Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

(Millions of yen)

OV1: Overview of RWA

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		Sep 30, 2025	June 30, 2025	Sep 30, 2025	June 30, 2025
1	Credit risk (excluding counterparty credit risk)	67,352,284	67,131,002	5,388,182	5,370,480
2	Of which: standardised approach (SA)	8,772,193	8,505,608	701,775	680,448
3	Of which: foundation internal ratings-based (F-IRB) approach	38,593,792	38,578,817	3,087,503	3,086,305
4	Of which: supervisory slotting criteria approach	894,364	878,151	71,549	70,252
5	Of which: advanced internal ratings-based (A-IRB) approach	15,253,494	15,069,565	1,220,279	1,205,565
	Of which: significant investments in commercial entities	—	—	—	—
	Of which: lease residual value	18,024	19,251	1,441	1,540
	Other assets	3,820,415	4,079,608	305,633	326,368
6	Counterparty credit risk (CCR)	3,162,466	2,887,579	252,997	231,006
7	Of which: standardised approach for counterparty credit risk (SA-CCR)	2,184,160	2,086,418	174,732	166,913
8	Of which: internal model method (IMM)	—	—	—	—
	Of which: Central Counterparty (CCP)	83,770	78,125	6,701	6,250
9	Others	894,535	723,036	71,562	57,842
10	Credit valuation adjustment (CVA)	2,923,395	2,806,729	233,871	224,538
	of which: the standardisd approach (SA-CVA)	—	—	—	—
	of which: the full basic approach (full BA-CVA)	1,974,722	1,959,392	157,977	156,751
	of which: the reduced basic approach (reduced BA-CVA)	948,672	847,337	75,893	67,786
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	1,038,506	913,401	83,080	73,072
12	Equity investments in funds – look-through approach	3,796,698	3,641,930	303,735	291,354
13	Equity investments in funds – mandate-based approach	—	—	—	—
	Equity investments in funds – simple approach (subject to 250% risk weight)	264,096	319,827	21,127	25,586
	Equity investments in funds – simple approach (subject to 400% risk weight)	964,169	911,461	77,133	72,916
14	Equity investments in funds – fall-back approach	318,628	323,466	25,490	25,877
15	Settlement risk	2	25	0	2
16	Securitisation exposures in banking book	1,648,916	1,714,925	131,913	137,194
17	Of which: securitisation IRB approach (SEC-IRBA)	1,358,682	1,423,702	108,694	113,896
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	248,857	246,837	19,908	19,747
19	Of which: securitisation standardised approach (SEC-SA)	24,935	26,721	1,994	2,137
	Of which: RW 1250% is applied	16,441	17,663	1,315	1,413
20	Market risk	3,378,112	4,020,564	270,248	321,645
21	Of which: standardised approach (SA)	3,267,742	3,887,508	261,419	311,000
22	Of which: internal model approaches (IMA)	—	—	—	—
	Of which: simplified standardised approach (SSA)	110,370	133,055	8,829	10,644
23	Capital charge for switch between trading book and banking book	—	—	—	—
24	Operational risk	6,737,778	6,166,393	539,022	493,311
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	3,204,369	3,219,804	256,349	257,584
26	Floor adjustment	—	—	—	—
27	Total	94,789,426	94,057,113	7,583,154	7,524,569