Overview of Risk-weighted assets as of March 31, 2023
<Sumitomo Mitsui Trust Bank, Limited>
[Consolidated, International standard]

(Millions of yen)

OV1: Overview of Risk-weighted assets

Basel III template No.		Risk-weighted assets		Minimum capital requirements	
		March 31, 2023	December 31, 2022	March 31, 2023	December 31, 2022
1	Credit risk (excluding counterparty credit risk)	13,446,715	12,918,991	1,134,377	1,090,125
2	Of which: Standardised Approach (SA)	540,033	451,701	43,202	36,136
3	Of which: Internal Ratings-Based (IRB) Approach	12,216,740	11,793,022	1,035,979	1,000,048
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	138,902	104,022	11,112	8,321
	Other assets	551,038	570,244	44,083	45,619
4	Counterparty credit risk (CCR)	1,234,326	1,107,554	100,608	90,325
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	375,138	345,843	31,795	29,314
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	644,308	551,483	51,544	44,118
	Of which: Central Counterparty (CCP)	76,398	72,996	6,111	5,839
	Others	138,481	137,231	11,156	11,052
7	Equity positions in banking book under market-based approach	279,851	212,395	23,731	18,011
8	Equity investment in funds (Look-Through Approach (LTA))	1,987,297	2,117,383	158,983	169,390
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,561,034	1,368,055	124,882	109,444
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	-	-	-	-
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	-	-	-	-
10	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	1,311	1,303	104	104
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	320,847	338,631	25,667	27,090
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	303,454	319,682	24,276	25,574
14	Of which: External Ratings-Based Approach (SEC-ERBA)	17,232	18,744	1,378	1,499
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	160	205	12	16
16	Market risk	1,794,366	1,949,854	143,549	155,988
17	Of which: Standardised Approach (SA)	38,300	34,537	3,064	2,762
18	Of which: Internal Model Approaches (IMA)	1,756,065	1,915,316	140,485	153,225
19	Operational risk	831,832	811,103	66,546	64,888
20	Of which: Basic Indicator Approach (BIA)	132,991	131,098	10,639	10,487
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	698,841	680,005	55,907	54,400
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	407,314	518,025	34,540	43,928
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor)*	22,662,408	22,116,217	1,812,992	1,769,297

* Total risk-weighted assets of template No.25 are only applied scaling factor.