Overview of Risk-weighted assets as of June 30, 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	
		June 30, 2023	March 31, 2023	June 30, 2023	March 31, 2023
1	Credit risk (excluding counterparty credit risk)	13,873,575	13,446,715	1,169,527	1,134,377
2	Of which: Standardised Approach (SA)	508,184	540,033	40,654	43,202
3	Of which: Internal Ratings-Based (IRB) Approach	12,425,237	12,216,740	1,053,660	1,035,979
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	282,065	138,902	22,565	11,112
	Other assets	658,087	551,038	52,647	44,083
4	Counterparty credit risk (CCR)	1,332,367	1,234,326	108,764	100,608
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	438,177	375,138	37,136	31,795
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	681,200	644,308	54,496	51,544
	Of which: Central Counterparty (CCP)	62,007	76,398	4,960	6,111
	Others	150,982	138,481	12,171	11,156
7	Equity positions in banking book under market-based approach	342,068	279,851	29,007	23,731
8	Equity investment in funds (Look-Through Approach (LTA))	2,013,779	1,987,297	161,102	158,983
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,661,454	1,561,034	132,916	124,882
	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)	1,247	1,311	99	104
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	345,492	320,847	27,639	25,667
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	329,183	303,454	26,334	24,276
14	Of which: External Ratings-Based Approach (SEC-ERBA)	16,188	17,232	1,295	1,378
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	119	160	9	12
16	Market risk	1,560,212	1,794,366	124,817	143,549
17	Of which: Standardised Approach (SA)	45,594	38,300	3,647	3,064
18	Of which: Internal Model Approaches (IMA)	1,514,618	1,756,065	121,169	140,485
19	Operational risk	831,832	831,832	66,546	66,546
20	Of which: Basic Indicator Approach (BIA)	132,991	132,991	10,639	10,639
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	698,841	698,841	55,907	55,907
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	354,185	407,314	30,034	34,540
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor）*	23,130,693	22,662,408	1,850,455	1,812,992

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