Overview of Risk-weighted assets as of September 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	
		September 30, 2023	June 30, 2023	September 30, 2023	June 30, 2023
1	Credit risk (excluding counterparty credit risk)	14,246,441	13,873,575	1,200,864	1,169,527
2	Of which: Standardised Approach (SA)	525,819	508,184	42,065	40,654
3	Of which: Internal Ratings-Based (IRB) Approach	12,739,430	12,425,237	1,080,303	1,053,660
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	279,946	282,065	22,395	22,565
	Other assets	701,244	658,087	56,099	52,647
4	Counterparty credit risk (CCR)	1,392,833	1,332,367	113,751	108,764
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	468,352	438,177	39,694	37,136
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	690,362	681,200	55,229	54,496
	Of which: Central Counterparty (CCP)	70,897	62,007	5,671	4,960
	Others	163,220	150,982	13,155	12,171
7	Equity positions in banking book under market-based approach	302,133	342,068	25,620	29,007
8	Equity investment in funds (Look-Through Approach (LTA))	1,844,440	2,013,779	147,555	161,102
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,734,202	1,661,454	138,736	132,916
	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)	841	1,247	67	99
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	371,322	345,492	29,705	27,639
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	355,787	329,183	28,463	26,334
14	Of which: External Ratings-Based Approach (SEC-ERBA)	15,451	16,188	1,236	1,295
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	83	119	6	9
16	Market risk	1,770,141	1,560,212	141,611	124,817
17	Of which: Standardised Approach (SA)	67,059	45,594	5,364	3,647
18	Of which: Internal Model Approaches (IMA)	1,703,082	1,514,618	136,246	121,169
19	Operational risk	881,082	831,832	70,486	66,546
20	Of which: Basic Indicator Approach (BIA)	142,736	132,991	11,418	10,639
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	738,346	698,841	59,067	55,907
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	299,807	354,185	25,423	30,034
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor)*	23,672,783	23,130,693	1,893,822	1,850,455

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