Overview of Risk-weighted assets as of September 30, 2023
<Sumitomo Mitsui Trust Bank, Limited>
[Non-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)	13,970,573	13,734,736	1,172,784	1,152,599
2	Of which: Standardised Approach (SA)	625	835	50	66
3	Of which: Internal Ratings-Based (IRB) Approach	11,487,234	11,212,711	974,117	950,837
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	-	-	-	-
	Other assets	2,482,714	2,521,189	198,617	201,695
4	Counterparty credit risk (CCR)	1,244,998	1,195,186	101,923	97,789
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	463,619	433,708	39,314	36,778
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	690,085	680,193	55,206	54,415
	Of which: Central Counterparty (CCP)	70,897	62,007	5,671	4,960
	Others	20,396	19,275	1,729	1,634
7	Equity positions in banking book under market-based approach	257,302	301,214	21,819	25,542
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))	1,733,183	1,660,526	138,654	132,842
	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	293,751	279,118	23,500	22,329
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	278,299	262,929	22,263	21,034
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	0	0	0	0
16	Market risk	1,743,980	1,534,939	139,518	122,795
17	Of which: Standardised Approach (SA)	40,898	20,320	3,271	1,625
18	Of which: Internal Model Approaches (IMA)	1,703,082	1,514,618	136,246	121,169
19	Operational risk	684,403	645,616	54,752	51,649
20	Of which: Basic Indicator Approach (BIA)	-	-	-	-
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	684,403	645,616	54,752	51,649
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	152,137	169,642	12,901	14,385
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor）*	22,668,454	22,264,199	1,813,476	1,781,135

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