Overview of Risk-weighted assets as of December 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	
		December 31, 2023	September 30, 2023	December 31, 2023	September 30, 2023
1	Credit risk (excluding counterparty credit risk)	14,350,035	14,246,441	1,209,551	1,200,864
2	Of which: Standardised Approach (SA)	563,707	525,819	45,096	42,065
3	Of which: Internal Ratings-Based (IRB) Approach	12,822,540	12,739,430	1,087,351	1,080,303
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	279,884	279,946	22,390	22,395
	Other assets	683,903	701,244	54,712	56,099
4	Counterparty credit risk (CCR)	1,201,646	1,392,833	97,996	113,751
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	379,328	468,352	32,152	39,694
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	605,663	690,362	48,453	55,229
	Of which: Central Counterparty (CCP)	71,014	70,897	5,681	5,671
	Others	145,639	163,220	11,710	13,155
7	Equity positions in banking book under market-based approach	311,530	302,133	26,417	25,620
8	Equity investment in funds (Look-Through Approach (LTA))	1,669,835	1,844,440	133,586	147,555
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,757,574	1,734,202	140,605	138,736
	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)	800	841	64	67
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	404,439	371,322	32,355	29,705
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	383,178	355,787	30,654	28,463
14	Of which: External Ratings-Based Approach (SEC-ERBA)	21,214	15,451	1,697	1,236
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	46	83	3	6
16	Market risk	1,713,471	1,770,141	137,077	141,611
17	Of which: Standardised Approach (SA)	65,110	67,059	5,208	5,364
18	Of which: Internal Model Approaches (IMA)	1,648,361	1,703,082	131,868	136,246
19	Operational risk	881,082	881,082	70,486	70,486
20	Of which: Basic Indicator Approach (BIA)	142,736	142,736	11,418	11,418
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	738,346	738,346	59,067	59,067
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	310,740	299,807	26,350	25,423
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor)*	23,431,159	23,672,783	1,874,492	1,893,822

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