Overview of Risk-weighted assets as of December 31, 2024

<Sumitomo Mitsui Trust Bank, Limited >

[Consolidated, International standard]

(Millions of yen)

OV1: Overview of Risk-weighted assets

Basel III template No.		a	b	c	d
		Risk-weighted assets		Minimum capital requirements	
		December 31, 2024	September 30, 2024	December 31, 2024	September 30, 2024
1	Credit risk (excluding counterparty credit risk)	14,940,387	14,700,025	1,195,230	1,176,002
2	Of which: Standardised Approach (SA)	539,857	541,451	43,188	43,316
3	Of which: Foundation Internal Ratings-Based (FIRB) Approach	10,292,368	10,154,111	823,389	812,328
4	Of which: Supervisory slotting approach	805,398	765,370	64,431	61,229
5	Of which: Advanced Internal Ratings-Based (AIRB) Approach	2,428,847	2,341,209	194,307	187,296
	Of which: Significant investments in commercial entities	–	–	–	–
	Of which: Lease residual value	332,568	355,193	26,605	28,415
	Other assets	541,346	542,688	43,307	43,415
6	Counterparty credit risk (CCR)	444,509	406,290	35,560	32,503
7	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	390,570	352,430	31,245	28,194
8	Of which: Expected Positive Exposure (EPE)	–	–	–	–
	Of which: Central Counterparty (CCP)	23,602	21,985	1,888	1,758
9	Others	30,336	31,874	2,426	2,549
10	Credit Valuation Adjustment (CVA)	484,614	465,680	38,769	37,254
	Of which: SA-CVA	–	–	–	–
	Of which: Full BA-CVA	484,614	465,680	38,769	37,254
	Of which: Reduced BA-CVA	–	–	–	–
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	511,649	453,333	40,931	36,266
12	Equity investment in funds (Look-Through Approach (LTA))	1,741,275	1,620,968	139,302	129,677
13	Equity investment in funds (Mandate-Based Approach (MBA))	1,643,465	1,487,051	131,477	118,964
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	–	–	–	–
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	–	–	–	–
14	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	453	424	36	33
15	Settlement risk	–	–	–	–
16	Securitisation exposures in banking book	431,033	458,053	34,482	36,644
17	Of which: Internal Ratings-Based Approach (SEC-IRBA)	400,157	432,277	32,012	34,582
18	Of which: External Ratings-Based Approach (SEC-ERBA), including Internal Assessment Approach(IAA)	30,867	25,762	2,469	2,060
19	Of which: Standardised Approach (SEC-SA)	–	–	–	–
	Of which: subject to 1,250% risk weight	8	13	0	1
20	Market risk	1,008,692	1,023,431	80,695	81,874
21	Of which: Standardised Approach (SA)	1,008,692	1,023,431	80,695	81,874
22	Of which: Internal Model Approach (IMA)	–	–	–	–
	Of which: Simplified Standardised Approach	–	–	–	–
23	Capital charge for switch between trading book and banking book	–	–	–	–
24	Operational risk	1,237,876	1,237,876	99,030	99,030
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	355,655	342,745	28,452	27,419
26	Floor adjustment	–	–	–	–
27	Total	22,799,612	22,195,880	1,823,968	1,775,670