Overview of Risk-weighted assets as of June 30, 2025
<Sumitomo Mitsui Trust Group, Inc. >
[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	
		June 30, 2025	March 31, 2025	June 30, 2025	March 31, 2025
1	Credit risk (excluding counterparty credit risk)	14,163,615	14,586,335	1,133,089	1,166,906
2	Of which: Standardised Approach (SA)	1,637,979	1,628,756	131,038	130,300
3	Of which: Foundation Internal Ratings-Based (FIRB) Approach	8,718,195	9,104,899	697,455	728,391
4	Of which: Supervisory slotting approach	549,998	658,378	43,999	52,670
5	Of which: Advanced Internal Ratings-Based (AIRB) Approach	2,428,048	2,416,896	194,243	193,351
	Of which: Significant investments in commercial entities	–	–	–	–
	Of which: Lease residual value	219,012	210,780	17,521	16,862
	Other assets	610,379	566,623	48,830	45,329
6	Counterparty credit risk (CCR)	360,027	395,249	28,802	31,619
7	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	307,673	333,871	24,613	26,709
8	Of which: Expected Positive Exposure (EPE)	–	–	–	–
	Of which: Central Counterparty (CCP)	26,815	24,914	2,145	1,993
9	Others	25,539	36,464	2,043	2,917
10	Credit Valuation Adjustment (CVA)	317,338	412,925	25,387	33,034
	Of which: SA-CVA	–	–	–	–
	Of which: Full BA-CVA	317,338	412,925	25,387	33,034
	Of which: Reduced BA-CVA	–	–	–	–
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	644,481	623,736	51,558	49,898
12	Equity investment in funds (Look-Through Approach (LTA))	1,698,933	1,641,400	135,914	131,312
13	Equity investment in funds (Mandate-Based Approach (MBA))	1,659,662	1,679,870	132,773	134,389
	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)	320	348	25	27
15	Settlement risk	–	–	–	–
16	Securitisation exposures in banking book	453,815	370,963	36,305	29,677
17	Of which: Internal Ratings-Based Approach (SEC-IRBA)	428,662	341,463	34,293	27,317
18	Of which: External Ratings-Based Approach (SEC-ERBA), including Internal Assessment Approach(IAA)	25,146	29,494	2,011	2,359
19	Of which: Standardised Approach (SEC-SA)	–	–	–	–
	Of which: subject to 1,250% risk weight	6	5	0	0
20	Market risk	1,202,677	1,229,165	96,214	98,333
21	Of which: Standardised Approach (SA)	1,202,677	1,229,165	96,214	98,333
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	1,562,148	1,562,148	124,971	124,971
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	579,879	630,629	46,390	50,450
26	Floor adjustment	–	–	–	–
27	Total	22,642,898	23,132,774	1,811,431	1,850,621