Overview of Risk-weighted assets as of September 30, 2026
<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	
		September 30, 2026	June 30, 2026	September 30, 2026	June 30, 2026
1	Credit risk (excluding counterparty credit risk)	15,941,379	16,227,208	1,275,310	1,298,176
2	Of which: Standardised Approach (SA)	1,923,159	2,093,421	153,852	167,473
3	Of which: Foundation Internal Ratings-Based (FIRB) Approach	9,518,886	9,611,269	761,510	768,901
4	Of which: Supervisory slotting approach	709,175	677,713	56,734	54,217
5	Of which: Advanced Internal Ratings-Based (AIRB) Approach	2,757,259	2,802,378	220,580	224,190
	Of which: Significant investments in commercial entities	–	–	–	–
	Of which: Lease residual value	396,664	391,175	31,733	31,294
	Other assets	636,233	651,249	50,898	52,099
6	Counterparty credit risk (CCR)	357,316	453,540	28,585	36,283
7	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	301,826	382,011	24,146	30,560
8	Of which: Expected Positive Exposure (EPE)	–	–	–	–
	Of which: Central Counterparty (CCP)	33,347	39,622	2,667	3,169
9	Others	22,142	31,906	1,771	2,552
10	Credit Valuation Adjustment (CVA)	309,106	388,371	24,728	31,069
	Of which: SA-CVA	–	–	–	–
	Of which: Full BA-CVA	309,106	388,371	24,728	31,069
	Of which: Reduced BA-CVA	–	–	–	–
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	955,002	1,025,399	76,400	82,031
12	Equity investment in funds (Look-Through Approach (LTA))	1,708,126	1,935,767	136,650	154,861
13	Equity investment in funds (Mandate-Based Approach (MBA))	2,044,150	1,989,193	163,532	159,135
	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)	290	303	23	24
15	Settlement risk	–	–	–	–
16	Securitisation exposures in banking book	628,211	663,604	50,256	53,088
17	Of which: Internal Ratings-Based Approach (SEC-IRBA)	585,626	638,732	46,850	51,098
18	Of which: External Ratings-Based Approach (SEC-ERBA), including Internal Assessment Approach(IAA)	42,581	24,867	3,406	1,989
19	Of which: Standardised Approach (SEC-SA)	–	–	–	–
	Of which: subject to 1,250% risk weight	3	4	0	0
20	Market risk	1,115,196	952,733	89,215	76,218
21	Of which: Standardised Approach (SA)	1,115,196	952,733	89,215	76,218
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	1,539,498	1,481,205	123,159	118,496
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	580,743	473,941	46,459	37,915
26	Floor adjustment	–	–	–	–
27	Total	25,179,022	25,591,267	2,014,321	2,047,301