Overview of Risk-weighted assets as of September 30, 2026
<Sumitomo Mitsui Trust Bank, Limited >
[Non-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)	15,895,223	16,106,922	1,271,617	1,288,553
2	Of which: Standardised Approach (SA)	1,393,457	1,524,546	111,476	121,963
3	Of which: Foundation Internal Ratings-Based (FIRB) Approach	8,586,488	8,648,980	686,919	691,918
4	Of which: Supervisory slotting approach	643,263	614,995	51,461	49,199
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	–	–	–	–
	Other assets	2,514,755	2,516,020	201,180	201,281
6	Counterparty credit risk (CCR)	330,171	418,353	26,413	33,468
7	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	279,968	362,873	22,397	29,029
8	Of which: Expected Positive Exposure (EPE)	–	–	–	–
	Of which: Central Counterparty (CCP)	33,347	39,622	2,667	3,169
9	Others	16,856	15,857	1,348	1,268
10	Credit Valuation Adjustment (CVA)	304,885	384,430	24,390	30,754
	Of which: SA-CVA	–	–	–	–
	Of which: Full BA-CVA	304,885	384,430	24,390	30,754
	Of which: Reduced BA-CVA	–	–	–	–
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	723,770	781,408	57,901	62,512
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))	2,027,486	1,975,499	162,198	158,039
	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	572,081	610,191	45,766	48,815
17	Of which: Internal Ratings-Based Approach (SEC-IRBA)	529,500	585,324	42,360	46,825
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	0	0	0	0
20	Market risk	1,082,418	927,333	86,593	74,186
21	Of which: Standardised Approach (SA)	1,082,418	927,333	86,593	74,186
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	1,169,905	1,112,755	93,592	89,020
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	382,829	345,305	30,626	27,624
26	Floor adjustment	–	–	–	–
27	Total	24,197,189	24,598,270	1,935,775	1,967,861