Overview of Risk-weighted assets as of September 30, 2021
<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	
		September 30, 2021	June 30, 2021	September 30, 2021	June 30, 2021
1	Credit risk (excluding counterparty credit risk)	12,029,903	12,143,593	1,015,999	1,025,448
2	Of which: Standardised Approach (SA)	303,358	327,708	24,268	26,216
3	Of which: Internal Ratings-Based (IRB) Approach	11,168,200	11,241,913	947,063	953,314
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	81,493	88,088	6,519	7,047
	Other assets	476,850	485,883	38,148	38,870
4	Counterparty credit risk (CCR)	1,224,634	1,201,249	99,986	98,118
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	396,544	394,208	33,618	33,417
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	654,517	632,289	52,361	50,583
	Of which: Central Counterparty (CCP)	48,017	47,618	3,841	3,809
	Others	125,554	127,132	10,165	10,308
7	Equity positions in banking book under market-based approach	271,064	343,259	22,986	29,108
8	Equity investment in funds (Look-Through Approach (LTA))	831,720	992,744	66,537	79,419
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,024,182	964,150	81,934	77,132
	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)	1,118	1,067	89	85
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	258,849	271,680	20,707	21,734
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	245,083	255,717	19,606	20,457
14	Of which: External Ratings-Based Approach (SEC-ERBA)	13,307	15,439	1,064	1,235
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	458	523	36	41
16	Market risk	1,645,144	1,708,100	131,611	136,648
17	Of which: Standardised Approach (SA)	26,636	11,748	2,130	939
18	Of which: Internal Model Approaches (IMA)	1,618,508	1,696,352	129,480	135,708
19	Operational risk	819,530	852,497	65,562	68,199
20	Of which: Basic Indicator Approach (BIA)	137,014	148,187	10,961	11,854
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	682,516	704,309	54,601	56,344
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	311,337	293,401	26,401	24,880
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor)*	19,147,719	19,509,687	1,531,817	1,560,775

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