Overview of Risk-weighted assets as of September 30, 2021
<Sumitomo Mitsui Trust Bank, Limited>
[Non-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)	11,966,409	12,116,077	1,005,667	1,018,053
2	Of which: Standardised Approach (SA)	1,087	1,149	86	91
3	Of which: Internal Ratings-Based (IRB) Approach	10,073,848	10,159,824	854,262	861,553
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	-	-	-	-
	Other assets	1,891,473	1,955,102	151,317	156,408
4	Counterparty credit risk (CCR)	1,121,645	1,099,304	91,746	89,961
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	394,546	391,620	33,457	33,209
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	653,823	631,348	52,305	50,507
	Of which: Central Counterparty (CCP)	48,017	47,618	3,841	3,809
	Others	25,257	28,716	2,141	2,435
7	Equity positions in banking book under market-based approach	257,965	326,889	21,875	27,720
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))	1,023,589	963,620	81,887	77,089
	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	195,920	194,925	15,673	15,594
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	182,613	179,485	14,609	14,358
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	0	0	0	0
16	Market risk	1,635,685	1,698,657	130,854	135,892
17	Of which: Standardised Approach (SA)	17,176	2,305	1,374	184
18	Of which: Internal Model Approaches (IMA)	1,618,508	1,696,352	129,480	135,708
19	Operational risk	629,938	657,321	50,395	52,585
20	Of which: Basic Indicator Approach (BIA)	-	-	-	-
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	629,938	657,321	50,395	52,585
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	165,364	157,664	14,022	13,369
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor)*	18,484,376	18,872,154	1,478,750	1,509,772

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