**Overview of Risk-weighted assets as of December 31, 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 | |
|---|---|---|---|---|---|
| | | December 31, 2021 | September 30, 2021 | December 31, 2021 | September 30, 2021 |
| 1 | Credit risk (excluding counterparty credit risk) | 12,073,635 | 12,029,903 | 1,019,379 | 1,015,999 |
| 2 | Of which: Standardised Approach (SA) | 364,771 | 303,358 | 29,181 | 24,268 |
| 3 | Of which: Internal Ratings-Based (IRB) Approach | 11,143,409 | 11,168,200 | 944,961 | 947,063 |
| | Of which: Significant investments in commercial entities | - | - | - | - |
| | Of which: Lease residual value | 81,590 | 81,493 | 6,527 | 6,519 |
| | Other assets | 483,864 | 476,850 | 38,709 | 38,148 |
| 4 | Counterparty credit risk (CCR) | 1,202,152 | 1,224,634 | 98,166 | 99,986 |
| 5 | Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR) | - | - | - | - |
| | Of which: Current Exposure Method (CEM) | 395,771 | 396,544 | 33,544 | 33,618 |
| 6 | Of which: Expected Positive Exposure (EPE) | - | - | - | - |
| | Of which: Credit Valuation Adjustment (CVA) | 639,999 | 654,517 | 51,199 | 52,361 |
| | Of which: Central Counterparty (CCP) | 48,274 | 48,017 | 3,861 | 3,841 |
| | Others | 118,106 | 125,554 | 9,560 | 10,165 |
| 7 | Equity positions in banking book under market-based approach | 270,186 | 271,064 | 22,911 | 22,986 |
| 8 | Equity investment in funds (Look-Through Approach (LTA)) | 815,026 | 831,720 | 65,202 | 66,537 |
| 9 | Equity investment in funds (Mandate-Based Approach (MBA)) | 1,084,667 | 1,024,182 | 86,773 | 81,934 |
| | 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) | 1,087 | 1,118 | 86 | 89 |
| 11 | Settlement risk | - | - | - | - |
| 12 | Securitisation exposures in banking book | 287,204 | 258,849 | 22,976 | 20,707 |
| 13 | Of which: Internal Ratings-Based Approach (SEC-IRBA) | 267,813 | 245,083 | 21,425 | 19,606 |
| 14 | Of which: External Ratings-Based Approach (SEC-ERBA) | 18,984 | 13,307 | 1,518 | 1,064 |
| 15 | Of which: Standardised Approach (SEC-SA) | - | - | - | - |
| | Of which: subject to 1,250% risk weight | 406 | 458 | 32 | 36 |
| 16 | Market risk | 1,833,586 | 1,645,144 | 146,686 | 131,611 |
| 17 | Of which: Standardised Approach (SA) | 14,637 | 26,636 | 1,170 | 2,130 |
| 18 | Of which: Internal Model Approaches (IMA) | 1,818,949 | 1,618,508 | 145,515 | 129,480 |
| 19 | Operational risk | 819,530 | 819,530 | 65,562 | 65,562 |
| 20 | Of which: Basic Indicator Approach (BIA) | 137,014 | 137,014 | 10,961 | 10,961 |
| 21 | Of which: The Standardised Approach (TSA) | - | - | - | - |
| 22 | Of which: Advanced Measurement Approach (AMA) | 682,516 | 682,516 | 54,601 | 54,601 |
| 23 | Amounts below the thresholds for deduction (subject to 250% risk weight) | 320,839 | 311,337 | 27,207 | 26,401 |
| | Amounts included under transitional arrangements | - | - | - | - |
| 24 | Floor adjustment | - | - | - | - |
| 25 | Total (after applying scaling factor) * | 19,436,911 | 19,147,719 | 1,554,952 | 1,531,817 |

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