

Overview of Risk-weighted assets as of December 31, 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 | |
| | | December 31, 2021 | September 30, 2021 | December 31, 2021 | September 30, 2021 |
| 1 | Credit risk (excluding counterparty credit risk) | 11,914,025 | 11,966,409 | 1,001,334 | 1,005,667 |
| 2 | Of which: Standardised Approach (SA) | 862 | 1,087 | 69 | 86 |
| 3 | Of which: Internal Ratings-Based (IRB) Approach | 10,044,228 | 10,073,848 | 851,750 | 854,262 |
| | Of which: Significant investments in commercial entities | - | - | - | - |
| | Of which: Lease residual value | - | - | - | - |
| | Other assets | 1,868,934 | 1,891,473 | 149,514 | 151,317 |
| 4 | Counterparty credit risk (CCR) | 1,102,843 | 1,121,645 | 90,221 | 91,746 |
| 5 | Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR) | - | - | - | - |
| | Of which: Current Exposure Method (CEM) | 392,029 | 394,546 | 33,244 | 33,457 |
| 6 | Of which: Expected Positive Exposure (EPE) | - | - | - | - |
| | Of which: Credit Valuation Adjustment (CVA) | 639,222 | 653,823 | 51,137 | 52,305 |
| | Of which: Central Counterparty (CCP) | 48,274 | 48,017 | 3,861 | 3,841 |
| | Others | 23,317 | 25,257 | 1,977 | 2,141 |
| 7 | Equity positions in banking book under market-based approach | 251,838 | 257,965 | 21,355 | 21,875 |
| 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)) | 1,084,021 | 1,023,589 | 86,721 | 81,887 |
| | 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 | 227,225 | 195,920 | 18,178 | 15,673 |
| 13 | Of which: Internal Ratings-Based Approach (SEC-IRBA) | 208,241 | 182,613 | 16,659 | 14,609 |
| 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 | 0 | 0 | 0 | 0 |
| 16 | Market risk | 1,822,135 | 1,635,685 | 145,770 | 130,854 |
| 17 | Of which: Standardised Approach (SA) | 3,186 | 17,176 | 254 | 1,374 |
| 18 | Of which: Internal Model Approaches (IMA) | 1,818,949 | 1,618,508 | 145,515 | 129,480 |
| 19 | Operational risk | 629,938 | 629,938 | 50,395 | 50,395 |
| 20 | Of which: Basic Indicator Approach (BIA) | - | - | - | - |
| 21 | Of which: The Standardised Approach (TSA) | - | - | - | - |
| 22 | Of which: Advanced Measurement Approach (AMA) | 629,938 | 629,938 | 50,395 | 50,395 |
| 23 | Amounts below the thresholds for deduction (subject to 250% risk weight) | 165,366 | 165,364 | 14,023 | 14,022 |
| | Amounts included under transitional arrangements | - | - | - | - |
| 24 | Floor adjustment | - | - | - | - |
| 25 | Total (after applying scaling factor)* | 18,666,117 | 18,484,376 | 1,493,289 | 1,478,750 |

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