Overview of Risk-weighted assets as of March 31, 2022
<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	
		March 31, 2022	December 31, 2021	March 31, 2022	December 31, 2021
1	Credit risk (excluding counterparty credit risk)	12,355,554	12,073,635	1,042,867	1,019,379
2	Of which: Standardised Approach (SA)	396,270	364,771	31,701	29,181
3	Of which: Internal Ratings-Based (IRB) Approach	11,338,133	11,143,409	961,473	944,961
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	66,079	81,590	5,286	6,527
	Other assets	555,070	483,864	44,405	38,709
4	Counterparty credit risk (CCR)	1,271,434	1,202,152	103,802	98,166
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	408,955	395,771	34,671	33,544
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	659,988	639,999	52,799	51,199
	Of which: Central Counterparty (CCP)	55,007	48,274	4,400	3,861
	Others	147,482	118,106	11,930	9,560
7	Equity positions in banking book under market-based approach	207,882	270,186	17,628	22,911
8	Equity investment in funds (Look-Through Approach (LTA))	893,938	815,026	71,515	65,202
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,228,579	1,084,667	98,286	86,773
	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)	1,448	1,087	115	86
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	357,010	287,204	28,560	22,976
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	341,805	267,813	27,344	21,425
14	Of which: External Ratings-Based Approach (SEC-ERBA)	14,852	18,984	1,188	1,518
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	352	406	28	32
16	Market risk	1,252,756	1,833,586	100,220	146,686
17	Of which: Standardised Approach (SA)	17,900	14,637	1,432	1,170
18	Of which: Internal Model Approaches (IMA)	1,234,856	1,818,949	98,788	145,515
19	Operational risk	806,414	819,530	64,513	65,562
20	Of which: Basic Indicator Approach (BIA)	129,679	137,014	10,374	10,961
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	676,735	682,516	54,138	54,601
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	468,441	320,839	39,723	27,207
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor)*	19,590,422	19,436,911	1,567,233	1,554,952

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