Overview of Risk-weighted assets as of March 31, 2022
<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	
		March 31, 2022	December 31, 2021	March 31, 2022	December 31, 2021
1	Credit risk (excluding counterparty credit risk)	12,290,526	11,914,025	1,032,083	1,001,334
2	Of which: Standardised Approach (SA)	827	862	66	69
3	Of which: Internal Ratings-Based (IRB) Approach	10,175,272	10,044,228	862,863	851,750
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	-	-	-	-
	Other assets	2,114,426	1,868,934	169,154	149,514
4	Counterparty credit risk (CCR)	1,149,099	1,102,843	94,014	90,221
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	407,204	392,029	34,530	33,244
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	659,325	639,222	52,746	51,137
	Of which: Central Counterparty (CCP)	55,007	48,274	4,400	3,861
	Others	27,562	23,317	2,337	1,977
7	Equity positions in banking book under market-based approach	186,018	251,838	15,774	21,355
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))	1,228,015	1,084,021	98,241	86,721
	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	289,158	227,225	23,132	18,178
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	274,306	208,241	21,944	16,659
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	0	0	0	0
16	Market risk	1,240,649	1,822,135	99,251	145,770
17	Of which: Standardised Approach (SA)	5,793	3,186	463	254
18	Of which: Internal Model Approaches (IMA)	1,234,856	1,818,949	98,788	145,515
19	Operational risk	631,520	629,938	50,521	50,395
20	Of which: Basic Indicator Approach (BIA)	-	-	-	-
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	631,520	629,938	50,521	50,395
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	243,170	165,366	20,620	14,023
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor)*	18,815,901	18,666,117	1,505,272	1,493,289

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