Overview of Risk-weighted assets as of June 30, 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	
		June 30, 2022	March 31, 2022	June 30, 2022	March 31, 2022
1	Credit risk (excluding counterparty credit risk)	12,520,805	12,355,554	1,056,076	1,042,867
2	Of which: Standardised Approach (SA)	449,111	396,270	35,928	31,701
3	Of which: Internal Ratings-Based (IRB) Approach	11,335,744	11,338,133	961,271	961,473
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	85,208	66,079	6,816	5,286
	Other assets	650,740	555,070	52,059	44,405
4	Counterparty credit risk (CCR)	1,293,327	1,271,434	105,589	103,802
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	418,742	408,955	35,496	34,671
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	651,663	659,988	52,133	52,799
	Of which: Central Counterparty (CCP)	67,871	55,007	5,429	4,400
	Others	155,050	147,482	12,529	11,930
7	Equity positions in banking book under market-based approach	409,058	207,882	34,688	17,628
8	Equity investment in funds (Look-Through Approach (LTA))	759,247	893,938	60,739	71,515
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,401,029	1,228,579	112,082	98,286
	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)	1,683	1,448	134	115
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	377,244	357,010	30,179	28,560
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	360,419	341,805	28,833	27,344
14	Of which: External Ratings-Based Approach (SEC-ERBA)	16,529	14,852	1,322	1,188
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	295	352	23	28
16	Market risk	1,368,558	1,252,756	109,484	100,220
17	Of which: Standardised Approach (SA)	20,082	17,900	1,606	1,432
18	Of which: Internal Model Approaches (IMA)	1,348,475	1,234,856	107,878	98,788
19	Operational risk	806,414	806,414	64,513	64,513
20	Of which: Basic Indicator Approach (BIA)	129,679	129,679	10,374	10,374
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	676,735	676,735	54,138	54,138
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	496,481	468,441	42,101	39,723
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor)*	20,194,869	19,590,422	1,615,589	1,567,233

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