Overview of Risk-weighted assets as of June 30, 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	
		June 30, 2022	March 31, 2022	June 30, 2022	March 31, 2022
1	Credit risk (excluding counterparty credit risk)	12,324,872	12,290,526	1,035,243	1,032,083
2	Of which: Standardised Approach (SA)	1,077	827	86	66
3	Of which: Internal Ratings-Based (IRB) Approach	10,261,275	10,175,272	870,156	862,863
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	-	-	-	-
	Other assets	2,062,520	2,114,426	165,001	169,154
4	Counterparty credit risk (CCR)	1,161,137	1,149,099	95,013	94,014
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	415,944	407,204	35,272	34,530
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	651,078	659,325	52,086	52,746
	Of which: Central Counterparty (CCP)	67,871	55,007	5,429	4,400
	Others	26,242	27,562	2,225	2,337
7	Equity positions in banking book under market-based approach	394,966	186,018	33,493	15,774
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))	1,400,444	1,228,015	112,035	98,241
	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	315,937	289,158	25,274	23,132
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	299,407	274,306	23,952	21,944
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	0	0	0	0
16	Market risk	1,355,051	1,240,649	108,404	99,251
17	Of which: Standardised Approach (SA)	6,575	5,793	526	463
18	Of which: Internal Model Approaches (IMA)	1,348,475	1,234,856	107,878	98,788
19	Operational risk	631,520	631,520	50,521	50,521
20	Of which: Basic Indicator Approach (BIA)	-	-	-	-
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	631,520	631,520	50,521	50,521
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	265,348	243,170	22,501	20,620
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	19,292,037	18,815,901	1,543,363	1,505,272

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