Overview of Risk-weighted assets as of September 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	
		September 30, 2022	June 30, 2022	September 30, 2022	June 30, 2022
1	Credit risk (excluding counterparty credit risk)	12,961,090	12,520,805	1,093,228	1,056,076
2	Of which: Standardised Approach (SA)	465,124	449,111	37,209	35,928
3	Of which: Internal Ratings-Based (IRB) Approach	11,737,770	11,335,744	995,362	961,271
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	90,940	85,208	7,275	6,816
	Other assets	667,255	650,740	53,380	52,059
4	Counterparty credit risk (CCR)	1,292,523	1,293,327	105,486	105,589
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	421,391	418,742	35,712	35,496
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	644,275	651,663	51,542	52,133
	Of which: Central Counterparty (CCP)	79,751	67,871	6,380	5,429
	Others	147,104	155,050	11,851	12,529
7	Equity positions in banking book under market-based approach	367,549	409,058	31,168	34,688
8	Equity investment in funds (Look-Through Approach (LTA))	1,273,213	759,247	101,857	60,739
9	Equity investment in funds (Mandate-Based Approach (MBA))	2,037,500	1,401,029	163,000	112,082
	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)	1,762	1,683	140	134
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	416,099	377,244	33,287	30,179
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	399,947	360,419	31,995	28,833
14	Of which: External Ratings-Based Approach (SEC-ERBA)	15,904	16,529	1,272	1,322
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	247	295	19	23
16	Market risk	1,285,223	1,368,558	102,817	109,484
17	Of which: Standardised Approach (SA)	28,663	20,082	2,293	1,606
18	Of which: Internal Model Approaches (IMA)	1,256,559	1,348,475	100,524	107,878
19	Operational risk	811,103	806,414	64,888	64,513
20	Of which: Basic Indicator Approach (BIA)	131,098	129,679	10,487	10,374
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	680,005	676,735	54,400	54,138
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	514,630	496,481	43,640	42,101
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor)*	21,743,948	20,194,869	1,739,515	1,615,589

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