Overview of Risk-weighted assets as of September 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	
		September 30, 2022	June 30, 2022	September 30, 2022	June 30, 2022
1	Credit risk (excluding counterparty credit risk)	12,823,173	12,324,872	1,076,829	1,035,243
2	Of which: Standardised Approach (SA)	922	1,077	73	86
3	Of which: Internal Ratings-Based (IRB) Approach	10,620,008	10,261,275	900,576	870,156
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	-	-	-	-
	Other assets	2,202,241	2,062,520	176,179	165,001
4	Counterparty credit risk (CCR)	1,157,022	1,161,137	94,645	95,013
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	416,803	415,944	35,344	35,272
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	643,194	651,078	51,455	52,086
	Of which: Central Counterparty (CCP)	79,751	67,871	6,380	5,429
	Others	17,273	26,242	1,464	2,225
7	Equity positions in banking book under market-based approach	348,378	394,966	29,542	33,493
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))	2,036,840	1,400,444	162,947	112,035
	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	347,861	315,937	27,828	25,274
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	331,957	299,407	26,556	23,952
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	0	0	0	0
16	Market risk	1,270,454	1,355,051	101,636	108,404
17	Of which: Standardised Approach (SA)	13,894	6,575	1,111	526
18	Of which: Internal Model Approaches (IMA)	1,256,559	1,348,475	100,524	107,878
19	Operational risk	628,846	631,520	50,307	50,521
20	Of which: Basic Indicator Approach (BIA)	-	-	-	-
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	628,846	631,520	50,307	50,521
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	271,143	265,348	22,992	22,501
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	20,859,113	19,292,037	1,668,729	1,543,363

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