Overview of Risk-weighted assets as of March 31, 2020
<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	
		March 31, 2020	December 31, 2019	March 31, 2020	December 31, 2019
1	Credit risk (excluding counterparty credit risk)	12,085,492	12,312,679	1,021,035	1,040,163
2	Of which: Standardised Approach (SA)	280,125	338,269	22,410	27,061
3	Of which: Internal Ratings-Based (IRB) Approach	11,290,809	11,489,328	957,460	974,295
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	59,850	24,887	4,788	1,990
	Other assets	454,706	460,194	36,376	36,815
4	Counterparty credit risk (CCR)	1,201,970	1,075,353	98,122	87,697
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	392,916	327,486	33,304	27,757
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	663,072	611,357	53,045	48,908
	Of which: Central Counterparty (CCP)	49,867	41,936	3,989	3,354
	Others	96,113	94,572	7,782	7,676
7	Equity positions in banking book under market-based approach	221,775	229,303	18,806	19,444
8	Equity investment in funds (Look-Through Approach (LTA))	861,670	1,465,893	68,933	117,271
9	Equity investment in funds (Mandate-Based Approach (MBA))	763,076	791,307	61,046	63,304
	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)	1,137	1,146	91	91
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	348,026	340,905	27,842	27,272
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	334,315	327,646	26,745	26,211
14	Of which: External Ratings-Based Approach (SEC-ERBA)	12,804	12,269	1,024	981
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	906	989	72	79
16	Market risk	1,325,398	1,297,275	106,031	103,782
17	Of which: Standardised Approach (SA)	13,585	12,053	1,086	964
18	Of which: Internal Model Approaches (IMA)	1,311,813	1,285,221	104,945	102,817
19	Operational risk	860,710	864,666	68,856	69,173
20	Of which: Basic Indicator Approach (BIA)	166,809	169,798	13,344	13,583
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	693,900	694,868	55,512	55,589
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	257,586	246,479	21,843	20,901
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	18,657,616	19,363,782	1,492,609	1,549,102

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