Overview of Risk-weighted assets as of March 31, 2020
<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	
		March 31, 2020	December 31, 2019	March 31, 2020	December 31, 2019
1	Credit risk (excluding counterparty credit risk)	12,128,127	12,359,204	1,017,944	1,037,923
2	Of which: Standardised Approach (SA)	798	1,061	63	84
3	Of which: Internal Ratings-Based (IRB) Approach	9,936,345	10,247,361	842,602	868,976
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	-	-	-	-
	Other assets	2,190,983	2,110,781	175,278	168,862
4	Counterparty credit risk (CCR)	1,122,066	1,000,803	91,729	81,732
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	389,713	324,555	33,047	27,522
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	663,005	611,247	53,040	48,899
	Of which: Central Counterparty (CCP)	49,867	41,936	3,989	3,354
	Others	19,479	23,063	1,651	1,955
7	Equity positions in banking book under market-based approach	198,330	195,887	16,818	16,611
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))	762,411	790,423	60,992	63,233
	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	275,322	257,936	22,025	20,634
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	262,517	245,667	21,001	19,653
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	0	0	0	0
16	Market risk	1,316,579	1,288,015	105,326	103,041
17	Of which: Standardised Approach (SA)	4,765	2,793	381	223
18	Of which: Internal Model Approaches (IMA)	1,311,813	1,285,221	104,945	102,817
19	Operational risk	647,978	651,932	51,838	52,154
20	Of which: Basic Indicator Approach (BIA)	428	428	34	34
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	647,549	651,503	51,803	52,120
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	157,454	157,509	13,352	13,356
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor)*	18,113,159	18,825,656	1,449,052	1,506,052

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