Overview of Risk-weighted assets as of June 30, 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	
		June 30, 2020	March 31, 2020	June 30, 2020	March 31, 2020
1	Credit risk (excluding counterparty credit risk)	12,301,850	12,085,492	1,039,032	1,021,035
2	Of which: Standardised Approach (SA)	345,339	280,125	27,627	22,410
3	Of which: Internal Ratings-Based (IRB) Approach	11,434,223	11,290,809	969,622	957,460
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	48,810	59,850	3,904	4,788
	Other assets	473,476	454,706	37,878	36,376
4	Counterparty credit risk (CCR)	1,176,172	1,201,970	96,013	98,122
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	379,487	392,916	32,168	33,304
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	650,636	663,072	52,050	53,045
	Of which: Central Counterparty (CCP)	57,611	49,867	4,608	3,989
	Others	88,437	96,113	7,185	7,782
7	Equity positions in banking book under market-based approach	360,777	221,775	30,593	18,806
8	Equity investment in funds (Look-Through Approach (LTA))	994,986	861,670	79,598	68,933
9	Equity investment in funds (Mandate-Based Approach (MBA))	805,172	763,076	64,413	61,046
	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)	1,135	1,137	90	91
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	322,503	348,026	25,800	27,842
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	309,035	334,315	24,722	26,745
14	Of which: External Ratings-Based Approach (SEC-ERBA)	12,646	12,804	1,011	1,024
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	821	906	65	72
16	Market risk	1,288,541	1,325,398	103,083	106,031
17	Of which: Standardised Approach (SA)	12,826	13,585	1,026	1,086
18	Of which: Internal Model Approaches (IMA)	1,275,714	1,311,813	102,057	104,945
19	Operational risk	860,710	860,710	68,856	68,856
20	Of which: Basic Indicator Approach (BIA)	166,809	166,809	13,344	13,344
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	693,900	693,900	55,512	55,512
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	260,246	257,586	22,068	21,843
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor)*	19,119,407	18,657,616	1,529,552	1,492,609

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