Overview of Risk-weighted assets as of September 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	
		September 30, 2020	June 30, 2020	September 30, 2020	June 30, 2020
1	Credit risk (excluding counterparty credit risk)	12,116,740	12,301,850	1,023,301	1,039,032
2	Of which: Standardised Approach (SA)	348,974	345,339	27,917	27,627
3	Of which: Internal Ratings-Based (IRB) Approach	11,242,063	11,434,223	953,327	969,622
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	62,402	48,810	4,992	3,904
	Other assets	463,299	473,476	37,063	37,878
4	Counterparty credit risk (CCR)	1,213,814	1,176,172	99,088	96,013
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	389,420	379,487	33,012	32,168
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	666,708	650,636	53,336	52,050
	Of which: Central Counterparty (CCP)	52,555	57,611	4,204	4,608
	Others	105,129	88,437	8,534	7,185
7	Equity positions in banking book under market-based approach	249,395	360,777	21,148	30,593
8	Equity investment in funds (Look-Through Approach (LTA))	1,347,216	994,986	107,777	79,598
9	Equity investment in funds (Mandate-Based Approach (MBA))	842,419	805,172	67,393	64,413
	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)	1,103	1,135	88	90
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	313,985	322,503	25,118	25,800
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	295,189	309,035	23,615	24,722
14	Of which: External Ratings-Based Approach (SEC-ERBA)	18,056	12,646	1,444	1,011
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	739	821	59	65
16	Market risk	1,321,748	1,288,541	105,739	103,083
17	Of which: Standardised Approach (SA)	12,277	12,826	982	1,026
18	Of which: Internal Model Approaches (IMA)	1,309,470	1,275,714	104,757	102,057
19	Operational risk	878,468	860,710	70,277	68,856
20	Of which: Basic Indicator Approach (BIA)	157,690	166,809	12,615	13,344
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	720,778	693,900	57,662	55,512
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	265,933	260,246	22,551	22,068
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor)*	19,281,057	19,119,407	1,542,484	1,529,552

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