Overview of Risk-weighted assets as of September 30, 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	
		September 30, 2020	June 30, 2020	September 30, 2020	June 30, 2020
1	Credit risk (excluding counterparty credit risk)	12,080,899	12,293,257	1,015,139	1,032,648
2	Of which: Standardised Approach (SA)	1,077	1,423	86	113
3	Of which: Internal Ratings-Based (IRB) Approach	10,138,987	10,247,378	859,786	868,977
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	-	-	-	-
	Other assets	1,940,834	2,044,455	155,266	163,556
4	Counterparty credit risk (CCR)	1,130,923	1,106,565	92,456	90,444
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	387,115	376,837	32,827	31,955
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	665,382	649,169	53,230	51,933
	Of which: Central Counterparty (CCP)	52,555	57,611	4,204	4,608
	Others	25,870	22,947	2,193	1,945
7	Equity positions in banking book under market-based approach	233,895	339,710	19,834	28,807
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))	841,700	804,574	67,336	64,365
	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	232,170	244,823	18,573	19,585
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	214,114	232,176	17,129	18,574
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	0	0	0	0
16	Market risk	1,313,098	1,279,693	105,047	102,375
17	Of which: Standardised Approach (SA)	3,628	3,978	290	318
18	Of which: Internal Model Approaches (IMA)	1,309,470	1,275,714	104,757	102,057
19	Operational risk	658,753	647,978	52,700	51,838
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)	658,324	647,549	52,665	51,803
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	157,547	157,457	13,360	13,352
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	18,653,915	18,538,841	1,492,313	1,483,107

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