Overview of Risk-weighted assets as of December 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	
		December 31, 2020	September 30, 2020	December 31, 2020	September 30, 2020
1	Credit risk (excluding counterparty credit risk)	12,234,503	12,116,740	1,033,587	1,023,301
2	Of which: Standardised Approach (SA)	302,406	348,974	24,192	27,917
3	Of which: Internal Ratings-Based (IRB) Approach	11,422,274	11,242,063	968,608	953,327
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	74,935	62,402	5,994	4,992
	Other assets	434,887	463,299	34,791	37,063
4	Counterparty credit risk (CCR)	1,255,281	1,213,814	102,507	99,088
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	408,698	389,420	34,645	33,012
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	699,392	666,708	55,951	53,336
	Of which: Central Counterparty (CCP)	42,452	52,555	3,396	4,204
	Others	104,737	105,129	8,514	8,534
7	Equity positions in banking book under market-based approach	310,806	249,395	26,356	21,148
8	Equity investment in funds (Look-Through Approach (LTA))	1,306,908	1,347,216	104,552	107,777
9	Equity investment in funds (Mandate-Based Approach (MBA))	891,841	842,419	71,347	67,393
	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)	1,020	1,103	81	88
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	288,373	313,985	23,069	25,118
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	265,924	295,189	21,273	23,615
14	Of which: External Ratings-Based Approach (SEC-ERBA)	21,787	18,056	1,743	1,444
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	661	739	52	59
16	Market risk	1,592,865	1,321,748	127,429	105,739
17	Of which: Standardised Approach (SA)	12,353	12,277	988	982
18	Of which: Internal Model Approaches (IMA)	1,580,512	1,309,470	126,440	104,757
19	Operational risk	878,468	878,468	70,277	70,277
20	Of which: Basic Indicator Approach (BIA)	157,690	157,690	12,615	12,615
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	720,778	720,778	57,662	57,662
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	273,535	265,933	23,195	22,551
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor)*	19,780,068	19,281,057	1,582,405	1,542,484

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