Overview of Risk-weighted assets as of December 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	
		December 31, 2020	September 30, 2020	December 31, 2020	September 30, 2020
1	Credit risk (excluding counterparty credit risk)	12,266,219	12,080,899	1,030,810	1,015,139
2	Of which: Standardised Approach (SA)	1,260	1,077	100	86
3	Of which: Internal Ratings-Based (IRB) Approach	10,315,117	10,138,987	874,721	859,786
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	-	-	-	-
	Other assets	1,949,841	1,940,834	155,987	155,266
4	Counterparty credit risk (CCR)	1,174,953	1,130,923	96,080	92,456
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	406,010	387,115	34,429	32,827
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	698,198	665,382	55,855	53,230
	Of which: Central Counterparty (CCP)	42,452	52,555	3,396	4,204
	Others	28,292	25,870	2,399	2,193
7	Equity positions in banking book under market-based approach	295,115	233,895	25,025	19,834
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))	891,056	841,700	71,284	67,336
	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	209,605	232,170	16,768	18,573
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	187,817	214,114	15,025	17,129
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	0	0	0	0
16	Market risk	1,583,581	1,313,098	126,686	105,047
17	Of which: Standardised Approach (SA)	3,068	3,628	245	290
18	Of which: Internal Model Approaches (IMA)	1,580,512	1,309,470	126,440	104,757
19	Operational risk	658,753	658,753	52,700	52,700
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	658,324	52,665	52,665
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	157,529	157,547	13,358	13,360
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor)*	19,216,866	18,653,915	1,537,349	1,492,313

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