Overview of Risk-weighted assets as of March 31, 2021
<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	
		March 31, 2021	December 31, 2020	March 31, 2021	December 31, 2020
1	Credit risk (excluding counterparty credit risk)	12,418,284	12,234,503	1,048,654	1,033,587
2	Of which: Standardised Approach (SA)	357,889	302,406	28,631	24,192
3	Of which: Internal Ratings-Based (IRB) Approach	11,498,202	11,422,274	975,047	968,608
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	76,111	74,935	6,088	5,994
	Other assets	486,080	434,887	38,886	34,791
4	Counterparty credit risk (CCR)	1,245,363	1,255,281	101,711	102,507
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	407,578	408,698	34,551	34,645
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	675,731	699,392	54,058	55,951
	Of which: Central Counterparty (CCP)	47,434	42,452	3,794	3,396
	Others	114,618	104,737	9,307	8,514
7	Equity positions in banking book under market-based approach	499,375	310,806	42,347	26,356
8	Equity investment in funds (Look-Through Approach (LTA))	1,054,083	1,306,908	84,326	104,552
9	Equity investment in funds (Mandate-Based Approach (MBA))	949,128	891,841	75,930	71,347
	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)	1,091	1,020	87	81
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	309,080	288,373	24,726	23,069
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	291,351	265,924	23,308	21,273
14	Of which: External Ratings-Based Approach (SEC-ERBA)	17,132	21,787	1,370	1,743
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	597	661	47	52
16	Market risk	1,417,864	1,592,865	113,429	127,429
17	Of which: Standardised Approach (SA)	12,605	12,353	1,008	988
18	Of which: Internal Model Approaches (IMA)	1,405,258	1,580,512	112,420	126,440
19	Operational risk	852,497	878,468	68,199	70,277
20	Of which: Basic Indicator Approach (BIA)	148,187	157,690	11,854	12,615
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	704,309	720,778	56,344	57,662
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	284,402	273,535	24,117	23,195
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor)*	19,794,125	19,780,068	1,583,530	1,582,405

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