Overview of Risk-weighted assets as of March 31, 2021
<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	
		March 31, 2021	December 31, 2020	March 31, 2021	December 31, 2020
1	Credit risk (excluding counterparty credit risk)	12,381,768	12,266,219	1,040,123	1,030,810
2	Of which: Standardised Approach (SA)	1,106	1,260	88	100
3	Of which: Internal Ratings-Based (IRB) Approach	10,329,612	10,315,117	875,951	874,721
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	-	-	-	-
	Other assets	2,051,049	1,949,841	164,083	155,987
4	Counterparty credit risk (CCR)	1,155,749	1,174,953	94,542	96,080
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	405,097	406,010	34,352	34,429
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	674,527	698,198	53,962	55,855
	Of which: Central Counterparty (CCP)	47,434	42,452	3,794	3,396
	Others	28,689	28,292	2,432	2,399
7	Equity positions in banking book under market-based approach	482,003	295,115	40,873	25,025
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))	948,627	891,056	75,890	71,284
	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	235,194	209,605	18,815	16,768
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	218,062	187,817	17,444	15,025
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	0	0	0	0
16	Market risk	1,407,899	1,583,581	112,631	126,686
17	Of which: Standardised Approach (SA)	2,640	3,068	211	245
18	Of which: Internal Model Approaches (IMA)	1,405,258	1,580,512	112,420	126,440
19	Operational risk	657,321	658,753	52,585	52,700
20	Of which: Basic Indicator Approach (BIA)	-	428	-	34
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	657,321	658,324	52,585	52,665
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	157,826	157,529	13,383	13,358
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor)*	19,165,759	19,216,866	1,533,260	1,537,349

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