Overview of Risk-weighted assets as of June 30, 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	
		June 30, 2021	March 31, 2021	June 30, 2021	March 31, 2021
1	Credit risk (excluding counterparty credit risk)	12,143,593	12,418,284	1,025,448	1,048,654
2	Of which: Standardised Approach (SA)	327,708	357,889	26,216	28,631
3	Of which: Internal Ratings-Based (IRB) Approach	11,241,913	11,498,202	953,314	975,047
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	88,088	76,111	7,047	6,088
	Other assets	485,883	486,080	38,870	38,886
4	Counterparty credit risk (CCR)	1,201,249	1,245,363	98,118	101,711
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	394,208	407,578	33,417	34,551
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	632,289	675,731	50,583	54,058
	Of which: Central Counterparty (CCP)	47,618	47,434	3,809	3,794
	Others	127,132	114,618	10,308	9,307
7	Equity positions in banking book under market-based approach	343,259	499,375	29,108	42,347
8	Equity investment in funds (Look-Through Approach (LTA))	992,744	1,054,083	79,419	84,326
9	Equity investment in funds (Mandate-Based Approach (MBA))	964,150	949,128	77,132	75,930
	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)	1,067	1,091	85	87
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	271,680	309,080	21,734	24,726
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	255,717	291,351	20,457	23,308
14	Of which: External Ratings-Based Approach (SEC-ERBA)	15,439	17,132	1,235	1,370
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	523	597	41	47
16	Market risk	1,708,100	1,417,864	136,648	113,429
17	Of which: Standardised Approach (SA)	11,748	12,605	939	1,008
18	Of which: Internal Model Approaches (IMA)	1,696,352	1,405,258	135,708	112,420
19	Operational risk	852,497	852,497	68,199	68,199
20	Of which: Basic Indicator Approach (BIA)	148,187	148,187	11,854	11,854
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	704,309	704,309	56,344	56,344
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	293,401	284,402	24,880	24,117
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor)*	19,509,687	19,794,125	1,560,775	1,583,530

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