Overview of Risk-weighted assets as of September 30, 2018
<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	
		September 30, 2018	June 30, 2018	September 30, 2018	June 30, 2018
1	Credit risk (excluding counterparty credit risk)	13,066,031	13,243,506	1,104,268	1,118,645
2	Of which: Standardised Approach (SA)	273,051	434,200	21,844	34,736
3	Of which: Internal Ratings-Based (IRB) Approach	12,288,694	12,326,091	1,042,081	1,045,252
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	15,519	1,427	1,241	114
	Other assets	488,766	481,788	39,101	38,543
4	Counterparty credit risk (CCR)	725,532	676,779	59,243	55,243
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	232,794	214,642	19,728	18,187
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjsutment (CVA)	375,779	354,509	30,062	28,360
	Of which: Central Counterparty (CCP)	34,835	30,447	2,786	2,435
	Others	82,124	77,178	6,665	6,259
7	Equity positions in banking book under market-based approach	362,658	385,118	30,753	32,658
	Equity investment in funds (SA)	-	-	-	-
	Equity investment in funds (IRB)	2,283,880	2,342,822	193,673	198,671
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	153,263	152,197	12,996	12,906
13	Of which: IRB Ratings-Based Approach (RBA)	43,509	41,711	3,689	3,537
14	Of which: IRB Supervisory Formula Approach (SFA)	61,565	60,680	5,220	5,145
15	Of which: Standardised Approach (SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	48,188	49,805	4,086	4,223
16	Market risk	1,125,470	1,241,486	90,037	99,318
17	Of which: Standardised Approach (SA)	19,683	166,600	1,574	13,328
18	Of which: Internal Model Approaches (IMA)	1,105,786	1,074,886	88,462	85,990
19	Operational risk	963,589	989,074	77,087	79,125
20	Of which: Basic Indicator Approach (BIA)	164,962	163,890	13,197	13,111
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	798,627	825,183	63,890	66,014
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	245,820	243,345	20,845	20,635
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	19,861,313	20,215,073	1,588,905	1,617,205

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