Overview of Risk-weighted assets as of December 31, 2018
<Sumitomo Mitsui Trust Holdings, Inc. >
[Consolidated, International standard]

(Millions of yen)

OV1: Overview of Risk-weighted assets

Basel III template No.		Risk-weighted assets		Minimum capital requirements	
		December 31, 2018	September 30, 2018	December 31, 2018	September 30, 2018
1	Credit risk (excluding counterparty credit risk)	12,998,965	13,135,981	1,098,278	1,109,903
2	Of which: Standardised Approach (SA)	310,932	298,109	24,874	23,848
3	Of which: Internal Ratings-Based (IRB) Approach	12,158,519	12,296,829	1,031,042	1,042,771
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	15,453	15,519	1,236	1,241
	Other assets	514,059	525,523	41,124	42,041
4	Counterparty credit risk (CCR)	787,682	733,633	64,300	59,891
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	251,612	232,794	21,321	19,728
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	409,682	375,779	32,774	30,062
	Of which: Central Counterparty (CCP)	41,792	42,935	3,343	3,434
	Others	84,594	82,124	6,860	6,665
7	Equity positions in banking book under market-based approach	216,491	364,077	18,358	30,873
	Equity investment in funds (SA)	-	-	-	-
	Equity investment in funds (IRB)	1,611,152	2,283,869	136,625	193,672
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	165,581	153,263	14,041	12,996
13	Of which: IRB Ratings-Based Approach (RBA)	44,741	43,509	3,794	3,689
14	Of which: IRB Supervisory Formula Approach (SFA)	74,769	61,565	6,340	5,220
15	Of which: Standardised Approach (SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	46,070	48,188	3,906	4,086
16	Market risk	1,326,080	1,125,470	106,086	90,037
17	Of which: Standardised Approach (SA)	21,291	19,683	1,703	1,574
18	Of which: Internal Model Approaches (IMA)	1,304,788	1,105,786	104,383	88,462
19	Operational risk	993,538	993,538	79,483	79,483
20	Of which: Basic Indicator Approach (BIA)	165,442	165,442	13,235	13,235
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	828,096	828,096	66,247	66,247
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	340,071	245,790	28,838	20,843
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	19,325,145	19,971,261	1,546,011	1,597,700

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