**Overview of Risk-weighted assets as of June 30, 2019**
**<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 | |
|---|---|---|---|---|---|
| | | June 30, 2019 | March 31, 2019 | June 30, 2019 | March 31, 2019 |
| 1 | Credit risk (excluding counterparty credit risk) | 12,797,294 | 13,469,635 | 1,074,716 | 1,130,635 |
| 2 | Of which: Standardised Approach (SA) | 1,364 | 2,912 | 109 | 232 |
| 3 | Of which: Internal Ratings-Based (IRB) Approach | 10,611,123 | 11,055,054 | 899,823 | 937,468 |
| | Of which: Significant investments in commercial entities | - | - | - | - |
| | Of which: Lease residual value | - | - | - | - |
| | Other assets | 2,184,806 | 2,411,669 | 174,784 | 192,933 |
| 4 | Counterparty credit risk (CCR) | 932,248 | 834,658 | 76,156 | 68,198 |
| 5 | Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR) | - | - | - | - |
| | Of which: Current Exposure Method (CEM) | 309,249 | 277,387 | 26,224 | 23,522 |
| 6 | Of which: Expected Positive Exposure (EPE) | - | - | - | - |
| | Of which: Credit Valuation Adjustment (CVA) | 554,904 | 495,998 | 44,392 | 39,679 |
| | Of which: Central Counterparty (CCP) | 48,931 | 41,617 | 3,914 | 3,329 |
| | Others | 19,162 | 19,655 | 1,624 | 1,666 |
| 7 | Equity positions in banking book under market-based approach | 221,274 | 159,785 | 18,764 | 13,549 |
| 8 | Equity investment in funds (Look-Through Approach (LTA)) | 1,111,600 | 1,153,184 | 88,928 | 92,254 |
| 9 | Equity investment in funds (Mandate-Based Approach (MBA)) | 665,671 | 663,188 | 53,253 | 53,055 |
| | 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) | 1,250 | 1,422 | 100 | 113 |
| 11 | Settlement risk | - | - | - | - |
| 12 | Securitisation exposures in banking book | 256,478 | 256,556 | 20,518 | 20,524 |
| 13 | Of which: Internal Ratings-Based Approach (SEC-IRBA) | 242,224 | 239,805 | 19,377 | 19,184 |
| 14 | Of which: External Ratings-Based Approach (SEC-ERBA) | 14,254 | 14,696 | 1,140 | 1,175 |
| 15 | Of which: Standardised Approach (SEC-SA) | - | - | - | - |
| | Of which: subject to 1,250% risk weight | 0 | 2,053 | 0 | 164 |
| 16 | Market risk | 1,058,618 | 1,086,328 | 84,689 | 86,906 |
| 17 | Of which: Standardised Approach (SA) | 3,440 | 4,528 | 275 | 362 |
| 18 | Of which: Internal Model Approaches (IMA) | 1,055,177 | 1,081,800 | 84,414 | 86,544 |
| 19 | Operational risk | 670,113 | 670,113 | 53,609 | 53,609 |
| 20 | Of which: Basic Indicator Approach (BIA) | 428 | 428 | 34 | 34 |
| 21 | Of which: The Standardised Approach (TSA) | - | - | - | - |
| 22 | Of which: Advanced Measurement Approach (AMA) | 669,684 | 669,684 | 53,574 | 53,574 |
| 23 | Amounts below the thresholds for deduction (subject to 250% risk weight) | 157,311 | 157,313 | 13,340 | 13,340 |
| | Amounts included under transitional arrangements | - | - | - | - |
| 24 | Floor adjustment | - | - | - | - |
| 25 | Total (after applying scaling factor) * | 18,550,949 | 19,152,340 | 1,484,075 | 1,532,187 |

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