Overview of Risk-weighted assets as of June 30, 2019
<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	
		June 30, 2019	March 31, 2019	June 30, 2019	March 31, 2019
1	Credit risk (excluding counterparty credit risk)	12,725,134	13,253,676	1,074,775	1,119,884
2	Of which: Standardised Approach (SA)	337,289	293,959	26,983	23,516
3	Of which: Internal Ratings-Based (IRB) Approach	11,825,949	12,414,652	1,002,840	1,052,762
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	29,832	30,191	2,386	2,415
	Other assets	532,063	514,873	42,565	41,189
4	Counterparty credit risk (CCR)	999,707	905,537	81,553	73,869
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	312,754	280,935	26,505	23,806
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	554,925	496,123	44,394	39,689
	Of which: Central Counterparty (CCP)	48,931	41,617	3,914	3,329
	Others	83,095	86,860	6,739	7,043
7	Equity positions in banking book under market-based approach	236,769	175,521	20,078	14,884
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))	742,659	746,991	59,412	59,759
	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	342,513	322,082	27,401	25,766
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	327,073	304,053	26,165	24,324
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	1,186	3,332	94	266
16	Market risk	1,075,899	1,104,072	86,071	88,325
17	Of which: Standardised Approach (SA)	20,721	22,272	1,657	1,781
18	Of which: Internal Model Approaches (IMA)	1,055,177	1,081,800	84,414	86,544
19	Operational risk	960,854	960,854	76,868	76,868
20	Of which: Basic Indicator Approach (BIA)	174,122	174,122	13,929	13,929
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	786,731	786,731	62,938	62,938
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	374,102	371,255	31,723	31,482
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	19,336,412	19,790,115	1,546,913	1,583,209

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