Overview of Risk-weighted assets as of September 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	
		September 30, 2019	June 30, 2019	September 30, 2019	June 30, 2019
1	Credit risk (excluding counterparty credit risk)	12,241,476	12,797,294	1,027,977	1,074,716
2	Of which: Standardised Approach (SA)	1,317	1,364	105	109
3	Of which: Internal Ratings-Based (IRB) Approach	10,137,290	10,611,123	859,642	899,823
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	-	-	-	-
	Other assets	2,102,867	2,184,806	168,229	174,784
4	Counterparty credit risk (CCR)	1,013,900	932,248	82,803	76,156
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	331,708	309,249	28,128	26,224
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	613,817	554,904	49,105	44,392
	Of which: Central Counterparty (CCP)	47,669	48,931	3,813	3,914
	Others	20,705	19,162	1,755	1,624
7	Equity positions in banking book under market-based approach	214,223	221,274	18,166	18,764
8	Equity investment in funds (Look-Through Approach (LTA))	1,235,895	1,111,600	98,871	88,928
9	Equity investment in funds (Mandate-Based Approach (MBA))	752,084	665,671	60,166	53,253
	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)	1,238	1,250	99	100
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	257,704	256,478	20,616	20,518
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	245,313	242,224	19,625	19,377
14	Of which: External Ratings-Based Approach (SEC-ERBA)	12,391	14,254	991	1,140
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	0	0	0	0
16	Market risk	972,472	1,058,618	77,797	84,689
17	Of which: Standardised Approach (SA)	2,587	3,440	207	275
18	Of which: Internal Model Approaches (IMA)	969,885	1,055,177	77,590	84,414
19	Operational risk	651,932	670,113	52,154	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)	651,503	669,684	52,120	53,574
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	157,345	157,311	13,342	13,340
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor)*	18,149,949	18,550,949	1,451,995	1,484,075

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