Overview of Risk-weighted assets as of September 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	
		September 30, 2019	June 30, 2019	September 30, 2019	June 30, 2019
1	Credit risk (excluding counterparty credit risk)	12,227,004	12,725,134	1,032,852	1,074,775
2	Of which: Standardised Approach (SA)	311,572	337,289	24,925	26,983
3	Of which: Internal Ratings-Based (IRB) Approach	11,394,191	11,825,949	966,227	1,002,840
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	30,359	29,832	2,428	2,386
	Other assets	490,881	532,063	39,270	42,565
4	Counterparty credit risk (CCR)	1,085,194	999,707	88,507	81,553
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	335,089	312,754	28,400	26,505
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	613,982	554,925	49,118	44,394
	Of which: Central Counterparty (CCP)	47,669	48,931	3,813	3,914
	Others	88,452	83,095	7,175	6,739
7	Equity positions in banking book under market-based approach	240,052	236,769	20,356	20,078
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))	824,931	742,659	65,994	59,412
	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	345,127	342,513	27,610	27,401
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	331,655	327,073	26,532	26,165
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	1,080	1,186	86	94
16	Market risk	989,769	1,075,899	79,181	86,071
17	Of which: Standardised Approach (SA)	19,884	20,721	1,590	1,657
18	Of which: Internal Model Approaches (IMA)	969,885	1,055,177	77,590	84,414
19	Operational risk	949,961	960,854	75,996	76,868
20	Of which: Basic Indicator Approach (BIA)	180,097	174,122	14,407	13,929
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	769,863	786,731	61,589	62,938
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	369,644	374,102	31,345	31,723
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	19,010,206	19,336,412	1,520,816	1,546,913

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