Overview of Risk-weighted assets as of December 31, 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	
		December 31, 2019	September 30, 2019	December 31, 2019	September 30, 2019
1	Credit risk (excluding counterparty credit risk)	12,359,204	12,241,476	1,037,923	1,027,977
2	Of which: Standardised Approach (SA)	1,061	1,317	84	105
3	Of which: Internal Ratings-Based (IRB) Approach	10,247,361	10,137,290	868,976	859,642
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	-	-	-	-
	Other assets	2,110,781	2,102,867	168,862	168,229
4	Counterparty credit risk (CCR)	1,000,803	1,013,900	81,732	82,803
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	324,555	331,708	27,522	28,128
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	611,247	613,817	48,899	49,105
	Of which: Central Counterparty (CCP)	41,936	47,669	3,354	3,813
	Others	23,063	20,705	1,955	1,755
7	Equity positions in banking book under market-based approach	195,887	214,223	16,611	18,166
8	Equity investment in funds (Look-Through Approach (LTA))	1,465,893	1,235,895	117,271	98,871
9	Equity investment in funds (Mandate-Based Approach (MBA))	790,423	752,084	63,233	60,166
	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)	1,146	1,238	91	99
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	257,936	257,704	20,634	20,616
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	245,667	245,313	19,653	19,625
14	Of which: External Ratings-Based Approach (SEC-ERBA)	12,269	12,391	981	991
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	0	0	0	0
16	Market risk	1,288,015	972,472	103,041	77,797
17	Of which: Standardised Approach (SA)	2,793	2,587	223	207
18	Of which: Internal Model Approaches (IMA)	1,285,221	969,885	102,817	77,590
19	Operational risk	651,932	651,932	52,154	52,154
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	651,503	52,120	52,120
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	157,509	157,345	13,356	13,342
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	18,825,656	18,149,949	1,506,052	1,451,995

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