Overview of Risk-weighted assets as of September 30, 2018
<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, 2018	June 30, 2018	September 30, 2018	June 30, 2018
1	Credit risk (excluding counterparty credit risk)	13,207,661	13,319,094	1,109,572	1,119,129
2	Of which: Standardised Approach (SA)	741	1,417	59	113
3	Of which: Internal Ratings-Based (IRB) Approach	11,033,199	11,167,156	935,615	946,974
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	-	-	-	-
	Other assets	2,173,720	2,150,520	173,897	172,041
4	Counterparty credit risk (CCR)	660,517	614,075	54,041	50,226
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	230,153	211,545	19,517	17,939
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjsutment (CVA)	375,711	354,368	30,056	28,349
	Of which: Central Counterparty (CCP)	34,835	30,447	2,786	2,435
	Others	19,816	17,713	1,680	1,502
7	Equity positions in banking book under market-based approach	305,087	311,285	25,871	26,396
	Equity investment in funds (SA)	-	-	-	-
	Equity investment in funds (IRB)	2,283,880	2,342,822	193,673	198,671
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	125,404	122,405	10,634	10,379
13	Of which: IRB Ratings-Based Approach (RBA)	37,755	35,122	3,201	2,978
14	Of which: IRB Supervisory Formula Approach (SFA)	40,946	39,081	3,472	3,314
15	Of which: Standardised Approach (SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	46,702	48,201	3,960	4,087
16	Market risk	1,109,536	1,225,975	88,762	98,078
17	Of which: Standardised Approach (SA)	3,750	151,089	300	12,087
18	Of which: Internal Model Approaches (IMA)	1,105,786	1,074,886	88,462	85,990
19	Operational risk	727,622	731,276	58,209	58,502
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)	727,194	730,847	58,175	58,467
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	157,262	157,244	13,335	13,334
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	19,426,260	19,683,990	1,554,100	1,574,719

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