Overview of Risk-weighted assets as of December 31, 2018
<Sumitomo Mitsui Trust Bank, Limited>
[Consolidated, International standard]

(Millions of yen)

OV1: Overview of Risk-weighted assets

Basel III template No.		Risk-weighted assets		Minimum capital requirements	
		December 31, 2018	September 30, 2018	December 31, 2018	September 30, 2018
1	Credit risk (excluding counterparty credit risk)	12,933,672	13,066,031	1,093,015	1,104,268
2	Of which: Standardised Approach (SA)	304,588	273,051	24,367	21,844
3	Of which: Internal Ratings-Based (IRB) Approach	12,150,384	12,288,694	1,030,352	1,042,081
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	15,453	15,519	1,236	1,241
	Other assets	463,245	488,766	37,059	39,101
4	Counterparty credit risk (CCR)	787,679	725,532	64,300	59,243
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	251,610	232,794	21,321	19,728
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	409,681	375,779	32,774	30,062
	Of which: Central Counterparty (CCP)	41,792	34,835	3,343	2,786
	Others	84,594	82,124	6,860	6,665
7	Equity positions in banking book under market-based approach	190,556	362,658	16,159	30,753
	Equity investment in funds (SA)	-	-	-	-
	Equity investment in funds (IRB)	1,611,159	2,283,880	136,626	193,673
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	165,581	153,263	14,041	12,996
13	Of which: IRB Ratings-Based Approach (RBA)	44,741	43,509	3,794	3,689
14	Of which: IRB Supervisory Formula Approach (SFA)	74,769	61,565	6,340	5,220
15	Of which: Standardised Approach (SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	46,070	48,188	3,906	4,086
16	Market risk	1,326,080	1,125,470	106,086	90,037
17	Of which: Standardised Approach (SA)	21,291	19,683	1,703	1,574
18	Of which: Internal Model Approaches (IMA)	1,304,788	1,105,786	104,383	88,462
19	Operational risk	963,589	963,589	77,087	77,087
20	Of which: Basic Indicator Approach (BIA)	164,962	164,962	13,197	13,197
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	798,627	798,627	63,890	63,890
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	254,914	245,820	21,616	20,845
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	19,111,660	19,861,313	1,528,932	1,588,905

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