Overview of Risk-weighted assets as of September 30, 2019
<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	
		September 30, 2019	June 30, 2019	September 30, 2019	June 30, 2019
1	Credit risk (excluding counterparty credit risk)	12,152,104	12,653,470	1,026,822	1,069,004
2	Of which: Standardised Approach (SA)	297,989	336,019	23,839	26,881
3	Of which: Internal Ratings-Based (IRB) Approach	11,386,340	11,818,057	965,561	1,002,171
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	30,359	29,832	2,428	2,386
	Other assets	437,414	469,560	34,993	37,564
4	Counterparty credit risk (CCR)	1,114,942	1,040,908	90,887	84,849
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	334,952	312,693	28,389	26,500
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	643,868	596,188	51,509	47,695
	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))	753,025	714,216	60,242	57,137
	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	981,661	1,075,359	78,532	86,028
17	Of which: Standardised Approach (SA)	11,776	20,181	942	1,614
18	Of which: Internal Model Approaches (IMA)	969,885	1,055,177	77,590	84,414
19	Operational risk	864,666	899,035	69,173	71,922
20	Of which: Basic Indicator Approach (BIA)	169,798	173,667	13,583	13,893
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	694,868	725,368	55,589	58,029
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	245,007	275,193	20,776	23,336
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor)*	18,667,159	19,109,831	1,493,372	1,528,786

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