Overview of Risk-weighted assets as of December 31, 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	
		December 31, 2019	September 30, 2019	December 31, 2019	September 30, 2019
1	Credit risk (excluding counterparty credit risk)	12,312,679	12,152,104	1,040,163	1,026,822
2	Of which: Standardised Approach (SA)	338,269	297,989	27,061	23,839
3	Of which: Internal Ratings-Based (IRB) Approach	11,489,328	11,386,340	974,295	965,561
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	24,887	30,359	1,990	2,428
	Other assets	460,194	437,414	36,815	34,993
4	Counterparty credit risk (CCR)	1,075,353	1,114,942	87,697	90,887
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	327,486	334,952	27,757	28,389
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	611,357	643,868	48,908	51,509
	Of which: Central Counterparty (CCP)	41,936	47,669	3,354	3,813
	Others	94,572	88,452	7,676	7,175
7	Equity positions in banking book under market-based approach	229,303	240,052	19,444	20,356
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))	791,307	753,025	63,304	60,242
	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	340,905	345,127	27,272	27,610
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	327,646	331,655	26,211	26,532
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	989	1,080	79	86
16	Market risk	1,297,275	981,661	103,782	78,532
17	Of which: Standardised Approach (SA)	12,053	11,776	964	942
18	Of which: Internal Model Approaches (IMA)	1,285,221	969,885	102,817	77,590
19	Operational risk	864,666	864,666	69,173	69,173
20	Of which: Basic Indicator Approach (BIA)	169,798	169,798	13,583	13,583
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	694,868	694,868	55,589	55,589
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	246,479	245,007	20,901	20,776
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	19,363,782	18,667,159	1,549,102	1,493,372

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