Overview of Risk-weighted assets as of December 31, 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	
		December 31, 2018	September 30, 2018	December 31, 2018	September 30, 2018
1	Credit risk (excluding counterparty credit risk)	12,981,792	13,207,661	1,090,794	1,109,572
2	Of which: Standardised Approach (SA)	1,117	741	89	59
3	Of which: Internal Ratings-Based (IRB) Approach	10,885,666	11,033,199	923,104	935,615
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	-	-	-	-
	Other assets	2,095,008	2,173,720	167,600	173,897
4	Counterparty credit risk (CCR)	719,154	660,517	58,817	54,041
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	248,360	230,153	21,060	19,517
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	409,617	375,711	32,769	30,056
	Of which: Central Counterparty (CCP)	41,792	34,835	3,343	2,786
	Others	19,383	19,816	1,643	1,680
7	Equity positions in banking book under market-based approach	155,266	305,087	13,166	25,871
	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	127,724	125,404	10,831	10,634
13	Of which: IRB Ratings-Based Approach (RBA)	39,076	37,755	3,313	3,201
14	Of which: IRB Supervisory Formula Approach (SFA)	42,577	40,946	3,610	3,472
15	Of which: Standardised Approach (SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	46,070	46,702	3,906	3,960
16	Market risk	1,308,422	1,109,536	104,673	88,762
17	Of which: Standardised Approach (SA)	3,634	3,750	290	300
18	Of which: Internal Model Approaches (IMA)	1,304,788	1,105,786	104,383	88,462
19	Operational risk	727,622	727,622	58,209	58,209
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	727,194	58,175	58,175
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	157,357	157,262	13,343	13,335
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	18,580,794	19,426,260	1,486,463	1,554,100

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