Overview of Risk-weighted assets as of December 31, 2019
<Sumitomo Mitsui Trust Holdings, Inc. >
[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)	12,400,404	12,227,004	1,047,214	1,032,852
2	Of which: Standardised Approach (SA)	348,792	311,572	27,903	24,925
3	Of which: Internal Ratings-Based (IRB) Approach	11,496,311	11,394,191	974,887	966,227
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	24,887	30,359	1,990	2,428
	Other assets	530,413	490,881	42,433	39,270
4	Counterparty credit risk (CCR)	1,075,571	1,085,194	87,714	88,507
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	327,626	335,089	27,768	28,400
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	611,435	613,982	48,914	49,118
	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	229,371	240,052	19,450	20,356
8	Equity investment in funds (Look-Through Approach (LTA))	1,465,882	1,235,895	117,270	98,871
9	Equity investment in funds (Mandate-Based Approach (MBA))	884,336	824,931	70,746	65,994
	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	1,305,445	989,769	104,435	79,181
17	Of which: Standardised Approach (SA)	20,223	19,884	1,617	1,590
18	Of which: Internal Model Approaches (IMA)	1,285,221	969,885	102,817	77,590
19	Operational risk	949,961	949,961	75,996	75,996
20	Of which: Basic Indicator Approach (BIA)	180,097	180,097	14,407	14,407
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	769,863	769,863	61,589	61,589
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	370,630	369,644	31,429	31,345
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	19,770,298	19,010,206	1,581,623	1,520,816

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