Overview of Risk-weighted assets as of March 31, 2020
<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	
		March 31, 2020	December 31, 2019	March 31, 2020	December 31, 2019
1	Credit risk (excluding counterparty credit risk)	12,172,577	12,400,404	1,028,035	1,047,214
2	Of which: Standardised Approach (SA)	291,431	348,792	23,314	27,903
3	Of which: Internal Ratings-Based (IRB) Approach	11,297,792	11,496,311	958,052	974,887
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	59,850	24,887	4,788	1,990
	Other assets	523,503	530,413	41,880	42,433
4	Counterparty credit risk (CCR)	1,202,212	1,075,571	98,141	87,714
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	393,082	327,626	33,317	27,768
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	663,147	611,435	53,051	48,914
	Of which: Central Counterparty (CCP)	49,867	41,936	3,989	3,354
	Others	96,113	94,572	7,782	7,676
7	Equity positions in banking book under market-based approach	221,843	229,371	18,812	19,450
8	Equity investment in funds (Look-Through Approach (LTA))	861,656	1,465,882	68,932	117,270
9	Equity investment in funds (Mandate-Based Approach (MBA))	849,782	884,336	67,982	70,746
	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)	1,137	1,146	91	91
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	348,026	340,905	27,842	27,272
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	334,315	327,646	26,745	26,211
14	Of which: External Ratings-Based Approach (SEC-ERBA)	12,804	12,269	1,024	981
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	906	989	72	79
16	Market risk	1,334,541	1,305,445	106,763	104,435
17	Of which: Standardised Approach (SA)	22,727	20,223	1,818	1,617
18	Of which: Internal Model Approaches (IMA)	1,311,813	1,285,221	104,945	102,817
19	Operational risk	941,219	949,961	75,297	75,996
20	Of which: Basic Indicator Approach (BIA)	186,498	180,097	14,919	14,407
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	754,721	769,863	60,377	61,589
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	382,294	370,630	32,418	31,429
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	19,053,967	19,770,298	1,524,317	1,581,623

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