Overview of Risk-weighted assets as of June 30, 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	
		June 30, 2020	March 31, 2020	June 30, 2020	March 31, 2020
1	Credit risk (excluding counterparty credit risk)	12,388,708	12,172,577	1,046,013	1,028,035
2	Of which: Standardised Approach (SA)	356,645	291,431	28,531	23,314
3	Of which: Internal Ratings-Based (IRB) Approach	11,440,994	11,297,792	970,196	958,052
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	48,810	59,850	3,904	4,788
	Other assets	542,258	523,503	43,380	41,880
4	Counterparty credit risk (CCR)	1,176,423	1,202,212	96,033	98,141
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	379,676	393,082	32,183	33,317
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	650,698	663,147	52,055	53,051
	Of which: Central Counterparty (CCP)	57,611	49,867	4,608	3,989
	Others	88,437	96,113	7,185	7,782
7	Equity positions in banking book under market-based approach	360,845	221,843	30,599	18,812
8	Equity investment in funds (Look-Through Approach (LTA))	994,981	861,656	79,598	68,932
9	Equity investment in funds (Mandate-Based Approach (MBA))	898,992	849,782	71,919	67,982
	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)	1,135	1,137	90	91
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	322,503	348,026	25,800	27,842
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	309,035	334,315	24,722	26,745
14	Of which: External Ratings-Based Approach (SEC-ERBA)	12,646	12,804	1,011	1,024
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	821	906	65	72
16	Market risk	1,297,712	1,334,541	103,817	106,763
17	Of which: Standardised Approach (SA)	21,997	22,727	1,759	1,818
18	Of which: Internal Model Approaches (IMA)	1,275,714	1,311,813	102,057	104,945
19	Operational risk	941,219	941,219	75,297	75,297
20	Of which: Basic Indicator Approach (BIA)	186,498	186,498	14,919	14,919
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	754,721	754,721	60,377	60,377
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	385,893	382,294	32,723	32,418
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	19,523,675	19,053,967	1,561,894	1,524,317

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