Overview of Risk-weighted assets as of September 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	
		September 30, 2020	June 30, 2020	September 30, 2020	June 30, 2020
1	Credit risk (excluding counterparty credit risk)	12,190,163	12,388,708	1,029,198	1,046,013
2	Of which: Standardised Approach (SA)	360,181	356,645	28,814	28,531
3	Of which: Internal Ratings-Based (IRB) Approach	11,246,861	11,440,994	953,733	970,196
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	62,402	48,810	4,992	3,904
	Other assets	520,718	542,258	41,657	43,380
4	Counterparty credit risk (CCR)	1,214,138	1,176,423	99,114	96,033
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	389,657	379,676	33,031	32,183
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	666,795	650,698	53,343	52,055
	Of which: Central Counterparty (CCP)	52,555	57,611	4,204	4,608
	Others	105,129	88,437	8,534	7,185
7	Equity positions in banking book under market-based approach	251,342	360,845	21,313	30,599
8	Equity investment in funds (Look-Through Approach (LTA))	1,347,200	994,981	107,776	79,598
9	Equity investment in funds (Mandate-Based Approach (MBA))	946,431	898,992	75,714	71,919
	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)	1,103	1,135	88	90
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	313,985	322,503	25,118	25,800
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	295,189	309,035	23,615	24,722
14	Of which: External Ratings-Based Approach (SEC-ERBA)	18,056	12,646	1,444	1,011
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	739	821	59	65
16	Market risk	1,330,714	1,297,712	106,457	103,817
17	Of which: Standardised Approach (SA)	21,243	21,997	1,699	1,759
18	Of which: Internal Model Approaches (IMA)	1,309,470	1,275,714	104,757	102,057
19	Operational risk	987,251	941,219	78,980	75,297
20	Of which: Basic Indicator Approach (BIA)	186,722	186,498	14,937	14,919
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	800,529	754,721	64,042	60,377
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	390,646	385,893	33,126	32,723
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	19,711,096	19,523,675	1,576,887	1,561,894

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