Overview of Risk-weighted assets as of December 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	
		December 31, 2020	September 30, 2020	December 31, 2020	September 30, 2020
1	Credit risk (excluding counterparty credit risk)	12,297,225	12,190,163	1,038,634	1,029,198
2	Of which: Standardised Approach (SA)	313,246	360,181	25,059	28,814
3	Of which: Internal Ratings-Based (IRB) Approach	11,428,482	11,246,861	969,135	953,733
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	74,935	62,402	5,994	4,992
	Other assets	480,561	520,718	38,444	41,657
4	Counterparty credit risk (CCR)	1,255,599	1,214,138	102,533	99,114
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	408,933	389,657	34,664	33,031
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	699,476	666,795	55,958	53,343
	Of which: Central Counterparty (CCP)	42,452	52,555	3,396	4,204
	Others	104,737	105,129	8,514	8,534
7	Equity positions in banking book under market-based approach	310,873	251,342	26,362	21,313
8	Equity investment in funds (Look-Through Approach (LTA))	1,306,904	1,347,200	104,552	107,776
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,004,912	946,431	80,393	75,714
	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)	1,020	1,103	81	88
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	288,373	313,985	23,069	25,118
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	265,924	295,189	21,273	23,615
14	Of which: External Ratings-Based Approach (SEC-ERBA)	21,787	18,056	1,743	1,444
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	661	739	52	59
16	Market risk	1,601,633	1,330,714	128,130	106,457
17	Of which: Standardised Approach (SA)	21,121	21,243	1,689	1,699
18	Of which: Internal Model Approaches (IMA)	1,580,512	1,309,470	126,440	104,757
19	Operational risk	987,251	987,251	78,980	78,980
20	Of which: Basic Indicator Approach (BIA)	186,722	186,722	14,937	14,937
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	800,529	800,529	64,042	64,042
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	401,418	390,646	34,040	33,126
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	20,209,728	19,711,096	1,616,778	1,576,887

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