Overview of Risk-weighted assets as of September 30, 2021
<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, 2021	June 30, 2021	September 30, 2021	June 30, 2021
1	Credit risk (excluding counterparty credit risk)	12,108,180	12,220,911	1,022,293	1,031,663
2	Of which: Standardised Approach (SA)	316,819	338,807	25,345	27,104
3	Of which: Internal Ratings-Based (IRB) Approach	11,174,758	11,247,965	947,619	953,827
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	81,493	88,088	6,519	7,047
	Other assets	535,108	546,050	42,808	43,684
4	Counterparty credit risk (CCR)	1,225,138	1,201,725	100,026	98,156
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	396,866	394,547	33,643	33,444
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	654,699	632,426	52,375	50,594
	Of which: Central Counterparty (CCP)	48,017	47,618	3,841	3,809
	Others	125,554	127,132	10,165	10,308
7	Equity positions in banking book under market-based approach	271,132	343,327	22,992	29,114
8	Equity investment in funds (Look-Through Approach (LTA))	831,712	992,726	66,536	79,418
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,176,542	1,119,640	94,123	89,571
	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)	1,118	1,067	89	85
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	258,849	271,680	20,707	21,734
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	245,083	255,717	19,606	20,457
14	Of which: External Ratings-Based Approach (SEC-ERBA)	13,307	15,439	1,064	1,235
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	458	523	36	41
16	Market risk	1,656,274	1,719,211	132,501	137,536
17	Of which: Standardised Approach (SA)	37,765	22,859	3,021	1,828
18	Of which: Internal Model Approaches (IMA)	1,618,508	1,696,352	129,480	135,708
19	Operational risk	948,973	972,392	75,917	77,791
20	Of which: Basic Indicator Approach (BIA)	201,912	191,747	16,152	15,339
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	747,061	780,645	59,764	62,451
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	457,561	425,607	38,801	36,091
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	19,674,886	20,014,533	1,573,990	1,601,162

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