Overview of Risk-weighted assets as of December 31, 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	
		December 31, 2021	September 30, 2021	December 31, 2021	September 30, 2021
1	Credit risk (excluding counterparty credit risk)	12,148,885	12,108,180	1,025,430	1,022,293
2	Of which: Standardised Approach (SA)	377,278	316,819	30,182	25,345
3	Of which: Internal Ratings-Based (IRB) Approach	11,149,967	11,174,758	945,517	947,619
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	81,590	81,493	6,527	6,519
	Other assets	540,049	535,108	43,203	42,808
4	Counterparty credit risk (CCR)	1,202,600	1,225,138	98,202	100,026
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	396,058	396,866	33,567	33,643
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	640,161	654,699	51,212	52,375
	Of which: Central Counterparty (CCP)	48,274	48,017	3,861	3,841
	Others	118,106	125,554	9,560	10,165
7	Equity positions in banking book under market-based approach	270,253	271,132	22,917	22,992
8	Equity investment in funds (Look-Through Approach (LTA))	815,010	831,712	65,200	66,536
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,228,062	1,176,542	98,245	94,123
	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)	1,087	1,118	86	89
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	287,204	258,849	22,976	20,707
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	267,813	245,083	21,425	19,606
14	Of which: External Ratings-Based Approach (SEC-ERBA)	18,984	13,307	1,518	1,064
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	406	458	32	36
16	Market risk	1,848,547	1,656,274	147,883	132,501
17	Of which: Standardised Approach (SA)	29,597	37,765	2,367	3,021
18	Of which: Internal Model Approaches (IMA)	1,818,949	1,618,508	145,515	129,480
19	Operational risk	948,973	948,973	75,917	75,917
20	Of which: Basic Indicator Approach (BIA)	201,912	201,912	16,152	16,152
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	747,061	747,061	59,764	59,764
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	470,774	457,561	39,921	38,801
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	19,959,789	19,674,886	1,596,783	1,573,990

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