Overview of Risk-weighted assets as of March 31, 2022
<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	
		March 31, 2022	December 31, 2021	March 31, 2022	December 31, 2021
1	Credit risk (excluding counterparty credit risk)	12,428,600	12,148,885	1,048,742	1,025,430
2	Of which: Standardised Approach (SA)	410,820	377,278	32,865	30,182
3	Of which: Internal Ratings-Based (IRB) Approach	11,344,677	11,149,967	962,028	945,517
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	66,079	81,590	5,286	6,527
	Other assets	607,023	540,049	48,561	43,203
4	Counterparty credit risk (CCR)	1,271,839	1,202,600	103,834	98,202
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	409,215	396,058	34,692	33,567
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	660,133	640,161	52,810	51,212
	Of which: Central Counterparty (CCP)	55,007	48,274	4,400	3,861
	Others	147,482	118,106	11,930	9,560
7	Equity positions in banking book under market-based approach	226,481	270,253	19,205	22,917
8	Equity investment in funds (Look-Through Approach (LTA))	893,876	815,010	71,510	65,200
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,363,728	1,228,062	109,098	98,245
	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)	1,448	1,087	115	86
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	357,010	287,204	28,560	22,976
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	341,805	267,813	27,344	21,425
14	Of which: External Ratings-Based Approach (SEC-ERBA)	14,852	18,984	1,188	1,518
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	352	406	28	32
16	Market risk	1,268,574	1,848,547	101,485	147,883
17	Of which: Standardised Approach (SA)	33,718	29,597	2,697	2,367
18	Of which: Internal Model Approaches (IMA)	1,234,856	1,818,949	98,788	145,515
19	Operational risk	945,703	948,973	75,656	75,917
20	Of which: Basic Indicator Approach (BIA)	209,208	201,912	16,736	16,152
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	736,495	747,061	58,919	59,764
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	620,460	470,774	52,615	39,921
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	20,135,316	19,959,789	1,610,825	1,596,783

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