Overview of Risk-weighted assets as of March 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	
		March 31, 2021	December 31, 2020	March 31, 2021	December 31, 2020
1	Credit risk (excluding counterparty credit risk)	12,476,989	12,297,225	1,053,378	1,038,634
2	Of which: Standardised Approach (SA)	370,123	313,246	29,609	25,059
3	Of which: Internal Ratings-Based (IRB) Approach	11,503,965	11,428,482	975,536	969,135
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	76,111	74,935	6,088	5,994
	Other assets	526,789	480,561	42,143	38,444
4	Counterparty credit risk (CCR)	1,245,732	1,255,599	101,741	102,533
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	407,852	408,933	34,573	34,664
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	675,826	699,476	54,066	55,958
	Of which: Central Counterparty (CCP)	47,434	42,452	3,794	3,396
	Others	114,618	104,737	9,307	8,514
7	Equity positions in banking book under market-based approach	499,442	310,873	42,352	26,362
8	Equity investment in funds (Look-Through Approach (LTA))	1,054,073	1,306,904	84,325	104,552
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,072,252	1,004,912	85,780	80,393
	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)	1,091	1,020	87	81
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	309,080	288,373	24,726	23,069
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	291,351	265,924	23,308	21,273
14	Of which: External Ratings-Based Approach (SEC-ERBA)	17,132	21,787	1,370	1,743
15	Of which: Standardised Approach (SEC-SA)	-	-	-	-
	Of which: subject to 1,250% risk weight	597	661	47	52
16	Market risk	1,427,275	1,601,633	114,182	128,130
17	Of which: Standardised Approach (SA)	22,017	21,121	1,761	1,689
18	Of which: Internal Model Approaches (IMA)	1,405,258	1,580,512	112,420	126,440
19	Operational risk	972,392	987,251	77,791	78,980
20	Of which: Basic Indicator Approach (BIA)	191,747	186,722	15,339	14,937
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	780,645	800,529	62,451	64,042
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	413,988	401,418	35,106	34,040
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	20,243,399	20,209,728	1,619,471	1,616,778

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