

Composition of Basel III leverage ratio as of March 31, 2025

<Sumitomo Mitsui Trust Bank, Limited>
[Consolidated, International standard]

(Millions of yen)

Corresponding line # on Basel III disclosure template (LR1)	Items	March 31, 2025	December 31, 2024
1	Total assets reported in the consolidated balance sheet	77,945,182	78,013,683
2	The amount of assets of subsidiaries that are not included in the scope of the Basel III leverage ratio on a consolidated basis (deduction)	-	-
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-	-
4	Adjustments for temporary exemption of central bank reserves (if applicable) (deduction)	22,359,735	21,753,736
5	Adjustment for fiduciary assets recognised on the consolidated balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (deduction)		
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	4,981	-
7	Adjustments for eligible cash pooling transactions	-	-
8	The amount of adjustment related to derivative transactions	(1,749,212)	(2,116,803)
8a	Total exposures related to derivative transactions	1,564,241	1,873,141
8b	The amount of assets related to derivative transactions(deduction)	3,313,453	3,989,944
9	The amount of adjustment related to repo transactions, etc.	176,749	175,389
9a	The total exposures related to repo transactions, etc.	1,075,872	724,818
9b	The total exposures related to repo transactions, etc.(deduction)	899,122	549,429
10	Total exposures related to off-balance sheet transactions	3,607,632	3,628,851
11	The amount of adjustment items pertaining to Tier1 capital(Allowance for loan losses) (deduction)	-	-
12	Other adjustments	(1,154,029)	(1,197,361)
12a	The amount of adjustment items pertaining to Tier1 capital(except Allowance for loan losses) (deduction)	328,464	355,705
12b	The amount of customers' liabilities for acceptances and guarantees(deduction)	640,415	663,592
12c	The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	-	-
12d	The amount of receivables arising from providing cash variation margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework(deduction)	185,149	178,062
12e	The amount of assets of subsidiaries that are included in the scope of the Basel III leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)	-	-
13	Total exposures	56,471,567	56,750,024

(Millions of yen, except percentages)

Corresponding line # on Basel III disclosure template (LR2)	Items	March 31, 2025	December 31, 2024
On-balance sheet exposures(1)			
1	On-balance sheet exposures before adjusting for items	50,737,435	51,056,980
2	The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	-	-
3	The amount of receivables arising from providing cash variation margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework (deduction)	185,149	178,062
4	The amount of securities received under repo transactions, etc. (deduction)	-	-
5	The amount of adjustment items pertaining to Tier1 capital(Allowance for loan losses) (deduction)	-	-
6	The amount of adjustment items pertaining to Tier1 capital(except Allowance for loan losses) (deduction)	328,464	355,705
7	Total on-balance sheet exposures (A)	50,223,821	50,523,212
Exposures related to derivative transactions(2)			
8	The amount equivalent to replacement cost associated with derivatives transactions, etc. multiplied by 1.4	276,932	590,106
9	The amount equivalent to potential future exposure associated with derivatives transactions, etc. multiplied by 1.4	1,287,308	1,283,035
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures(deduction)	-	-
11	Adjusted effective notional amount of written credit derivatives, etc.	20,100	19,600
12	The amount of deductions from effective notional amount of written credit derivatives, etc. (deduction)	20,100	19,600
13	Total exposures related to derivative transactions (B)	1,564,241	1,873,141
Exposures related to repo transactions(3)			
14	The amount of assets related to repo transactions, etc.	899,122	549,429
15	The amount of deductions from the assets above(Line14) (deduction)	-	-
16	The exposures for counterparty credit risk for repo transactions, etc.	176,749	175,389
17	The exposures for agent repo transactions		
18	The total exposures related to repo transactions, etc. (C)	1,075,872	724,818
Exposures related to off-balance sheet transactions(4)			
19	Notional amount of off-balance sheet transactions	8,726,084	9,086,838
20	The amount of adjustments for conversion in relation to off-balance sheet transactions (deduction)	5,118,452	5,457,987
22	Total exposures related to off-balance sheet transactions (D)	3,607,632	3,628,851
Basel III leverage ratio on a consolidated basis(5)			
23	The amount of capital (Tier1 capital) (E)	2,677,176	2,723,068
24	Total exposures ((A)+(B)+(C)+(D)) (F)	56,471,567	56,750,024
25	Basel III leverage ratio on a consolidated basis(E)/(F)	4.74%	4.79%
26	Minimum leverage ratio requirement	3.15%	3.15%
Basel III leverage ratio on a consolidated basis(Including due from the Bank of Japan)(6)			
	Total exposures (F)	56,471,567	56,750,024
	The Bank of Japan deposit	22,359,735	21,753,736
	Total exposures(Including due from the Bank of Japan) (F')	78,831,303	78,503,760
	Basel III leverage ratio on a consolidated basis(Including due from the Bank of Japan)((E)/(F'))	3.39%	3.46%
Disclosure of mean values(7)			
28	Mean value of the amount of assets related to repo transactions, etc.(after deduction)((G)+(H))	785,079	722,983
	Mean value of the amount of assets related to repo transactions, etc. (G)	785,079	722,983
	Mean value of the amount deducted from repo transactions, etc.(deduction) (H)	-	-
29	Quarter-end value of the amount of assets related to repo transactions, etc.(after deduction)((I)+(J))	899,122	549,429
	14 Quarter-end value of the amount of assets related to repo transactions, etc. (I)	899,122	549,429
	15 Quarter-end value of the amount deducted from repo transactions, etc.(deduction) (J)	-	-
30	Total exposures (excluding The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc.(after deduction)) (K)	56,357,524	56,923,578
30a	Total exposures (including The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc.(after deduction)) (L)	78,717,260	78,677,314
31	Basel III leverage ratio on a consolidated basis (excluding The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc.(after deduction))((E)/(K))	4.75%	4.78%
31a	Basel III leverage ratio on a consolidated basis (including The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc.(after deduction))((E)/(L))	3.40%	3.46%