

**Composition of Basel III leverage ratio as of September 30, 2025**

<Sumitomo Mitsui Trust Bank, Limited>

[Non-consolidated, International standard]

(Millions of yen)

Corresponding line # on Basel III disclosure template (LR1)	Items	September 30, 2025	June 30, 2025
1	Total assets reported in the non-consolidated balance sheet	80,112,055	77,272,366
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)	24,361,792	25,260,320
5	Adjustment for fiduciary assets recognised on the non-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	9	4
7	Adjustments for eligible cash pooling transactions	-	-
8	The amount of adjustment related to derivative transactions	(1,836,790)	(1,877,230)
8a	Total exposures related to derivative transactions	1,658,183	1,377,312
8b	The amount of assets related to derivative transactions(deduction)	3,494,974	3,254,542
9	The amount of adjustment related to repo transactions, etc.	161,980	154,150
9a	The total exposures related to repo transactions, etc.	284,195	655,450
9b	The total exposures related to repo transactions, etc.(deduction)	122,214	501,300
10	Total exposures related to off-balance sheet transactions	3,629,023	3,577,383
11	The amount of adjustment items pertaining to Tier1 capital(Allowance for loan losses) (deduction)	-	-
12	Other adjustments	(1,024,335)	(1,041,483)
12a	The amount of adjustment items pertaining to Tier1 capital(except Allowance for loan losses) (deduction)	313,870	305,622
12b	The amount of customers' liabilities for acceptances and guarantees(deduction)	530,275	561,980
12c	The amount of receivables arising from providing collateral, provided where deducted from the non-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 non-consolidated balance sheet pursuant to the operative accounting framework(deduction)	180,188	173,880
13	Total exposures	56,680,149	52,824,870

(Millions of yen, except percentages)

Corresponding line # on Basel III disclosure template (LR2)	Items	September 30, 2025	June 30, 2025
<b>On-balance sheet exposures(1)</b>			
1	On-balance sheet exposures before adjusting for items	51,602,806	47,694,226
2	The amount of receivables arising from providing collateral, provided where deducted from the non-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 non-consolidated balance sheet pursuant to the operative accounting framework (deduction)	180,188	173,880
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)	313,870	305,622
7	Total on-balance sheet exposures (A)	51,108,747	47,214,723
<b>Exposures related to derivative transactions(2)</b>			
8	The amount equivalent to replacement cost associated with derivatives transactions, etc. multiplied by 1.4	455,691	227,289
9	The amount equivalent to potential future exposure associated with derivatives transactions, etc. multiplied by 1.4	1,202,492	1,150,022
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures(deduction)	-	-
11	Adjusted effective notional amount of written credit derivatives, etc.	17,100	17,100
12	The amount of deductions from effective notional amount of written credit derivatives, etc. (deduction)	17,100	17,100
13	Total exposures related to derivative transactions (B)	1,658,183	1,377,312
<b>Exposures related to repo transactions(3)</b>			
14	The amount of assets related to repo transactions, etc.	122,214	501,300
15	The amount of deductions from the assets above(Line14) (deduction)	-	-
16	The exposures for counterparty credit risk for repo transactions, etc.	161,980	154,150
17	The exposures for agent repo transactions		
18	The total exposures related to repo transactions, etc. (C)	284,195	655,450
<b>Exposures related to off-balance sheet transactions(4)</b>			
19	Notional amount of off-balance sheet transactions	7,715,731	7,590,388
20	The amount of adjustments for conversion in relation to off-balance sheet transactions (deduction)	4,086,707	4,013,004
22	Total exposures related to off-balance sheet transactions (D)	3,629,023	3,577,383
<b>Basel III leverage ratio on a non-consolidated basis(5)</b>			
23	The amount of capital (Tier1 capital) (E)	2,498,848	2,481,179
24	Total exposures ((A)+(B)+(C)+(D)) (F)	56,680,149	52,824,870
25	Basel III leverage ratio on a non-consolidated basis(E)/(F)	4.40%	4.69%
26	Minimum leverage ratio requirement	3.15%	3.15%
<b>Basel III leverage ratio on a non-consolidated basis(Including due from the Bank of Japan)(6)</b>			
	Total exposures (F)	56,680,149	52,824,870
	The Bank of Japan deposit	24,361,792	25,260,320
	Total exposures(Including due from the Bank of Japan) (F')	81,041,942	78,085,190
	Basel III leverage ratio on a non-consolidated basis(Including due from the Bank of Japan)((E)/(F'))	3.08%	3.17%
<b>Disclosure of mean values(7)</b>			
28	Mean value of the amount of assets related to repo transactions, etc.(after deduction)((G)+(H))	214,389	588,971
	Mean value of the amount of assets related to repo transactions, etc. (G)	214,389	588,971
	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))	122,214	501,300
	Quarter-end value of the amount of assets related to repo transactions, etc. (I)	122,214	501,300
	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)	56,772,324	52,912,541
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)	81,134,117	78,172,861
31	Basel III leverage ratio on a non-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))	4.40%	4.68%
31a	Basel III leverage ratio on a non-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))	3.07%	3.17%