

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

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

(Millions of yen)

Corresponding line # on Basel III disclosure template (LR1)	Items	December 31, 2025	September 30, 2025
1	Total assets reported in the consolidated balance sheet	81,537,668	82,316,272
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)	19,991,202	24,361,792
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	3	9
7	Adjustments for eligible cash pooling transactions	-	-
8	The amount of adjustment related to derivative transactions	(2,584,022)	(1,823,908)
8a	Total exposures related to derivative transactions	2,156,724	1,672,304
8b	The amount of assets related to derivative transactions(deduction)	4,740,746	3,496,213
9	The amount of adjustment related to repo transactions, etc.	328,274	188,183
9a	The total exposures related to repo transactions, etc.	408,605	310,398
9b	The total exposures related to repo transactions, etc.(deduction)	80,330	122,214
10	Total exposures related to off-balance sheet transactions	4,075,243	3,770,424
11	The amount of adjustment items pertaining to Tier1 capital(Allowance for loan losses) (deduction)	-	-
12	Other adjustments	(1,304,149)	(1,134,035)
12a	The amount of adjustment items pertaining to Tier1 capital(except Allowance for loan losses) (deduction)	397,372	341,421
12b	The amount of customers' liabilities for acceptances and guarantees(deduction)	657,131	612,425
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)	249,644	180,188
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	62,061,815	58,955,152

(Millions of yen, except percentages)

Corresponding line # on Basel III disclosure template (LR2)	Items	December 31, 2025	September 30, 2025
On-balance sheet exposures(1)			
1	On-balance sheet exposures before adjusting for items	56,068,260	53,723,635
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)	249,644	180,188
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)	397,372	341,421
7	Total on-balance sheet exposures (A)	55,421,242	53,202,025
Exposures related to derivative transactions(2)			
8	The amount equivalent to replacement cost associated with derivatives transactions, etc. multiplied by 1.4	837,267	456,898
9	The amount equivalent to potential future exposure associated with derivatives transactions, etc. multiplied by 1.4	1,319,457	1,215,406
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures(deduction)	-	-
11	Adjusted effective notional amount of written credit derivatives, etc.	12,600	17,100
12	The amount of deductions from effective notional amount of written credit derivatives, etc. (deduction)	12,600	17,100
13	Total exposures related to derivative transactions (B)	2,156,724	1,672,304
Exposures related to repo transactions(3)			
14	The amount of assets related to repo transactions, etc.	80,330	122,214
15	The amount of deductions from the assets above(Line14) (deduction)	-	-
16	The exposures for counterparty credit risk for repo transactions, etc.	328,274	188,183
17	The exposures for agent repo transactions		
18	The total exposures related to repo transactions, etc. (C)	408,605	310,398
Exposures related to off-balance sheet transactions(4)			
19	Notional amount of off-balance sheet transactions	9,463,637	9,019,834
20	The amount of adjustments for conversion in relation to off-balance sheet transactions (deduction)	5,388,394	5,249,409
22	Total exposures related to off-balance sheet transactions (D)	4,075,243	3,770,424
Basel III leverage ratio on a consolidated basis(5)			
23	The amount of capital (Tier1 capital) (E)	2,872,305	2,852,989
24	Total exposures ((A)+(B)+(C)+(D)) (F)	62,061,815	58,955,152
25	Basel III leverage ratio on a consolidated basis(E)/(F)	4.62%	4.83%
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)	62,061,815	58,955,152
	The Bank of Japan deposit	19,991,202	24,361,792
	Total exposures(Including due from the Bank of Japan) (F')	82,053,018	83,316,945
	Basel III leverage ratio on a consolidated basis(Including due from the Bank of Japan)((E)/(F'))	3.50%	3.42%
Disclosure of mean values(7)			
28	Mean value of the amount of assets related to repo transactions, etc.(after deduction)((G)+(H))	97,531	214,389
	Mean value of the amount of assets related to repo transactions, etc. (G)	97,531	214,389
	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))	80,330	122,214
	14 Quarter-end value of the amount of assets related to repo transactions, etc. (I)	80,330	122,214
	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)	62,079,016	59,047,328
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)	82,070,219	83,409,121
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))	4.62%	4.83%
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))	3.49%	3.42%