

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

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

|  |  | (Millions of yen) | December 31, 2025 | September 30, 2025 |
|--|--|-------------------|-------------------|--------------------|
| <b>Corresponding line # on Basel III disclosure template (LR1)</b> | <b>Items</b>   |                   |                   |                    |
| 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 |
|--|---|-------------------|--------------------|
| <b>On-balance sheet exposures(1)</b>   |   |                   |                    |
| 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<br>(A)   | 55,421,242        | 53,202,025         |
| <b>Exposures related to derivative transactions(2)</b>   |   |                   |                    |
| 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<br>(B)   | 2,156,724         | 1,672,304          |
| <b>Exposures related to repo transactions(3)</b>   |   |                   |                    |
| 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.<br>(C)   | 408,605           | 310,398            |
| <b>Exposures related to off-balance sheet transactions(4)</b>                                    |   |                   |                    |
| 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<br>(D)  | 4,075,243         | 3,770,424          |
| <b>Basel III leverage ratio on a consolidated basis(5)</b>                                       |   |                   |                    |
| 23   | The amount of capital (Tier1 capital)   | (E)               | 2,872,305          |
| 24   | Total exposures ((A)+(B)+(C)+(D))<br>(F)  | 62,061,815        | 58,955,152         |
| 25   | Basel III leverage ratio on a consolidated basis(E)/(F)   |                   | 4.62%              |
| 26   | Minimum leverage ratio requirement  |                   | 3.15%              |
| <b>Basel III leverage ratio on a consolidated basis(Including due from the Bank of Japan)(6)</b> |   |                   |                    |
|  | Total exposures<br>(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)<br>(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%              |
| <b>Disclosure of mean values(7)</b>  |   |                   |                    |
| 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.<br>(G)  | 97,531            | 214,389            |
|  | Mean value of the amount deducted from repo transactions, etc.(deduction)<br>(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.<br>(I)   | 80,330            | 122,214            |
| 15   | Quarter-end value of the amount deducted from repo transactions, etc.(deduction)<br>(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))<br>(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))<br>(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%              |
| 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%              |