

Composition of Leverage ratio as of September 30, 2019

<Sumitomo Mitsui Trust Bank, Limited>

[Non-consolidated]

(Millions of yen, except percentages)

Corresponding line # on Basel III disclosure template (Table2)	Corresponding line # on Basel III disclosure template (Table1)	Items	September 30, 2019	June 30, 2019
On-balance sheet exposures				
1		On-balance sheet exposures before deducting adjustment items	52,754,211	51,633,818
1a	1	Total assets reported in the non-consolidated balance sheet	55,175,076	54,147,643
1b	3	The amount of assets that are deducted from the total assets reported in the non-consolidated balance sheet (except adjustment items) (deduction)	2,420,865	2,513,825
2	7	The amount of adjustment items pertaining to Tier1 capital (deduction)	188,952	188,647
3		Total on-balance sheet exposures (A)	52,565,258	51,445,171
Exposures related to derivative transactions				
4		The amount equivalent to replacement cost associated with derivatives transactions, etc. multiplied by 1.4		
		Replacement cost associated with derivatives transactions, etc.	474,758	517,213
5		The amount equivalent to potential future exposure associated with derivatives transactions, etc. multiplied by 1.4		
		Add-on amount associated with derivatives transactions, etc.	932,082	985,188
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	425,309	428,245
6		The amount of receivables arising from providing collateral, provided where deducted from the non-consolidated balance sheet pursuant to the operative accounting framework		
		The amount of receivables arising from providing cash margin, provided where deducted from the non-consolidated balance sheet pursuant to the operative accounting framework	-	-
7		The amount of deductions of receivables (out of those arising from providing cash variation margin) (deduction)	86,781	133,428
8		The amount of client-cleared trade exposures for which a bank acting as clearing member is not obliged to make any indemnification (deduction)		
9		Adjusted effective notional amount of written credit derivatives	77,339	101,341
10		The amount of deductions from effective notional amount of written credit derivatives (deduction)	57,300	63,000
11	4	Total exposures related to derivative transactions (B)	1,765,409	1,835,561
Exposures related to repo transactions				
12		The amount of assets related to repo transactions, etc	900,489	930,561
13		The amount of deductions from the assets above (line 12) (deduction)	-	-
14		The exposures for counterparty credit risk for repo transactions, etc	297,222	252,905
15		The exposures for agent repo transaction		
16	5	The Total exposures related to repo transactions, etc. (C)	1,197,711	1,183,467
Exposures related to off-balance sheet transactions				
17		Notional amount of off-balance sheet transactions	4,942,144	4,933,344
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (deduction)	2,354,823	2,299,272
19	6	Total exposures related to off-balance sheet transactions (D)	2,587,320	2,634,071
Leverage ratio on a non-consolidated basis				
20		The amount of capital (Tier1 capital) (E)	2,252,687	2,270,945
21	8	Total exposures (F) = (A)+(B)+(C)+(D)	58,115,701	57,098,271
22		Leverage ratio on a non-consolidated basis (G) = (E)/(F)	3.87%	3.97%