

Composition of Basel III leverage ratio as of September 30, 2020

<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, 2020	June 30, 2020
On-balance sheet exposures				
1		On-balance sheet exposures before deducting adjustment items	40,096,109	40,531,253
1a	1	Total assets reported in the non-consolidated balance sheet	42,598,656	43,428,934
1b	3	The amount of assets that are deducted from the total assets reported in the non-consolidated balance sheet (except adjustment items) (deduction)	2,502,547	2,897,681
2	7	The amount of adjustment items pertaining to Tier1 capital (deduction)	183,700	182,455
3		Total on-balance sheet exposures (A)	39,912,408	40,348,798
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.	534,753	592,011
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.	934,748	920,061
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	516,924	540,964
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)	190,551	187,311
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	65,600	71,009
10		The amount of deductions from effective notional amount of written credit derivatives (deduction)	63,600	53,600
11	4	Total exposures related to derivative transactions (B)	1,797,875	1,883,134
Exposures related to repo transactions				
12		The amount of assets related to repo transactions, etc.	924,627	1,215,716
13		The amount of deductions from the assets above (line 12) (deduction)	-	-
14		The exposures for counterparty credit risk for repo transactions, etc.	290,995	259,370
15		The exposures for agent repo transactions		
16	5	The Total exposures related to repo transactions, etc. (C)	1,215,622	1,475,087
Exposures related to off-balance sheet transactions				
17		Notional amount of off-balance sheet transactions	5,707,577	5,673,656
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (deduction)	2,828,388	2,719,543
19	6	Total exposures related to off-balance sheet transactions (D)	2,879,188	2,954,113
Basel III leverage ratio on a non-consolidated basis				
20		The amount of capital (Tier1 capital) (E)	2,214,965	2,195,453
21	8	Total exposures (F) = (A)+(B)+(C)+(D)	45,805,095	46,661,133
22		Basel III leverage ratio on a non-consolidated basis (G) = (E)/(F)	4.83%	4.70%
Basel III leverage ratio on a non-consolidated basis(Including due from the Bank of Japan)				
		Total exposures (F)	45,805,095	46,661,133
		The Bank of Japan deposit	15,257,555	12,138,513
		Total exposures(Including due from the Bank of Japan) (F')	61,062,650	58,799,647
		Basel III leverage ratio on a non-consolidated basis(Including due from the Bank of Japan) (G') = (E)/(F')	3.62%	3.73%

The key drivers of material changes observed from the previous interim reporting period to the current interim reporting period

Total exposures substantially decreased, due to the revision of calculation rule that current account with the Bank of Japan was excluded from total exposures, according to the Revision of Financial Services Agency Notification No.11, 2019 (effected on June, 2020)