

## Composition of Leverage ratio as of September 30, 2018

<Sumitomo Mitsui Trust Bank, Limited>

[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, 2018 | June 30, 2018 |
|--|--|--|--------------------|---------------|
| <b>On-balance sheet exposures</b>                              |  |  |                    |               |
| 1  |  | On-balance sheet exposures before deducting adjustment items   | 54,566,594         | 52,474,774    |
| 1a   | 1  | Total assets reported in the consolidated balance sheet  | 57,181,155         | 55,034,505    |
| 1b   | 2  | The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis (deduction)  | -                  | -             |
| 1c   | 7  | The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet) | -                  | -             |
| 1d   | 3  | The amount of assets that are deducted from the total assets reported in the consolidated balance sheet (except adjustment items) (deduction)  | 2,614,560          | 2,559,730     |
| 2  | 7  | The amount of adjustment items pertaining to Tier1 capital (deduction)   | 277,629            | 282,128       |
| 3  |  | Total on-balance sheet exposures (A)   | 54,288,965         | 52,192,646    |
| <b>Exposures related to derivative transactions</b>            |  |  |                    |               |
| 4  |  | Replacement cost associated with derivatives transactions, etc.  | 475,917            | 370,438       |
| 5  |  | Add-on amount associated with derivatives transactions, etc.   | 973,174            | 832,390       |
|  |  | The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.   | 573,764            | 602,449       |
| 6  |  | The amount of receivables arising from providing cash margin, provided where deducted from the 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)  | 186,460            | 207,037       |
| 8  |  | The amount of client-cleared trade exposures for which a bank or bank holding company acting as clearing member is not obliged to make any indemnification (deduction)                                   |                    |               |
| 9  |  | Adjusted effective notional amount of written credit derivatives   | 86,400             | 96,103        |
| 10   |  | The amount of deductions from effective notional amount of written credit derivatives (deduction)  | 86,400             | 81,400        |
| 11   | 4  | Total exposures related to derivative transactions (B)   | 1,836,396          | 1,612,945     |
| <b>Exposures related to repo transactions</b>                  |  |  |                    |               |
| 12   |  | The amount of assets related to repo transactions, etc.  | 759,290            | 778,661       |
| 13   |  | The amount of deductions from the assets above (line 12) (deduction)   | -                  | -             |
| 14   |  | The exposures for counterparty credit risk for repo transactions, etc.   | 144,227            | 169,959       |
| 15   |  | The exposures for agent repo transaction   |                    |               |
| 16   | 5  | The Total exposures related to repo transactions, etc. (C)   | 903,518            | 948,621       |
| <b>Exposures related to off-balance sheet transactions</b>     |  |  |                    |               |
| 17   |  | Notional amount of off-balance sheet transactions  | 7,344,315          | 7,165,109     |
| 18   |  | The amount of adjustments for conversion in relation to off-balance sheet transactions (deduction)   | 4,745,693          | 4,520,096     |
| 19   | 6  | Total exposures related to off-balance sheet transactions (D)  | 2,598,621          | 2,645,012     |
| <b>Leverage ratio on a consolidated basis</b>                  |  |  |                    |               |
| 20   |  | The amount of capital (Tier1 capital) (E)  | 2,557,849          | 2,664,814     |
| 21   | 8  | Total exposures (F) = (A)+(B)+(C)+(D)  | 59,627,501         | 57,399,225    |
| 22   |  | Leverage ratio on a consolidated basis (G) = (E)/(F)   | 4.28%              | 4.64%         |