

**Composition of Basel III leverage ratio as of December 31, 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	December 31, 2020	September 30, 2020
<b>On-balance sheet exposures</b>				
1		On-balance sheet exposures before deducting adjustment items	41,455,905	40,096,109
1a	1	Total assets reported in the non-consolidated balance sheet	44,042,586	42,598,656
1b	3	The amount of assets that are deducted from the total assets reported in the non-consolidated balance sheet (except adjustment items) (deduction)	2,586,680	2,502,547
2	7	The amount of adjustment items pertaining to Tier1 capital (deduction)	189,574	183,700
3		Total on-balance sheet exposures (A)	41,266,331	39,912,408
<b>Exposures related to derivative transactions</b>				
4		The amount equivalent to replacement cost associated with derivatives transactions, etc. multiplied by 1.4		
		Replacement cost associated with derivatives transactions, etc.	545,212	534,753
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.	969,556	934,748
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	541,997	516,924
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)	192,387	190,551
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	46,905	65,600
10		The amount of deductions from effective notional amount of written credit derivatives (deduction)	46,900	63,600
11	4	Total exposures related to derivative transactions (B)	1,864,383	1,797,875
<b>Exposures related to repo transactions</b>				
12		The amount of assets related to repo transactions, etc.	920,855	924,627
13		The amount of deductions from the assets above (line 12) (deduction)	-	-
14		The exposures for counterparty credit risk for repo transactions, etc.	332,148	290,995
15		The exposures for agent repo transactions		
16	5	The Total exposures related to repo transactions, etc. (C)	1,253,004	1,215,622
<b>Exposures related to off-balance sheet transactions</b>				
17		Notional amount of off-balance sheet transactions	5,849,882	5,707,577
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (deduction)	2,929,142	2,828,388
19	6	Total exposures related to off-balance sheet transactions (D)	2,920,739	2,879,188
<b>Basel III leverage ratio on a non-consolidated basis</b>				
20		The amount of capital (Tier1 capital) (E)	2,127,382	2,214,965
21	8	Total exposures (F) = (A)+(B)+(C)+(D)	47,304,459	45,805,095
22		Basel III leverage ratio on a non-consolidated basis (G) = (E)/(F)	4.49%	4.83%
<b>Basel III leverage ratio on a non-consolidated basis(Including due from the Bank of Japan)</b>				
		Total exposures (F)	47,304,459	45,805,095
		The Bank of Japan deposit	14,664,363	15,257,555
		Total exposures(Including due from the Bank of Japan) (F')	61,968,822	61,062,650
		Basel III leverage ratio on a non-consolidated basis(Including due from the Bank of Japan) (G') = (E)/(F')	3.43%	3.62%