

Composition of Basel III leverage ratio as of September 30, 2022

<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, 2022	June 30, 2022
On-balance sheet exposures				
1		On-balance sheet exposures before deducting adjustment items	43,925,104	43,490,808
1a	1	Total assets reported in the non-consolidated balance sheet	50,382,558	49,105,847
1b	3	The amount of assets that are deducted from the total assets reported in the non-consolidated balance sheet (except adjustment items) (deduction)	6,457,453	5,615,038
2	7	The amount of adjustment items pertaining to Tier1 capital (deduction)	240,600	236,100
3		Total on-balance sheet exposures (A)	43,684,504	43,254,707
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.	1,385,787	1,160,705
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.	1,298,751	1,177,586
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	1,046,462	860,326
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)	85,754	122,913
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	29,100	29,427
10		The amount of deductions from effective notional amount of written credit derivatives (deduction)	29,100	29,000
11	4	Total exposures related to derivative transactions (B)	3,645,247	3,076,133
Exposures related to repo transactions				
12		The amount of assets related to repo transactions, etc.	509,341	682,034
13		The amount of deductions from the assets above (line 12) (deduction)	-	-
14		The exposures for counterparty credit risk for repo transactions, etc.	292,836	395,433
15		The exposures for agent repo transactions		
16	5	The Total exposures related to repo transactions, etc. (C)	802,177	1,077,467
Exposures related to off-balance sheet transactions				
17		Notional amount of off-balance sheet transactions	6,493,947	6,177,476
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (deduction)	3,075,701	2,917,909
19	6	Total exposures related to off-balance sheet transactions (D)	3,418,245	3,259,567
Basel III leverage ratio on a non-consolidated basis				
20		The amount of capital (Tier1 capital) (E)	2,112,385	2,151,151
21	8	Total exposures (F) = (A)+(B)+(C)+(D)	51,550,175	50,667,876
22		Basel III leverage ratio on a non-consolidated basis (G) = (E)/(F)	4.09%	4.24%
Basel III leverage ratio on a non-consolidated basis(Including due from the Bank of Japan)				
		Total exposures (F)	51,550,175	50,667,876
		The Bank of Japan deposit	16,279,147	16,346,033
		Total exposures(Including due from the Bank of Japan) (F')	67,829,322	67,013,909
		Basel III leverage ratio on a non-consolidated basis(Including due from the Bank of Japan) (G') = (E)/(F')	3.11%	3.21%

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

The decrease in leverage ratio is mainly due to the increase in total exposures resulting from increase in loans and other assets.