

February 13, 2019

To whom it may concern

Sumitomo Mitsui Trust Holdings, Inc.  
(Securities Code: 8309 TSE, NSE)

**Capital Adequacy Ratio as of December 31, 2018**

Sumitomo Mitsui Trust Holdings, Inc. (Director, President: Tetsuo Ohkubo) hereby announces the capital adequacy ratio as of December 31, 2018 as follows:

<Sumitomo Mitsui Trust Holdings, Inc.>  
[International standard]

(Billions of yen)	(Consolidated)		March 31, 2018
	December 31, 2018	Change	
(1) Common Equity Tier 1 capital ratio (4)/(7)	12.32%	0.99%	11.33%
(2) Tier 1 capital ratio (5)/(7)	14.35%	0.61%	13.74%
(3) Total capital ratio (6)/(7)	17.06%	0.75%	16.31%
(4) Common Equity Tier 1 capital	2,380.8	55.0	2,325.8
(5) Tier 1 capital	2,774.4	(46.9)	2,821.4
(6) Total capital	3,297.6	(50.5)	3,348.1
(7) Total risk-weighted assets	19,325.1	(1,197.8)	20,522.9
(8) Total required capital (7)×8%	1,546.0	(95.8)	1,641.8

<Sumitomo Mitsui Trust Bank, Limited>  
[International standard]

(Billions of yen)	(Consolidated)		March 31, 2018
	December 31, 2018	Change	
(1) Common Equity Tier 1 capital ratio (4)/(7)	11.51%	0.66%	10.85%
(2) Tier 1 capital ratio (5)/(7)	13.36%	0.49%	12.87%
(3) Total capital ratio (6)/(7)	16.10%	0.65%	15.45%
(4) Common Equity Tier 1 capital	2,201.3	(16.9)	2,218.3
(5) Tier 1 capital	2,553.9	(76.5)	2,630.4
(6) Total capital	3,077.1	(79.5)	3,156.6
(7) Total risk-weighted assets	19,111.6	(1,315.6)	20,427.3
(8) Total required capital (7)×8%	1,528.9	(105.2)	1,634.1

[International standard]

(Billions of yen)	(Non-consolidated)		March 31, 2018
	December 31, 2018	Change	
(1) Common Equity Tier 1 capital ratio (4)/(7)	11.26%	0.66%	10.60%
(2) Tier 1 capital ratio (5)/(7)	13.09%	0.49%	12.60%
(3) Total capital ratio (6)/(7)	15.88%	0.68%	15.20%
(4) Common Equity Tier 1 capital	2,093.4	(28.0)	2,121.5
(5) Tier 1 capital	2,433.4	(88.0)	2,521.5
(6) Total capital	2,951.0	(89.7)	3,040.7
(7) Total risk-weighted assets	18,580.7	(1,423.7)	20,004.5
(8) Total required capital (7)×8%	1,486.4	(113.9)	1,600.3

For further information, please contact:  
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