

August 9, 2019

To whom it may concern

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

Capital Adequacy Ratio as of June 30, 2019

Sumitomo Mitsui Trust Holdings, Inc. (Director, President: Tetsuo Ohkubo) hereby announces the capital adequacy ratio as of June 30, 2019 as follows:

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

(Billions of yen)	June 30, 2019		March 31, 2019	Minimum requirement (June 30, 2019) (*)
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	12.53%	0.35%	12.18%	7.53%
(2) Tier 1 capital ratio (5)/(7)	14.57%	0.39%	14.18%	9.03%
(3) Total capital ratio (6)/(7)	17.33%	0.56%	16.77%	11.03%
(4) Common Equity Tier 1 capital	2,423.7	11.6	2,412.1	
(5) Tier 1 capital	2,817.5	11.0	2,806.5	
(6) Total capital	3,351.1	30.9	3,320.1	
(7) Total risk-weighted assets	19,336.4	(453.7)	19,790.1	
(8) Total required capital (7)×8%	1,546.9	(36.2)	1,583.2	

(*) Capital conservation buffer, countercyclical capital buffer and surcharge for domestic systemically important banks are taken into account and added to minimum regulatory requirements for each capital ratio.

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

(Billions of yen)	June 30, 2019		March 31, 2019	Minimum requirement
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	10.92%	0.33%	10.59%	4.50%
(2) Tier 1 capital ratio (5)/(7)	12.76%	0.37%	12.39%	6.00%
(3) Total capital ratio (6)/(7)	15.55%	0.53%	15.02%	8.00%
(4) Common Equity Tier 1 capital	2,087.0	18.7	2,068.2	
(5) Tier 1 capital	2,439.8	18.2	2,421.6	
(6) Total capital	2,973.3	38.0	2,935.2	
(7) Total risk-weighted assets	19,109.8	(419.9)	19,529.8	
(8) Total required capital (7)×8%	1,528.7	(33.5)	1,562.3	

[International standard]
(Non-consolidated)

(Billions of yen)	June 30, 2019		March 31, 2019	Minimum requirement
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	10.40%	0.38%	10.02%	4.50%
(2) Tier 1 capital ratio (5)/(7)	12.24%	0.45%	11.79%	6.00%
(3) Total capital ratio (6)/(7)	15.08%	0.63%	14.45%	8.00%
(4) Common Equity Tier 1 capital	1,930.9	11.1	1,919.8	
(5) Tier 1 capital	2,270.9	11.1	2,259.8	
(6) Total capital	2,798.7	31.1	2,767.5	
(7) Total risk-weighted assets	18,550.9	(601.3)	19,152.3	
(8) Total required capital (7)×8%	1,484.0	(48.1)	1,532.1	

For further information, please contact:
IR Department, Sumitomo Mitsui Trust Holdings, Inc.
Telephone: +81-3-3286-8354, Fax: +81-3-3286-4654