

To whom it may concern

Sumitomo Mitsui Trust Holdings, Inc.
(Securities Code: 8309 TSE, NSE)**Capital Adequacy Ratio as of June 30, 2020**

Sumitomo Mitsui Trust Holdings, Inc. (Director, President: Tetsuo Ohkubo) hereby announces the capital adequacy ratio as of June 30, 2020 as follows:

<Sumitomo Mitsui Trust Holdings, Inc.>

[International standard]

(Consolidated)

(Billions of yen)	June 30, 2020		March 31, 2020	Minimum requirement (June 30, 2020) (*)
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	12.37%	(0.25%)	12.62%	7.50%
(2) Tier 1 capital ratio (5)/(7)	14.18%	(0.29%)	14.47%	9.00%
(3) Total capital ratio (6)/(7)	16.80%	(0.43%)	17.23%	11.00%
(4) Common Equity Tier 1 capital	2,415.7	10.9	2,404.8	
(5) Tier 1 capital	2,768.7	10.5	2,758.1	
(6) Total capital	3,280.8	(2.2)	3,283.1	
(7) Total risk-weighted assets	19,523.6	469.7	19,053.9	
(8) Total required capital (7)×8%	1,561.8	37.5	1,524.3	

(*) 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, 2020		March 31, 2020	Minimum requirement
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	10.85%	(0.23%)	11.08%	4.50%
(2) Tier 1 capital ratio (5)/(7)	12.68%	(0.29%)	12.97%	6.00%
(3) Total capital ratio (6)/(7)	15.36%	(0.42%)	15.78%	8.00%
(4) Common Equity Tier 1 capital	2,074.9	6.2	2,068.6	
(5) Tier 1 capital	2,426.2	5.8	2,420.4	
(6) Total capital	2,937.9	(7.0)	2,944.9	
(7) Total risk-weighted assets	19,119.4	461.7	18,657.6	
(8) Total required capital (7)×8%	1,529.5	36.9	1,492.6	

[International standard]

(Non-consolidated)

(Billions of yen)	June 30, 2020		March 31, 2020	Minimum requirement
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	10.00%	(0.23%)	10.23%	4.50%
(2) Tier 1 capital ratio (5)/(7)	11.84%	(0.26%)	12.10%	6.00%
(3) Total capital ratio (6)/(7)	14.46%	(0.40%)	14.86%	8.00%
(4) Common Equity Tier 1 capital	1,855.4	2.2	1,853.2	
(5) Tier 1 capital	2,195.4	2.2	2,193.2	
(6) Total capital	2,682.3	(10.9)	2,693.3	
(7) Total risk-weighted assets	18,538.8	425.6	18,113.1	
(8) Total required capital (7)×8%	1,483.1	34.0	1,449.0	

For further information, please contact:

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