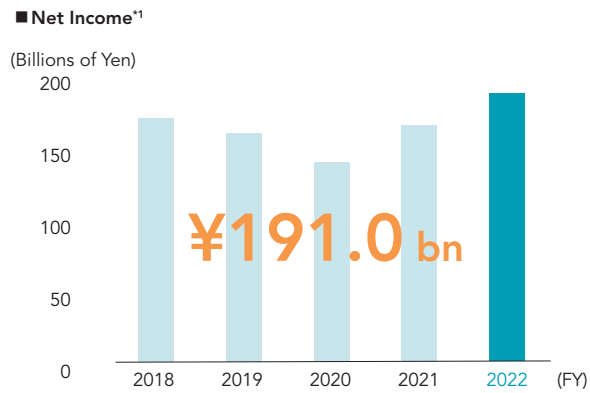


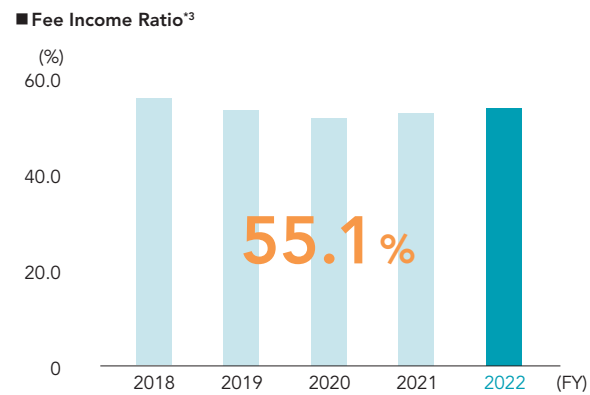
Financial highlights and non-financial highlights

Financial highlights



*1 Net Income Attributable to Owners of the Parent

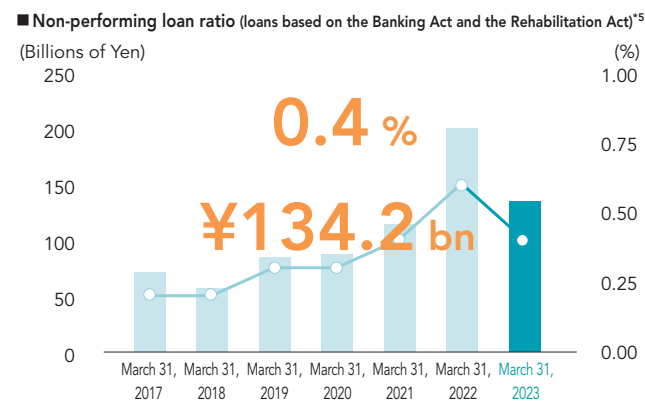
In addition to strong performance in client-related fee businesses, we saw a significant improvement in credit costs and unrealized gains/losses from stocks compared with the previous fiscal year, resulting in increased profit and business performance exceeding the forecast announced in November 2022.



■ Fee Income Ratio

*3 Net fees and commissions and related profit divided by gross business profit

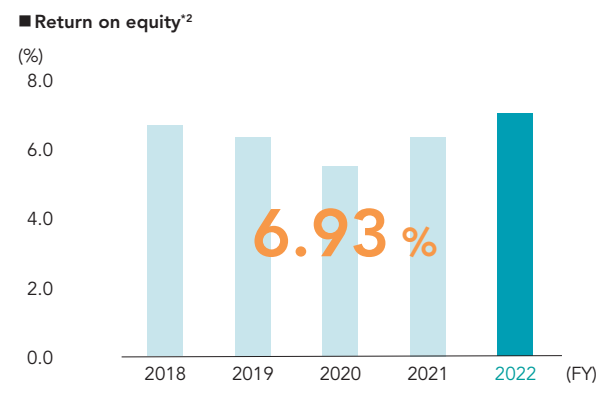
Strong performance in client fee income business such as real estate brokerage fees and corporate credit related fees propelled fee income ratio.



■ Loans based on the Banking Act and the Rehabilitation Act (left)
— Non-performing loan ratio (right)

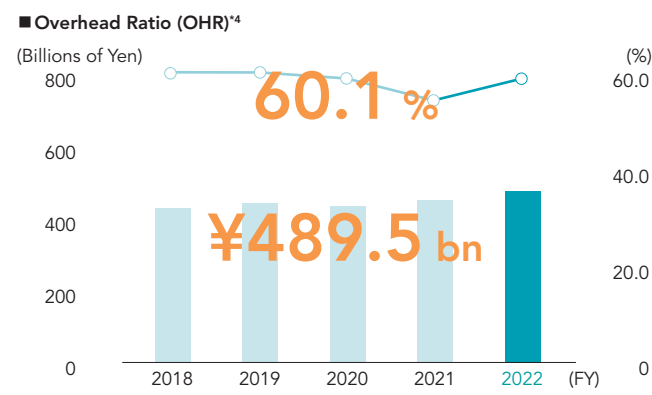
*5 SuMi TRUST Bank (non-consolidated)

The non-performing loan ratio as of March 31, 2023, was still at a sound level of 0.4% versus total exposure of 32 trillion yen.



*2 See page 114 for the calculation method

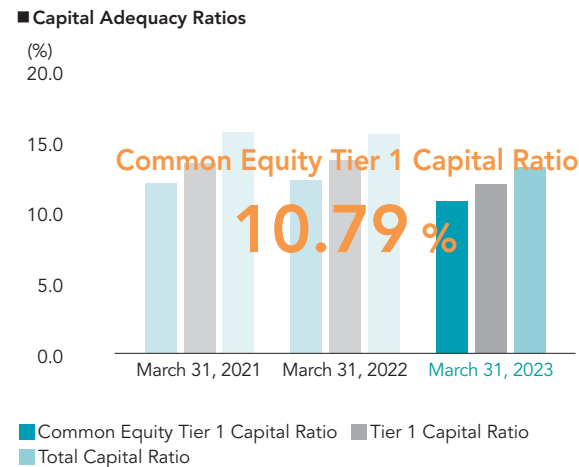
The rise in ROE is due to higher net income attributable to owners of the parent.



■ Substantial general and administrative expenses (left)
— Overhead ratio (right)

*4 General and administrative expenses divided by gross business profit

The overhead ratio rose as a result of a decline in gross business profit due to unfavorable market conditions that prevailed in the previous fiscal year and an increase in human capital investment and IT system-related expenses.



■ Common Equity Tier 1 Capital Ratio ■ Tier 1 Capital Ratio
■ Total Capital Ratio

All are sufficiently above capital adequacy requirements of banking regulations.

Aiming to be a
value creating company

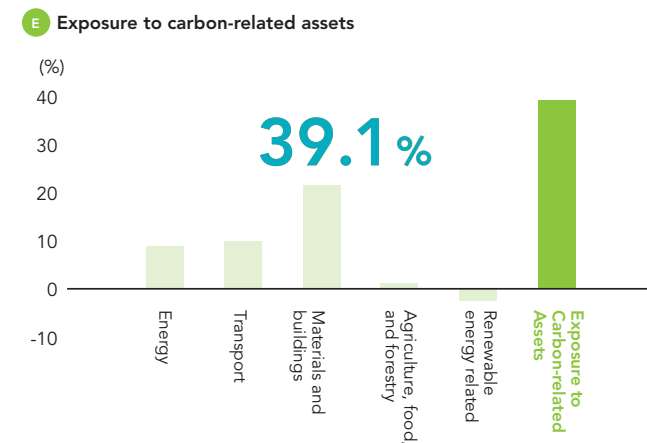
Enhance Corporate Value
and Management Base

Messages from
subsidiary management

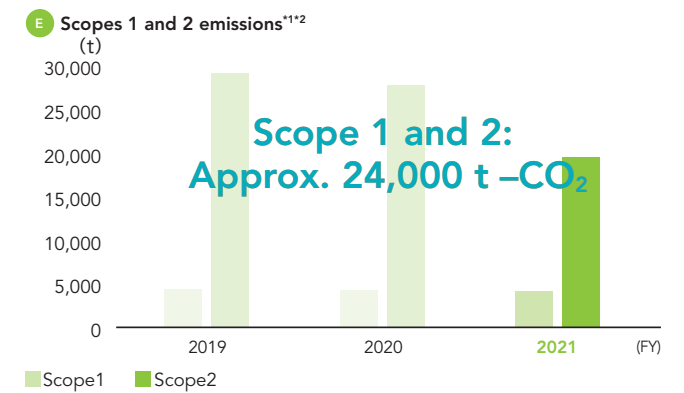
Business Strategy

Financial information
Corporate information

Non-financial highlights

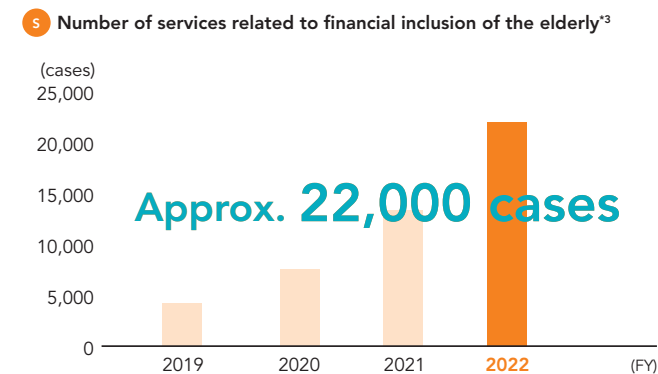


At the end of March 31, 2022, the exposure to carbon-related assets was 14.6 trillion yen, or 39.1% of the total credit exposure to all sectors.



*1 Domestic and overseas bases of Sumitomo Mitsui Trust Holdings and its Group consolidated subsidiaries (excluding equity method affiliates)

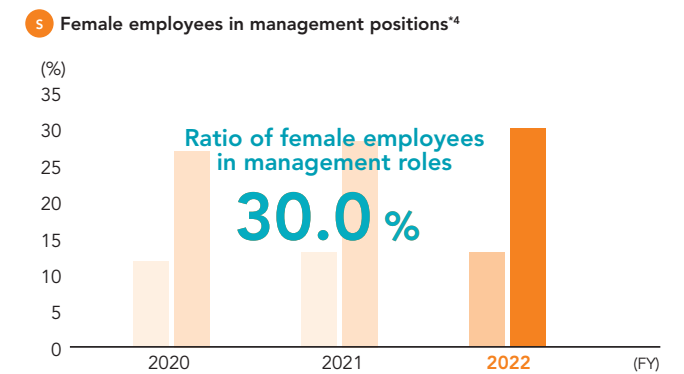
*2 Domestic bases of SuMi TRUST Bank are calculated in accordance with the Act on Rationalizing Energy Use.



*3 SuMi TRUST Bank

Products covered by: 100-Year Life Solution Trust (100-Year Passport), (100-Year Passport Plus), civil trust support service (trust account)

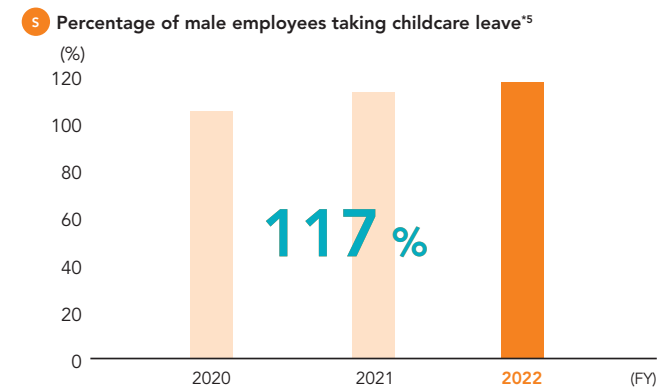
We are expanding the handling of services that support asset administration and asset management in accordance with customers' circumstances even after they have reached the point at which their ability to judge declines.



■ Ratio of female employees in management positions (section managers, team leaders and above)
■ Ratio of female employees in management roles

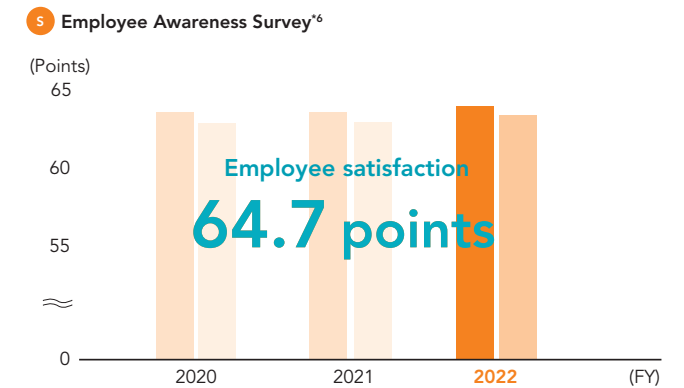
*4 SuMi TRUST Bank

Since April 2020, SuMi TRUST Bank has been implementing the action plan it developed to achieve a higher rate of female employees in management positions, accelerating its efforts to empower women in the workplace so that more female employees will be involved in its decision-making process.



*5 SuMi TRUST Bank

In FY2022, SuMi TRUST Bank launched a Baby Care Leave System designed to allow male employees to take extended childcare leave pre- and post-birth.



■ Satisfaction level ■ Vitality level

*6 SuMi TRUST Bank

Positive scores (60 points) are maintained for both satisfaction and vitality—SuMi TRUST Bank's standards for measuring employee engagement.