

**Key Metrics (Capital adequacy ratio) as of June 30, 2018: The last five quarterly movements**

<Sumitomo Mitsui Trust Holdings, Inc. >

[Consolidated, International standard]

(Millions of yen, except percentages)

| KM1: Key metrics                                           |                                                                          |               |                |                   |                    |               |
|------------------------------------------------------------|--------------------------------------------------------------------------|---------------|----------------|-------------------|--------------------|---------------|
| Basel III template No.                                     |                                                                          | a             | b              | c                 | d                  | e             |
|                                                            |                                                                          | June 30, 2018 | March 31, 2018 | December 31, 2017 | September 30, 2017 | June 30, 2017 |
| Available capital (amounts)                                |                                                                          |               |                |                   |                    |               |
| 1                                                          | Common Equity Tier 1 (CET1)                                              | 2,349,477     | 2,325,854      | 2,282,732         | 2,210,988          | 2,187,640     |
| 2                                                          | Tier 1                                                                   | 2,845,760     | 2,821,417      | 2,760,093         | 2,688,896          | 2,673,078     |
| 3                                                          | Total capital                                                            | 3,411,597     | 3,348,183      | 3,361,003         | 3,280,504          | 3,269,379     |
| Risk-weighted assets (amounts)                             |                                                                          |               |                |                   |                    |               |
| 4                                                          | Total risk-weighted assets (RWA)                                         | 20,322,781    | 20,522,957     | 21,027,701        | 19,570,897         | 19,280,244    |
| Risk-based capital ratios as a percentage of RWA           |                                                                          |               |                |                   |                    |               |
| 5                                                          | Common Equity Tier 1 ratio (%)                                           | 11.56%        | 11.33%         | 10.85%            | 11.29%             | 11.34%        |
| 6                                                          | Tier 1 ratio (%)                                                         | 14.00%        | 13.74%         | 13.12%            | 13.73%             | 13.86%        |
| 7                                                          | Total capital ratio (%)                                                  | 16.78%        | 16.31%         | 15.98%            | 16.76%             | 16.95%        |
| Additional CET1 buffer requirements as a percentage of RWA |                                                                          |               |                |                   |                    |               |
| 8                                                          | Capital conservation buffer requirement (2.5% from 2019) (%)             | 1.87%         | 1.87%          | 1.25%             | 1.25%              | 1.25%         |
| 9                                                          | Countercyclical buffer requirement (%)                                   | -%            | -%             | -%                | -%                 | -%            |
| 10                                                         | Bank G-SIB and/or D-SIB additional requirements (%)                      | 0.37%         | 0.37%          | 0.25%             | 0.25%              | 0.25%         |
| 11                                                         | Total of bank CET1 specific buffer requirements (%)                      | 2.25%         | 2.25%          | 1.50%             | 1.50%              | 1.50%         |
| 12                                                         | CET1 available after meeting the bank's minimum capital requirements (%) | 7.06%         | 6.83%          | 6.35%             | 6.79%              | 6.84%         |
| Basel III leverage ratio                                   |                                                                          |               |                |                   |                    |               |
| 13                                                         | Total Basel III leverage ratio exposure measure                          | 69,699,354    | 70,807,838     | 66,564,532        | 68,339,449         | 65,700,499    |
| 14                                                         | Basel III leverage ratio (%)                                             | 4.08%         | 3.98%          | 4.14%             | 3.93%              | 4.06%         |