

Key Metrics (Capital adequacy ratio) as of December 31, 2020: 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 |
| | | December 31, 2020 | September 30, 2020 | June 30, 2020 | March 31, 2020 | December 31, 2019 |
| Available capital (amounts) | | | | | | |
| 1 | Common Equity Tier 1 (CET1) | 2,449,030 | 2,449,874 | 2,415,795 | 2,404,831 | 2,468,174 |
| 2 | Tier 1 | 2,731,950 | 2,802,616 | 2,768,733 | 2,758,167 | 2,820,867 |
| 3 | Total capital | 3,264,079 | 3,349,226 | 3,280,819 | 3,283,105 | 3,341,856 |
| Risk-weighted assets (amounts) | | | | | | |
| 4 | Total risk-weighted assets (RWA) | 20,209,728 | 19,711,096 | 19,523,675 | 19,053,967 | 19,770,298 |
| Risk-based capital ratios as a percentage of RWA | | | | | | |
| 5 | Common Equity Tier 1 ratio (%) | 12.11% | 12.42% | 12.37% | 12.62% | 12.48% |
| 6 | Tier 1 ratio (%) | 13.51% | 14.21% | 14.18% | 14.47% | 14.26% |
| 7 | Total capital ratio (%) | 16.15% | 16.99% | 16.80% | 17.23% | 16.90% |
| Additional CET1 buffer requirements as a percentage of RWA | | | | | | |
| 8 | Capital conservation buffer requirement (%) | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| 9 | Countercyclical buffer requirement (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.02% |
| 10 | Bank G-SIB and/or D-SIB additional requirements (%) | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% |
| 11 | Total of bank CET1 specific buffer requirements (%) | 3.00% | 3.00% | 3.00% | 3.00% | 3.02% |
| 12 | CET1 available after meeting the bank's minimum capital requirements (%) | 7.51% | 7.92% | 7.87% | 8.12% | 7.98% |
| Basel III leverage ratio | | | | | | |
| 13 | Total Basel III leverage ratio exposure measure | 49,395,230 | 47,847,547 | 48,757,812 | 59,325,377 | 58,132,689 |
| 14 | Basel III leverage ratio (%) | 5.53% | 5.85% | 5.67% | 4.64% | 4.85% |