

**Key Metrics (Capital adequacy ratio) as of December 31, 2023: The last five quarterly movements**

<Sumitomo Mitsui Trust Bank, Limited>

[Consolidated, International standard]

(Millions of yen, except percentages)

| KM1: Key metrics                                 |   |                   |                    |               |                |                   |
|--|---|-------------------|--------------------|---------------|----------------|-------------------|
| Basel III template No.                           |   | a                 | b                  | c             | d              | e                 |
|  |   | December 31, 2023 | September 30, 2023 | June 30, 2023 | March 31, 2023 | December 31, 2022 |
| Available capital (amounts)                      |   |                   |                    |               |                |                   |
| 1  | Common Equity Tier 1 (CET1)                     | 2,335,222         | 2,291,323          | 2,285,519     | 2,208,099      | 2,163,879         |
| 2  | Tier 1  | 2,619,528         | 2,575,868          | 2,570,189     | 2,491,839      | 2,445,875         |
| 3  | Total capital                                   | 2,888,163         | 2,848,246          | 2,808,394     | 2,779,614      | 2,745,637         |
| Risk-weighted assets (amounts)                   |   |                   |                    |               |                |                   |
| 4  | Total risk-weighted assets (RWA)                | 23,431,159        | 23,672,783         | 23,130,693    | 22,662,408     | 22,116,217        |
| Risk-based capital ratios as a percentage of RWA |   |                   |                    |               |                |                   |
| 5  | Common Equity Tier 1 ratio (%)                  | 9.96%             | 9.67%              | 9.88%         | 9.74%          | 9.78%             |
| 6  | Tier 1 ratio (%)                                | 11.17%            | 10.88%             | 11.11%        | 10.99%         | 11.05%            |
| 7  | Total capital ratio (%)                         | 12.32%            | 12.03%             | 12.14%        | 12.26%         | 12.41%            |
| Basel III leverage ratio                         |   |                   |                    |               |                |                   |
| 13   | Total Basel III leverage ratio exposure measure | 55,770,493        | 55,228,873         | 54,138,818    | 51,875,741     | 51,968,866        |
| 14   | Basel III leverage ratio (%)                    | 4.69%             | 4.66%              | 4.74%         | 4.80%          | 4.70%             |