

February 13, 2015

To whom it may concern

Sumitomo Mitsui Trust Holdings, Inc.  
(Securities Code: 8309 TSE, NSE)

### Capital Adequacy Ratio as of December 31, 2014

Sumitomo Mitsui Trust Holdings, Inc. (President: Kunitaro Kitamura) hereby announces the capital adequacy ratio as of December 31, 2014 as follows:

<Sumitomo Mitsui Trust Holdings, Inc.>  
[International standard]

(Billions of yen)	(Consolidated)		March 31, 2014
	December 31, 2014	Change	
(1) Common Equity Tier 1 capital ratio (4)/(7)	8.62%	(0.70%)	9.32%
(2) Tier 1 capital ratio (5)/(7)	9.43%	(1.40%)	10.83%
(3) Total capital ratio (6)/(7)	13.18%	(1.60%)	14.78%
(4) Common Equity Tier 1 capital	1,883.1	122.9	1,760.1
(5) Tier 1 capital	2,060.9	15.1	2,045.8
(6) Total capital	2,878.4	86.7	2,791.6
(7) Total risk weight assets	21,838.2	2,953.6	18,884.5
(8) Total required capital (7)×8%	1,747.0	236.2	1,510.7

<Sumitomo Mitsui Trust Bank, Limited>  
[International standard]

(Billions of yen)	(Consolidated)		March 31, 2014
	December 31, 2014	Change	
(1) Common Equity Tier 1 capital ratio (4)/(7)	8.48%	(0.71%)	9.19%
(2) Tier 1 capital ratio (5)/(7)	8.73%	(1.27%)	10.00%
(3) Total capital ratio (6)/(7)	12.54%	(1.49%)	14.03%
(4) Common Equity Tier 1 capital	1,846.5	118.5	1,727.9
(5) Tier 1 capital	1,901.2	21.6	1,879.6
(6) Total capital	2,729.6	93.0	2,636.5
(7) Total risk weight assets	21,766.8	2,983.5	18,783.2
(8) Total required capital (7)×8%	1,741.3	238.6	1,502.6

[International standard]

(Billions of yen)	(Non-consolidated)		March 31, 2014
	December 31, 2014	Change	
(1) Common Equity Tier 1 capital ratio (4)/(7)	8.48%	(0.26%)	8.74%
(2) Tier 1 capital ratio (5)/(7)	9.03%	(0.88%)	9.91%
(3) Total capital ratio (6)/(7)	13.10%	(0.87%)	13.97%
(4) Common Equity Tier 1 capital	1,727.4	99.1	1,628.2
(5) Tier 1 capital	1,840.5	(5.2)	1,845.7
(6) Total capital	2,668.6	67.3	2,601.3
(7) Total risk weight assets	20,360.9	1,746.1	18,614.7
(8) Total required capital (7)×8%	1,628.8	139.6	1,489.1

For further information, please contact:  
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