

To whom it may concern

Sumitomo Mitsui Trust Holdings, Inc.  
(Securities Code: 8309 TSE, NSE)**Capital Adequacy Ratio as of December 31, 2019**

Sumitomo Mitsui Trust Holdings, Inc. (Director, President: Tetsuo Ohkubo) hereby announces the capital adequacy ratio as of December 31, 2019 as follows:

&lt;Sumitomo Mitsui Trust Holdings, Inc.&gt;

[International standard]

(Consolidated)

(Billions of yen)	December 31, 2019		March 31, 2019	Minimum requirement (December 31, 2019) (*)
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	12.48%	0.30%	12.18%	7.52%
(2) Tier 1 capital ratio (5)/(7)	14.26%	0.08%	14.18%	9.02%
(3) Total capital ratio (6)/(7)	16.90%	0.13%	16.77%	11.02%
(4) Common Equity Tier 1 capital	2,468.1	56.0	2,412.1	
(5) Tier 1 capital	2,820.8	14.3	2,806.5	
(6) Total capital	3,341.8	21.7	3,320.1	
(7) Total risk-weighted assets	19,770.2	(19.8)	19,790.1	
(8) Total required capital (7)×8%	1,581.6	(1.5)	1,583.2	

(\*) Capital conservation buffer, countercyclical capital buffer and surcharge for domestic systemically important banks are taken into account and added to minimum regulatory requirements for each capital ratio.

&lt;Sumitomo Mitsui Trust Bank, Limited&gt;

[International standard]

(Consolidated)

(Billions of yen)	December 31, 2019		March 31, 2019	Minimum requirement
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	10.97%	0.38%	10.59%	4.50%
(2) Tier 1 capital ratio (5)/(7)	12.79%	0.40%	12.39%	6.00%
(3) Total capital ratio (6)/(7)	15.48%	0.46%	15.02%	8.00%
(4) Common Equity Tier 1 capital	2,126.0	57.8	2,068.2	
(5) Tier 1 capital	2,477.1	55.5	2,421.6	
(6) Total capital	2,997.7	62.5	2,935.2	
(7) Total risk-weighted assets	19,363.7	(166.0)	19,529.8	
(8) Total required capital (7)×8%	1,549.1	(13.2)	1,562.3	

[International standard]

(Non-consolidated)

(Billions of yen)	December 31, 2019		March 31, 2019	Minimum requirement
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	10.22%	0.20%	10.02%	4.50%
(2) Tier 1 capital ratio (5)/(7)	12.03%	0.24%	11.79%	6.00%
(3) Total capital ratio (6)/(7)	14.72%	0.27%	14.45%	8.00%
(4) Common Equity Tier 1 capital	1,925.4	5.6	1,919.8	
(5) Tier 1 capital	2,265.4	5.6	2,259.8	
(6) Total capital	2,771.1	3.6	2,767.5	
(7) Total risk-weighted assets	18,825.6	(326.6)	19,152.3	
(8) Total required capital (7)×8%	1,506.0	(26.1)	1,532.1	

For further information, please contact:

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