

February 10, 2021

To whom it may concern

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

**Capital Adequacy Ratio as of December 31, 2020**

Sumitomo Mitsui Trust Holdings, Inc. (Director, President: Tetsuo Ohkubo) hereby announces the capital adequacy ratio as of December 31, 2020 as follows:

<Sumitomo Mitsui Trust Holdings, Inc.>

[International standard]

(Consolidated)

(Billions of yen)	December 31, 2020		March 31, 2020	Minimum requirement (December 31, 2020) (*)
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	12.11%	(0.51%)	12.62%	7.50%
(2) Tier 1 capital ratio (5)/(7)	13.51%	(0.96%)	14.47%	9.00%
(3) Total capital ratio (6)/(7)	16.15%	(1.08%)	17.23%	11.00%
(4) Common Equity Tier 1 capital	2,449.0	44.1	2,404.8	
(5) Tier 1 capital	2,731.9	(26.2)	2,758.1	
(6) Total capital	3,264.0	(19.0)	3,283.1	
(7) Total risk-weighted assets	20,209.7	1,155.7	19,053.9	
(8) Total required capital (7)×8%	1,616.7	92.4	1,524.3	

(\*) 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.

<Sumitomo Mitsui Trust Bank, Limited>

[International standard]

(Consolidated)

(Billions of yen)	December 31, 2020		March 31, 2020	Minimum requirement
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	10.60%	(0.48%)	11.08%	4.50%
(2) Tier 1 capital ratio (5)/(7)	12.02%	(0.95%)	12.97%	6.00%
(3) Total capital ratio (6)/(7)	14.71%	(1.07%)	15.78%	8.00%
(4) Common Equity Tier 1 capital	2,096.8	28.2	2,068.6	
(5) Tier 1 capital	2,378.1	(42.2)	2,420.4	
(6) Total capital	2,909.9	(35.0)	2,944.9	
(7) Total risk-weighted assets	19,780.0	1,122.4	18,657.6	
(8) Total required capital (7)×8%	1,582.4	89.7	1,492.6	

[International standard]

(Non-consolidated)

(Billions of yen)	December 31, 2020		March 31, 2020	Minimum requirement
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	9.66%	(0.57%)	10.23%	4.50%
(2) Tier 1 capital ratio (5)/(7)	11.07%	(1.03%)	12.10%	6.00%
(3) Total capital ratio (6)/(7)	13.70%	(1.16%)	14.86%	8.00%
(4) Common Equity Tier 1 capital	1,857.3	4.1	1,853.2	
(5) Tier 1 capital	2,127.3	(65.8)	2,193.2	
(6) Total capital	2,634.3	(59.0)	2,693.3	
(7) Total risk-weighted assets	19,216.8	1,103.7	18,113.1	
(8) Total required capital (7)×8%	1,537.3	88.2	1,449.0	

For further information, please contact:

IR Department, Sumitomo Mitsui Trust Holdings, Inc.

Telephone: +81-3-3286-8354, Fax: +81-3-3286-4654