

August 12, 2021

To whom it may concern

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

Capital Adequacy Ratio as of June 30, 2021

Sumitomo Mitsui Trust Holdings, Inc. (Director, President: Toru Takakura) hereby announces the capital adequacy ratio as of June 30, 2021 as follows:

<Sumitomo Mitsui Trust Holdings, Inc.>

[International standard]

(Consolidated)

(Billions of yen)	June 30, 2021		March 31, 2021	Minimum requirement (June 30, 2021) (*)
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	12.36%	0.24%	12.12%	7.50%
(2) Tier 1 capital ratio (5)/(7)	13.76%	0.25%	13.51%	9.00%
(3) Total capital ratio (6)/(7)	15.99%	0.23%	15.76%	11.00%
(4) Common Equity Tier 1 capital	2,474.2	19.0	2,455.1	
(5) Tier 1 capital	2,755.4	18.7	2,736.7	
(6) Total capital	3,200.3	9.4	3,190.9	
(7) Total risk-weighted assets	20,014.5	(228.8)	20,243.3	
(8) Total required capital (7)×8%	1,601.1	(18.3)	1,619.4	

(*) 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)	June 30, 2021		March 31, 2021	Minimum requirement
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	10.86%	0.22%	10.64%	4.50%
(2) Tier 1 capital ratio (5)/(7)	12.30%	0.23%	12.07%	6.00%
(3) Total capital ratio (6)/(7)	14.58%	0.22%	14.36%	8.00%
(4) Common Equity Tier 1 capital	2,119.6	11.5	2,108.0	
(5) Tier 1 capital	2,400.8	11.2	2,389.6	
(6) Total capital	2,845.7	1.9	2,843.8	
(7) Total risk-weighted assets	19,509.6	(284.4)	19,794.1	
(8) Total required capital (7)×8%	1,560.7	(22.7)	1,583.5	

[International standard]

(Non-consolidated)

(Billions of yen)	June 30, 2021		March 31, 2021	Minimum requirement
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	9.90%	0.21%	9.69%	4.50%
(2) Tier 1 capital ratio (5)/(7)	11.33%	0.23%	11.10%	6.00%
(3) Total capital ratio (6)/(7)	13.56%	0.21%	13.35%	8.00%
(4) Common Equity Tier 1 capital	1,868.9	10.8	1,858.0	
(5) Tier 1 capital	2,138.9	10.8	2,128.0	
(6) Total capital	2,560.4	0.8	2,559.5	
(7) Total risk-weighted assets	18,872.1	(293.6)	19,165.7	
(8) Total required capital (7)×8%	1,509.7	(23.4)	1,533.2	

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