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

Capital Adequacy Ratio as of December 31, 2021

Sumitomo Mitsui Trust Holdings, Inc. (Director, President: Toru Takakura) hereby announces the capital adequacy ratio as of December 31, 2021 as follows:

<Sumitomo Mitsui Trust Holdings, Inc.>

[International standard]

(Consolidated)	December 31, 2021		March 31, 2021
(Billions of yen)		Change	
(1) Common Equity Tier 1 capital ratio (4)/(7)	12.59%	0.47%	12.12%
(2) Tier 1 capital ratio (5)/(7)	14.00%	0.49%	13.51%
(3) Total capital ratio (6)/(7)	16.27%	0.51%	15.76%
(4) Common Equity Tier 1 capital	2,513.1	57.9	2,455.1
(5) Tier 1 capital	2,795.0	58.3	2,736.7
(6) Total capital	3,248.7	57.8	3,190.9
(7) Total risk-weighted assets	19,959.7	(283.6)	20,243.3
(8) Total required capital (7)×8%	1,596.7	(22.6)	1,619.4

Minimum requirement (December 31, 2021) (*) 7.50% 9.00% 11.00%

<Sumitomo Mitsui Trust Bank, Limited>

[International standard]

(Consolidated)	December 31, 2021		March 31, 2021
(Billions of yen)		Change	
(1) Common Equity Tier 1 capital ratio (4)/(7)	11.15%	0.51%	10.64%
(2) Tier 1 capital ratio (5)/(7)	12.60%	0.53%	12.07%
(3) Total capital ratio (6)/(7)	14.93%	0.57%	14.36%
(4) Common Equity Tier 1 capital	2,167.7	59.7	2,108.0
(5) Tier 1 capital	2,449.7	60.0	2,389.6
(6) Total capital	2,903.4	59.5	2,843.8
(7) Total risk-weighted assets	19,436.9	(357.2)	19,794.1
(8) Total required capital (7)×8%	1,554.9	(28.5)	1,583.5

Minimum requirement	
4.50%	
6.00%	
8.00%	

[International standard]

(Non-consolidated)	December 31, 2021		March 31, 2021
(Billions of yen)		Change	
(1) Common Equity Tier 1 capital ratio (4)/(7)	10.13%	0.44%	9.69%
(2) Tier 1 capital ratio (5)/(7)	11.58%	0.48%	11.10%
(3) Total capital ratio (6)/(7)	13.88%	0.53%	13.35%
(4) Common Equity Tier 1 capital	1,891.7	33.6	1,858.0
(5) Tier 1 capital	2,161.7	33.6	2,128.0
(6) Total capital	2,592.2	32.7	2,559.5
(7) Total risk-weighted assets	18,666.1	(499.6)	19,165.7
(8) Total required capital (7)×8%	1,493.2	(39.9)	1,533.2

Minimum requirement		
	4.50%	
	6.00%	
	8.00%	

For further information, please contact:

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^(*) 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.