Minimum requirement (June 30, 2022) (*)

> 7.50% 9.00% 11.00%

Sumitomo Mitsui Trust Holdings, Inc.

(Securities Code: 8309 TSE, NSE)

Capital Adequacy Ratio as of June 30, 2022

Sumitomo Mitsui Trust Holdings, Inc. (Director, President: Toru Takakura) hereby announces the capital adequacy ratio as of June 30, 2022 as follows:

<Sumitomo Mitsui Trust Holdings, Inc.>

[Consolidated, International standard]	June 30, 2022		March 31, 2022
(Billions of yen)		Change	
(1) Common Equity Tier 1 capital ratio (4)/(7)	12.12%	(0.19%)	12.31%
(2) Tier 1 capital ratio (5)/(7)	13.48%	(0.23%)	13.71%
(3) Total capital ratio (6)/(7)	15.26%	(0.35%)	15.61%
(4) Common Equity Tier 1 capital	2,514.5	34.4	2,480.1
(5) Tier 1 capital	2,796.2	34.7	2,761.5
(6) Total capital	3,163.9	19.4	3,144.4
(7) Total risk-weighted assets	20,732.7	597.3	20,135.3
(8) Total required capital (7)×8%	1,658.6	47.7	1,610.8

^(*) 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>

[Consolidated, International standard]	June 30, 2022		March 31, 2022
(Billions of yen)		Change	
(1) Common Equity Tier 1 capital ratio (4)/(7)	10.76%	(0.17%)	10.93%
(2) Tier 1 capital ratio (5)/(7)	12.15%	(0.22%)	12.37%
(3) Total capital ratio (6)/(7)	13.97%	(0.35%)	14.32%
(4) Common Equity Tier 1 capital	2,173.7	31.2	2,142.5
(5) Tier 1 capital	2,455.4	31.5	2,423.9
(6) Total capital	2,823.1	16.2	2,806.8
(7) Total risk-weighted assets	20,194.8	604.4	19,590.4
(8) Total required capital (7)×8%	1,615.5	48.3	1,567.2

4.50%
6.00%
8.00%

[Non-consolidated, International standard]	June 30, 2022		March 31, 2022
(Billions of yen)		Change	
(1) Common Equity Tier 1 capital ratio (4)/(7)	9.75%	(0.09%)	9.84%
(2) Tier 1 capital ratio (5)/(7)	11.15%	(0.13%)	11.28%
(3) Total capital ratio (6)/(7)	12.95%	(0.26%)	13.21%
(4) Common Equity Tier 1 capital	1,881.1	28.3	1,852.7
(5) Tier 1 capital	2,151.1	28.3	2,122.7
(6) Total capital	2,499.8	13.0	2,486.8
(7) Total risk-weighted assets	19,292.0	476.1	18,815.9
(8) Total required capital (7)×8%	1,543.3	38.0	1,505.2

Minimum req	uirement
	4.50%
	6.00%
	8.00%

For further information, please contact:

IR Department, Sumitomo Mitsui Trust Holdings, Inc.

Telephone: +81-3-3286-8354