

February 13, 2023

To whom it may concern

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

Capital Adequacy Ratio as of December 31, 2022

Sumitomo Mitsui Trust Holdings, Inc. (Director, President: Toru Takakura) hereby announces the capital adequacy ratio as of December 31, 2022 as follows:

<Sumitomo Mitsui Trust Holdings, Inc.>

[Consolidated, International standard] (Billions of yen)	December 31, 2022		March 31, 2022	Minimum requirement (December 31, 2022) (*)
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	10.97%	(1.34%)	12.31%	7.52%
(2) Tier 1 capital ratio (5)/(7)	12.21%	(1.50%)	13.71%	9.02%
(3) Total capital ratio (6)/(7)	13.53%	(2.08%)	15.61%	11.02%
(4) Common Equity Tier 1 capital	2,488.8	8.6	2,480.1	
(5) Tier 1 capital	2,770.8	9.3	2,761.5	
(6) Total capital	3,070.6	(73.8)	3,144.4	
(7) Total risk-weighted assets	22,684.4	2,549.0	20,135.3	
(8) Total required capital (7)×8%	1,814.7	203.9	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] (Billions of yen)	December 31, 2022		March 31, 2022	Minimum requirement
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	9.78%	(1.15%)	10.93%	4.50%
(2) Tier 1 capital ratio (5)/(7)	11.05%	(1.32%)	12.37%	6.00%
(3) Total capital ratio (6)/(7)	12.41%	(1.91%)	14.32%	8.00%
(4) Common Equity Tier 1 capital	2,163.8	21.3	2,142.5	
(5) Tier 1 capital	2,445.8	21.9	2,423.9	
(6) Total capital	2,745.6	(61.1)	2,806.8	
(7) Total risk-weighted assets	22,116.2	2,525.7	19,590.4	
(8) Total required capital (7)×8%	1,769.2	202.0	1,567.2	

[Non-consolidated, International standard] (Billions of yen)	December 31, 2022		March 31, 2022	Minimum requirement
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	8.69%	(1.15%)	9.84%	4.50%
(2) Tier 1 capital ratio (5)/(7)	9.97%	(1.31%)	11.28%	6.00%
(3) Total capital ratio (6)/(7)	11.30%	(1.91%)	13.21%	8.00%
(4) Common Equity Tier 1 capital	1,840.8	(11.9)	1,852.7	
(5) Tier 1 capital	2,110.8	(11.9)	2,122.7	
(6) Total capital	2,392.6	(94.1)	2,486.8	
(7) Total risk-weighted assets	21,166.9	2,351.0	18,815.9	
(8) Total required capital (7)×8%	1,693.3	188.0	1,505.2	

For further information, please contact:
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