Sumitomo Mitsui Trust Holdings, Inc.

(Securities Code: 8309 TSE, NSE)

Capital Adequacy Ratio as of June 30, 2023

Sumitomo Mitsui Trust Holdings, Inc. (Director, President: Toru Takakura) hereby announces the capital adequacy ratio as of June 30, 2023 as follows:

<Sumitomo Mitsui Trust Holdings, Inc.>

[Consolidated, International standard]	June 30, 2023		March 31, 2023
(Billions of yen)		Change	
(1) Common Equity Tier 1 capital ratio (4)/(7)	10.94%	0.15%	10.79%
(2) Tier 1 capital ratio (5)/(7)	12.14%	0.13%	12.01%
(3) Total capital ratio (6)/(7)	13.14%	(0.10%)	13.24%
(4) Common Equity Tier 1 capital	2,599.9	90.2	2,509.7
(5) Tier 1 capital	2,884.6	91.1	2,793.5
(6) Total capital	3,122.8	41.5	3,081.2
(7) Total risk-weighted assets	23,761.3	504.4	23,256.8
(8) Total required capital (7)×8%	1,900.9	40.3	1,860.5

M inimum requirement (June 30, 2023) (*)
7.55%
9.05%
11.05%

<Sumitomo Mitsui Trust Bank, Limited>

[Consolidated, International standard]	June 30, 2023		March 31, 2023
(Billions of yen)		Change	
(1) Common Equity Tier 1 capital ratio (4)/(7)	9.88%	0.14%	9.74%
(2) Tier 1 capital ratio (5)/(7)	11.11%	0.12%	10.99%
(3) Total capital ratio (6)/(7)	12.14%	(0.12%)	12.26%
(4) Common Equity Tier 1 capital	2,285.5	77.4	2,208.0
(5) Tier 1 capital	2,570.1	78.3	2,491.8
(6) Total capital	2,808.3	28.7	2,779.6
(7) Total risk-weighted assets	23,130.6	468.2	22,662.4
(8) Total required capital (7)×8%	1,850.4	37.4	1,812.9

M inimum requirement	
	4.50%
	6.00%
	8.00%

[Non-consolidated, International standard]	June 30, 2023		March 31, 2023
(Billions of yen)		Change	•
(1) Common Equity Tier 1 capital ratio (4)/(7)	8.95%	0.23%	8.72%
(2) Tier 1 capital ratio (5)/(7)	10.16%	0.20%	9.96%
(3) Total capital ratio (6)/(7)	11.20%	(0.01%)	11.21%
(4) Common Equity Tier 1 capital	1,994.0	95.0	1,899.0
(5) Tier 1 capital	2,264.0	95.0	2,168.9
(6) Total capital	2,495.5	53.4	2,442.0
(7) Total risk-weighted assets	22,264.1	492.6	21,771.5
(8) Total required capital (7)×8%	1,781.1	39.4	1,741.7

M inimum require	ment
	4.50%
	6.00%
	8.00%

For further information, please contact:

IR Department, Sumitomo Mitsui Trust Holdings, Inc.

Telephone: +81-3-3286-8354

^(*) 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.