

February 13, 2024

To whom it may concern

Sumitomo Mitsui Trust Holdings, Inc.

(Securities Code: 8309 TSE, NSE)

Capital Adequacy Ratio as of December 31, 2023

Sumitomo Mitsui Trust Holdings, Inc. (Director, President: Toru Takakura) hereby announces the capital adequacy ratio as of December 31, 2023 as follows:

<Sumitomo Mitsui Trust Holdings, Inc.>

[Consolidated, International standard] (Billions of yen)	December 31, 2023		March 31, 2023	Minimum requirement (December 31, 2023) (*)
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	11.02%	0.23%	10.79%	7.56%
(2) Tier 1 capital ratio (5)/(7)	12.20%	0.19%	12.01%	9.06%
(3) Total capital ratio (6)/(7)	13.32%	0.08%	13.24%	11.06%
(4) Common Equity Tier 1 capital	2,656.5	146.8	2,509.7	
(5) Tier 1 capital	2,940.9	147.3	2,793.5	
(6) Total capital	3,209.5	128.2	3,081.2	
(7) Total risk-weighted assets	24,089.9	833.0	23,256.8	
(8) Total required capital (7)×8%	1,927.1	66.6	1,860.5	

(*) 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, 2023		March 31, 2023	Minimum requirement
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	9.96%	0.22%	9.74%	4.50%
(2) Tier 1 capital ratio (5)/(7)	11.17%	0.18%	10.99%	6.00%
(3) Total capital ratio (6)/(7)	12.32%	0.06%	12.26%	8.00%
(4) Common Equity Tier 1 capital	2,335.2	127.1	2,208.0	
(5) Tier 1 capital	2,619.5	127.6	2,491.8	
(6) Total capital	2,888.1	108.5	2,779.6	
(7) Total risk-weighted assets	23,431.1	768.7	22,662.4	
(8) Total required capital (7)×8%	1,874.4	61.5	1,812.9	

[Non-consolidated, International standard] (Billions of yen)	December 31, 2023		March 31, 2023	Minimum requirement
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	8.93%	0.21%	8.72%	4.50%
(2) Tier 1 capital ratio (5)/(7)	10.13%	0.17%	9.96%	6.00%
(3) Total capital ratio (6)/(7)	11.30%	0.09%	11.21%	8.00%
(4) Common Equity Tier 1 capital	2,010.6	111.6	1,899.0	
(5) Tier 1 capital	2,280.6	111.6	2,168.9	
(6) Total capital	2,542.4	100.4	2,442.0	
(7) Total risk-weighted assets	22,496.0	724.4	21,771.5	
(8) Total required capital (7)×8%	1,799.6	57.9	1,741.7	

For further information, please contact:

IR Department, Sumitomo Mitsui Trust Holdings, Inc.

Telephone: +81-3-3286-8354