

November 28, 2022

To whom it may concern

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

(Corrections) Explanatory Material 1st Half of Fiscal Year 2022 ended on Sep. 30, 2022

Sumitomo Mitsui Trust Holdings, Inc. hereby announces partial corrections to “Explanatory Material 1st Half of Fiscal Year 2022 ended on Sep. 30, 2022”, attached as supplemental material to “Financial Results for the Six Months Ended September 30, 2022[Japanese GAAP] (Consolidated)” (disclosed on November 11, 2022) as shown in the Appendix (the corrected figures are underlined).

End

For further information, please contact:

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13. Non-Performing Loans (NPLs) based on Banking Act and Reconstruction Act

(1) Non-Performing Loans (NPLs) based on Banking Act and Reconstruction Act (After partial direct written-off)

(After correction)

[Consolidated]

Note : Partial direct written-off: Sep. 2022: 26,672 million yen, Mar. 2022: 23,642 million yen

[Non-consolidated]

Note : Partial direct written-off: Sep. 2022: 14,961 million yen, Mar. 2022: 12,066 million yen

(Before correction)

[Consolidated]

Note : Partial direct written-off: Sep. 2022: 23,898 million yen, Mar. 2022: 23,642 million yen

[Non-consolidated]

Note : Partial direct written-off: Sep. 2022: 12,188 million yen, Mar. 2022: 12,066 million yen

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15. Allowance for loan losses

(1) Balance of allowance for loan losses

(After correction)

(Banking account)

[Consolidated]

	(Millions of yen)		
	Sep. 2022	Mar. 2022	Change
Allowance for loan losses	136,793	163,369	(26,575)
General allowance for loan losses	85,816	89,064	(3,247)
Specific allowance for loan losses	50,976	74,305	(23,328)
Partial direct written-off	<u>26,959</u>	23,943	<u>3,016</u>

(Banking account)

[Non-consolidated]

	(Millions of yen)		
	Sep. 2022	Mar. 2022	Change
Allowance for loan losses	110,226	136,300	(26,074)
General allowance for loan losses	61,950	65,002	(3,051)
Specific allowance for loan losses	48,275	71,298	(23,022)
Partial direct written-off	<u>14,961</u>	12,066	<u>2,894</u>

(Before correction)

(Banking account)

[Consolidated]

	(Millions of yen)		
	Sep. 2022	Mar. 2022	Change
Allowance for loan losses	136,793	163,369	(26,575)
General allowance for loan losses	85,816	89,064	(3,247)
Specific allowance for loan losses	50,976	74,305	(23,328)
Partial direct written-off	<u>24,186</u>	23,943	<u>243</u>

(Banking account)

[Non-consolidated]

	(Millions of yen)		
	Sep. 2022	Mar. 2022	Change
Allowance for loan losses	110,226	136,300	(26,074)
General allowance for loan losses	61,950	65,002	(3,051)
Specific allowance for loan losses	48,275	71,298	(23,022)
Partial direct written-off	<u>12,188</u>	12,066	<u>121</u>