

February 13, 2025

To whom it may concern

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

Capital Adequacy Ratio as of December 31, 2024

Sumitomo Mitsui Trust Group, Inc. (Director, President & CEO: Toru Takakura) hereby announces the capital adequacy ratio as of December 31, 2024 as follows:

<Sumitomo Mitsui Trust Group, Inc.>

[Consolidated, International standard] (Billions of yen)	December 31, 2024		March 31, 2024	Minimum requirement (December 31, 2024) (*)
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	11.60%	0.25%	11.35%	7.56%
(2) Tier 1 capital ratio (5)/(7)	13.03%	0.48%	12.55%	9.06%
(3) Total capital ratio (6)/(7)	14.32%	0.68%	13.64%	11.06%
(4) Common Equity Tier 1 capital	2,720.9	26.6	2,694.3	
(5) Tier 1 capital	3,055.7	76.8	2,978.8	
(6) Total capital	3,357.7	118.7	3,238.9	
(7) Total risk-weighted assets	23,438.3	(292.6)	23,731.0	
(8) Total required capital (7)×8%	1,875.0	(23.4)	1,898.4	

(*) 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, 2024		March 31, 2024	Minimum requirement
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	10.47%	0.18%	10.29%	4.50%
(2) Tier 1 capital ratio (5)/(7)	11.94%	0.41%	11.53%	6.00%
(3) Total capital ratio (6)/(7)	13.26%	0.61%	12.65%	8.00%
(4) Common Equity Tier 1 capital	2,388.2	12.1	2,376.1	
(5) Tier 1 capital	2,723.0	62.4	2,660.6	
(6) Total capital	3,025.0	104.3	2,920.6	
(7) Total risk-weighted assets	22,799.6	(274.7)	23,074.3	
(8) Total required capital (7)×8%	1,823.9	(21.9)	1,845.9	

[Non-consolidated, International standard] (Billions of yen)	December 31, 2024		March 31, 2024	Minimum requirement
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	9.16%	0.09%	9.07%	4.50%
(2) Tier 1 capital ratio (5)/(7)	10.61%	0.34%	10.27%	6.00%
(3) Total capital ratio (6)/(7)	11.92%	0.53%	11.39%	8.00%
(4) Common Equity Tier 1 capital	2,023.6	(20.6)	2,044.3	
(5) Tier 1 capital	2,343.6	29.3	2,314.3	
(6) Total capital	2,633.3	65.6	2,567.7	
(7) Total risk-weighted assets	22,083.1	(448.6)	22,531.7	
(8) Total required capital (7)×8%	1,766.6	(35.8)	1,802.5	

For further information, please contact:

IR Department, Sumitomo Mitsui Trust Group, Inc.
 Telephone: +81-3-3286-8354