

February 13, 2026

To whom it may concern

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

Capital Adequacy Ratio as of December 31, 2025

Sumitomo Mitsui Trust Group, Inc. (Director, President & CEO: Toru Takakura) hereby announces the capital adequacy ratio as of December 31, 2025 as follows:

<Sumitomo Mitsui Trust Group, Inc.>

[Consolidated, International standard] (Billions of yen)	December 31, 2025		March 31, 2025	Minimum requirement (December 31, 2025) (*)
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	11.46%	(0.06%)	11.52%	7.56%
(2) Tier 1 capital ratio (5)/(7)	12.81%	(0.15%)	12.96%	9.06%
(3) Total capital ratio (6)/(7)	14.19%	(0.15%)	14.34%	11.06%
(4) Common Equity Tier 1 capital	2,859.0	193.4	2,665.6	
(5) Tier 1 capital	3,195.6	195.5	3,000.0	
(6) Total capital	3,540.4	222.5	3,317.9	
(7) Total risk-weighted assets	24,942.1	1,809.4	23,132.7	
(8) Total required capital (7)×8%	1,995.3	144.7	1,850.6	

(*) 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, 2025		March 31, 2025	Minimum requirement
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	10.45%	0.03%	10.42%	4.50%
(2) Tier 1 capital ratio (5)/(7)	11.84%	(0.07%)	11.91%	6.00%
(3) Total capital ratio (6)/(7)	13.26%	(0.07%)	13.33%	8.00%
(4) Common Equity Tier 1 capital	2,535.7	193.0	2,342.6	
(5) Tier 1 capital	2,872.3	195.1	2,677.1	
(6) Total capital	3,217.1	222.1	2,995.0	
(7) Total risk-weighted assets	24,253.4	1,786.0	22,467.3	
(8) Total required capital (7)×8%	1,940.2	142.8	1,797.3	

[Non-consolidated, International standard] (Billions of yen)	December 31, 2025		March 31, 2025	Minimum requirement
		Change		
(1) Common Equity Tier 1 capital ratio (4)/(7)	9.40%	0.09%	9.31%	4.50%
(2) Tier 1 capital ratio (5)/(7)	10.76%	(0.03%)	10.79%	6.00%
(3) Total capital ratio (6)/(7)	12.17%	(0.04%)	12.21%	8.00%
(4) Common Equity Tier 1 capital	2,201.7	192.9	2,008.8	
(5) Tier 1 capital	2,520.5	191.9	2,328.6	
(6) Total capital	2,849.4	214.2	2,635.1	
(7) Total risk-weighted assets	23,412.5	1,837.9	21,574.5	
(8) Total required capital (7)×8%	1,873.0	147.0	1,725.9	

End

For further information, please contact:

Investor & Shareholder Relations Department, Sumitomo Mitsui Trust Group, Inc.
Telephone : +81-3-3286-8354