自己資本調達手段に関する契約内容の概要及び詳細 (2024年12月末基準) Main features and Further information of Regulatory Capital Instruments (as of December 31, 2024)

三井住友信託銀行株式会社

Sumitomo Mitsui Trust Bank, Limited

自己資本調達手段に関して、次頁以降に以下の3つの区分に分けて、各契約内容の概要及び詳細を記載しております。

Main features and further information of our regulatory capital instruments are described from the next page according to the following 3 classes.

1	普通株式/Common Stock	P	1	ı

3. 劣後債務/Subordinated Debt

その他Tier1資本に係る契約/Additional Tier 1 capital P.2~P.6 Tier2資本に係る契約/Tier 2 capital P.7~P.14

※本資料は、自己資本比率規制(第3の柱)に関する告示に基づき開示するものであり、日本国内外を問わず一切の投資勧誘またはそれに類する行為を目的として作成されたものではありません。

^{*}This document is prepared for the purpose of regulatory disclosure of capital adequacy ratio (Pillar 3) and is not for the purpose of soliciting investment or engaging in any other similar activities within or outside of Japan.

<契約内容の概要/Main features>		普通株式/Common stock	非支配株主持分/Non-controlling Interests
1 発行者/Issuer		三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友トラスト・パナソニックファイナンス株式会社、他5社/Sumitomo Mit Trust Panasonic Finance Co., Ltd. and 5 other companies
2 識別のために付された番号、記号その他の符号/Unique I	Identifier	=	_
3 準拠法/Governing law(s) of the instrument		日本法/Japanese Law	日本法、ケイマン諸島法/Japanese Law ,Cayman Islands Law
規制上の取扱い/Regulatory treatment			
4 2022年3月30日までの期間における自己資本に保 取扱い/Transitional Basel III rules (before March		_	-
5 2022年3月31日以降における自己資本に係る基礎 /Post-transitional Basel III rules (on or after Mary		普通株式等Tierl資本に係る基礎項目の額 Common Equity Tierl Capital	その他Tier1資本に係る基礎項目の額・Tier2資本に係る基礎項目の額 /Additional Tier1 Capital・Tier2 Capital
6 自己資本比率の算出において自己資本に算入す instrument in regulatory capital	る者/Entity which recognizes this	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited
7 銘柄、名称又は種類/Instrument Name / type		普通株式/Common stock	普通株式/Common stock
8 自己資本に係る基礎項目の額に算入された額(単位:百万 regulatory capital(JPY mn)	可円)/Amount recognized in	Explosed common secon	BALPIN V COMMON STOCK
連結自己資本比率/Consolidated capital adequac	ry ratio	¥2,314,784	¥14,797 その他Tier1資本/Additional Tier1 Capital、¥3,354 Tier2資本/Tier2 Capital
単体自己資本比率/Non-consolidated capital ade		¥1,957,451	_
9 額面総額/Par value of instrument	equacy ratio	= -	_
10 表示される科目の区分/Accounting classification		late 2. Wer Le (or a late 2 mg et	at Lorental N. Mar N. A.
連結貸借対照表/Consolidated balance sheet		株主資本/Shareholders' Equity	非支配株主持分/Non-controlling Interests
単体貸借対照表/Non-consolidated balance sheet	t	株主資本/Shareholders' Equity	_
11 発行日/Original date of issuance			_
12 償還期限の有無/Perpetual or dated		なし/Perpetual	なし/Perpetual
13 その日付/Original maturity date		_	-
14 償還等を可能とする特約の有無/Issuer call		なし/Not applicable	なし/Not applicable
15 初回償還可能日及びその償還金額/First call dat	te and redemption amount	_	_
特別早期償還特約の対象となる事由及びその償還 redemption and redemption amount	還金額/Trigger for special early	_	_
任意償還可能日のうち初回償還可能日以外のもの subsequent call dates	のに関する概要/Description on	=	_
剰余金の配当又は利息の支払/Dividends / coupons			
17 配当率又は利率の種別/Fixed or floating dividen	nd / coupon	_	_
18 配当率又は利率/Coupon rate and any related inc	dex	_	_
19 配当等停止条項の有無/Existence of a dividend s	stonner	なし/Not applicable	_
20 剰余金の配当又は利息の支払の停止に係る発行 discretionary, partially discretionary or mandatory	者の裁量の有無/Fully	完全裁量/Fully discretionary	-
21 ステップ・アップ金利等に係る特約その他の償還等 無/Existence of step up or other incentive to red		なし/Not applicable	-
22 未配当の剰余金又は未払の利息に係る累積の有	無/Noncumulative or cumulative	なし/Noncumulative	=
23 他の種類の資本調達手段への転換に係る特約の有無/C		なし/Not applicable	なし/Not applicable
24 転換が生じる場合/Convertible trigger	onvoluble loadare		—
25 転換の範囲/Full or partial conversion			_
26 転換の比率/Conversion rate			
27 転換に係る発行者の裁量の有無/Mandatory or o			
28 転換に際して交付される資本調達手段の種類/Ins	•		_
29 転換に際して交付される資本調達手段の発行者/into	Issuer of instrument convertible	<u> </u>	
30 元本の削減に係る特約の有無/Write-down feature		なし/Not applicable	なし/Not applicable
31 元本の削減が生じる場合/Write-down trigger		_	_
32 元本の削減が生じる範囲/Full or partial write-do	own	_	_
33 元本回復特約の有無/Temporary write-down (wr		_	_
34 その概要/Description of write-up mechanism		_	_
34a 劣後性の手段/Type of subordination			_
残余財産の分配又は倒産手続における債務の弁済若しく する他の種類の資本調達手段又はその他外部TLAC調達		優先株式/Preferred stock	一般債務/Ordinary debt
する他の種類の資本調達手段又はその他外部TLAC調達するものの名称又は種類/Instrument name or type immed subordination hierarchy in liquidation	diately senior to this instrument in		
する他の種類の資本調達手段又はその他外部TLAC調達 するものの名称又は種類/Instrument name or type immed	diately senior to this instrument in	優先株式/Preferred stock なし/Not applicable	一般債務/Ordinary debt なし/Not applicable

<契約内容の概要/Main features> 劣後債務-1/Subordinated Debt-1 劣後債務-2/Subordinated Debt-2 劣後債務-3/Subordinated Debt-3

<契約内容の概要/Main features>	劣後債務-1/Subordinated Debt-1	劣後債務-2/Subordinated Debt-2	劣後債務-3/Subordinated Debt-3
1 発行者/Issuer	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited
2 識別のために付された番号、記号その他の符号/Unique Identifier	=	=	=
3 準拠法/Governing law(s) of the instrument	日本法/Japanese Law	日本法/Japanese Law	日本法/Japanese Law
規制上の取扱い/Regulatory treatment			
4 2022年3月30日までの期間における自己資本に係る基礎項目の額への算入に係る 取扱い/Transitional Basel III rules (before March 31, 2022)	_	_	_
5 2022年3月31日以降における自己資本に係る基礎項目の額への算入に係る取扱い /Post-transitional Basel III rules (on or after March 31, 2022)	その他Tier1資本に係る基礎項目の額/Additional Tier1 Capital	その他Tier1資本に係る基礎項目の額/Additional Tier1 Capital	その他Tier1資本に係る基礎項目の額/Additional Tier1 Capital
自己資本比率の算出において自己資本に算入する者/Entity which recognizes this instrument in regulatory capital	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited
7 銘柄、名称又は種類/Instrument Name / type	永久劣後借入金/Perpetual subordinated loan	永久劣後借入金/Perpetual subordinated loan	永久劣後借入金/Perpetual subordinated loan
8 自己資本に係る基礎項目の額に算入された額(単位:百万円)/Amount recognized in regulatory capital(JPY mn)			
連結自己資本比率/Consolidated capital adequacy ratio	¥50,000	¥70,000	¥30,000
単体自己資本比率/Non-consolidated capital adequacy ratio	¥50,000	¥70,000	¥30,000
9 額面総額/Par value of instrument	¥50,000	¥70,000	¥30,000
10 表示される科目の区分/Accounting classification			
連結貸借対照表/Consolidated balance sheet	負債/Liability	負債/Liability	負債/Liability
単体貸借対照表/Non-consolidated balance sheet	負債/Liability	負債/Liability	負債/Liability
11 発行日/Original date of issuance	2015/9/8	2016/9/8	2016/9/8
12 償還期限の有無/Perpetual or dated	なし/Perpetual	なし/Perpetual	なし/Perpetual
13 その目付/Original maturity date	—	_	_
14 償還等を可能とする特約の有無/Issuer call	あり/Applicable	あり/Applicable	あり/Applicable
	2025/12/5	2026/12/5	2031/12/5
15 初回償還可能日及びその償還金額/First call date and redemption amount	借入金元本の100%に経過利息を加えた額/Par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	借入金元本の100%に経過利息を加えた額/Par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	借入金元本の100%に経過利息を加えた額/Par (100% of the principal amount (together with accrued interest to the date of redemption, if any))
特別早期償還特約の対象となる事由及びその償還金額/Trigger for special early redemption and redemption amount	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))
任意償還可能日のうち初回償還可能日以外のものに関する概要/Description on subsequent call dates	初回償還可能日以降の各利払日/Each interest payment date after first call date	初回償還可能日以降の各利払日/Each interest payment date after first call date	初回償還可能日以降の各利払日/Each interest payment date after first call date
剰余金の配当又は利息の支払/Dividends / coupons			
17 配当率又は利率の種別/Fixed or floating dividend / coupon	固定から変動/Fixed to Floating	固定から変動/Fixed to Floating	固定から変動/Fixed to Floating
18 配当率又は利率/Coupon rate and any related index	(*1)	(*1)	(*1)
19 配当等停止条項の有無/Existence of a dividend stopper	あり/Applicable	あり/Applicable	あり/Applicable
利余金の配当又は利息の支払の停止に係る発行者の裁量の有無/Fully discretionary, partially discretionary or mandatory	完全裁量/Fully discretionary	完全裁量/Fully discretionary	完全裁量/Fully discretionary
ステップ・アップ金利等に係る特約その他の償還等を行う蓋然性を高める特約の有無/Existence of step up or other incentive to redeem	なし/Not applicable	なし/Not applicable	なし/Not applicable
22 未配当の剰余金又は未払の利息に係る累積の有無/Noncumulative or cumulative	なし/Noncumulative	なし/Noncumulative	なし/Noncumulative
23 他の種類の資本調達手段への転換に係る特約の有無/Convertible feature	なし/Not applicable	なし/Not applicable	なし/Not applicable
24 転換が生じる場合/Convertible trigger	=	=	=
25 転換の範囲/Full or partial conversion	=	=	=
26 転換の比率/Conversion rate	=	=	=
27 転換に係る発行者の裁量の有無/Mandatory or optional conversion	=	=	=
28 転換に際して交付される資本調達手段の種類/Instrument type convertible into	=	=	_
転換に際して交付される資本調達手段の発行者/Issuer of instrument convertible into	-	_	_
30 元本の削減に係る特約の有無/Write-down feature	あり/Applicable	あり/Applicable	あり/Applicable
31 元本の削減が生じる場合/Write-down trigger	当社の連結普通株式等 Tierl比率若しくは単体普通株式等Tierl比率が 5.125%を下回った場合等/Sumitomo Mitsui Trust Bank, Limited's consolidated or non-consolidated Common Equity Tierl capital ratio fallen below 5.125%,etc.	当社の連結普通株式等 Tier1比率若しくは単体普通株式等Tier1比率が 5.125%を下回った場合等/Sumitomo Mitsui Trust Bank, Limited's consolidated or non-consolidated Common Equity Tier1 capital ratio fallen below 5.125%,etc.	当社の連結普通株式等 Tier1比率若しくは単体普通株式等Tier1比率が 5.125%を下回った場合等/Sumitomo Mitsui Trust Bank, Limited's consolidated or non-consolidated Common Equity Tier1 capital ratio fallen below 5.125%,etc.
32 元本の削減が生じる範囲/Full or partial write-down	全部削減又は一部削減/Full or partial	全部削減又は一部削減/Full or partial	全部削減又は一部削減/Full or partial
33 元本回復特約の有無/Temporary write-down (write up)	あり/Applicable	あり/Applicable	あり/Applicable
34 その概要/Description of write-up mechanism	金融庁その他の監督当局との協議のうえ決定する額/Amount to be determined by Sumitomo Mitsui Trust Bank, Limited after discussion with the Financial Services Agency of Japan and any other relevant Japanese regulatory authorities.	金融庁その他の監督当局との協議のうえ決定する額/Amount to be determined by Sumitomo Mitsui Trust Bank, Limited after discussion with the Financial Services Agency of Japan and any other relevant Japanese regulatory authorities.	金融庁その他の監督当局との協議のうえ決定する額/Amount to be determined by Sumitomo Mitsui Trust Bank, Limited after discussion with the Financial Services Agency of Japan and any other relevant Japanese regulatory authorities.
34a 劣後性の手段/Type of subordination	契約上の劣後/Contractual	契約上の劣後/Contractual	契約上の劣後/Contractual
残余財産の分配又は倒産手続における債務の弁済若しくは変更について優先的内容を有する他の種類の資本調達手段又はその他外部TLAC調達手段のうち、最も劣後的内容を有するものの名称又は種類/Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	劣後債務(本契約に基づく債務及び本契約に基づく債務と実質的に同順位 の劣後債務を除く。)/Subordinated debt (except the loan and parity securities which effectively rank <i>pari passu</i> with the loan)	劣後債務(本契約に基づく債務及び本契約に基づく債務と実質的に同順位 の劣後債務を除く。)/Subordinated debt (except the loan and parity securities which effectively rank <i>pari passu</i> with the loan)	劣後債務(本契約に基づく債務及び本契約に基づく債務と実質的に同順位 の劣後債務を除く。)/Subordinated debt (except the loan and parity securities which effectively rank <i>pari passu</i> with the loan)
36 非充足資本要件の有無/Non-compliant transitioned features	なし/Not applicable	なし/Not applicable	なし/Not applicable
37 非充足資本要件の内容/Description on non-compliant features	_	=	_
37 乔元定真本安性切り各/Description on non-compliant leatures			

<契約内容の概要/Main features> 劣後債務-4/Subordinated Debt-4 劣後債務-5/Subordinated Debt-5 劣後債務-6/Subordinated Debt-6

<契約内容の概要/Main features>	劣後債務-4/Subordinated Debt-4	劣後債務-5/Subordinated Debt-5	劣後債務-6/Subordinated Debt-6
1 発行者/Issuer	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited
2 識別のために付された番号、記号その他の符号/Unique Identifier	=	=	=
3 準拠法/Governing law(s) of the instrument	日本法/Japanese Law	日本法/Japanese Law	日本法/Japanese Law
規制上の取扱い/Regulatory treatment			
4 2022年3月30日までの期間における自己資本に係る基礎項目の額への算入に係る 取扱い/Transitional Basel III rules (before March 31, 2022)	_	_	-
5 2022年3月31日以降における自己資本に係る基礎項目の額への算入に係る取扱い /Post-transitional Basel III rules (on or after March 31, 2022)	その他Tier1資本に係る基礎項目の額/Additional Tier1 Capital	その他Tier1資本に係る基礎項目の額/Additional Tier1 Capital	その他Tierl資本に係る基礎項目の額/Additional Tierl Capital
自己資本比率の算出において自己資本に算入する者/Entity which recognizes this instrument in regulatory capital	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited
7 銘柄、名称又は種類/Instrument Name / type	永久劣後借入金/Perpetual subordinated loan	永久劣後借入金/Perpetual subordinated loan	永久劣後借入金/Perpetual subordinated loan
8 自己資本に係る基礎項目の額に算入された額(単位:百万円)/Amount recognized in regulatory capital(JPY mn)			
連結自己資本比率/Consolidated capital adequacy ratio	¥70,000	¥50,000	¥30,000
単体自己資本比率/Non-consolidated capital adequacy ratio	¥70,000	¥50,000	¥30,000
9 額面総額/Par value of instrument	¥70,000	¥50,000	¥30,000
10 表示される科目の区分/Accounting classification			
連結貸借対照表/Consolidated balance sheet	負債/Liability	負債/Liability	負債/Liability
単体貸借対照表/Non-consolidated balance sheet	負債/Liability	負債/Liability	負債/Liability
11 発行日/Original date of issuance	2017/9/5	2018/9/11	2024/10/24
12 償還期限の有無/Perpetual or dated	なし/Perpetual	なし/Perpetual	たし/Perpetual
13 その日付/Original maturity date	_	_	_
14 償還等を可能とする特約の有無/Issuer call	あり/Applicable	あり/Applicable	あり/Applicable
初回償還可能日及びその償還金額/First call date and redemption amount	2027/12/5 借入金元本の100%に経過利息を加えた額/Par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	2028/12/5 借入金元本の100%に経過利息を加えた額/Par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	2029/12/5 借入金元本の100%に経過利息を加えた額/Par (100% of the principal amount (together with accrued interest to the date of redemption, if any))
特別早期償還特約の対象となる事由及びその償還金額/Trigger for special early redemption and redemption amount	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))
任意償還可能日のうち初回償還可能日以外のものに関する概要/Description on subsequent call dates	初回償還可能日以降の各利払日/Each interest payment date after first call date	初回償還可能日以降の各利払日/Each interest payment date after first call date	初回償還可能日以降の各利払日/Each interest payment date after first call date
剰余金の配当又は利息の支払/Dividends / coupons			
17 配当率又は利率の種別/Fixed or floating dividend / coupon	固定から変動/Fixed to Floating	固定から変動/Fixed to Floating	固定から変動/Fixed to Floating
18 配当率又は利率/Coupon rate and any related index	(*1)	(*1)	(*1)
19 配当等停止条項の有無/Existence of a dividend stopper	あり/Applicable	あり/Applicable	あり/Applicable
利余金の配当又は利息の支払の停止に係る発行者の裁量の有無/Fully discretionary, partially discretionary or mandatory	完全裁量/Fully discretionary	完全裁量/Fully discretionary	完全裁量/Fully discretionary
ステップ・アップ金利等に係る特約その他の償還等を行う蓋然性を高める特約の有無/Existence of step up or other incentive to redeem	なし/Not applicable	なし/Not applicable	なし/Not applicable
22 未配当の剰余金又は未払の利息に係る累積の有無/Noncumulative or cumulative	なし/Noncumulative	なし/Noncumulative	なし/Noncumulative
23 他の種類の資本調達手段への転換に係る特約の有無/Convertible feature	なし/Not applicable	なし/Not applicable	なし/Not applicable
24 転換が生じる場合/Convertible trigger	=	=	=
25 転換の範囲/Full or partial conversion	=	=	=
26 転換の比率/Conversion rate	_	_	_
27 転換に係る発行者の裁量の有無/Mandatory or optional conversion	=	=	=
28 転換に際して交付される資本調達手段の種類/Instrument type convertible into	-	-	_
整換に際して交付される資本調達手段の発行者/Issuer of instrument convertible into	_	_	_
30 元本の削減に係る特約の有無/Write-down feature	あり/Applicable	あり/Applicable	あり/Applicable
31 元本の削減が生じる場合/Write-down trigger	当社の連結普通株式等 Tier1比率若しくは単体普通株式等Tier1比率が 5.125%を下回った場合等/Sumitomo Mitsui Trust Bank, Limited's consolidated or non-consolidated Common Equity Tier1 capital ratio fallen below 5.125%,etc.	当社の連結普通株式等 Tier1比率若しくは単体普通株式等Tier1比率が 5.125%を下回った場合等/Sumitomo Mitsui Trust Bank, Limited's consolidated or non-consolidated Common Equity Tier1 capital ratio fallen below 5.125%,etc.	当社の連結普通株式等 Tier1比率若しくは単体普通株式等Tier1比率が 5.125%を下回った場合等/Sumitomo Mitsui Trust Bank, Limited's consolidated or non-consolidated Common Equity Tier1 capital ratio fallen below 5.125%,etc.
32 元本の削減が生じる範囲/Full or partial write-down	全部削減又は一部削減/Full or partial	全部削減又は一部削減/Full or partial	全部削減又は一部削減/Full or partial
33 元本回復特約の有無/Temporary write-down (write up)	あり/Applicable	あり/Applicable	あり/Applicable
34 その概要/Description of write-up mechanism	金融庁その他の監督当局との協議のうえ決定する額/Amount to be determined by Sumitomo Mitsui Trust Bank, Limited after discussion with the Financial Services Agency of Japan and any other relevant Japanese regulatory authorities.	金融庁その他の監督当局との協議のうえ決定する額/Amount to be determined by Sumitomo Mitsui Trust Bank, Limited after discussion with the Financial Services Agency of Japan and any other relevant Japanese regulatory authorities.	金融庁その他の監督当局との協議のうえ決定する額/Amount to be determined by Sumitomo Mitsui Trust Bank, Limited after discussion with the Financial Services Agency of Japan and any other relevant Japanese regulatory authorities.
34a 劣後性の手段/Type of subordination	契約上の劣後/Contractual	契約上の劣後/Contractual	契約上の劣後/Contractual
残余財産の分配又は倒産手続における債務の弁済若しくは変更について優先的内容を有する他の種類の資本調達手段又はその他外部TLAC調達手段のうち、最も劣後的内容を有するものの名称又は種類/Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	劣後債務(本契約に基づく債務及び本契約に基づく債務と実質的に同順位 の劣後債務を除く。)/Subordinated debt (except the loan and parity securities which effectively rank <i>pari passu</i> with the loan)	劣後債務(本契約に基づく債務及び本契約に基づく債務と実質的に同順位 の劣後債務を除く。)/Subordinated debt (except the loan and parity securities which effectively rank pari passu with the loan)	劣後債務(本契約に基づく債務及び本契約に基づく債務と実質的に同順位 の劣後債務を除く。)/Subordinated debt (except the loan and parity securities which effectively rank <i>pari passu</i> with the loan)
36 非充足資本要件の有無/Non-compliant transitioned features	なし/Not applicable	なし/Not applicable	なし/Not applicable
37 非充足資本要件の内容/Description on non-compliant features	_	_	

<契約内容の概要/Main features>

劣後債務-7/Subordinated Debt-7

	<契約内容の概要/Main features>	劣後債務-7/Subordinated Debt-7
1	発行者/Issuer	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited
2	識別のために付された番号、記号その他の符号/Unique Identifier	
3	準拠法/Governing law(s) of the instrument	日本法/Japanese Law
э	年度はGoverning tawks of the instrument 規制上の取扱い/Regulatory treatment	日本伝/Japanese Law
4	2022年3月30日までの期間における自己資本に係る基礎項目の額への算入に係る 取扱い/Transitional Basel III rules (before March 31, 2022)	_
5	2022年3月31日以降における自己資本に係る基礎項目の額への算入に係る取扱い /Post-transitional Basel III rules (on or after March 31, 2022)	その他Tier1資本に係る基礎項目の額/Additional Tier1 Capital
6	自己資本比率の算出において自己資本に算入する者/Entity which recognizes this instrument in regulatory capital	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited
7	銘柄、名称又は種類/Instrument Name / type	永久劣後借入金/Perpetual subordinated loan
8	自己資本に係る基礎項目の額に算入された額(単位:百万円)/Amount recognized in regulatory capital(JPV mn)	ANNA JAMES CELL TO PERCONDUCTOR TOWN
	連結自己資本比率/Consolidated capital adequacy ratio	¥20,000
	単体自己資本比率/Non-consolidated capital adequacy ratio	¥20,000
9	額面総額/Par value of instrument	¥20,000
10	表示される科目の区分/Accounting classification	120,000
10	連結貸借対照表/Consolidated balance sheet	負債/Liability
	単体貸借対照表/Non-consolidated balance sheet	負債/Liability
1.1	整行目/Original date of issuance	
11		2024/10/24
	償還期限の有無/Perpetual or dated	なし/Perpetual
13	その日付/Original maturity date	
14	償還等を可能とする特約の有無/Issuer call	あり/Applicable
15	初回償還可能日及びその償還金額/First call date and redemption amount	2034/12/5 借入金元本の100%に経過利息を加えた額/Par (100% of the principal amount (together with accrued interest to the date of redemption, if any))
	特別早期償還特約の対象となる事由及びその償還金額/Trigger for special early redemption and redemption amount	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))
16	任意償還可能日のうち初回償還可能日以外のものに関する概要/Description on subsequent call dates	初回償還可能日以降の各利払日/Each interest payment date after first ca date
	剰余金の配当又は利息の支払/Dividends / coupons	
17	配当率又は利率の種別/Fixed or floating dividend / coupon	固定から変動/Fixed to Floating
18	配当率又は利率/Coupon rate and any related index	(*1)
19	配当等停止条項の有無/Existence of a dividend stopper	あり/Applicable
20	剰余金の配当又は利息の支払の停止に係る発行者の裁量の有無/Fully discretionary, partially discretionary or mandatory	完全裁量/Fully discretionary
21	ステップ・アップ金利等に係る特約その他の償還等を行う蓋然性を高める特約の有無/Existence of step up or other incentive to redeem	なし/Not applicable
22	未配当の剰余金又は未払の利息に係る累積の有無/Noncumulative or cumulative	なし/Noncumulative
23	他の種類の資本調達手段への転換に係る特約の有無/Convertible feature	なし/Not applicable
24	転換が生じる場合/Convertible trigger	/\$C/ Not applicable
25	転換の範囲/Full or partial conversion	
		_
26	転換の比率/Conversion rate	_
27	転換に係る発行者の裁量の有無/Mandatory or optional conversion	
28	転換に際して交付される資本調達手段の種類/Instrument type convertible into	_
29	転換に際して交付される資本調達手段の発行者/Issuer of instrument convertible into	_
30	元本の削減に係る特約の有無/Write-down feature	あり/Applicable
31	元本の削減が生じる場合/Write-down trigger	当社の連結普通株式等 Tier1比率若しくは単体普通株式等Tier1比率が 5.125%を下回った場合等/Sumitomo Mitsui Trust Bank, Limited's consolidated or non-consolidated Common Equity Tier1 capital ratio faller below 5.125%, etc.
32	元本の削減が生じる範囲/Full or partial write-down	全部削減又は一部削減/Full or partial
33	元本回復特約の有無/Temporary write-down (write up)	を
34	ル本回接付款の有無/Temporary write-down (write up) その概要/Description of write-up mechanism	金融庁その他の監督当局との協議のうえ決定する額/Amount to be determined by Sumitomo Mitsui Trust Bank, Limited after discussion with the Financial Services Agency of Japan and any other relevant Japanese regulatory authorities.
34a	劣後性の手段/Type of subordination	契約上の劣後/Contractual
ora		大かユッカ夜/Contractual
35	残余財産の分配又は倒産手続における債務の弁済若しくは変更について優先的内容を有する他の種類の資本調達手段又はその他外部TLAC調達手段のうち、最も劣後的内容を有するものの名称又は種類/Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	劣後債務(本契約に基づく債務及び本契約に基づく債務と実質的に同順位 の劣後債務を除く。)/Subordinated debt (except the loan and parity securities which effectively rank pari passu with the loan)
36	非充足資本要件の有無/Non-compliant transitioned features	なし/Not applicable
37	非充足資本要件の内容/Description on non-compliant features	—
	200 - 200 - 100 -	I .

前述の劣後債務は、次に掲げる性質のすべてを有するものであります。

・無担保で、かつ、他の債務に劣後する払込済のものであること
・Unsecured, fully-paid and subordinated to other indebtedness.
また、前述の劣後債務には各種特約等が付されております(個々の劣後債務により付される特約は異なります)

Various special provisions, etc., have been attached to the subordinated debts mentioned above, which vary が、かかる特約の概要は以下のとおりです。

The subordinated debts mentioned above have all of the following characteristics:

by each of subordinated debts. The summary of such special provisions are as follows:

劣後特約/Subordination	発行者について劣後事由(清算手続(会社法に基づく特別清算手続を除く。)が開始された場合)が発生した場合、元利金の支払請求権は優先債権の全てが全額の弁済を受けたことを停止条件とする条件付債権となり、その停止条件成就のときに元利金の支払請求権の効力が発生し、かつ、本契約に基づく元利金の支払は、本契約に基づく債権及びこれと清算手続における弁済順位について実質的に同じ条件を付された債権を、発行者の優先株式で残余財産分配の順位が最も優先するものとみなした場合に、本契約に基づく債権につき支払がなされるであろう金額を限度として行われる旨の特約が付されています。	Special provisions are provided to the effect that, if any subordination event (it will be deemed to have been occurred when the liquidation proceeding (except for the special liquidation under the Companies Act) occurs) occurs with respect to the Issuer, a claim for the payment of principal and interest shall be subject to the conditions precedent that all claims having priority must be paid in full prior to the claim for the payment of principal and interest, and only when the conditions precedent are fulfilled shall the claim for the payment of principal and interest become effective, and the payment of principal and interest will be made only to the extent of the amount which would be paid on the loan if liabilities under the loan and liabilities with effectively the same conditions as the loan as to priority of liquidation payment were regarded as the Issuer's preferred stock which ranks most senior as to liquidation payment.
資本事由による特別任意償還特約 (参照項番14・15)/Extraordinary optional redemption due to a capital event(Refer to Items 14 and 15)	資本事由(本契約に基づく元金の全部又は一部がその他Tier1資本に係る基礎項目の額に算入されないこととなる自己資本比率規制等の変更又は改正等がなされた場合)が発生した場合にはいつでも、金融監督当局の事前の確認及び債権者への事前通知を条件として発行者が任意償還できる旨の特約が付されています。	Special provisions are provided that allow the Issuer to redeem the loan at its option at any time upon the occurrence of any Capital Event (where any change or amendment, etc., to the capital adequacy requirements, etc. has been made, as a result of which all or part of the loan shall become no longer qualified as Additional Tier1 capital), subject to the prior confirmation of the financial regulatory authority and prior notice to the creditors.
税務事由による特別任意償還特約 (参照項番14・15)/Extraordinary optional redemption due to a tax event (Refer to Items 14 and 15)	知を条件として発行者が任意償還できる旨の特約が付されています。	Special provisions are provided that allow the Issuer to redeem the loan at its option at any time upon the occurrence of any Tax Event (including the case where the interest on the loan shall become no longer recognized as deductible expenses regarding calculation of corporation tax of the Issuer as result of any change or amendment, etc., in taxation), subject to the prior confirmation of the financial regulatory authority and prior notice to the creditors.
任意償還特約(参照項番14~16) /Optional redemption (Refer to Items 14 to 16)	金融監督当局の事前の確認及び債権者への事前通知を条件として、予め定められた償還可能日(発行から5年を経過した日以降の日)に、発行者が任意償還できる旨の特約が付されています。	Special provisions are provided that allow the Issuer to redeem the subordinated debts at its option on the prescribed redeemable date (from, and including, the day on which the five (5) year period has elapsed from the issue date), subject to the prior confirmation of the financial regulatory authority and prior notice to the creditors
利払停止特約(参照項番19·20) /Interest cancellation (Refer to Items 19 and 20)	初日以降当該利払日の前日までに支払われた本契約に基づく利息、同順位証券及び劣後証券の配当及び利息の総額を控除して得られる調整後分配可能額を、当該利払日に支払うべき本契約に基づく利息の額並びに配当最優先株式及び同順位証券の配当又は利息の総額で按分して算出される額のうち、本契約に基づく利息に係る按分額をいいます。同順位証券とは、発行者の債務で、利息に係る権利について本契約に基づく貸付と実質的に同じ条件を付されたもの等をいいます。	(2) Interest payable amount limitation: Special provisions are provided to the effect that, the amount of interest payable on any interest payment date on the loan shall not exceed the Interest Payable Amount and the Issuer shall not pay any amount of interest on the loan in excess of the Interest Payable Amount. The "Interest Payable Amount" means the amount apportioned to the loan calculated by dividing the adjusted distributable amount, which will be the distributable amount under the Companies Act as of the interest payment date less the total amount of dividends and interest of the loan, the Parity Securities and the Junior Securities paid during the period from the beginning of the fiscal year in which such interest payment date falls to the day preceding such interest payment date, on a pro rata basis among the amount of interest payable on the loan and the total amount of dividends and interest payable on the same interest payment date on its preferred stock which ranks most senior in priority of payment as to dividends as well as Parity Securities. The "Parity Securities" means obligations of the Issuer which effectively rank pari passu as to interest payment with the loan.

(1) 損失吸収事由に係る債務免除

発行者について損失吸収事由(三井住友トラスト・ホールディングス株式会社が報告若しくは公表した連結普通株式等Tier1比率、又は発行者が報告若しくは公表した連結普通株式等Tier1比率なら、125%を下回った場合)が生じた場合、その生じた時点から債務免除日(損失吸収事由が生じた日後20銀行営業日を超えない範囲で発行者が金融庁その他の監督当局と協議の上決定する日)までの期間中、本契約に基づく元金のうち所要損失吸収額(本契約に基づく元金及び他の負債性その他Tier1資本調達手段等の全部又は一部の免除又は普通株式転換により発行者の連結普通株式等Tier1比率及び単体普通株式等Tier1比率が5.125%を上回ることとなるために必要な額として、発行者が金融庁その他の監督当局と協議の方決決定する額を、本契約に基づく元金の額及び他の負債性その他下ier1資本調達手段等の元金の総額で按分して算出される額のうち、本契約に基づく元金の額及び他の負債性その他下ier1資本調達手段等の元金の総額で按分して算出される額のうち、本契約に基づく元金に係る按分額、又は三井住友トラスト・ホールディングス株式会社の連結普通株式等Tier1比率が5.125%を下回った場合には、本契約に基づき発行者が金融庁その他の監督当局と協議の上決定する額)及び当該金額の元金に応じた利息について、元利金の支払請求権の効力は停止し、元利金の弁済期限は到来しないものとし、債務免除日において、発行者は本契約に基づく元利金の支払債務を免除される旨の特約が付されています。

(2)実質破綻事由に係る債務免除

発行者について実質破綻事由(内閣総理大臣が、発行者について第二号措置若しくは第三号措置(預金保険法第102条第1項第2号又は同項第3号において定義される意味を有する。)を講ずる必要がある旨の認定(預金保険法第102条第1項において定義される意味を有する。)又は特定第二号措置(預金保険法第126条の2第1項第2号において定義される意味を有する。)を講ずる必要がある旨の特定認定(預金保険法第126条の2第1項において定義される意味を有する。)を行った場合)が生じた場合、その生じた時点から債務免除日(実質破綻事由が生じた日後10銀行営業日を超えない範囲で発行者が金融庁その他の監督当局と協議の上決定する日)までの期間中、元利金の支払請求権の効力は停止し、元利金の弁済期限は到来しないものとし、債務免除日において、発行者は元利金の支払債務の全額を免除される旨の特約が付されています。

(3) 倒産手続開始事由に係る債務免除

発行者について、倒産手続開始事由(発行者について破産手続開始、会社更生手続開始若しくは民事再生 手続開始の決定若しくは特別清算開始の命令がなされ、又は日本法によらない破産手続、会社更生手続、民 事再生手続若しくは特別清算若しくはこれらに準ずる手続が外国において行われた場合)が生じた場合、倒産 手続開始事由が生じた時点において、発行者は本契約に基づく元利金の支払債務の全額を免除される旨の 特約が付されています。

(1) Write-down upon the occurrence of a Loss Absorption Event:

Special provisions are provided to the effect that, if a Loss Absorption Event occurs, the claims with respect to the principal amount of the loan in an amount equal to the Loss Absorption Amount, together with the interest on such amount of the principal amount, shall be suspended and shall not become due from the Occurrence of the Loss Absorption Event until the Write-Down Date, and shall be written down on the Write-Down Date.

The "Loss Absorption Event" will be deemed to have occurred when Sumitomo Mitsui Trust Holdings, Inc.'s consolidated Common Equity Tier1 capital ratio reported or published by it, or the Issuer's consolidated Common Equity Tier1 capital ratio or non-consolidated Common Equity Tier1 capital ratio reported or published by it, falls below 5.125%.

For the purpose of this paragraph (1), the "Write-Down Date" shall be determined by the Issuer in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authorities and shall be no less than one and no more than twenty business days following the date on which a Loss Absorption Event has occurred.

The "Loss Absorption Amount" will be the amount apportioned to the loan calculated by dividing such amount as determined by the Issuer in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authorities necessary to make the Issuer's consolidated Common Equity Tier1 capital ratio and non-consolidated Common Equity Tier1 capital ratio exceed 5.125% by write-down or conversion to ordinary shares of all or part of the loan and its other Additional Tier1 liabilities, etc., on a pro rata basis among the principal amount of the loan and the total principal amount of its other Additional Tier1 liabilities, etc. or, in case Sumitomo Mitsui Trust Holdings, Inc.'s consolidated Common Equity Tier1 capital ratio falls below 5.125%, such amount as determined by the Issuer in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authorities in accordance with the terms of the loan.

(2) Write-down upon the occurrence of a Non-Viability Event:

Special provisions are provided to the effect that, if a Non-Viability Event occurs, the claims of the principal amount of the loan, together with the interest thereon, shall be suspended and shall not become due from the occurrence of the Non-Viability Event until the Write-Down Date, and all of the principal amount and the interest shall be written down to zero on the Write-Down Date.

The "Non-Viability Event" will be deemed to have occurred when the Prime Minister of Japan confirms (nintei) that (i) the "specified Item 2 measures (dai nigo sochi)" or the "item 3 measures (dai sango sochi)," which are the measures set forth in Article 126-2, Paragraph 1, Item 2 or Item 3 of the Deposit Insurance Act, need to be applied to the Issuer, or (ii) the "specified item 2 measures (tokutei dai nigo sochi)," which are the measures set forth in Article 126-2, Paragraph 1, Item 2 of the Deposit Insurance Act, need to be applied to the Issuer.

For the purpose of this paragraph (2), the "Write-Down Date" shall be determined by the Issuer in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authority and any other supervisory authorities and shall be no less than one and no more than ten business days following the date on which a Non-Viability Event has occurred.

(3) Write-down upon the occurrence of the Insolvency Proceedings Commencement Event: Special provisions are provided to the effect that, if the Insolvency Proceedings Commencement Event occurs, all of the principal amount of and interest on the loan shall be written down to zero at the time of the occurrence of the Insolvency Proceedings Commencement Event.

The "insolvency Proceedings Commencement Event" will be deemed to have occurred when it is adjudicated that the Issuer becomes subject to bankruptcy proceedings, corporate reorganization proceedings, civil rehabilitation proceedings or special liquidation proceedings or any other similar insolvency proceedings are made in any country other than Japan.

元金回復特約(参照項番33·34) /Reinstatement (Write-Up)(Refer to Items 33 and 34)

債務免除特約(参照項番30~32) /Write-Down(Refer to Items 30 to 32)

損失吸収事由の発生により、本契約に基づく元金の全部又は一部の支払債務が免除されている場合において、元金回復事由(元金回復がなされた直後においても、十分に高い水準の連結普通株式等Tierl比率及び単体普通株式等Tierl比率が維持されることについて、あらかじめ金融庁その他の監督当局の確認を受けたうえで、発行者が元金の支払債務の免除の効力を将来に向かって消滅させることを決定した場合)が生じた場合、発行者が金融庁その他の監督当局との協議のうえ決定する額について、元金回復日(元金回復事由が生じた日後20銀行営業日を超えない範囲で発行者が金融庁その他の監督当局と協議の上決定する日)に、本契約に基づく元金の支払債務の免除の効力は将来に向かって消滅する旨の特約が付されています。

Special provisions are provided to the effect that, when all or part of the principal amount of the loan has been written down upon the occurrence of a Loss Absorption Event, such principal amount of the loan shall be reinstated upon the occurrence of a Reinstatement Event to the extent of the amount to be determined by the Issuer after discussion with the Financial Services Agency of Japan and any other relevant Japanese regulatory authorities, on the Reinstatement Date.

The "Reinstatement Event" occurs when the Issuer determines that the principal amount of the loan that has been written-down be reinstated after obtaining prior confirmation of the Financial Services Agency of Japan and any other relevant Japanese regulatory authorities that the Issuer's consolidated Common Equity Tier1 capital ratio and non-consolidated Common Equity Tier1 capital ratio remain at a sufficiently high level after giving effect to the relevant reinstatement of the loan.

The "Reinstatement Date" shall be determined by the Issuer in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authorities and shall be no less than one and no more than twenty business days following the date on which a Reinstatement Event has occurred.

(*1)私募又は相対取引で調達した劣後債務のうち利率を公表していないものについては、個々の適用利率を記載していませんが、同種の劣後債務の基準日における適用利率の加重平均(小数点第3位を四捨五入)は年1.78%です。

(*1) Each interest rate applicable to subordinated debts issued under the private placement, of which is not publicly disclosed, is not on the table, but the weighted average (rounded off to two decimal places) of interest rates applicable to the same type of subordinated debts as of the record date is 1.78% per annum.

<契約内容の概要/Main features > 劣後債務-8/Subordinated Debt-8 劣後債務-9/Subordinated Debt-9 劣後債務-10/Subordinated Debt-10

<契約内容の概要/Main features>	劣後債務-8/Subordinated Debt-8	劣後債務-9/Subordinated Debt-9	劣後債務-10/Subordinated Debt-10
1 発行者/Issuer	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited
2 識別のために付された番号、記号その他の符号/Unique Identifier	_	-	_
3 準拠法/Governing law(s) of the instrument	日本法/Japanese Law	日本法/Japanese Law	日本法/Japanese Law
規制上の取扱い/Regulatory treatment			
4 2022年3月30日までの期間における自己資本に係る基礎項目の額への算入に係る 取扱い/Transitional Basel III rules (before March 31, 2022)	-	_	-
5 2022年3月31日以降における自己資本に係る基礎項目の額への算入に係る取扱い /Post-transitional Basel III rules (on or after March 31, 2022)	Tier2資本に係る基礎項目の額/Tier2 Capital	Tier2資本に係る基礎項目の額/Tier2 Capital	Tier2資本に係る基礎項目の額/Tier2 Capital
6 自己資本比率の算出において自己資本に算入する者/Entity which recognizes this instrument in regulatory capital	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited
7 銘柄、名称又は種類/Instrument Name / type	劣後借入金/Subordinated loan	劣後借入金/Subordinated loan	劣後借入金/Subordinated loan
8 自己資本に係る基礎項目の額に算入された額(単位:百万円)/Amount recognized in regulatory capital(JPY mn)			
連結自己資本比率/Consolidated capital adequacy ratio	¥2,562	¥6,949	¥3,871
単体自己資本比率/Non-consolidated capital adequacy ratio	¥2,562	¥6,949	¥3,871
9 額面総額/Par value of instrument	¥30,000	¥30,000	¥10,000
10 表示される科目の区分/Accounting classification	,	,	
連結貸借対照表/Consolidated balance sheet	負債/Liability	負債/Liability	負債/Liability
単体貸借対照表/Non-consolidated balance sheet	負債/Liability	負債/Liability	負債/Liability
11 発行日/Original date of issuance	2015/6/5	2016/2/29	2016/12/8
12 償還期限の有無/Perpetual or dated	5013/0/3 あり/Dated	あり/Dated	あり/Dated
13 その目付/Original maturity date	2025/6/5	2026/2/27	2026/12/8
14 償還等を可能とする特約の有無/Issuer call	あり/Applicable	あり/Applicable	あり/Applicable
14 関連等を可能とする特別の有無/Issuel call	8)9/ Applicable	a)9/Applicable	899/Applicable
初回償還可能日及びその償還金額/First call date and redemption amount	_	_	_
特別早期償還特約の対象となる事由及びその償還金額/Trigger for special early redemption and redemption amount	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))
任意償還可能日のうち初回償還可能日以外のものに関する概要/Description on subsequent call dates	_	_	_
剰余金の配当又は利息の支払/Dividends / coupons			
17 配当率又は利率の種別/Fixed or floating dividend / coupon	固定/Fixed	固定/Fixed	固定/Fixed
18 配当率又は利率/Coupon rate and any related index	(*2)	(*2)	(*2)
19 配当等停止条項の有無/Existence of a dividend stopper	なし/Not applicable	なし/Not applicable	なし/Not applicable
利余金の配当又は利息の支払の停止に係る発行者の裁量の有無/Fully discretionary, partially discretionary or mandatory	裁量なし/Mandatory	裁量なし/Mandatory	裁量なし/Mandatory
ステップ・アップ金利等に係る特約その他の償還等を行う蓋然性を高める特約の有無/Existence of step up or other incentive to redeem	なし/Not applicable	なし/Not applicable	たし/Not applicable
22 未配当の剰余金又は未払の利息に係る累積の有無/Noncumulative or cumulative	なし/Noncumulative	なし/Noncumulative	なし/Noncumulative
23 他の種類の資本調達手段への転換に係る特約の有無/Convertible feature	なし/Not applicable	なし/Not applicable	なし/Not applicable
24 転換が生じる場合/Convertible trigger	=		
25 転換の範囲/Full or partial conversion	_	_	_
26 転換の比率/Conversion rate	_	_	_
27 転換に係る発行者の裁量の有無/Mandatory or optional conversion	_	_	_
28 転換に際して交付される資本調達手段の種類/Instrument type convertible into	_	_	_
29 転換に際して交付される資本調達手段の発行者/Issuer of instrument convertible into	-	_	_
30 元本の削減に係る特約の有無/Write-down feature	あり/Applicable	あり/Applicable	あり/Applicable
31 元本の削減が生じる場合/Write-down trigger	実質破綻事由発生時/Non-Valbility Event	実質破綻事由発生時/Non-Valbility Event	実質破綻事由発生時/Non-Valbility Event
32 元本の削減が生じる範囲/Full or partial write-down	常に全部削減/Full	常に全部削減/Full	常に全部削減/Full
33 元本回復特約の有無/Temporary write-down (write up)	なし/Not applicable	なし/Not applicable	なし/Not applicable
34 その概要/Description of write-up mechanism	_	_	_
34a 劣後性の手段/Type of subordination	契約上の劣後/Contractual	契約上の劣後/Contractual	契約上の劣後/Contractual
機会財産の分配又は倒産手続における債務の弁済若しくは変更について優先的内容を有する他の種類の資本調達手段又はその他外部TLAC調達手段のうち、最も劣後的内容を有するものの名称又は種類/Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	一般債務/Ordinary debt (all liabilities other than subordinated debt)	一般債務/Ordinary debt (all liabilities other than subordinated debt)	一般債務/Ordinary debt (all liabilities other than subordinated debt)
36 非充足資本要件の有無/Non-compliant transitioned features	なし/Not applicable	なし/Not applicable	なし/Not applicable
			* **
37 非充足資本要件の内容/Description on non-compliant features		<u> </u>	_

<契約内容の概要/Main features> 劣後債務-11/Subordinated Debt-11 劣後債務-12/Subordinated Debt-12 劣後債務-13/Subordinated Debt-13

<契約内容の概要/Main features>	劣後債務-11/Subordinated Debt-11	劣後債務-12/Subordinated Debt-12	劣後債務-13/Subordinated Debt-13
1 発行者/Issuer	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited
2 識別のために付された番号、記号その他の符号/Unique Identifier	_	_	
3 準拠法/Governing law(s) of the instrument	日本法/Japanese Law	日本法/Japanese Law	日本法/Japanese Law
規制上の取扱い/Regulatory treatment			
4 2022年3月30日までの期間における自己資本に係る基礎項目の額への算入に係る 取扱い/Transitional Basel III rules (before March 31, 2022)	_	_	_
5 2022年3月31日以降における自己資本に係る基礎項目の額への算入に係る取扱い /Post-transitional Basel III rules (on or after March 31, 2022)	Tier2資本に係る基礎項目の額/Tier2 Capital	Tier2資本に係る基礎項目の額/Tier2 Capital	Tier2資本に係る基礎項目の額/Tier2 Capital
自己資本比率の算出において自己資本に算入する者/Entity which recognizes this instrument in regulatory capital	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited
7 銘柄、名称又は種類/Instrument Name / type	劣後借入金/Subordinated loan	劣後借入金/Subordinated loan	劣後借入金/Subordinated loan
海州、名称又は種類/Instrument Name / type 自己資本に係る基礎項目の額に算入された額(単位:百万円)/Amount recognized in regulatory capital(JPY mn)	为夜智八壶/Subordinated loan	为恢管八金/Subordinated Ioan	为恢管八壶/Subordinated loan
連結自己資本比率/Consolidated capital adequacy ratio	¥11,779	¥7,000	¥3,000
単体自己資本比率/Non-consolidated capital adequacy ratio	¥11,779	¥7,000	¥3,000
9 額面総額/Par value of instrument	¥30,000	¥7,000	¥3,000
9 額面を銀アar value of instrument 10 表示される科目の区分/Accounting classification	¥30,000	±1,000	±3,000
連結貸借対照表/Consolidated balance sheet	負債/Liability	負債/Liability	負債/Liability
連結貨情对照表/Consolidated balance sheet 単体貸借対照表/Non-consolidated balance sheet	負債/Liability 負債/Liability	負債/Liability 負債/Liability	負債/Liability 負債/Liability
	• • • • • • • • • • • • • • • • • • • •		
11 発行日/Original date of issuance	2016/12/19	2017/2/28	2017/3/23
12 <u> </u> 償還期限の有無/Perpetual or dated	あり/Dated	あり/Dated	あり/Dated
13 その日付/Original maturity date	2026/12/18	2032/2/27	2032/3/23
14 償還等を可能とする特約の有無/Issuer call	あり/Applicable	あり/Applicable	あり/Applicable
初回償還可能日及びその償還金額/First call date and redemption amount	_	2027/2/26 借入金元本の100%に経過利息を加えた額/Par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	_
特別早期償還特約の対象となる事由及びその償還金額/Trigger for special early redemption and redemption amount	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))
任意償還可能日のうち初回償還可能日以外のものに関する概要/Description on subsequent call dates	_	初回償還可能日以降の各利払日/Each interest payment date after first call date	_
剰余金の配当又は利息の支払/Dividends / coupons			
17 配当率又は利率の種別/Fixed or floating dividend / coupon	固定/Fixed	固定から変動/Fixed to Floating	固定/Fixed
18 配当率又は利率/Coupon rate and any related index	(*2)	(*2)	(*2)
19 配当等停止条項の有無/Existence of a dividend stopper	なし/Not applicable	なし/Not applicable	なし/Not applicable
剰余金の配当又は利息の支払の停止に係る発行者の裁量の有無/Fully discretionary, partially discretionary or mandatory	裁量なし/Mandatory	裁量なし/Mandatory	裁量なし/Mandatory
ステップ・アップ金利等に係る特約その他の償還等を行う蓋然性を高める特約の有無/Existence of step up or other incentive to redeem	なし/Not applicable	なし/Not applicable	なし/Not applicable
22 未配当の剰余金又は未払の利息に係る累積の有無/Noncumulative or cumulative	なし/Noncumulative	なし/Noncumulative	なし/Noncumulative
23 他の種類の資本調達手段への転換に係る特約の有無/Convertible feature	なし/Not applicable	なし/Not applicable	なし/Not applicable
24 転換が生じる場合/Convertible trigger			
25 転換の範囲/Full or partial conversion	_	_	I
26 転換の比率/Conversion rate	_	_	
27 転換に係る発行者の裁量の有無/Mandatory or optional conversion	_	_	
28 転換に際して交付される資本調達手段の種類/Instrument type convertible into	_	_	
29 転換に際して交付される資本調達手段の発行者/Issuer of instrument convertible into	_	_	_
all 元本の削減に係る特約の有無/Write-down feature	あり/Applicable	あり/Applicable	あり/Applicable
31 元本の削減が生じる場合/Write-down trigger	実質破綻事由発生時/Non-Valbility Event	実質破綻事由発生時/Non-Valbility Event	実質破綻事由発生時/Non-Valbility Event
29 二十の削減が生じる禁囲 / [2,1]	常に全部削減/Full	告下人如此法 / □ 11	常に全部削減/Full
32 元本の削減が生じる範囲/Full or partial write-down		常に全部削減/Full	
33 元本回復特約の有無/Temporary write-down (write up)	なし/Not applicable	なし/Not applicable	なし/Not applicable
34 その概要/Description of write-up mechanism	-	_	_
34a 劣後性の手段/Type of subordination	契約上の劣後/Contractual	契約上の劣後/Contractual	契約上の劣後/Contractual
機会財産の分配又は倒産手続における債務の弁済者にくは変更について優先的内容を有する他の種類の資本調達手段又はその他外部TLAC調達手段のうち、最も劣後的内容を有するものの名称又は種類/Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	一般債務/Ordinary debt (all liabilities other than subordinated debt)	一般債務/Ordinary debt (all liabilities other than subordinated debt)	一般債務/Ordinary debt (all liabilities other than subordinated debt)
36 非充足資本要件の有無/Non-compliant transitioned features	51 /11 !! 11	+>1 /N-+1:L1-	451 /AL (
50 乔儿尼貝平安叶V/有無/Noir Compilant transitioned leatures	なし/Not applicable	なし/Not applicable	なし/Not applicable
37 非充足資本要件の内容/Description on non-compliant features	√ς C/Not applicable —	المرابات ال	/£C/Not applicable —

<契約内容の概要/Main features > 劣後債務-14/Subordinated Debt-14 劣後債務-15/Subordinated Debt-15 劣後債務-16/Subordinated Debt-16

<契約内容の概要/Main features>	劣後債務-14/Subordinated Debt-14	劣後債務-15/Subordinated Debt-15	劣後債務-16/Subordinated Debt-16
1 発行者/Issuer	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited
2 識別のために付された番号、記号その他の符号/Unique Identifier	_	П	-
3 準拠法/Governing law(s) of the instrument	日本法/Japanese Law	日本法/Japanese Law	日本法/Japanese Law
規制上の取扱い/Regulatory treatment			
4 2022年3月30日までの期間における自己資本に係る基礎項目の額への算入に係る 取扱い/Transitional Basel III rules (before March 31, 2022)	_	1	_
5 2022年3月31日以降における自己資本に係る基礎項目の額への算入に係る取扱い /Post-transitional Basel III rules (on or after March 31, 2022)	Tier2資本に係る基礎項目の額/Tier2 Capital	Tier2資本に係る基礎項目の額/Tier2 Capital	Tier2資本に係る基礎項目の額/Tier2 Capital
自己資本比率の算出において自己資本に算入する者/Entity which recognizes this instrument in regulatory capital	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited
7 銘柄、名称又は種類/Instrument Name / type	劣後借入金/Subordinated loan	劣後借入金/Subordinated loan	劣後借入金/Subordinated loan
8 自己資本に係る基礎項目の額に算入された額(単位:百万円)/Amount recognized in regulatory capital(JPY mn)		7,000	77.77
連結自己資本比率/Consolidated capital adequacy ratio	¥9,737	¥13,804	¥10,000
単体自己資本比率/Non-consolidated capital adequacy ratio	¥9,737	¥13,804	¥10,000
9 額面総額/Par value of instrument	¥20,000	¥20,000	¥10,000
10 表示される科目の区分/Accounting classification	,		
連結貸借対照表/Consolidated balance sheet	負債/Liability	負債/Liability	負債/Liability
単体貸借対照表/Non-consolidated balance sheet	負債/Liability	負債/Liability	負債/Liability
11 発行日/Original date of issuance	2017/6/8	2018/6/14	2020/9/1
12 償還期限の有無/Perpetual or dated	あり/Dated	あり/Dated	2020/3/1 あり/Dated
13 その日付/Original maturity date	2027/6/8	2028/6/14	2030/9/2
14 償還等を可能とする特約の有無/Issuer call	あり/Applicable	あり/Applicable	あり/Applicable
14 関連等を可能とする行為のク有無/Issuel call	8)9/ Applicable	a)9/Applicable	
初回償還可能日及びその償還金額/First call date and redemption amount	-	-	2025/9/2 借入金元本の100%に経過利息を加えた額/Par (100% of the principal amount (together with accrued interest to the date of redemption, if any))
特別早期償還特約の対象となる事由及びその償還金額/Trigger for special early redemption and redemption amount	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))
任意償還可能日のうち初回償還可能日以外のものに関する概要/Description on subsequent call dates	_	_	初回償還可能日以降の各利払日/Each interest payment date after first call date
剰余金の配当又は利息の支払/Dividends / coupons			
17 配当率又は利率の種別/Fixed or floating dividend / coupon	固定/Fixed	固定/Fixed	固定から変動/Fixed to Floating
18 配当率又は利率/Coupon rate and any related index	(*2)	(*2)	(*2)
19 配当等停止条項の有無/Existence of a dividend stopper	なし/Not applicable	なし/Not applicable	なし/Not applicable
剰余金の配当又は利息の支払の停止に係る発行者の裁量の有無/Fully discretionary, partially discretionary or mandatory	裁量なし/Mandatory	裁量なし/Mandatory	裁量なし/Mandatory
ステップ・アップ金利等に係る特約その他の償還等を行う蓋然性を高める特約の有 無/Existence of step up or other incentive to redeem	なし/Not applicable	なし/Not applicable	なし/Not applicable
22 未配当の剰余金又は未払の利息に係る累積の有無/Noncumulative or cumulative	なし/Noncumulative	なし/Noncumulative	なし/Noncumulative
23 他の種類の資本調達手段への転換に係る特約の有無/Convertible feature	なし/Not applicable	なし/Not applicable	なし/Not applicable
24 転換が生じる場合/Convertible trigger	=	_	_
25 転換の範囲/Full or partial conversion	=	=	=
26 転換の比率/Conversion rate	=	=	=
27 転換に係る発行者の裁量の有無/Mandatory or optional conversion	=	=	=
28 転換に際して交付される資本調達手段の種類/Instrument type convertible into	=	=	=
転換に際して交付される資本調達手段の発行者/Issuer of instrument convertible into	_	-	_
30 元本の削減に係る特約の有無/Write-down feature	あり/Applicable	あり/Applicable	あり/Applicable
31 元本の削減が生じる場合/Write-down trigger	実質破綻事由発生時/Non-Valbility Event	実質破綻事由発生時/Non-Valbility Event	実質破綻事由発生時/Non-Valbility Event
32 元本の削減が生じる範囲/Full or partial write-down	常に全部削減/Full	常に全部削減/Full	常に全部削減/Full
33 元本回復特約の有無/Temporary write-down (write up)	ホモエの中が外 (下山) なし/Not applicable	おに主まりりのパートはII なし/Not applicable	たし/Not applicable
55 /4年間接行派20/月 赤/ Temporary write down (write up)	'& €/ Not applicable	'&C/ Not applicable	'&C/ Not applicable
34 その概要/Description of write-up mechanism	_	_	_
34a 劣後性の手段/Type of subordination	契約上の劣後/Contractual	契約上の劣後/Contractual	契約上の劣後/Contractual
機余財産の分配又は倒産手続における債務の弁済若しくは変更について優先的内容を有する他の種類の資本調達手段又はその他外部TLAC調達手段のうち、最も劣後的内容を有するものの名称又は種類/Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	一般債務/Ordinary debt (all liabilities other than subordinated debt)	一般債務/Ordinary debt (all liabilities other than subordinated debt)	一般債務/Ordinary debt (all liabilities other than subordinated debt)
36 非充足資本要件の有無/Non-compliant transitioned features	なし/Not applicable	なし/Not applicable	なし/Not applicable
37 非充足資本要件の内容/Description on non-compliant features			=

<契約内容の概要/Main features > 劣後債務-17/Subordinated Debt-17 劣後債務-18/Subordinated Debt-18 劣後債務-19/Subordinated Debt-19

<契約内容の概要/Main features>		劣後債務-17/Subordinated Debt-17	劣後債務-18/Subordinated Debt-18	劣後債務-19/Subordinated Debt-19
1 発行者/Issuer		三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited
2 識別のために付された番号、記号その他の符号	∄/Unique Identifier	_	=	-
3 準拠法/Governing law(s) of the instrument		日本法/Japanese Law	日本法/Japanese Law	日本法/Japanese Law
規制上の取扱い/Regulatory treatment				
4 2022年3月30日までの期間における自 取扱い/Transitional Basel III rules (be	已資本に係る基礎項目の額への算入に係る fore March 31, 2022)	_	_	-
5 2022年3月31日以降における自己資本 /Post-transitional Basel III rules (on o	に係る基礎項目の額への算入に係る取扱い r after March 31, 2022)	Tier2資本に係る基礎項目の額/Tier2 Capital	Tier2資本に係る基礎項目の額/Tier2 Capital	Tier2資本に係る基礎項目の額/Tier2 Capital
	本に算入する者/Entity which recognizes this	三井住友信託銀行株式会社	三井住友信託銀行株式会社	三井住友信託銀行株式会社
instrument in regulatory capital 7 銘柄、名称又は種類/Instrument Name / type		Sumitomo Mitsui Trust Bank, Limited 劣後借入金/Subordinated loan	Sumitomo Mitsui Trust Bank, Limited 劣後借入金/Subordinated loan	Sumitomo Mitsui Trust Bank, Limited 劣後借入金/Subordinated loan
	()) (H	为该管入金/Subordinated loan	为恢管入金/Subordinated loan	为该管入金/Subordinated loan
8 自己資本に係る基礎項目の額に算入された額 regulatory capital(JPY mn)				
連結自己資本比率/Consolidated capit		¥30,000	¥20,000	¥5,000
単体自己資本比率/Non-consolidated	capital adequacy ratio	¥30,000	¥20,000	¥5,000
9 額面総額/Par value of instrument		¥30,000	¥20,000	¥5,000
10 表示される科目の区分/Accounting classificati				
連結貸借対照表/Consolidated balance	sheet	負債/Liability	負債/Liability	負債/Liability
単体貸借対照表/Non-consolidated ba	lance sheet	負債/Liability	負債/Liability	負債/Liability
11 発行日/Original date of issuance		2020/9/11	2021/12/21	2022/3/31
12 償還期限の有無/Perpetual or dated		あり/Dated	あり/Dated	あり/Dated
13 その日付/Original maturity date		2030/9/11	2031/12/22	2032/3/31
14 償還等を可能とする特約の有無/Issuer call		あり/Applicable	あり/Applicable	あり/Applicable
15 初回償還可能日及びその償還金額/F	rst call date and redemption amount	2025/9/11 借入金元本の100%に経過利息を加えた額/Par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	2026/12/22 借入金元本の100%に経過利息を加えた額/Par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	2027/3/31 借入金元本の100%に経過利息を加えた額/Par (100% of the principal amount (together with accrued interest to the date of redemption, if any))
特別早期償還特約の対象となる事由及 redemption and redemption amount	びその償還金額/Trigger for special early	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))
任意償還可能日のうち初回償還可能日 subsequent call dates	以外のものに関する概要/Description on	_	初回償還可能日以降の各利払日/Each interest payment date after first call date	初回償還可能日以降の各利払日/Each interest payment date after first call date
剰余金の配当又は利息の支払/Dividends / co	pupons			
17 配当率又は利率の種別/Fixed or float	ing dividend / coupon	固定/Fixed	固定から変動/Fixed to Floating	固定から変動/Fixed to Floating
18 配当率又は利率/Coupon rate and any		(*2)	(*2)	(*2)
19 配当等停止条項の有無/Existence of a	dividend stopper	なし/Not applicable	なし/Not applicable	なし/Not applicable
20 剰余金の配当又は利息の支払の停止 discretionary, partially discretionary o		裁量なし/Mandatory	裁量なし/Mandatory	裁量なし/Mandatory
ステップ・アップ金利等に係る特約その 無/Existence of step up or other incer	他の償還等を行う蓋然性を高める特約の有 tive to redeem	なし/Not applicable	なし/Not applicable	なし/Not applicable
	る累積の有無/Noncumulative or cumulative	なし/Noncumulative	なし/Noncumulative	たし/Noncumulative
23 他の種類の資本調達手段への転換に係る特能		なし/Not applicable	ない/Not applicable	たいのではMadare
24 転換が生じる場合/Convertible trigger			- Tot applicable	—
25 転換の範囲/Full or partial conversion		=	_	_
26 転換の比率/Conversion rate			<u> </u>	
27 転換に係る発行者の裁量の有無/Man	leters or entional conversion	<u> </u>		<u> </u>
		<u> </u>		
	の種類/Instrument type convertible into		_	_
into into	の発行者/Issuer of instrument convertible	-	-	-
30 元本の削減に係る特約の有無/Write-down fee	ature	あり/Applicable	あり/Applicable	あり/Applicable
31 元本の削減が生じる場合/Write-down	trigger	実質破綻事由発生時/Non-Valbility Event	実質破綻事由発生時/Non-Valbility Event	実質破綻事由発生時/Non-Valbility Event
32 元本の削減が生じる範囲/Full or parti	al write-down	常に全部削減/Full	常に全部削減/Full	常に全部削減/Full
33 元本回復特約の有無/Temporary write		なし/Not applicable	なし/Not applicable	なし/Not applicable
34 その概要/Description of write-up		_	_	_
34a 劣後性の手段/Type of subordination		契約上の劣後/Contractual	契約上の劣後/Contractual	契約上の劣後/Contractual
機会財産の分配又は倒産手続における債務の 対る他の種類の資本調達手段又はその他外部 するものの名称又は種類/Instrument name or subordination hierarchy in liquidation	TLAC調達手段のうち、最も劣後的内容を有	一般債務/Ordinary debt (all liabilities other than subordinated debt)	一般債務/Ordinary debt (all liabilities other than subordinated debt)	一般債務/Ordinary debt (all liabilities other than subordinated debt)
36 非充足資本要件の有無/Non-compliant transi	tioned features	なし/Not applicable	なし/Not applicable	なし/Not applicable
37 非充足資本要件の内容/Description on non-c		=	=	=
	•			

<契約内容の概要/Main features> 劣後債務-20/Subordinated Debt-20 劣後債務-21/Subordinated Debt-21 劣後債務-22/Subordinated Debt-22

	<契約内容の概要/Main features>	劣後債務-20/Subordinated Debt-20	劣後債務-21/Subordinated Debt-21	劣後債務-22/Subordinated Debt-22
1	発行者/Issuer	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited
2 1	識別のために付された番号、記号その他の符号/Unique Identifier	=	=	=
3	準拠法/Governing law(s) of the instrument	日本法/Japanese Law	日本法/Japanese Law	日本法/Japanese Law
- 5	見制上の取扱い/Regulatory treatment			
4	2022年3月30日までの期間における自己資本に係る基礎項目の額への算入に係る 取扱い/Transitional Basel III rules (before March 31, 2022)	-	-	_
5	2022年3月31日以降における自己資本に係る基礎項目の額への算入に係る取扱い /Post-transitional Basel III rules (on or after March 31, 2022)	Tier2資本に係る基礎項目の額/Tier2 Capital	Tier2資本に係る基礎項目の額/Tier2 Capital	Tier2資本に係る基礎項目の額/Tier2 Capital
6	自己資本比率の算出において自己資本に算入する者/Entity which recognizes this	三井住友信託銀行株式会社	三井住友信託銀行株式会社	三井住友信託銀行株式会社
	instrument in regulatory capital	Sumitomo Mitsui Trust Bank, Limited	Sumitomo Mitsui Trust Bank, Limited	Sumitomo Mitsui Trust Bank, Limited
_	銘柄、名称又は種類/Instrument Name / type	劣後借入金/Subordinated loan	劣後借入金/Subordinated loan	劣後借入金/Subordinated loan
	自己資本に係る基礎項目の額に算入された額(単位:百万円)/Amount recognized in egulatory capital(JPY mn)			
1	連結自己資本比率/Consolidated capital adequacy ratio	¥10,000	¥10,000	¥10,000
	単体自己資本比率/Non-consolidated capital adequacy ratio	¥10,000	¥10,000	¥10,000
	質面総額/Par value of instrument	¥10,000	¥10,000	¥10,000
10	表示される科目の区分/Accounting classification			
	連結貸借対照表/Consolidated balance sheet	負債/Liability	負債/Liability	負債/Liability
	単体貸借対照表/Non-consolidated balance sheet	負債/Liability	負債/Liability	負債/Liability
	発行日/Original date of issuance	2022/12/20	2022/12/28	2023/9/5
12	賞還期限の有無/Perpetual or dated	あり/Dated	あり/Dated	あり/Dated
13	その日付/Original maturity date	2032/12/20	2032/12/28	2033/9/5
	賞還等を可能とする特約の有無/Issuer call	あり/Applicable	あり/Applicable	あり/Applicable
15	初回償還可能日及びその償還金額/First call date and redemption amount	2027/12/20 借入金元本の100%に経過利息を加えた額/Par (100% of the principal amount	2027/12/28 借入金元本の100%に経過利息を加えた額/Par (100% of the principal amount	2028/9/5 借入金元本の100%に経過利息を加えた額/Par (100% of the principal amount
	·	(together with accrued interest to the date of redemption, if any)) 税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax	(together with accrued interest to the date of redemption, if any)) 税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax	(together with accrued interest to the date of redemption, if any)) 税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax
	特別早期償還特約の対象となる事由及びその償還金額/Trigger for special early redemption and redemption amount	event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))
16	任意償還可能日のうち初回償還可能日以外のものに関する概要/Description on subsequent call dates	初回償還可能日以降の各利払日/Each interest payment date after first call date	_	初回償還可能日以降の各利払日/Each interest payment date after first call date
3	剰余金の配当又は利息の支払/Dividends / coupons			
17	配当率又は利率の種別/Fixed or floating dividend / coupon	固定から変動/Fixed to Floating	固定/Fixed	固定から変動/Fixed to Floating
18	配当率又は利率/Coupon rate and any related index	(*2)	(*2)	(*2)
19	配当等停止条項の有無/Existence of a dividend stopper	なし/Not applicable	なし/Not applicable	なし/Not applicable
20	剰余金の配当又は利息の支払の停止に係る発行者の裁量の有無/Fully discretionary, partially discretionary or mandatory	裁量なし/Mandatory	裁量なし/Mandatory	裁量なし/Mandatory
21	ステップ・アップ金利等に係る特約その他の償還等を行う蓋然性を高める特約の有無/Existence of step up or other incentive to redeem	なし/Not applicable	なし/Not applicable	なし/Not applicable
22	未配当の剰余金又は未払の利息に係る累積の有無/Noncumulative or cumulative	なし/Noncumulative	なし/Noncumulative	たし/Noncumulative
	也の種類の資本調達手段への転換に係る特約の有無/Convertible feature	なし/Not applicable	ない/Not applicable	ない/Not applicable
24	転換が生じる場合/Convertible trigger		- Tot applicable	—
25	転換の範囲/Full or partial conversion		_	
26	転換の地率/Conversion rate	<u> </u>	<u> </u>	
27	転換の比率/Conversion rate 転換に係る発行者の裁量の有無/Mandatory or optional conversion	<u> </u>		<u> </u>
28				
	転換に際して交付される資本調達手段の種類/Instrument type convertible into	<u> </u>	_	_
29	転換に際して交付される資本調達手段の発行者/Issuer of instrument convertible into	-	-	-
30	元本の削減に係る特約の有無/Write-down feature	あり/Applicable	あり/Applicable	あり/Applicable
31	元本の削減が生じる場合/Write-down trigger	実質破綻事由発生時/Non-Valbility Event	実質破綻事由発生時/Non-Valbility Event	実質破綻事由発生時/Non-Valbility Event
32	元本の削減が生じる範囲/Full or partial write-down	常に全部削減/Full	常に全部削減/Full	常に全部削減/Full
33	元本回復特約の有無/Temporary write-down (write up)	なし/Not applicable	なし/Not applicable	なし/Not applicable
100	, _ , , , _ , , , , , , , , , , , , , ,	oray con approace	v.e., · · · · approante	o.e., approunte
34	その概要/Description of write-up mechanism	-	_	_
34a -	劣後性の手段/Type of subordination	契約上の劣後/Contractual	契約上の劣後/Contractual	契約上の劣後/Contractual
35	残らデキジーがある。 残余財産の分配又は倒産手続における債務の弁済若しくは変更について優先的内容を有 する他の種類の資本調達手段又はその他外部TLAC調達手段のうち、最も劣後的内容を有 するものの名称又は種類/Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	一般債務/Ordinary debt (all liabilities other than subordinated debt)	一般債務/Ordinary debt (all liabilities other than subordinated debt)	一般債務/Ordinary debt (all liabilities other than subordinated debt)
36	非充足資本要件の有無/Non-compliant transitioned features	なし/Not applicable	なし/Not applicable	なし/Not applicable
-	非充足資本要件の内容/Description on non-compliant features	—	—	—
01 3	1 76 2 3 1 3 1 1 3 1 1 1 1 1 1 1 1 1 1 1 1 1	<u> </u>	1	I .

<契約内容の概要/Main features > 劣後債務-23/Subordinated Debt-23 劣後債務-24/Subordinated Debt-24 劣後債務-25/Subordinated Debt-25

<契約内容の	D概要/Main features>	劣後債務-23/Subordinated Debt-23	劣後債務-24/Subordinated Debt-24	劣後債務-25/Subordinated Debt-25
1 発行者/Issuer		三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited	三井住友信託銀行株式会社 Sumitomo Mitsui Trust Bank, Limited
	寸された番号、記号その他の符号/Unique Identifier	1	_	-
3 準拠法/Govern	ning law(s) of the instrument	日本法/Japanese Law	日本法/Japanese Law	日本法/Japanese Law
規制上の取扱い	V/Regulatory treatment			
	3月30日までの期間における自己資本に係る基礎項目の額への算入に係る /Transitional Basel III rules (before March 31, 2022)		_	-
	3月31日以降における自己資本に係る基礎項目の額への算入に係る取扱い transitional Basel III rules (on or after March 31, 2022)	Tier2資本に係る基礎項目の額/Tier2 Capital	Tier2資本に係る基礎項目の額/Tier2 Capital	Tier2資本に係る基礎項目の額/Tier2 Capital
	本比率の算出において自己資本に算入する者/Entity which recognizes this	三井住友信託銀行株式会社	三井住友信託銀行株式会社	三井住友信託銀行株式会社
	nent in regulatory capital	Sumitomo Mitsui Trust Bank, Limited	Sumitomo Mitsui Trust Bank, Limited	Sumitomo Mitsui Trust Bank, Limited
	は種類/Instrument Name / type	劣後借入金/Subordinated loan	劣後借入金/Subordinated loan	劣後借入金/Subordinated loan
8 regulatory capi				
	己資本比率/Consolidated capital adequacy ratio	¥31,000	¥5,000	¥30,000
	己資本比率/Non-consolidated capital adequacy ratio	¥31,000	¥5,000	¥30,000
19.19.19.19.1	value of instrument	¥31,000	¥5,000	¥30,000
	引の区分/Accounting classification			
連結貸	借対照表/Consolidated balance sheet	負債/Liability	負債/Liability	負債/Liability
	借対照表/Non-consolidated balance sheet	負債/Liability	負債/Liability	負債/Liability
11 発行日/Origina		2023/9/15	2023/11/30	2024/9/4
	無/Perpetual or dated	あり/Dated	あり/Dated	あり/Dated
	付/Original maturity date	2033/9/15	2033/11/30	2034/9/4
14 償還等を可能と	とする特約の有無/Issuer call	あり/Applicable	あり/Applicable	あり/Applicable
15 初回償	還可能日及びその償還金額/First call date and redemption amount	2028/9/15 借入金元本の100%に経過利息を加えた額/Par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	2028/11/30 借入金元本の100%に経過利息を加えた額/Par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	2029/9/4 借入金元本の100%に経過利息を加えた額/Par (100% of the principal amount (together with accrued interest to the date of redemption, if any))
	-期償還特約の対象となる事由及びその償還金額/Trigger for special early titon and redemption amount	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))
	還可能日のうち初回償還可能日以外のものに関する概要/Description on uent call dates	_	初回償還可能日以降の各利払日/Each interest payment date after first call date	初回償還可能日以降の各利払日/Each interest payment date after first call date
	又は利息の支払/Dividends / coupons			
17 配当率	又は利率の種別/Fixed or floating dividend / coupon	固定/Fixed	固定から変動/Fixed to Floating	固定から変動/Fixed to Floating
18 配当率	又は利率/Coupon rate and any related index	(*2)	(*2)	(*2)
19 配当等	停止条項の有無/Existence of a dividend stopper	なし/Not applicable	なし/Not applicable	なし/Not applicable
	の配当又は利息の支払の停止に係る発行者の裁量の有無/Fully ionary, partially discretionary or mandatory	裁量なし/Mandatory	裁量なし/Mandatory	裁量なし/Mandatory
	プ・アップ金利等に係る特約その他の償還等を行う蓋然性を高める特約の有 stence of step up or other incentive to redeem	なし/Not applicable	なし/Not applicable	なし/Not applicable
	の剰余金又は未払の利息に係る累積の有無/Noncumulative or cumulative	たし/Noncumulative	なし/Noncumulative	たし/Noncumulative
	本調達手段への転換に係る特約の有無/Convertible feature	なし/Not applicable	なし/Not applicable	たいのではMadare
	生じる場合/Convertible trigger	—	—	=
	範囲/Full or partial conversion		_	_
	地率/Conversion rate		_	_
	係る発行者の裁量の有無/Mandatory or optional conversion		_	_
	際して交付される資本調達手段の種類/Instrument type convertible into		=	_
#**+#*) z	際して交付される資本調達手段の発行者/Issuer of instrument convertible			
into into		_	_	_
30 元本の削減に	係る特約の有無/Write-down feature	あり/Applicable	あり/Applicable	あり/Applicable
31 元本の	削減が生じる場合/Write-down trigger	実質破綻事由発生時/Non-Valbility Event	実質破綻事由発生時/Non-Valbility Event	実質破綻事由発生時/Non-Valbility Event
32 元本の	削減が生じる範囲/Full or partial write-down	常に全部削減/Full	常に全部削減/Full	常に全部削減/Full
	復特約の有無/Temporary write-down (write up)	なし/Not applicable	なし/Not applicable	なし/Not applicable
	の概要/Description of write-up mechanism	-	_	_
34a 劣後性の手段/	Type of subordination	契約上の劣後/Contractual	契約上の劣後/Contractual	契約上の劣後/Contractual
残余財産の分配 する他の種類の するものの名称 subordination h	配又は倒産手続における債務の弁済若しくは変更について優先的内容を有 の資本調達手段又はその他外部TLAC調達手段のうち、最も劣後的内容を有 F又は種類/Instrument name or type immediately senior to this instrument in hierarchy in liquidation	一般債務/Ordinary debt (all liabilities other than subordinated debt)	一般債務/Ordinary debt (all liabilities other than subordinated debt)	一般債務/Ordinary debt (all liabilities other than subordinated debt)
36 非充足資本要	件の有無/Non-compliant transitioned features	なし/Not applicable	なし/Not applicable	なし/Not applicable
37 非充足資本要	件の内容/Description on non-compliant features	=	=	_

<契約内容の概要/Main features> 劣後債務-26/Subordinated Debt-26 劣後債務-27/Subordinated Debt-27 劣後債務-28/Subordinated Debt-28

well-will age with 1 months of the principal account (together will according a mount (together w	<契約内容の概要/Main features>	劣後債務-26/Subordinated Debt-26	劣後債務-27/Subordinated Debt-27	劣後債務-28/Subordinated Debt-28
中国	1 発行者/Issuer			
中の中央の大学の関係によっています。	2 識別のために付された番号、記号その他の符号/Unique Identifier	=	=	=
日本の大学では、日本の大学のでは、日本の大学のでは、日本の大学のできた。	3 準拠法/Governing law(s) of the instrument	日本法/Japanese Law	日本法/Japanese Law	日本法/Japanese Law
	規制上の取扱い/Regulatory treatment			
1		_	_	_
Text of a final particular companies your plane Sambaro Model True fam, Linked Sambaro Mode		Tier2資本に係る基礎項目の額/Tier2 Capital	Tier2資本に係る基礎項目の額/Tier2 Capital	Tier2資本に係る基礎項目の額/Tier2 Capital
日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日				
### 1995	* 1 1	*	•	
Post		为该信八並/Subordinated loan	为该盲八並/Subordinated loan	为该恒八金/Subordinated loan
株式田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田				
図書類で to the de internance	連結自己資本比率/Consolidated capital adequacy ratio	¥10,000	¥40,000	¥20,000
Page	単体自己資本比率/Non-consolidated capital adequacy ratio	¥10,000	¥40,000	¥20,000
現実的学習書意で、Consolitation below above 現界にお助け ままままままままままままままままままままままままままままままままままま	9 額面総額/Par value of instrument	¥10,000	¥40,000	¥20,000
## 等等等等等等 November of States 1				
2017 19 19 19 19 19 19 19				
20		• • • • • • • • • • • • • • • • • • • •		
20				
1				
	14 優選等を可能とする特約の有無/Issuer call	あり/Applicable		あり/Applicable
### Company Manager (1976) 中間 は 20 (1976) 電子 (1976) では 10 (1976)	初回償還可能日及びその償還金額/First call date and redemption amount	_	借入金元本の100%に経過利息を加えた額/Par (100% of the principal amount	_
19		event or Capital event at par (100% of the principal amount (together with	event or Capital event at par (100% of the principal amount (together with	税務事由及び資本事由:借入金元本の100%に経過利息を加えた額/Tax event or Capital event at par (100% of the principal amount (together with accrued interest to the date of redemption, if any))
20		_	_	_
後当年文社を持て行の中のではand and you pelared index (多2) (多2) (多2) (52) (5	剰余金の配当又は利息の支払/Dividends / coupons			
数点等性多数の存態/Listamenee of a windown stappur 女上/Not applicable		固定/Fixed	固定/Fixed	固定/Fixed
第余金の展当文は利参の支払の停止に係る条件をの最適の有無Polic discretionary parabilaty circuits and parabilation processing parabilaty circuits and processing parabilaty circuits and processing parabilaty circuits and processing parabilaty circuits and processing parabilation pa				` '
### discretionary, pertainly discretionary or mandatory ### discretionary ### discreti	19 配当等停止条項の有無/Existence of a dividend stopper	なし/Not applicable	なし/Not applicable	なし/Not applicable
### 無反抗性の応感性のような知识のでの特定 incentive to redeem #### AL/Not applicable ####################################		裁量なし/Mandatory	裁量なし/Mandatory	裁量なし/Mandatory
23 型の機能の含体機能を移動が有無/Convertible feature		なし/Not applicable	なし/Not applicable	なし/Not applicable
転換が生じる場合/Convertible trigger	22 未配当の剰余金又は未払の利息に係る累積の有無/Noncumulative or cumulative	なし/Noncumulative	なし/Noncumulative	なし/Noncumulative
25 転換の範囲/Full or partial conversion - - - 26 転換に操うを発きの放展の有無/Mandatory or optional conversion - - - 27 転換に戻して受付される資本商庫手段の機能が出まれますのではいまれません。 - - - 28 転換に原して受付される資本商庫手段の機能が出まれませい trype convertible into into - - - 28 転換に限して受付される資本商庫手段の発情がまれませい finstrument type convertible into - - - 29 転換に限して受付される資本商庫手段の要抗する/Issuer of instrument type convertible into - - - 30 元本の削減が生しる場面/Full or partial write-down feature あり/Applicable あり/Applicable あり/Applicable 31 元本の削減が生しる場面/Full or partial write-down (write up) 常に全部削減/Full 常に全部削減/Full 常に全部削減/Full 常に全部削減/Full 常に全部削減/Full 常に全部削減/Full 常に全部削減/Full 常に全部削減/Full なし/Not applicable よりとの表験/Ordinary debt (all liabilities other than subordinated debt) 一般債務/Ordinary debt (all liabilities other than subordinated debt) 一般債務/Ordi	23 他の種類の資本調達手段への転換に係る特約の有無/Convertible feature	なし/Not applicable	なし/Not applicable	なし/Not applicable
25 転換に兄人Conversion rate ー ー ー 27 転換に係ろ発行者の散魔の有無人がはなりを調達手段の種類/Instrument type convertible into ー ー 28 転換に原して交付される資本調達手段の発行者/Issuer of instrument convertible into ー ー 29 転換に原して交付される資本調達手段の発行者/Issuer of instrument convertible into ー ー 30 元本の削減が生じる場合/Write-down feature あり/Applicable あり/Applicable あり/Applicable 31 元本の削減が生じる場局/Full or partial write-down (write up) 第に全部削減/Full 常に全部削減/Full 常に全部削減/Full 常に全部削減/Full 常に全部削減/Full 常に全部削減/Full 常に全部削減/Full 常に全部削減/Full 常に全部削減/Full 常に全部削減/Full 常に全部削減/Full 常に全部削減/Full 32 元本の削減が生じる範囲/Full or partial write-down (write up) なしNot applicable なしNot applicable なしNot applicable 33 元本の削減が生じる範囲/Full or partial write-down (write up) なしNot applicable なしNot applicable なしNot applicable 34 その概要/Description of write-up mechanism ー ー ー ー 34 その概要/Description of write-up mechanism ー ー ー ー 34 その概要/Description of write-up mechanism 単身上の多後/Contractual 契約上の多後/Contractual 契約上の多後/Contractual 一 35 大会財産の含み作用とよるといいのでは開発するといいのでは関係を持続しまれば、といいのでは関係と		ı		_
転換に係ら発行者の機関の有無/Mandatory or optional conversion			_	_
転換に原して交付される資本調達手段の発気/Instrument type convertible into				
29転換に際レて交付される資本調達手段の発行者/Issuer of instrument convertible into30元本の削減に係る幹約の有無/Write-down featureあり/Applicableあり/Applicableあり/Applicable31元本の削減が生じる場合/Write-down trigger実質破綻事由発生時/Non-Valbility Event実質破綻事由発生時/Non-Valbility Event実質破綻事由発生時/Non-Valbility Event32元本の削減が生じる範囲/Full or partial write-down常に全部削減/Full常に全部削減/Full常に全部削減/Full33元本回復特約の有無/Temporary write-down (write up)なし/Not applicableなし/Not applicable34その概要/Description of write-up mechanism更約上の劣後/Contractual更約上の劣後/Contractual更約上の劣後/Contractual34劣後性の手段/Type of subordination更約上の劣後/Contractual更約上の劣後/Contractual更約上の劣後/Contractual35水合板の金素が上は衝痕/Pakitにおける債務の弁済性/は変更について優先的内容を有ったもの金素が上段の資金を調告手段のうち、最も気管的内容を有った機能が日本の金素が上は衝痕/Instrument name or type immediately senior to this instrument in subordinated debt)一般債務/Ordinary debt (all liabilities other than subordinated debt)36非光星資本要件の有無/Non-compliant transitioned featuresなし/Not applicableなし/Not applicableなし/Not applicable				
into 一点の例談に係る特勢の有無/Write-down feature 一点の例談に係る特勢の有無/Write-down feature 多か/Applicable 多か/Applicable 多か/Applicable 多か/Applicable 多か/Applicable 多か/Applicable 多か/Applicable 多か/Applicable 多か/Applicable 表生時/Non-Valbility Event 実質破綻事由発生時/Non-Valbility Event 実質破		_	_	_
元本の削減が生じる場合/Write-down trigger 実質破終事由発生時/Non-Valbility Event 実質破影を知識した。		_	_	_
Substitution	30 元本の削減に係る特約の有無/Write-down feature	あり/Applicable	あり/Applicable	あり/Applicable
33 元本回復特約の有無/Temporary write-down (write up) なし/Not applicable なし/Not applic	31 元本の削減が生じる場合/Write-down trigger	実質破綻事由発生時/Non-Valbility Event	実質破綻事由発生時/Non-Valbility Event	実質破綻事由発生時/Non-Valbility Event
33 元本回復特約の有無/Temporary write-down (write up) なし/Not applicable なし/Not applic	32 元本の削減が生じる範囲/Full or partial write-down	常に全部削減/Full	常に全部削減/Full	常に全部削減/Full
34 その概要/Description of write-up mechanism - 一 一 一 一 一				なし/Not applicable
残余財産の分配又は倒産手続における債務の弁済若しくは変更について優先的内容を有する他の種類の資本調達手段又はその他外部TLAC調達手段のうち、最も劣後的内容を有する他の種類の資本調達手段又はその他外部TLAC調達手段の名称又は種類/Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation一般債務/Ordinary debt (all liabilities other than subordinated debt)一般債務/Ordinary debt (all liabilities other than subordinated debt)36非充足資本要件の有無/Non-compliant transitioned featuresなし/Not applicableなし/Not applicable		-	_	_
残余財産の分配又は倒産手続における債務の弁済若しくは変更について優先的内容を有する他の種類の資本調達手段又はその他外部TLAC調達手段のうち、最も劣後的内容を有する他の種類の資本調達手段又はその他外部TLAC調達手段の名称又は種類/Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation一般債務/Ordinary debt (all liabilities other than subordinated debt)一般債務/Ordinary debt (all liabilities other than subordinated debt)36非充足資本要件の有無/Non-compliant transitioned featuresなし/Not applicableなし/Not applicable	34a 劣後性の手段/Type of subordination	契約上の劣後/Contractual	契約上の劣後/Contractual	契約上の劣後/Contractual
	機会財産の分配又は倒産手続における債務の弁済若しくは変更について優先的内容を有する他の種類の資本調達手段又はその他外部TLAC調達手段のうち、最も劣後的内容を有するものの名称又は種類/Instrument name or type immediately senior to this instrument in			
	36 非充足資本要件の有無/Non-compliant transitioned features	なし/Not applicable	なし/Not applicable	なし/Not applicable
	37 非充足資本要件の内容/Description on non-compliant features	=	=	_

前述の劣後債務は、次に掲げる性質のすべてを有するものであります。

- ・無担保で、かつ、他の債務(劣後債務を除く。)に劣後する払込済のものであること
- ・償還期限が定められている場合には発行時から償還期限までの期間が5年以上であること

また、前述の劣後債務には各種特約等が付されております(個々の劣後債務により付される特約は異なりま す)が、かかる特約の概要は以下のとおりです。

The subordinated debts mentioned above have all of the following characteristics:

- ·Unsecured, fully-paid and subordinated to other indebtedness (except subordinated debt); and
- •If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

Various special provisions, etc., have been attached to the subordinated debts mentioned above, which vary by each of subordinated debts. The summary of such special provisions are as follows:

	7,74,74,74,74,74,74,74,74,74,74,74,74,74	
劣後特約/Subordination	発行者において、劣後事由(①破産手続開始決定がなされかつ破産手続が継続している場合、②会社更生手続開始決定がなされかつ会社更生手続が継続している場合、③民事再生手続(簡易再生・同意再生を除く)開始決定がなされかつ民事再生手続が継続している場合、又は④日本以外の国における類似の倒産手続が①へ③に準じて行われる場合)が発生した場合、元利金の支払請求権は上位債権の全てが全額の弁済を受けたことを停止条件とする条件付債権となり、その停止条件成就のときに元利金の支払請求権の効力が発生する旨の特約が付されています。	Special provisions are provided to the effect that, if any subordination event ((i) commencement of bankruptcy proceedings has been determined and such proceedings are pending, (ii) commencement of corporate reorganization proceedings has been determined and such proceedings are pending, (iii) commencement of civil rehabilitation proceedings (excluding simplified rehabilitation and consensual rehabilitation proceedings) has been determined and such proceedings are pending, or (iv) any other similar insolvency proceedings are made in any country other than Japan by an equivalent method set forth in (i) through (iii) above) occurs to the Issuer, a claim for the payment of principal and interest shall be subject to the conditions precedent that all claims having priority must be paid in full prior to the claim for the payment of principal and interest, and only when the conditions precedent are fulfilled shall the claim for the payment of principal and interest become effective.
資本事由による特別任意償還特約(参照項番14・15) /Extraordinary optional redemption due to a capital event (Refer to Items 14 and 15)	資本事由(自己資本比率規制等の変更又は改正等により、調達した資金が規制資本としての適格性を失う又は失うおそれがある場合)が発生した場合にはいつでも、金融監督当局の事前の確認及び債権者への事前通知を条件として発行者が任意償還できる旨の特約が付されています。	Special provisions are provided that allow the Issuer to redeem the subordinated debts at its option at any time upon the occurrence of any capital event (where any raised funds are disqualified or are likely to be disqualified as regulatory capital as a result of any change or amendment, etc., to the capital adequacy requirements, etc.), subject to the prior confirmation of the financial regulatory authority and prior notice to the creditors.
税務事由による特別任意償還特約(参照項番14・15) /Extraordinary optional redemption due to a tax event (Refer to Items 14 and 15)		Special provisions are provided that allow the Issuer to redeem the subordinated debts at its option at any time upon the occurrence of any tax event (including the case where the interest payments of the subordinated debt mentioned above shall not be recognized as deductible expenses regarding calculation of corporation tax of the Issuer as result of any change or amendment, etc., in taxation), subject to the prior confirmation of the financial regulatory authority and prior notice to the creditors.
任意償還特約(参照項番14~16)/Optional redemption (Refer to Items 14 to 16)	金融監督当局の事前の確認及び債権者への事前通知を条件として、予め定められた償還可能日(発行から5年を経過した日以降の日)に、発行者が任意償還できる旨の特約が付されています。	Special provisions are provided that allow the Issuer to redeem the subordinated debts at its option on the prescribed redeemable date (from, and including, the day on which the five (5) year period has elapsed from the issue date), subject to the prior confirmation of the financial regulatory authority and prior notice to the creditors.
利息繰延特約(参照項番20·22)/Deferral of interest (Refer to Items 20 and 22)	発行者において、繰延事由(①分配可能額がない場合、②自己資本比率が規制上の最低要求水準の50%を下回っている場合、又は③債務超過となっている場合もしくは前述の劣後債務に係る利払いを行った結果、債務超過状態になる場合)が発生した場合には、利息支払い義務の延期が認められる旨の特約が付されています。	Special provisions are provided that allow for the postponement of interest payment obligations if any event occurs that leads to a deferral of interest in respect of the Issuer; (i) there is no distributable amount, (ii) capital adequacy ratio thereof is less than 50% of the regulatory minimum requirement, or (iii) insolvency or, as a result of interest payments of the subordinated debt mentioned above, becoming insolvent.
	発行者について実質破綻事由(内閣総理大臣が、発行者について第二号措置者にくは第三号措置 [預金保 険法第102条第1項第2号又は同項第3号において定義される意味を有する。)を講ずる必要がある旨の認定 (預金保険法第102条第1項において定義される意味を有する。) 又は特定第二号措置 [預金保険法第126条 の2第1項第2号において定義される意味を有する。)を講ずる必要がある旨の特定認定 [預金保険法第126条	Special provisions are provided to the effect that, if a Non-Viability Event occurs, the creditors of the subordinated debt mentioned above will be deemed to have irrevocably waived their right to claim or receive, and will not have any rights against the Issuer with respect to, payment of principal or interest, except for any payments of principal or interest that have become due and payable prior to the occurrence of the Non-

実質破綻時債務免除特約(参照項番30~32)/Write-Down upon a Non-Viability Event (Refer to Items 30 to 32)

の2第1項において定義される意味を有する。)を行った場合)が生じた場合、その生じた時点から債務免除日 (実質破綻事由が生じた日後10銀行営業日を超えない範囲で発行者が金融庁その他の監督当局と協議の上 決定する日)までの期間中、元利金の支払請求権の効力は停止し、元利金の弁済期限は到来しないものと し、債務免除日において、発行者は元利金の支払債務の全額を免除される旨の特約が付されています。

The Issuer's obligations with respect to, and any claims for, the payment of principal or interest on the subordinated debt mentioned above, except for payments of principal or interest that have become due and payable prior to the occurrence of the Non-Viability Event, will be suspended from the occurrence of the Non-Viability Event until the Write-Down Date.

On the Write-Down Date, the full principal amount of the subordinated debt mentioned above, except for principal that has become due and payable prior to the occurrence of the Non-Viability Event, will be permanently written down to zero and the Issuer's obligations mentioned above will be released. A "Non-Viability Event" will be deemed to have occurred when the Prime Minister of Japan confirms (nintei)

that (i) the "item 2 measures (dai nigo sochi)" or the "item 3 measures (dai sango sochi)," which are the measures set forth in Article 102, Paragraph 1, Item 2 or Item 3 of the Deposit Insurance Act, need to be applied to the Issuer, or (ii) the "specified item 2 measures (tokutei dai nigo sochi)," which are the measures set forth in Article 126-2, Paragraph 1, Item 2 of the Deposit Insurance Act, need to be applied to the

The "Write-Down Date" shall be determined by the Issuer in consultation with the financial regulatory authority and any other supervisory authorities and shall be no less than one and no more than ten business days following the date on which a Non-Viability Event have occurred.

(*2)私募又は相対取引で調達した劣後債務のうち利率を公表していないものについては、個々の適用利率を記載していませんが、同種の劣後債務の基準日における適用利率の加重平均(小数点第3位を四捨五入)は年0.96%です。

(*2) Each interest rate applicable to subordinated debts issued under the private placement, of which is not publicly disclosed, is not on the table, but the weighted average (rounded off to two decimal places) of interest rates applicable to the same type of subordinated debts as of the record date is 0.96% per annum.