

自己資本調達手段に関する契約内容の概要及び詳細（2025年12月末基準）

Main features and Further information of Regulatory Capital Instruments (as of December 31, 2025)

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

2. 非支配株主持分/Non-controlling Interests P.1

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 発行人/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7社/Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. and 7 other companies	—
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、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)	普通株式等Tier1資本に係る基礎項目の額 Common Equity Tier1 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	—
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:百万円)/Amount recognized in regulatory capital(JPY mn)	—	—	—
連結自己資本比率/Consolidated capital adequacy ratio	¥2,459,714	¥16,583 その他Tier1資本/Additional Tier1 Capital、¥3,762 Tier2資本/Tier2 Capital	—
単体自己資本比率/Non-consolidated capital adequacy ratio	¥2,099,719	—	—
9 額面総額(単位:百万通貨単位)/Par value of instrument(mn)	—	—	—
10 表示される科目の区分/Accounting classification	株主資本/Shareholders' Equity	非支配株主持分/Non-controlling Interests	—
連結貸借対照表/Consolidated balance sheet	株主資本/Shareholders' Equity	—	—
単体貸借対照表/Non-consolidated balance sheet	—	—	—
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 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	—	—	—
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	—	—	—
17 剰余金の配当又は利息の支払/Dividends / coupons	—	—	—
18 配当率又は利率の種別/Fixed or floating dividend / coupon	—	—	—
19 配当等停止条項の有無/Existence of a dividend stopper	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	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	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扱量の有無/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	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-down	—	—	—
33 元本回復特約の有無/Temporary write-down (write up)	—	—	—
34 その概要/Description of write-up mechanism	—	—	—
34a 劣後性の手段/Type of subordination	—	—	—
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の外部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	優先株式/Preferred stock	一般債務/Ordinary debt	—
36 非充足資本要件の有無/Non-compliant transitioned features	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-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											
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											
規制上の取扱い/Regulatory treatment	—	—	—	—	—	—	—	—	—	—	—	
4 2024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 2024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(JPY mn)	—	—	—	—	—	—	—	—	—	—	—	
連結自己資本比率/Consolidated capital adequacy ratio	¥70,000	¥30,000	¥30,000	¥70,000	¥70,000	¥70,000	¥70,000	¥70,000	¥70,000	¥70,000	¥70,000	
単体自己資本比率/Non-consolidated capital adequacy ratio	¥70,000	¥30,000	¥30,000	¥70,000	¥70,000	¥70,000	¥70,000	¥70,000	¥70,000	¥70,000	¥70,000	
9 額面総額(単位:百万通貨単位)/Par value of instrument(mn)	¥70,000	¥30,000	¥30,000	¥70,000	¥70,000	¥70,000	¥70,000	¥70,000	¥70,000	¥70,000	¥70,000	
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											
単体貸借対照表/Non-consolidated balance sheet	負債/Liability											
11 発行日/Original date of issuance	2016/9/8	2016/9/8	2016/9/8	2016/9/8	2016/9/8	2016/9/8	2016/9/8	2016/9/8	2016/9/8	2016/9/8	2016/9/8	
12 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	2026/12/5 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))	2031/12/5 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))	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))	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))	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))	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))	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))	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))	
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	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	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	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	
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	(*)1	(*)1	(*)1	(*)1	(*)1	(*)1	(*)1	(*)1	(*)1	(*)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	—	—	—	—	—	—	—	—	—	—	—	
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 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.	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.	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.	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											
33 元本回復特約の有無/Temporary write-down (write up)	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.	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.	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.	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											
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の外部TLAC調達手段のうち、最も劣後的内容を有するもの名称又は種類/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)	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 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 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 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 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 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 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 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 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 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	—	—	—	—	—	—	—	—	—	—	—	

<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											
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											
規制上の取扱い/Regulatory treatment	—	—	—	—	—	—	—	—	—	—	—	
4 2024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 2024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(JPY mn)	—	—	—	—	—	—	—	—	—	—	—	
連結自己資本比率/Consolidated capital adequacy ratio	¥50,000	¥30,000	¥30,000	¥30,000	¥30,000	¥30,000	¥30,000	¥30,000	¥30,000	¥30,000	¥30,000	
単体自己資本比率/Non-consolidated capital adequacy ratio	¥50,000	¥30,000	¥30,000	¥30,000	¥30,000	¥30,000	¥30,000	¥30,000	¥30,000	¥30,000	¥30,000	
9 額面総額(単位:百万通貨単位)/Par value of instrument(mn)	¥50,000	—	—	—	—	—	—	—	—	—	—	
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											
単体貸借対照表/Non-consolidated balance sheet	負債/Liability											
11 発行日/Original date of issuance	2018/9/11	2024/10/24	2024/10/24	2024/10/24	2024/10/24	2024/10/24	2024/10/24	2024/10/24	2024/10/24	2024/10/24	2024/10/24	
12 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	2028/12/5 初回償還可能日及びその償還金額/First call date and redemption amount	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))	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))	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))	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))	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))	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))	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))	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))	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))	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))	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))	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))	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))	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 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	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	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	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	
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	(*)1	(*)1	(*)1	(*)1	(*)1	(*)1	(*)1	(*)1	(*)1	(*)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	—	—	—	—	—	—	—	—	—	—	—	
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 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.	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.	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.	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											
33 元本回復特約の有無/Temporary write-down (write up)	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.	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.	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.	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											
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の外部TLAC調達手段のうち、最も劣後的内容を有するもの名称又は種類/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)	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 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 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 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 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 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 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 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 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 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	—	—	—	—	—	—	—	—	—	—	—	

<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
規制上の取扱い/Regulatory treatment	—
4 2024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 2024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(JPY mn)	—
連結自己資本比率/Consolidated capital adequacy ratio	¥50,000
単体自己資本比率/Non-consolidated capital adequacy ratio	¥50,000
9 額面総額(単位:百万通貨単位)/Par value of instrument(mn)	¥50,000
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
単体貸借対照表/Non-consolidated balance sheet	負債/Liability
11 発行日/Original date of issuance	2025/6/4
12 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	2030/6/5 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 call date
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/Dividends / coupons	完全裁量/Fully discretionary
21 剰余金の配当又は利息の支払/Dividends / coupons	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	—
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扱量の有無/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/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
33 元本回復特約の有無/Temporary write-down (write up)	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.
34a 劣後性の手段/Type of subordination	契約上の劣後/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實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	—

<劣後債務(その他Tier1資本)の契約内容の詳細/Further information of Subordinated Debt (Additional Tier1 Capital)>

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

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.

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:

劣後特約/Subordination	<p>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で付された債権を、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。</p>	<p>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.</p>
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)	<p>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。</p>	<p>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.</p>
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)	<p>税務事由(税制の変更又は改正等により、発行者の法人税算定上、本契約に基づく利息の損金算入が認められないこととなる場合など)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。</p>	<p>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.</p>
任意償還特約(参照項番14~16) /Optional redemption (Refer to Items 14 to 16)	<p>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。</p>	<p>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..</p>
利払停止特約(参照項番19・20) /Interest cancellation (Refer to Items 19 and 20)	<p>(1)任意利払停止 発行者は、本契約に基づく利息の支払を行わないことが必要であるとその完全な裁量により判断する場合には、各利払日において、本契約に基づく利息の全部又は一部の支払を行なうことができる旨の特約が付されています。 (2)利払可能額制限 発行者が利払日に支払うべき本契約に基づく利息の額は、利払可能額を限度とし、発行者は当該限度額を超える金額について、本契約に基づく利息の支払を行わない旨の特約が付されています。 利払可能額とは、ある利払日における発行者の会社法上の分配可能額から、当該利払日の属する事業年度の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。 劣後証券とは、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に実質的に劣後する条件を付されたもの等をいいます。 上記(1)又は(2)に基づき支払われなかつた本契約に基づく利息は繰り延べられず、当該利息の支払債務の効力は将来に向かって消滅します。</p>	<p>(1) Optional cancellation of interest payments: Special provisions are provided to the effect that, the Issuer may cancel all or part of the interest payments on the loan on any interest payment date when it deems necessary at its absolute discretion. (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 <i>pro rata</i> 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 <i>pari passu</i> as to interest payment with the loan. The "Junior Securities" means obligations of the Issuer which effectively rank junior as to interest payment with the loan. The amount of interest which have not been paid according to (1) or (2) above shall not be deferred and payment obligation thereof shall be discharged thereafter.</p>

	<p>(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(三井住友トラストグループ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比率若しくは単体普通株式等Tier1比率が5.125%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うえ決定する額を、本契約に基づく元金の額及び他の負債性その他Tier1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グループ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。</p> <p>(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。)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。</p> <p>(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。</p>	<p>(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 Group, 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 <i>pro rata</i> 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 Group, 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.</p> <p>(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 (<i>nintei</i>) that (i) the "specified Item 2 measures (<i>dai nigo sochi</i>)" or the "item 3 measures (<i>dai sango sochi</i>)," 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 (<i>tokutei dai nigo sochi</i>)," 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.</p> <p>(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.</p>
<p>元金回復特約(参照項番33・34) /Reinstatement (Write-Up)(Refer to Items 33 and 34)</p>	<p>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Tier1比率及び単体普通株式等Tier1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。</p>	<p>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.</p>

(*)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1.69%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 1.69% 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
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				
規制上の取扱い/Regulatory treatment	—	—	—	—	—
4 2024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 2024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				
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	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	¥952	¥1,872	—	—	¥5,783
単体自己資本比率/Non-consolidated capital adequacy ratio	¥952	¥1,872	—	—	¥5,783
9 額面総額(単位:百万通貨単位)/Par value of instrument(mn)	¥30,000	—	¥10,000	—	¥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	負債/Liability	負債/Liability
単体貸借対照表/Non-consolidated balance sheet	負債/Liability	—	—	—	—
11 発行日/Original date of issuance	2016/2/29	2016/12/8	2016/12/8	2016/12/19	2016/12/19
12 償還期限の有無/Perpetual or dated	あり/Dated	あり/Dated	あり/Dated	あり/Dated	あり/Dated
13 その日付/Original maturity date	2026/2/27	2026/12/8	2026/12/8	2026/12/18	2026/12/18
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/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))	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))
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	—	—	—	—	—
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	固定/Fixed	固定/Fixed
18 配当率又は利率/Coupon rate and any related index	(*)2	(*)2	(*)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	—	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
35 残余資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の外部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-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 2024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 2024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	¥7,000	—	—	¥3,000	—	—	—	¥5,739	—	—	—
単体自己資本比率/Non-consolidated capital adequacy ratio	¥7,000	—	—	¥3,000	—	—	—	¥5,739	—	—	—
9 額面総額(単位:百万通貨単位)/Par value of instrument(mn)	¥7,000	—	—	¥3,000	—	—	—	¥20,000	—	—	—
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	2017/2/28	—	—	2017/3/23	—	—	—	2017/6/8	—	—	—
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	2032/2/27	—	—	2032/3/23	—	—	—	2027/6/8	—	—	—
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	—	—	—
15 初回償還可能日及びその償還金額/First call date and redemption amount	2027/2/26 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))	—	—	—	—	—	—	—	—	—
	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))	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))	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))	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 call date	—	—	—	—	—	—	—	—	—	—
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/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	—	—	—
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	—	—	—	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	—	—	—
35 残余資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の外部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 -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	—	—	—	—	—	—	—	—	—	—	—
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 2024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 2024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	¥9,808	—	—	¥20,000	—	—	—	¥5,000	—	—	—
単体自己資本比率/Non-consolidated capital adequacy ratio	¥9,808	—	—	¥20,000	—	—	—	¥5,000	—	—	—
9 額面総額(単位:百万通貨単位)/Par value of instrument(mn)	—	—	—	—	—	—	—	—	—	—	—
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	2018/6/14	—	—	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	2028/6/14	—	—	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/First call date and redemption amount	—	—	—	2026/12/22	—	—	—	2027/3/31	—	—	—
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))	—	—	—
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	—	—	—
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/From fixed to Floating	—	—	—	固定から変動/From 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	—	—	—	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	—	—	—
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の外部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			
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 2024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 2024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	¥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	—	—	—
9 額面総額(単位:百万通貨単位)/Par value of instrument(mn)	¥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	—	—	—
11 発行日/Original date of issuance	2022/12/20	—	—	2022/12/28	—	—	—	2023/9/5	—	—	—
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	2032/12/20	—	—	2032/12/28	—	—	—	2033/9/5	—	—	—
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/First call date and redemption amount	2027/12/20 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))	—	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 together with accrued interest to the date of redemption, if any))	—	—	—	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))	—	—	—
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))	—	—	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 call date	—	—	—	—	—	—	初回償還可能日以降の各利払日/Each interest payment date after first call date	—	—	—
17 剰余金の配当又は利息の支払/Dividends / coupons	—	—	—	—	—	—	—	—	—	—	—
18 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	—	—	—
19 配当率又は利率/Coupon rate and any related index	(*)2	—	—	(*)2	—	—	—	(*)2	—	—	—
20 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	—	—	—
21 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	—	—	—
22 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	—	—	—
23 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	—	—	—
24 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 転換が生じる場合/Convertible trigger	—	—	—	—	—	—	—	—	—	—	—
26 転換の範囲/Full or partial conversion	—	—	—	—	—	—	—	—	—	—	—
27 転換の比率/Conversion rate	—	—	—	—	—	—	—	—	—	—	—
28 転換に係る発行者の裁量の有無/Mandatory or optional conversion	—	—	—	—	—	—	—	—	—	—	—
29 転換に際して交付される資本調達手段の種類/Instrument type 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	—	—	—
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の外部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-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 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 2024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 2024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	¥31,000	—	—	¥5,000	—	—	—	¥30,000	—	—	—
単体自己資本比率/Non-consolidated capital adequacy ratio	¥31,000	—	—	¥5,000	—	—	—	¥30,000	—	—	—
9 額面総額(単位:百万通貨単位)/Par value of instrument(mn)	¥31,000	—	—	¥5,000	—	—	—	¥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	2023/9/15	—	—	2023/11/30	—	—	—	2024/9/4	—	—	—
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	2033/9/15	—	—	2033/11/30	—	—	—	2034/9/4	—	—	—
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/First call date and redemption amount	2028/9/15 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))	—	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))	—	—	—
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))	—	—	—
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	—	—	—
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	—	—	—
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	—	—	—	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	—	—	—
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の外部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-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	—	—	—
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 2024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 2024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	¥10,000	—	—	¥40,000	—	—	—	¥20,000	—	—	—
単体自己資本比率/Non-consolidated capital adequacy ratio	¥10,000	—	—	¥40,000	—	—	—	¥20,000	—	—	—
9 額面総額(単位:百万通貨単位)/Par value of instrument(mn)	¥10,000	—	—	¥40,000	—	—	—	¥20,000	—	—	—
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	2024/9/4	—	—	2024/9/17	—	—	—	2024/9/17	—	—	—
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	2034/9/4	—	—	2034/9/19	—	—	—	2034/9/15	—	—	—
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/First call date and redemption amount	—	—	—	2029/9/19	—	—	—	—	—	—	—
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))	—	—	—
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	—	—	—	—	—	—	—	—	—	—	—
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	—	—	—
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	—	—	—	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	—	—	—
35 残余資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の外部TLAC調達手段のうち、最も劣後的内容を有するもの名称又は種類/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－26/Subordinated Debt-26

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
規制上の取扱い/Regulatory treatment	—
4 2024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 2024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
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	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	¥78,250
単体自己資本比率/Non-consolidated capital adequacy ratio	¥78,250
9 額面総額(単位:百万通貨単位)/Par value of instrument(mn)	\$500
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
単体貸借対照表/Non-consolidated balance sheet	負債/Liability
11 発行日/Original date of issuance	2025/9/11
12 償還期限の有無/Perpetual or dated	あり/Dated
13 その日付/Original maturity date	2036/9/11
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	2035/9/11 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))
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	—
剩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	(*2)
19 配当等停止条項の有無/Existence of a dividend stopper	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
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	—
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	実質破綻事由発生時/Non-Valability 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
33 元本回復特約の有無/Temporary write-down (write up)	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
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	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
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:

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①～③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)	税務事由(税制の変更又は改正等により、発行者の法人税算定上、前述の劣後債務に係る利払いが損金と認定されなくなった場合など)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 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.
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)	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。	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-Viability Event. 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 (minteit) 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 Issuer. 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1.90%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 1.90% per annum.