Main features and Further information of Regulatory Capital Instruments as of June 30, 2015

Main features and further information of our regulatory capital instruments as of June 30, 2015 are described from the next page according to the following 4 classes.

1. Common Stock	P. 2
2. Non-controlling Interests	P. 3
3. Preferred Security	P. 4 to P. 9
4. Subordinated Debt	P. 10 to P. 65

[Notes regarding "8 Amount recognized in regulatory capital"]

The amounts shown in "main features" of "8 Amount recognized in regulatory capital" regarding each regulatory capital instrument are the ones before considering the cap under transitional arrangements, while those classified as Preferred Security and Subordinated Debt contain eligible Tier 1/ Tier2 capital instruments subject to phase out from Additional Tier 1/ Tier2 capital. Regarding the amounts after considering the cap, each of the total amounts is shown as "eligible Tier 1/Tier2 capital instruments subject to phase out from Additional Tier 1/Tier2 capital" in separately disclosed "Composition of capital as of June 30, 2015".

* 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.

	features>	
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Common Equity Tier1 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	Common Equity Tier1 Capital
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Common stock
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	1,859,385 million yen
	Non-consolidated capital adequacy ratio	1,726,770 million yen
9	Par value of instrument	-
10	Accounting classification	
	Consolidated balance sheet	Shareholders' Equity
	Non-consolidated balance sheet	Shareholders' Equity
11	Original date of issuance	-
12	Perpetual or dated	Perpetual
13	Original maturity date	-
14	Issuer call	Not applicable
15	First call date and redemption amount	-
	Trigger for special early redemption and redemption amount	-
16	Description on subsequent call dates	-
10	Dividends / coupons	
17	Fixed or floating dividend / coupon	_
18	Coupon rate and any related index	
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
20	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
22	Convertible feature	Not applicable
24 25	Convertible trigger	
	Full or partial conversion Conversion rate	-
26		
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
35	Instrument name or type immediately senior to this instrument in	Preferred stock
	subordination hierarchy in liquidation	
36	Non-compliant transitioned features	Not applicable
37	Description on non-compliant features	-

<Further information>

The common stock mentioned above is the standard type of stock of Sumitomo Mitsui Trust Bank, Limited (the "Company") issued in accordance with the Companies Act of Japan, the rights of which are not limited.

The Company has adopted the unit share system and conferred one voting right per 1,000 shares of common stock.

<main< th=""><th>features></th><th>Date. June 50, 2015</th></main<>	features>	Date. June 50, 2015
1	Issuer	Nikko Asset Management Co., Ltd. Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. and 8 other companies
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law (6 companies) Cayman Islands Law (4 companies)
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Common Equity Tier1 Capital Additional Tier1 Capital Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	Additional Tier1 Capital Tier2 Capital
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Common stock
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	Common Equity Tier1 Capital: 11,644 million yen Additional Tier1 Capital: 9,457 million yen Tier2 Capital: 2,076 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	-
10	Accounting classification	
	Consolidated balance sheet	Non-controlling interests
	Non-consolidated balance sheet	-
11	Original date of issuance	-
12	Perpetual or dated	Perpetual
13	Original maturity date	-
14	Issuer call	Not applicable
15	First call date and redemption amount	-
	Trigger for special early redemption and redemption amount	-
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	-
18	Coupon rate and any related index	-
19	Existence of a dividend stopper	-
20	Fully discretionary, partially discretionary or mandatory	-
21	Existence of step up or other incentive to redeem	-
22	Noncumulative or cumulative	-
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Ordinary debt
36	Non-compliant transitioned features	Not applicable
37	Description on non-compliant features	-

<Further information>

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<main< th=""><th>features></th><th></th></main<>	features>	
1	Issuer	STB Preferred Capital 3 (Cayman) Limited
2	Unique Identifier	ISIN : XS0289255225
3	Governing law(s) of the instrument	Cayman Islands Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Additional Tier1 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
		Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Noncumulative perpetual preferred securities
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	50,000 million yen
	Non-consolidated capital adequacy ratio	50,000 million yen
9	Par value of instrument	50,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Non-controlling interests
	Non-consolidated balance sheet	Non-controlling interests
11	Original date of issuance	March 2, 2007
12	Perpetual or dated	Perpetual
13	Original maturity date	-
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: July 25, 2017
		Redemption Amount: 10,000,000 yen per
		security
	Trigger for special early redemption and redemption amount	Trigger: Tax event or Capital event
		Redemption Amount: 10,000,000 yen per
		security (together with accrued dividend to the
		date of redemption, if any)
16	Description on subsequent call dates	Subsequent call date: any dividend payment
		date (January 25 and July 25) in July 2017 and
		thereafter
		Redemption Amount: 10,000,000 yen per
		security
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	Before the payment date in July 2017:
		2.83% per annum.(Fixed)
		Thereafter: Floating rate based on 6 month
		JPY LIBOR
19	Existence of a dividend stopper	Applicable
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
	Conversion rate	- -
25		
25 26	Conversion rate	-
25 26 27	Conversion rate Mandatory or optional conversion	-
25 26 27 28	Conversion rate Mandatory or optional conversion Instrument type convertible into	-
25 26 27 28 29	Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature	- - - -
25 26 27 28 29 30	Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger	- - - -
25 26 27 28 29 30 31 32	Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down	- - - - Not applicable -
25 26 27 28 29 30 31 32 33	Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down Temporary write-down (write up)	- - - - Not applicable - -
25 26 27 28 29 30 31 32 33 34	Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down Temporary write-down (write up) Description of write-up mechanism	- - - - Not applicable - - - - -
25 26 27 28 29 30 31 32 33	Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down Temporary write-down (write up) Description of write-up mechanism Instrument name or type immediately senior to this instrument in	- - - Not applicable - - - -
25 26 27 28 29 30 31 32 33 34	Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down Temporary write-down (write up) Description of write-up mechanism	Not applicable

The preferred securities mentioned above are the preferred securities issued by overseas special purpose companies and have all of the following characteristics:

- Noncumulative permanent preferred contribution;
- Unsecured, fully-paid and subordinated to other indebtedness; and
- Issue proceeds are immediately and unlimitedly available funds and are able to absorb losses of Sumitomo Mitsui Trust Bank, Limited (the "Company") and any subsidiary of the Company on a going-concern basis.

Various special provisions, etc., have been attached to the preferred securities mentioned above. The summary of such special provisions, etc. are as follows:

Details of dividend payment	The Issuer, an overseas special purpose company, shall pay dividends, up to the distributable amount of the Company, using a calculation equivalent to dividend payment on the preferred stock of the Company. If the Company has paid dividends to its
	common stock for the immediately preceding fiscal year, the dividends on the preferred securities shall be fully paid, in principle; provided, however, that no dividends on the
	preferred securities shall be paid in the prescribed cases, including the case where the Company did not pay dividends to its preferred stock for such immediately preceding
	fiscal year or where the capital adequacy ratio or Tier 1 capital ratio falls below the regulatory minimum standards.
Right to request distribution of residual assets	The holders of the preferred securities shall have the right to request distribution of residual assets, which ranks <i>pari passu</i> with such right conferred with respect to the
	preferred stock of the Company.
Optional redemption	Special provisions are provided that allow the Issuer to redeem the preferred securities 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 approval of the financial regulatory authority and prior notice to the holders of the preferred securities.
Extraordinary optional redemption due	Special provisions are provided that allow the Issuer to redeem the preferred securities at
to a capital event	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 approval of the financial regulatory authority and prior notice to the holders of the preferred securities.
Extraordinary optional redemption due	Special provisions are provided that allow the Issuer to redeem the preferred securities at
to a tax event	its option at any time upon the occurrence of any tax event (including the case where the
	Issuer receives a legal opinion to the effect that any additional expenses arise or are likely
	to arise as result of any change or amendment, etc., in taxation), subject to the prior approval of the financial regulatory authority and prior notice to the holders of the preferred securities.

<main< th=""><th>features></th><th></th></main<>	features>	
1	Issuer	STB Preferred Capital 4 (Cayman) Limited
2	Unique Identifier	ISIN : XS0367331526
3	Governing law(s) of the instrument	Cayman Islands Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Additional Tier1 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
		Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Noncumulative perpetual preferred securities
		(Series A)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	56,000 million yen
	Non-consolidated capital adequacy ratio	56,000 million yen
9	Par value of instrument	56,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Non-controlling interests
	Non-consolidated balance sheet	Non-controlling interests
11	Original date of issuance	June 24, 2008
12	Perpetual or dated	Perpetual
13	Original maturity date	-
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: July 25, 2018
15	This can date and redemption amount	<u>Redemption Amount:</u> 10,000,000 yen per
		security
	Trigger for special early redemption and redemption amount	<u>Trigger:</u> Tax event or Capital event
	ringger for special early redemption and redemption amount	<u>Redemption Amount:</u> 10,000,000 yen per
		security (together with accrued dividend to the
		date of redemption, if any)
16	Description on subsequent call dates	Subsequent call date: any dividend payment
10	Description on subsequent can dates	date (January 25 and July 25) in July 2018 and
		thereafter
		Redemption Amount: 10,000,000 yen per
		security
	Dividends / coupons	security
17	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	Before the payment date in July 2018:
10	Coupon rate and any related index	3.94% per annum.(Fixed)
		<u>Thereafter:</u> Floating rate based on 6 month
		JPY LIBOR
19	Existence of a dividend stopper	Applicable
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
20		
	Existence of step up or other incentive to redeem	Applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
	Issuer of instrument convertible into	-
29		1 · · · · · · · · · · · · · · · · · · ·
30	Write-down feature	Not applicable
30 31	Write-down feature Write-down trigger	- Not applicable
30 31 32	Write-down feature Write-down trigger Full or partial write-down	
30 31	Write-down feature Write-down trigger	-
30 31 32	Write-down feature Write-down trigger Full or partial write-down	-
30 31 32 33	Write-down feature Write-down trigger Full or partial write-down Temporary write-down (write up)	-
30 31 32 33 34	Write-down feature Write-down trigger Full or partial write-down Temporary write-down (write up) Description of write-up mechanism Instrument name or type immediately senior to this instrument in	
30 31 32 33 34	Write-down feature Write-down trigger Full or partial write-down Temporary write-down (write up) Description of write-up mechanism	

The preferred securities mentioned above are the preferred securities issued by overseas special purpose companies and have all of the following characteristics:

- Noncumulative permanent preferred contribution;
- Unsecured, fully-paid and subordinated to other indebtedness; and
- Issue proceeds are immediately and unlimitedly available funds and are able to absorb losses of Sumitomo Mitsui Trust Bank, Limited (the "Company") and any subsidiary of the Company on a going-concern basis.

Various special provisions, etc., have been attached to the preferred securities mentioned above. The summary of such special provisions, etc. are as follows:

Details of dividend payment	The Issuer, an overseas special purpose company, shall pay dividends, up to the distributable amount of the Company, using a calculation equivalent to dividend payment on the preferred stock of the Company. If the Company has paid dividends to its common stock for the immediately preceding fiscal year, the dividends on the preferred securities shall be fully paid, in principle; provided, however, that no dividends on the preferred securities shall be paid in the prescribed cases, including the case where the Company did not pay dividends to its preferred stock for such immediately preceding fiscal year or where the capital adequacy ratio or Tier 1 capital ratio falls below the regulatory minimum standards.
Right to request distribution of residual assets	The holders of the preferred securities shall have the right to request distribution of residual assets, which ranks <i>pari passu</i> with such right conferred with respect to the preferred stock of the Company.
Optional redemption	Special provisions are provided that allow the Issuer to redeem the preferred securities 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 approval of the financial regulatory authority and prior notice to the holders of the preferred securities.
Extraordinary optional redemption due to a capital event	Special provisions are provided that allow the Issuer to redeem the preferred securities 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 approval of the financial regulatory authority and prior notice to the holders of the preferred securities.
Extraordinary optional redemption due to a tax event	Special provisions are provided that allow the Issuer to redeem the preferred securities at its option at any time upon the occurrence of any tax event (including the case where the Issuer receives a legal opinion to the effect that any additional expenses arise or are likely to arise as result of any change or amendment, etc., in taxation), subject to the prior approval of the financial regulatory authority and prior notice to the holders of the preferred securities.

	features>	
1	Issuer	STB Preferred Capital 4 (Cayman) Limited
2	Unique Identifier	ISIN : XS0367332250
3	Governing law(s) of the instrument	Cayman Islands Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Additional Tier1 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
		Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Noncumulative perpetual preferred securities
		(Series B)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	54,000 million yen
	Non-consolidated capital adequacy ratio	54,000 million yen
9	Par value of instrument	54,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Non-controlling interests
	Non-consolidated balance sheet	Non-controlling interests
11	Original date of issuance	June 24, 2008
12	Perpetual or dated	Perpetual
13	Original maturity date	-
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: July 25, 2018
		Redemption Amount: 10,000,000 yen per
		security
	Trigger for special early redemption and redemption amount	Trigger: Tax event or Capital event
		Redemption Amount: 10,000,000 yen per
		security (together with accrued dividend to the
		date of redemption, if any)
16	Description on subsequent call dates	Subsequent call date: any dividend payment
		date (January 25 and July 25) in July 2018 and
		thereafter
		Redemption Amount: 10,000,000 yen per
		security
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	Before the payment date in July 2018:
		4.44% per annum.(Fixed)
		Thereafter: Floating rate based on 6 month
		JPY LIBOR
19	Existence of a dividend stopper	Applicable
20	Fully discretionary, partially discretionary or mandatory	Dentiell dimensionen
		Partially discretionary
21	Existence of step up or other incentive to redeem	Partially discretionary Not applicable
21 22		
21 22 23	Existence of step up or other incentive to redeem	Not applicable
21 22	Existence of step up or other incentive to redeem Noncumulative or cumulative	Not applicable Noncumulative
21 22 23	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature	Not applicable Noncumulative Not applicable
21 22 23 24	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger	Not applicable Noncumulative Not applicable -
21 22 23 24 25	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger Full or partial conversion	Not applicable Noncumulative Not applicable - - -
21 22 23 24 25 26	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion	Not applicable Noncumulative Not applicable - - - - -
21 22 23 24 25 26 27	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger Full or partial conversion Conversion rate	Not applicable Noncumulative Not applicable - - - - - - - - - - - - - -
21 22 23 24 25 26 27 28 29	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into	Not applicable Not applicable -
21 22 23 24 25 26 27 28 29 30	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature	Not applicable Not applicable - - - - - - - - - - - - - - - - - -
21 22 23 24 25 26 27 28 29 30 31	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger	Not applicable Not applicable - - - - - - - - - - - - - - - - - Not applicable
21 22 23 24 25 26 27 28 29 30 31 32	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down	Not applicable Not applicable -
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down Temporary write-down (write up)	Not applicable Not applicable -
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down Temporary write-down (write up) Description of write-up mechanism	Not applicable Not applicable -
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down Temporary write-down (write up) Description of write-up mechanism Instrument name or type immediately senior to this instrument in	Not applicable Not applicable -
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down Temporary write-down (write up) Description of write-up mechanism	Not applicable Not applicable -

The preferred securities mentioned above are the preferred securities issued by overseas special purpose companies and have all of the following characteristics:

- Noncumulative permanent preferred contribution;
- Unsecured, fully-paid and subordinated to other indebtedness; and
- Issue proceeds are immediately and unlimitedly available funds and are able to absorb losses of Sumitomo Mitsui Trust Bank, Limited (the "Company") and any subsidiary of the Company on a going-concern basis.

Various special provisions, etc., have been attached to the preferred securities mentioned above. The summary of such special provisions, etc. are as follows:

Details of dividend payment	The Issuer, an overseas special purpose company, shall pay dividends, up to the
Details of dividend payment	distributable amount of the Company, using a calculation equivalent to dividend payment
	on the preferred stock of the Company. If the Company has paid dividends to its
	common stock for the immediately preceding fiscal year, the dividends on the preferred
	securities shall be fully paid, in principle; provided, however, that no dividends on the
	preferred securities shall be paid in the prescribed cases, including the case where the
	Company did not pay dividends to its preferred stock for such immediately preceding
	fiscal year or where the capital adequacy ratio or Tier 1 capital ratio falls below the
	regulatory minimum standards.
Right to request distribution of residual	The holders of the preferred securities shall have the right to request distribution of
assets	residual assets, which ranks pari passu with such right conferred with respect to the
	preferred stock of the Company.
Optional redemption	Special provisions are provided that allow the Issuer to redeem the preferred securities 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 approval of the
	financial regulatory authority and prior notice to the holders of the preferred securities.
Extraordinary optional redemption due	Special provisions are provided that allow the Issuer to redeem the preferred securities at
to a capital event	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
	approval of the financial regulatory authority and prior notice to the holders of the
	preferred securities.
Extraordinary optional redemption due	Special provisions are provided that allow the Issuer to redeem the preferred securities at
to a tax event	its option at any time upon the occurrence of any tax event (including the case where the
	Issuer receives a legal opinion to the effect that any additional expenses arise or are likely
	to arise as result of any change or amendment, etc., in taxation), subject to the prior
	approval of the financial regulatory authority and prior notice to the holders of the
	preferred securities.
	F

1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP351850A2M6 (JP90BZ0000N3, JP90BZ0000M5, JP90BZ0000L7)
3	Governing law(s) of the instrument	Japanese Law
-	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (or or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
-		Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	The Chuo Mitsui Trust and Banking Company Limited #2 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	16,100 million yen
	Non-consolidated capital adequacy ratio	16,100 million yen
9	Par value of instrument	16,100 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	September 25, 2002
12	Perpetual or dated	Perpetual
12	Original maturity date	Terpetual
-		-
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: September 25, 2022
		Redemption Amount: Par (100% of the
		aggregate principal amount)
	Trigger for special early redemption and redemption amount	Not applicable
16	Description on subsequent call dates	Subsequent call date: any interest payment
		date (March 25 and September 25) in
		September 2022 and thereafter
		Redemption Amount: Par (100% of the
		aggregate principal amount)
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Floating
18	Coupon rate and any related index	2.07% per annum. *1
		Before the interest payment date in September
		2022: Floating rate based on 10 year JPY swap
		rate
		<u>Thereafter:</u> Floating rate based on 6 month JPY LIBOR
19	Existence of a dividend stopper	Not applicable
20	**	
	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Applicable
22	Noncumulative or cumulative	Cumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
33 34	Description of write-up mechanism	
35	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
	subordination hierarchy in liquidation	subordinated debt)
24		
36 37	Non-compliant transitioned features Description on non-compliant features	Applicable Loss absorbency at the point of non-viability

*1 The weighted average (rounded off to two decimal places) of interest rates applicable to the same type of subordinated debt is shown for the subordinated debt issued under the private placement.

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

Deferral of interest	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 Sumitomo	
	Mitsui Trust Bank, Limited (the "Company"); (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.	
Subordination	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 Company, 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.	
Optional redemption	Special provisions are provided that allow the Company 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	
	approval of the financial regulatory authority and prior notice to creditors.	

Main	features>	
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP340500A640
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
		Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	The Sumitomo Trust and Banking Company,
		Limited #5 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	8,264 million yen
	Non-consolidated capital adequacy ratio	8,264 million yen
)	Par value of instrument	50,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	April 27, 2006
12	Perpetual or dated	Dated
13	Original maturity date	April 27, 2016
14	Issuer call	Not applicable
15	First call date and redemption amount	-
	Trigger for special early redemption and redemption amount	-
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.25% per annum.
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
35	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
	subordination hierarchy in liquidation	subordinated debt)
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

Subordination	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 Sumitomo Mitsui Trust Bank, Limited, 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 an any whon the conditions precedent are
	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.

1	features> Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP340500B648
3	Governing law(s) of the instrument	
,	Regulatory treatment	Japanese Law
1	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
4 5	Post-transitional Basel III rules (on or after March 31, 2022)	Tiel2 Capital
<u>5</u> 6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
0	Entry when recognizes and instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, inc.
7	Instrument Name / type	The Sumitomo Trust and Banking Company,
,	instrument i tune / type	Limited #6 (Subordinated bond)
8	Amount recognized in regulatory capital	
0	Consolidated capital adequacy ratio	19,995 million yen
	Non-consolidated capital adequacy ratio	19,995 million yen
9	Par value of instrument	20,000 million yen
10	Accounting classification	
-	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	April 27, 2006
12	Perpetual or dated	Dated
13	Original maturity date	April 27, 2026
14	Issuer call	Not applicable
15	First call date and redemption amount	-
	Trigger for special early redemption and redemption amount	-
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.78% per annum.
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
35	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
	subordination hierarchy in liquidation	subordinated debt)
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

Subordination	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 Sumitomo Mitsui Trust
	Bank, Limited, 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.

	features>	
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP340500A756
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
		Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	The Sumitomo Trust and Banking Company,
		Limited #7 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	18,617 million yen
	Non-consolidated capital adequacy ratio	18,617 million yen
)	Par value of instrument	50,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	May 10, 2007
12	Perpetual or dated	Dated
13	Original maturity date	May 10, 2017
14	Issuer call	Not applicable
15	First call date and redemption amount	-
	Trigger for special early redemption and redemption amount	-
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.95% per annum.
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
35	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
	subordination hierarchy in liquidation	subordinated debt)
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

Subordination	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 Sumitomo Mitsui Trust
	Bank, Limited, 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.

iviain	features>	
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP340500B754
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
		Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	The Sumitomo Trust and Banking Company,
		Limited #8 (Subordinated bond)
3	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	9,995 million yen
	Non-consolidated capital adequacy ratio	9,995 million yen
)	Par value of instrument	10,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	May 10, 2007
12	Perpetual or dated	Dated
13	Original maturity date	May 10, 2027
14	Issuer call	Not applicable
15	First call date and redemption amount	-
	Trigger for special early redemption and redemption amount	-
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.49% per annum.
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
35	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
-	subordination hierarchy in liquidation	subordinated debt)
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

C 1	C_{n-1} is the second secon
Subordination	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 Sumitomo Mitsui Trust
	Bank, Limited, 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.

<main< th=""><th>features></th><th></th></main<>	features>	
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
		Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Subordinated loan
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	25,000 million yen
	Non-consolidated capital adequacy ratio	25,000 million yen
9	Par value of instrument	25,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	September 28, 2007
12	Perpetual or dated	Dated
13	Original maturity date	September 30, 2022
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: the last day of September, 2017
		Redemption Amount: Par (100% of the
		aggregate principal amount)
	Trigger for special early redemption and redemption amount	Not applicable
16	Description on subsequent call dates	Subsequent call date: any interest payment
		date (the last day of March and September) in
		September 2017 and thereafter
		Redemption Amount: Par (100% of the
		aggregate principal amount)
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	2.07% per annum. *1
		Before the interest payment date in September
		2017: Fixed rate
		<u>Thereafter:</u> Floating rate based on 6 month
10		JPY LIBOR
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
35	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
	subordination hierarchy in liquidation	subordinated debt)
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

*1 The weighted average (rounded off to two decimal places) of interest rates applicable to the same type of subordinated debt is shown for the subordinated debt issued under the private placement.

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

Subordination	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 Sumitomo Mitsui Trust Bank, Limited (the "Company"), 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 become effective.
Optional redemption	Special provisions are provided that allow the Company 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 approval of the financial regulatory authority and prior notice to creditors.

<main< th=""><th>features></th><th></th></main<>	features>	
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
		Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Subordinated loan
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	20,000 million yen
	Non-consolidated capital adequacy ratio	20,000 million yen
9	Par value of instrument	20,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	December 26, 2008
12	Perpetual or dated	Perpetual
13	Original maturity date	-
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: December 26, 2018
		Redemption Amount: Par (100% of the
		aggregate principal amount)
	Trigger for special early redemption and redemption amount	Trigger: Tax event
		Redemption Amount: Par (100% of the
		aggregate principal amount (together with
		accrued interest to the date of redemption and
16		arrears of interest, if any))
16	Description on subsequent call dates	Subsequent call date: any interest payment
		date (June 26 and December 26) in December 2018 and thereafter
		<u>Redemption Amount:</u> Par (100% of the
		aggregate principal amount)
	Dividends / coupons	aggregate principal amount)
17	Fixed or floating dividend / coupon	Fixed to Floating
17	Coupon rate and any related index	2.07% per annum. *1
10	Coupon rate and any related index	Before the interest payment date in December
		<u>2018:</u> Fixed rate
		<u>Thereafter:</u> Floating rate based on 6 month
		JPY LIBOR
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Applicable
22	Noncumulative or cumulative	Cumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
35	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
-	subordination hierarchy in liquidation	subordinated debt)
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability
*1 Tho	weighted average (rounded off to two desimal places) of interest rates on	aliantia to the series terms of sub-andinated data is shown

*1 The weighted average (rounded off to two decimal places) of interest rates applicable to the same type of subordinated debt is shown for the subordinated debt issued under the private placement.

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

Deferral of interest	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 Sumitomo	
	Mitsui Trust Bank, Limited (the "Company"); (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.	
Subordination	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 Company, 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.	
Optional redemption	Special provisions are provided that allow the Company 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	
	approval of the financial regulatory authority and prior notice to creditors.	
Extraordinary optional redemption due to	Special provisions are provided that allow the Company to redeem the subordinated	
a tax event	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 approval of	
	the financial regulatory authority and prior notice to the creditors.	

< <u>Main</u>	features>	
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
		Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Subordinated loan
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	20,000 million yen
0	Non-consolidated capital adequacy ratio	20,000 million yen
9	Par value of instrument	20,000 million yen
10	Accounting classification	x 1.1.11.
	Consolidated balance sheet	Liability
11	Non-consolidated balance sheet	Liability
11	Original date of issuance	December 26, 2008
12	Perpetual or dated	Perpetual
13	Original maturity date	-
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: December 26, 2015
		Redemption Amount: Par (100% of the
		aggregate principal amount)
	Trigger for special early redemption and redemption amount	<u>Trigger:</u> Tax event
		<u>Redemption Amount:</u> Par (100% of the
		aggregate principal amount (together with
		accrued interest to the date of redemption and
16	Description on subsequent call dates	arrears of interest, if any)) Subsequent call date: any interest payment
10	Description on subsequent can dates	date (June 26 and December 26) in December
		2015 and thereafter
		<u>Redemption Amount:</u> Par (100% of the
		aggregate principal amount)
	Dividends / coupons	aggregate principal anount)
17	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	2.07% per annum. *1
10	Coupon rate and any related index	Before the interest payment date in December
		<u>2015:</u> Fixed rate
		<u>Thereafter:</u> Floating rate based on 6 month
		JPY LIBOR
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Applicable
22	Noncumulative or cumulative	Cumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
35	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
	subordination hierarchy in liquidation	subordinated debt)
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability
1 The	wighted guerges (rounded off to two docimal places) of interact rates and	

*1 The weighted average (rounded off to two decimal places) of interest rates applicable to the same type of subordinated debt is shown for the subordinated debt issued under the private placement.

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

Deferral of interest	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 Sumitomo
	Mitsui Trust Bank, Limited (the "Company"); (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.
Subordination	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 Company, 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.
Optional redemption	Special provisions are provided that allow the Company 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
	approval of the financial regulatory authority and prior notice to creditors.
Extraordinary optional redemption due to Special provisions are provided that allow the Company to redeem the subo	
a tax event	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 approval of
	the financial regulatory authority and prior notice to the creditors.

	features>	
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
		Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Subordinated loan
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	5,000 million yen
	Non-consolidated capital adequacy ratio	5,000 million yen
9	Par value of instrument	5,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	December 26, 2008
12	Perpetual or dated	Dated
13	Original maturity date	December 28, 2020
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: December 28, 2015
15	Thist can date and redemption amount	Redemption Amount: Par (100% of the
		aggregate principal amount)
	Trigger for special early redemption and redemption amount	Not applicable
16	Description on subsequent call dates	Not applicable
10	Dividends / coupons	Not applicable
17	Fixed or floating dividend / coupon	Fixed to Floating
17		2.07% per annum. *1
18	Coupon rate and any related index	
		Before the interest payment date in December 2015: Fixed rate
		<u>Thereafter:</u> Floating rate based on 6 month JPY LIBOR
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20 21	Existence of step up or other incentive to redeem	·
	Noncumulative or cumulative	Applicable
22 23		Noncumulative
	Convertible feature	Not applicable
24	Convertible trigger	-
24 25	Full or partial conversion	-
24 25 26	Full or partial conversion Conversion rate	-
24 25 26 27	Full or partial conversion Conversion rate Mandatory or optional conversion	- - -
24 25 26 27 28	Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into	- - - - -
24 25 26 27 28 29	Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into	- - - - - -
24 25 26 27 28 29 30	Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature	- - - - -
24 25 26 27 28 29 30 31	Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger	- - - - - - Not applicable -
24 25 26 27 28 29 30 31 32	Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down	- - - - - -
24 25 26 27 28 29 30 31 32	Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger	- - - - - - Not applicable -
24 25 26 27 28 29 30 31 32 33	Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down	- - - - - - Not applicable - -
24 25 26 27 28 29 30 31 32 33 34	Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down Temporary write-down (write up)	- - - - - - - Not applicable - - - -
23 24 25 26 27 28 29 30 31 32 33 34 35	Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down Temporary write-down (write up) Description of write-up mechanism	Not applicable
24 25 26 27 28 29 30 31 32 33 34	Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down Temporary write-down (write up) Description of write-up mechanism Instrument name or type immediately senior to this instrument in	

*1 The weighted average (rounded off to two decimal places) of interest rates applicable to the same type of subordinated debt is shown for the subordinated debt issued under the private placement.

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

Subordination Special provisions are provided to the effect that, if any subordination event ((
Subordination		
	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 Sumitomo Mitsui Trust	
	Bank, Limited (the "Company"), 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.	
Optional redemption	Special provisions are provided that allow the Company 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	
	approval of the financial regulatory authority and prior notice to creditors.	

	features>	
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP351850A9H1
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
		Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	The Chuo Mitsui Trust and Banking Company,
		Limited #6 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	10,000 million yen
	Non-consolidated capital adequacy ratio	10,000 million yen
9	Par value of instrument	10,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	May 15, 2009
12	Perpetual or dated	Perpetual
13	Original maturity date	-
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: May 15, 2019
15	This can date and redemption amount	<u>Redemption Amount:</u> Par (100% of the
		aggregate principal amount)
	Trigger for special early redemption and redemption amount	Not applicable
16	Description on subsequent call dates	Subsequent call date: any interest payment
10	Description on subsequent can dates	date (May 15 and November 15) in May 2019
		and thereafter
		<u>Redemption Amount:</u> Par (100% of the
		aggregate principal amount)
	Dividenda / courrent	aggregate principal amount)
17	Dividends / coupons	F ¹ and the F ¹ and the
17 18	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	2.07% per annum. *1
		Before the interest payment date in May 2019: Fixed rate
		Thereafter: Floating rate based on 6 month
10	E isterne of a li iteratore en	JPY LIBOR
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Applicable
22	Noncumulative or cumulative	Cumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
35	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
		subordinated debt)
55	subordination hierarchy in liquidation	
	subordination hierarchy in liquidation	· · · · · · · · · · · · · · · · · · ·
36 37	Subordination Interactly in Inquidation Non-compliant transitioned features Description on non-compliant features	Applicable Loss absorbency at the point of non-viability

*1 The weighted average (rounded off to two decimal places) of interest rates applicable to the same type of subordinated debt is shown for the subordinated debt issued under the private placement.

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

Deferral of interest	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 Sumitomo	
	Mitsui Trust Bank, Limited (the "Company"); (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	
	or (iii) insolvency or, as a result of interest payments of the subordinated debt mentioned	
	above, becoming insolvent.	
Subordination	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 Company, 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.	
Optional redemption	Special provisions are provided that allow the Company 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	
	approval of the financial regulatory authority and prior notice to creditors.	

<main< th=""><th>features></th><th></th></main<>	features>	
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
		Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Subordinated loan
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	5,000 million yen
	Non-consolidated capital adequacy ratio	5,000 million yen
9	Par value of instrument	5,000 million yen
10	Accounting classification	5,000 million yen
10	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	October 30, 2009
12	Perpetual or dated	Dated
12	Original maturity date	The last day of October, 2021
13	Issuer call	Applicable
14	First call date and redemption amount	First call date: the last day of October, 2016
15	First can date and redemption amount	<u>Redemption Amount:</u> Par (100% of the
		aggregate principal amount)
	Trigger for anopial contractemention and redemention amount	Not applicable
16	Trigger for special early redemption and redemption amount	<u>Subsequent call date:</u> any interest payment
10	Description on subsequent call dates	
		date (the last day of April and October) in October 2016 and thereafter
		<u>Redemption Amount:</u> Par (100% of the aggregate principal amount)
	Dividends / coupons	aggregate principal anount)
17	Fixed or floating dividend / coupon	Fixed to Floating
17	Coupon rate and any related index	2.07% per annum. *1
10	Coupon rate and any related index	Before the interest payment date in October
		<u>2016:</u> Fixed rate
		<u>Thereafter:</u> Floating rate based on 6 month
		JPY LIBOR
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	Existence of step up or other incentive to redeem	Applicable
21	Noncumulative or cumulative	Noncumulative
22	Convertible feature	Not applicable
23	Convertible trigger	
24		
25 26	Full or partial conversion Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
35	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
	subordination hierarchy in liquidation	subordinated debt)
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

*1 The weighted average (rounded off to two decimal places) of interest rates applicable to the same type of subordinated debt is shown for the subordinated debt issued under the private placement.

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

Subordination Special provisions are provided to the effect that, if any subordination e		
Suborumation		
	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 Sumitomo Mitsui Trust	
	Bank, Limited (the "Company"), 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.	
Optional redemption	Special provisions are provided that allow the Company 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	
	approval of the financial regulatory authority and prior notice to creditors.	

1	features>	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP340500AA76
: ;		
)	Governing law(s) of the instrument Regulatory treatment	Japanese Law
		Tim2 Conict
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5 6	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc. Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	The Sumitomo Trust and Banking Company,
/	Instrument Name / type	Limited #11 (Subordinated bond)
8	Amount recognized in regulatory capital	Elilited #11 (Suboldinated bolid)
0	Consolidated capital adequacy ratio	50,000 million yen
	Non-consolidated capital adequacy ratio	50,000 million yen
9	Par value of instrument	50,000 million yen
9 10	Accounting classification	50,000 mimon yen
10	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	July 23, 2010
11	Perpetual or dated	Dated
12	Original maturity date	July 23, 2020
13	Issuer call	Not applicable
14	First call date and redemption amount	
15	· · ·	
16	Trigger for special early redemption and redemption amount Description on subsequent call dates	-
16	Dividends / coupons	-
17		Fixed
17	Fixed or floating dividend / coupon Coupon rate and any related index	
18		1.559% per annum.
19 20	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
	Existence of step up or other incentive to redeem Noncumulative or cumulative	Not applicable
22	Convertible feature	Noncumulative
23		Not applicable
24	Convertible trigger	-
25	Full or partial conversion Conversion rate	-
26		-
27	Mandatory or optional conversion	
28	Instrument type convertible into	-
<u>29</u> 20	Issuer of instrument convertible into	- Natambiashla
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	
35	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
26	subordination hierarchy in liquidation	subordinated debt)
36	Non-compliant transitioned features	Applicable

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

C 1	C_{n-1} is the second secon
Subordination	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 Sumitomo Mitsui Trust
	Bank, Limited, 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.

1	features> Issuer	Sumitomo Mitsui Trust Bank, Limited
1		ISIN : JP340500AAB0
2	Unique Identifier	
3	Governing law(s) of the instrument	Japanese Law
4	Regulatory treatment	Tim2 Conict
4 5	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
<u>5</u> 6	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
7	Lesterment News / teres	Sumitomo Mitsui Trust Bank, Limited The Sumitomo Trust and Banking Company,
/	Instrument Name / type	Limited #12 (Subordinated bond)
8		Linned #12 (Subordinated bolid)
0	Amount recognized in regulatory capital Consolidated capital adequacy ratio	40,000 million yen
	Non-consolidated capital adequacy ratio	40,000 million yen
9	Par value of instrument	40,000 million yen
9 10	Accounting classification	40,000 minion yen
10	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	November 11, 2010
11		Dated
12	Perpetual or dated Original maturity date	
13	Issuer call	November 11, 2020
14		Not applicable
15	First call date and redemption amount	
17	Trigger for special early redemption and redemption amount	
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.373% per annum.
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
35	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
	subordination hierarchy in liquidation	subordinated debt)
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

Subordination	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 Sumitomo Mitsui Trust
	Bank, Limited, 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.

<main< th=""><th>features></th><th></th></main<>	features>	
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP351850AAC3
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
7	Instrument Nome / trme	Sumitomo Mitsui Trust Bank, Limited The Chuo Mitsui Trust and Banking Company,
/	Instrument Name / type	Limited #10 (Subordinated bond)
8	Amount recognized in regulatory capital	Limited #10 (Subordinated bolid)
0	Consolidated capital adequacy ratio	10,000 million yen
	Non-consolidated capital adequacy ratio	10,000 million yen
9	Par value of instrument	10,000 million yen
10	Accounting classification	
10	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	December 10, 2010
12	Perpetual or dated	Dated
13	Original maturity date	January 28, 2021
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: January 28, 2016
	1	Redemption Amount: Par (100% of the
		aggregate principal amount)
	Trigger for special early redemption and redemption amount	Not applicable
16	Description on subsequent call dates	Subsequent call date: any interest payment
		date (January 28 and July 28) in January 2016
		and thereafter
		Redemption Amount: Par (100% of the
		aggregate principal amount)
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	Before the interest payment date in January
		<u>2016:</u> 1.17% per annum. (Fixed)
		Thereafter: 6 month JPY LIBOR plus 0.50%
10		(Floating)
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem Noncumulative or cumulative	Not applicable Noncumulative
22	Convertible feature	Not applicable
23 24	Convertible trigger	Not applicable
24	Full or partial conversion	-
25	Conversion rate	-
20	Mandatory or optional conversion	-
27	Instrument type convertible into	-
28	Issuer of instrument convertible into	
30	Write-down feature	- Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	
35	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
55	subordination hierarchy in liquidation	subordinated debt)
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

Subordination	Special provisions are provided to the effect that, if any subordination event ((i)
Subordination	
	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 Sumitomo Mitsui Trust
	Bank, Limited (the "Company"), 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.
Optional redemption	Special provisions are provided that allow the Company 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
	approval of the financial regulatory authority and prior notice to creditors.

<main< th=""><th>features></th><th></th></main<>	features>	
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP351850BAC1
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
		Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	The Chuo Mitsui Trust and Banking Company
		Limited #11 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	30,000 million yen
	Non-consolidated capital adequacy ratio	30,000 million yen
9	Par value of instrument	30,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	December 10, 2010
12	Perpetual or dated	Dated
13	Original maturity date	January 28, 2021
14	Issuer call	Not applicable
15	First call date and redemption amount	-
	Trigger for special early redemption and redemption amount	-
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.64% per annum.
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
35	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
	subordination hierarchy in liquidation	subordinated debt)
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

Subordination	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 Sumitomo Mitsui Trust
	Bank, Limited, 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.

<main< th=""><th>features></th><th></th></main<>	features>	
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP340500AB67
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
		Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	The Sumitomo Trust and Banking Company,
		Limited #13 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	20,000 million yen
	Non-consolidated capital adequacy ratio	20,000 million yen
9	Par value of instrument	20,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	June 15, 2011
12	Perpetual or dated	Dated
13	Original maturity date	June 15, 2026
14	Issuer call	Not applicable
15	First call date and redemption amount	-
	Trigger for special early redemption and redemption amount	-
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.341% per annum.
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
35	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
	subordination hierarchy in liquidation	subordinated debt)
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

Subordination	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 Sumitomo Mitsui Trust
	Bank, Limited, 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.

Main	features>	
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP340500AB91
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
		Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	The Sumitomo Trust and Banking Company,
		Limited #14 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	23,000 million yen
	Non-consolidated capital adequacy ratio	23,000 million yen
)	Par value of instrument	23,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	September 28, 2011
12	Perpetual or dated	Dated
13	Original maturity date	September 28, 2026
14	Issuer call	Not applicable
15	First call date and redemption amount	-
	Trigger for special early redemption and redemption amount	-
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.159% per annum.
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	
33	Temporary write-down (write up)	
34	Description of write-up mechanism	-
35	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
	subordination hierarchy in liquidation	subordinated debt)
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

C 1	C_{n-1} is the second secon
Subordination	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 Sumitomo Mitsui Trust
	Bank, Limited, 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.

	features>	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	Sumitomo Witsur Hust Bank, Emitted
	Governing law(s) of the instrument	-
		Japanese Law
	Regulatory treatment Transitional Basel III rules (before March 31, 2022)	Time Operated
		Tier2 Capital
	Post-transitional Basel III rules (on or after March 31, 2022)	-
5	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
7	Lesteren ent Nome / tone	Sumitomo Mitsui Trust Bank, Limited Subordinated Ioan
73	Instrument Name / type	Subordinated Ioan
•	Amount recognized in regulatory capital	5 000 million
	Consolidated capital adequacy ratio	5,000 million yen 5,000 million yen
	Non-consolidated capital adequacy ratio	
)	Par value of instrument	5,000 million yen
0	Accounting classification	T 1 1 11
	Consolidated balance sheet	Liability
1	Non-consolidated balance sheet	Liability
1	Original date of issuance	November 17, 2011
2	Perpetual or dated	Dated
3	Original maturity date	November 17, 2026
4	Issuer call	Applicable
15	First call date and redemption amount	Not applicable
	Trigger for special early redemption and redemption amount	Trigger: Capital event (callable only after
		November 17, 2021)
		Redemption Amount: Par (100% of the
		aggregate principal amount (together with
		accrued interest to the date of redemption, if
		any)
16	Description on subsequent call dates	Not applicable
10	Dividends / coupons	
7	Fixed or floating dividend / coupon	Fixed
7	Fixed or floating dividend / coupon Coupon rate and any related index	2.07% per annum. *1
17 18 19	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper	2.07% per annum. *1 Not applicable
.7 .8 .9 20	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	2.07% per annum. *1 Not applicable Mandatory
17 18 19 20 21	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	2.07% per annum. *1 Not applicable Mandatory Not applicable
7 8 9 20 21 22	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	2.07% per annum. *1 Not applicable Mandatory
17 18 19 20	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	2.07% per annum. *1 Not applicable Mandatory Not applicable
7 8 9 20 21 22 23 24	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative	2.07% per annum. *1 Not applicable Mandatory Not applicable Noncumulative
.7 8 9 20 21 22 23 24	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature	2.07% per annum. *1 Not applicable Mandatory Not applicable Noncumulative Not applicable
7 8 9 20 21 22 23 24 25	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger	2.07% per annum. *1 Not applicable Mandatory Not applicable Noncumulative Not applicable
7 8 9 20 21 22	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger Full or partial conversion	2.07% per annum. *1 Not applicable Mandatory Not applicable Noncumulative Not applicable - -
7 8 9 20 21 22 23 24 25 26 27	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger Full or partial conversion Conversion rate	2.07% per annum. *1 Not applicable Mandatory Not applicable Noncumulative Not applicable - - - -
7 8 9 00 11 22 3 3 4 4 55 66 77 88	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion	2.07% per annum. *1 Not applicable Mandatory Not applicable Noncumulative Not applicable - - - - - - - - - - - - -
7 8 9 0 0 1 1 22 33 44 25 66 27 8 8 9	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into	2.07% per annum. *1 Not applicable Mandatory Not applicable Noncumulative Not applicable -
7 8 9 0 1 2 3 4 5 6 7 8 9 0 0	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature	2.07% per annum. *1 Not applicable Mandatory Not applicable Noncumulative Not applicable - - - - - - - - - - - - -
$ \begin{array}{r} 7 \\ 8 \\ 9 \\ 0 \\ 0 \\ 1 \\ 2 \\ 3 \\ 4 \\ 5 \\ 6 \\ 7 \\ 8 \\ 9 \\ 0 \\ 1 \\ 1 \end{array} $	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger	2.07% per annum. *1 Not applicable Mandatory Not applicable Noncumulative Not applicable -
$ \begin{array}{r} 7 \\ 8 \\ 9 \\ 0 \\ 1 \\ 2 \\ 3 \\ 4 \\ 5 \\ 6 \\ 7 \\ 8 \\ 9 \\ 0 \\ 1 \\ 2 \end{array} $	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down	2.07% per annum. *1 Not applicable Mandatory Not applicable Noncumulative Not applicable -
7 8 9 0 1 2 3 3 4 5 6 6 7 7 8 9 9 0 1 2 3	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down Temporary write-down (write up)	2.07% per annum. *1 Not applicable Mandatory Not applicable Not applicable -
$ \begin{array}{r} 7 \\ 8 \\ 9 \\ 9 \\ 20 \\ 21 \\ 22 \\ 23 \\ 24 \\ 25 \\ 26 \\ 27 \\ 28 \\ 29 \\ 30 \\ 31 \\ 32 \\ 33 \\ 44 \\ 32 \\ 33 \\ 44 \\ 34 \\ 34 \\ 4 \end{array} $	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down Temporary write-down (write up) Description of write-up mechanism	2.07% per annum. *1 Not applicable Mandatory Not applicable Not applicable -
7 8 9 9 0 0 11 22 33 44 25 5 6 6 7 7 8 8 9 9 0 0 11 22 3 4 4	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down Temporary write-down (write up) Description of write-up mechanism Instrument name or type immediately senior to this instrument in	2.07% per annum. *1 Not applicable Mandatory Not applicable Noncumulative Not applicable -
7 8 9 00 11 22 33 44 25 5 66 77 88 99 00 11 22 33	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger Full or partial conversion Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down Temporary write-down (write up) Description of write-up mechanism	2.07% per annum. *1 Not applicable Mandatory Not applicable Not applicable -

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

Subordination	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 Sumitomo Mitsui Trust Bank, Limited (the "Company"), 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 become effective.
Extraordinary optional redemption due to	Special provisions are provided that allow the Company to redeem the subordinated
a capital event	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 approval of the financial regulatory authority and prior notice to the creditors.

	features>	
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP340500AC33
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
-		Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	The Sumitomo Trust and Banking Company,
0		Limited #15 (Subordinated bond)
8	Amount recognized in regulatory capital	40.000
	Consolidated capital adequacy ratio	40,000 million yen
0	Non-consolidated capital adequacy ratio Par value of instrument	40,000 million yen
9		40,000 million yen
10	Accounting classification	x 1 1 1 1
	Consolidated balance sheet	Liability
11	Non-consolidated balance sheet	Liability
11	Original date of issuance	March 22, 2012
12	Perpetual or dated	Dated
13	Original maturity date	March 22, 2022
14	Issuer call	Not applicable
15	First call date and redemption amount	
16	Trigger for special early redemption and redemption amount	
16	Description on subsequent call dates	-
1.7	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.62% per annum.
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	
26	Conversion rate	
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	- Natamiashia
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
35	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
36	subordination hierarchy in liquidation Non-compliant transitioned features	subordinated debt)
10	I NOR-COMPLIANT TRANSITIONED TEATURES	Applicable

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

C 1	C_{n-1} is the second secon
Subordination	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 Sumitomo Mitsui Trust
	Bank, Limited, 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.

1	features> Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	Sumtomo Witsur Hust Bank, Emilieu
3	Governing law(s) of the instrument	Japanese Law
,	Regulatory treatment	Japanese Law
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	
5 6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
0	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Subordinated Ioan
/ 8	Amount recognized in regulatory capital	Subordinated Ioan
5	Consolidated capital adequacy ratio	5,000 million yen
	Non-consolidated capital adequacy ratio	5,000 million yen
9	Par value of instrument	5,000 million yen
9 10	Accounting classification	5,000 million yen
10	Consolidated balance sheet	Liability
1 1	Non-consolidated balance sheet	Liability
11	Original date of issuance	August 31, 2012
12	Perpetual or dated	Dated
13	Original maturity date	August 29, 2025
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: March 31, 2022
		Redemption Amount: Par (100% of the
		aggregate principal amount)
	Trigger for special early redemption and redemption amount	<u>Trigger:</u> Capital event
		Redemption Amount: Par (100% of the
		aggregate principal amount (together with
		accrued interest to the date of redemption, if
16	Description on subsequent call dates	any) Not applicable
10	Dividends / coupons	Not applicable
17	Fixed or floating dividend / coupon	Fixed
17	Coupon rate and any related index	2.07% per annum. *1
19 20	Existence of a dividend stopper	Not applicable Mandatory
	Fully discretionary, partially discretionary or mandatory	
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
		Ordinary debt (all liabilities other than
	Instrument name or type immediately senior to this instrument in	
	subordination hierarchy in liquidation	subordinated debt)
35 36		

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

Subordination	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 Sumitomo Mitsui Trust	
	Bank, Limited (the "Company"), 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.	
Optional redemption	Special provisions are provided that allow the Company 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	
	approval of the financial regulatory authority and prior notice to creditors.	
Extraordinary optional redemption due to	Special provisions are provided that allow the Company to redeem the subordinated	
a capital event	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 approval of the financial regulatory authority and prior notice to the creditors.	

1	features> Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : XS0822332457
3	Governing law(s) of the instrument	English Law
-	Regulatory treatment	
1	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
5	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
0	Entry which recognizes and instranicht in regulatory capital	Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Subordinated bond (Euro-Yen)
3	Amount recognized in regulatory capital	Suborumuted bond (Euro Ten)
,	Consolidated capital adequacy ratio	1,500 million yen
	Non-consolidated capital adequacy ratio	1,500 million yen
)	Par value of instrument	1,500 million yen
.0	Accounting classification	1,500 minion yen
.0	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
1	Original date of issuance	September 5, 2012
		Dated
12	Perpetual or dated	March 31, 2025
13	Original maturity date	,
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: March 31, 2022
		<u>Redemption Amount:</u> Par (100% of the aggregate principal amount)
	Trigger for special early redemption and redemption amount	Not applicable
16	Description on subsequent call dates	Subsequent call date: any interest payment
		date (the last day of March and September) in
		March 2022 and thereafter
		<u>Redemption Amount:</u> Par (100% of the
	D'iterte (access	aggregate principal amount)
17	Dividends / coupons	Eine 4
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.07% per annum. *1
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
	Write-down trigger	-
31		
31	Full or partial write-down	-
31 32 33		-
31 32	Full or partial write-down	
31 32 33	Full or partial write-down Temporary write-down (write up)	
31 32 33 34	Full or partial write-down Temporary write-down (write up) Description of write-up mechanism	-
31 32 33 34	Full or partial write-down Temporary write-down (write up) Description of write-up mechanism Instrument name or type immediately senior to this instrument in	- - Ordinary debt (all liabilities other than

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

Subordination	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 Sumitomo Mitsui Trust Bank, Limited (the "Company"), 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 become effective.
Optional redemption	Special provisions are provided that allow the Company 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 approval of the financial regulatory authority and prior notice to creditors.

1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	-
;	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
Ļ	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
5	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
-		Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Subordinated loan
3	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	15,000 million yen
	Non-consolidated capital adequacy ratio	15,000 million yen
9	Par value of instrument	15,000 million yen
10	Accounting classification	15,000 minion yen
10	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	September 11, 2012
12	Perpetual or dated	Dated
12	Original maturity date	September 11, 2025
13	Issuer call	Applicable
14 15	First call date and redemption amount	Not applicable
13		
	Trigger for special early redemption and redemption amount	Trigger: Capital event (callable only after March 31, 2022)
		<u>Redemption Amount:</u> Par (100% of the
		aggregate principal amount (together with
		accrued interest to the date of redemption, if
17	Description on a loss out will later	any)
16	Description on subsequent call dates	Not applicable
17	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.07% per annum. *1
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
35		subordinated debt)
	subordination hierarchy in liquidation Non-compliant transitioned features	subordinated debt) Applicable

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

Subordination	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 Sumitomo Mitsui Trust Bank, Limited (the "Company"), 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 become effective.
Extraordinary optional redemption due to	Special provisions are provided that allow the Company to redeem the subordinated
a capital event	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 approval of the financial regulatory authority and prior notice to the creditors.

1	features>	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP340500AC90
3	Governing law(s) of the instrument	Japanese Law
3	Regulatory treatment	Japanese Law
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
4 5	Post-transitional Basel III rules (on or after March 31, 2022)	Tierz Capitai
<u>5</u> 6	Entity which recognizes this instrument in regulatory capital	- Sumitomo Mitsui Trust Holdings, Inc.
0	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc. Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Sumitomo Mitsui Trust Bank, Limited #1
/	Instrument Name / type	(Subordinated bond)
8	A mount recognized in regulatory conital	(Subordinated bolid)
0	Amount recognized in regulatory capital Consolidated capital adequacy ratio	40,000 million yen
		40,000 million yen
0	Non-consolidated capital adequacy ratio Par value of instrument	40,000 million yen
9		40,000 million yen
10	Accounting classification	T []](A
	Consolidated balance sheet	Liability
11	Non-consolidated balance sheet	Liability
11	Original date of issuance	September 20, 2012
12	Perpetual or dated	Dated
13	Original maturity date	September 20, 2022
14	Issuer call	Not applicable
15	First call date and redemption amount	-
	Trigger for special early redemption and redemption amount	-
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.389% per annum.
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
35	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
	subordination hierarchy in liquidation	subordinated debt)
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viabilit

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

Subordination	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 Sumitomo Mitsui Trust
	Bank, Limited, 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.

1	features>	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	Sumono witsur Hust Bank, Emilieu
3	Governing law(s) of the instrument	Japanese Law
5	Regulatory treatment	Japanese Law
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
+ 5	Post-transitional Basel III rules (on or after March 31, 2022)	
5 6	Entity which recognizes this instrument in regulatory capital	-
0	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
7	In strument Name / terms	Sumitomo Mitsui Trust Bank, Limited Subordinated Ioan
/ 8	Instrument Name / type	Subordinated loan
8	Amount recognized in regulatory capital	5 000
	Consolidated capital adequacy ratio	5,000 million yen
~	Non-consolidated capital adequacy ratio	5,000 million yen
9	Par value of instrument	5,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	September 28, 2012
12	Perpetual or dated	Dated
13	Original maturity date	The last day of September, 2025
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: March 31, 2022
		Redemption Amount: Par (100% of the
		aggregate principal amount)
	Trigger for special early redemption and redemption amount	Trigger: Capital event
		Redemption Amount: Par (100% of the
		aggregate principal amount (together with
		accrued interest to the date of redemption, if
		any)
16	Description on subsequent call dates	Not applicable
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.07% per annum. *1
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	
28 29	Issuer of instrument convertible into	
29 30	Write-down feature	
		Not applicable
31	Write-down trigger	
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
35	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
	subordination hierarchy in liquidation	subordinated debt)
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

~ · · ·	
Subordination	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 Sumitomo Mitsui Trust
	Bank, Limited (the "Company"), 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.
Optional redemption	Special provisions are provided that allow the Company 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
	approval of the financial regulatory authority and prior notice to creditors.
Extraordinary optional redemption due to	Special provisions are provided that allow the Company to redeem the subordinated
a capital event	debts at its option at any time upon the occurrence of any capital event (where any raised
a capital event	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 approval of the financial regulatory authority and prior notice to the creditors.

1	features>	Considence Mitani To st Deal Hinds 1
	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
		Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Subordinated loan
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	20,000 million yen
	Non-consolidated capital adequacy ratio	20,000 million yen
9	Par value of instrument	20,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	October 31, 2012
12	Perpetual or dated	Dated
13	Original maturity date	October 31, 2025
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: March 31, 2022
		Redemption Amount: Par (100% of the
		aggregate principal amount)
	Trigger for special early redemption and redemption amount	Not applicable
16	Description on subsequent call dates	Not applicable
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.07% per annum. *1
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
	Full or partial conversion	-
25		-
25 26	Conversion rate	-
25 26 27	Conversion rate Mandatory or optional conversion	- - -
25 26 27 28	Conversion rate Mandatory or optional conversion Instrument type convertible into	- - - -
25 26 27 28 29	Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into	- - -
25 26 27 28 29 30	Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature	
25 26 27 28 29 30 31	Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger	- - - Not applicable
25 26 27 28 29 30 31 32	Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down	- - - Not applicable - -
25 26 27 28 29 30 31 32 33	Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down Temporary write-down (write up)	- - - Not applicable - - -
25 26 27 28 29 30 31 32 33 33 34	Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down Temporary write-down (write up) Description of write-up mechanism	- - - Not applicable - - - -
25 26 27 28 29 30 31 32 33 34 35	Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down Temporary write-down (write up) Description of write-up mechanism Instrument name or type immediately senior to this instrument in	- - Not applicable - - - - - Ordinary debt (all liabilities other than
25 26 27 28 29 30 31 32 33 34	Conversion rate Mandatory or optional conversion Instrument type convertible into Issuer of instrument convertible into Write-down feature Write-down trigger Full or partial write-down Temporary write-down (write up) Description of write-up mechanism	- - - Not applicable - - - -

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

Subordination	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 Sumitomo Mitsui Trust Bank, Limited (the "Company"), 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 become effective.
Optional redemption	Special provisions are provided that allow the Company 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 approval of the financial regulatory authority and prior notice to creditors.

	features>	
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law
4	Regulatory treatment	The Operated
4 5	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
	Post-transitional Basel III rules (on or after March 31, 2022)	Tier2 Capital
5 7	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Bank, Limited
	Instrument Name / type Amount recognized in regulatory capital	Subordinated loan
8	Consolidated capital adequacy ratio	20.000 million
	Non-consolidated capital adequacy ratio	30,000 million yen 30,000 million yen
)	Par value of instrument	30,000 million yen
, 10	Accounting classification	30,000 million yen
0	Consolidated balance sheet	Tishila.
	Non-consolidated balance sheet	Liability Liability
1		
1	Original date of issuance	September 5, 2014
2	Perpetual or dated	Dated
3	Original maturity date	September 5, 2024
4	Issuer call	Applicable
5	First call date and redemption amount	-
	Trigger for special early redemption and redemption amount	<u>Trigger:</u> Tax event or Capital event
		<u>Redemption Amount:</u> Par (100% of the
		aggregate principal amount (together with
		accrued interest to the date of redemption, if
.6	Description on a local out of 11 datas	any))
6	Description on subsequent call dates	-
7	Dividends / coupons	Fixed
8	Fixed or floating dividend / coupon	
.8 .9	Coupon rate and any related index Existence of a dividend stopper	2.07% per annum. *1
		Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21 22	Existence of step up or other incentive to redeem Noncumulative or cumulative	Not applicable Noncumulative
22	Convertible feature	
		Not applicable
24 25	Convertible trigger Full or partial conversion	-
	Conversion rate	-
26 27	Mandatory or optional conversion	-
		-
28	Instrument type convertible into	-
.9	Issuer of instrument convertible into	-
80	Write-down feature	Applicable
31	Write-down trigger	Will be deemed to have occurred if the Prime Minister of Japan confirms (<i>nintei</i>) that (i) th
		"item 2 measures(<i>dai nigo sochi</i>)" or the "iter
		· · · · · · · · · · · · · · · · · · ·
		3 measures (<i>dai sango sochi</i>)," 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 Sumitomo Mitsui Trust
		Bank, Limited, 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 Sumitomo Mitsui
		Trust Bank, Limited.
2	Full or partial write-down	Full
3	Temporary write-down (write up)	Not applicable
4	Description of write-up mechanism	
35	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
5	subordination hierarchy in liquidation	subordinated debt)
		,
6	Non-compliant transitioned features	Not applicable

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

Subordination	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 Sumitomo Mitsui Trust Bank, Limited (the "Company"), 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 become effective.
Extraordinary optional redemption due to a capital event	Special provisions are provided that allow the Company 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 approval of the financial regulatory authority and prior notice to the creditors.
Extraordinary optional redemption due to a tax event	Special provisions are provided that allow the Company 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 approval of the financial regulatory authority and prior notice to the creditors.
Write-Down upon a Non-Viability Event	Special provisions are provided to the effect that, if a Non-Viability Event occurs, the holders 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 Company 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 Company'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 company's obligations mentioned above will be released. A "Non-Viability Event" will be deemed to have occurred when the Prime Minister of Japan confirms (<i>nintei</i>) that (i) the "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 102, Paragraph 1, Item 2 or Item 3 of the Deposit Insurance Act, need to be applied to the Company, 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 Company. The "Write-Down Date" shall be determined by the Company 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.

Main	features>	
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	Tier2 Capital
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Subordinated loan
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	30,000 million yen
~	Non-consolidated capital adequacy ratio	30,000 million yen
9	Par value of instrument	30,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	June 5, 2015
12	Perpetual or dated	Dated
13	Original maturity date	June 5, 2025
14	Issuer call	Applicable
15	First call date and redemption amount	-
	Trigger for special early redemption and redemption amount	Trigger: Tax event or Capital event
		Redemption Amount: Par (100% of the
		aggregate principal amount (together with
		accrued interest to the date of redemption, if
1.6		any))
16	Description on subsequent call dates	-
17	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.07% per annum. *1
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative Convertible feature	Noncumulative
23	Convertible reature Convertible trigger	Not applicable
24 25	66	-
	Full or partial conversion Conversion rate	-
26		-
27 28	Mandatory or optional conversion	-
	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Applicable
31	Write-down trigger	Will be deemed to have occurred if the Prime
		Minister of Japan confirms (<i>nintei</i>) that (i) the "item 2 measures(<i>dai nigo sochi</i>)" or the "item
		3 measures (<i>dai sango sochi</i>)," which are the
		measures (<i>dat sango socht</i>), 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 Sumitomo Mitsui Trust
		Bank, Limited, 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 Sumitomo Mitsui
		Trust Bank, Limited.
32	Full or partial write-down	Full
33	Temporary write-down (write up)	Not applicable
34	Description of write-up mechanism	-
35	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
	subordination hierarchy in liquidation	subordinated debt)
36	Non-compliant transitioned features	Not applicable
37	Description on non-compliant features	_

The subordinated debt mentioned above has all of the following characteristics:

- Unsecured, fully-paid and subordinated to other indebtedness; 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.

Subordination	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 Sumitomo Mitsui Trust Bank, Limited (the "Company"), 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 become effective.
Extraordinary optional redemption due to a capital event	Special provisions are provided that allow the Company 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 approval of the financial regulatory authority and prior notice to the creditors.
Extraordinary optional redemption due to a tax event	Special provisions are provided that allow the Company 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 approval of the financial regulatory authority and prior notice to the creditors.
Write-Down upon a Non-Viability Event	Special provisions are provided to the effect that, if a Non-Viability Event occurs, the holders 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 Company 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 Company'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 company's obligations mentioned above will be released. A "Non-Viability Event" will be deemed to have occurred when the Prime Minister of Japan confirms (<i>nintei</i>) that (i) the "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 102, Paragraph 1, Item 2 or Item 3 of the Deposit Insurance Act, need to be applied to the Company, 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 Company. The "Write-Down Date" shall be determined by the Company 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.

	features>	
1	Issuer	STB Finance Cayman Limited
2	Unique Identifier	ISIN : XS0245183883
3	Governing law(s) of the instrument	English Law
	Regulatory treatment	
1	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
5	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
		Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Subordinated bond (Euro-Yen)
3	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	10,000 million yen
	Non-consolidated capital adequacy ratio	10,000 million yen
)	Par value of instrument	10,000 million yen
0	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
1	Original date of issuance	February 22, 2006
2	Perpetual or dated	Dated
3	Original maturity date	February 22, 2021
4	Issuer call	Applicable
5	First call date and redemption amount	First call date: February 22, 2016
		Redemption Amount: Par (100% of the
		aggregate principal amount)
	Trigger for special early redemption and redemption amount	Trigger: Tax event
		Redemption Amount: Par (100% of the
		aggregate principal amount (together with
		accrued interest to the date of redemption, if
		any))
6	Description on subsequent call dates	Subsequent call date: any interest payment
		date (February 22 and August 22) in February
		2016 and thereafter
		Redemption Amount: Par (100% of the
		aggregate principal amount)
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	2.07% per annum. *1
		Before the interest payment date in February
		2016: Fixed rate
		Thereafter: Floating rate based on 6 month
		JPY LIBOR
9	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	
28	Instrument type convertible into	
.8 !9	Issuer of instrument convertible into	-
	Write-down feature	- Not applicable
30		
80 81	Write-down trigger	-
30 31 32	Write-down trigger Full or partial write-down	- -
30 31 32 33	Write-down trigger Full or partial write-down Temporary write-down (write up)	-
30 31 32 33 34	Write-down trigger Full or partial write-down Temporary write-down (write up) Description of write-up mechanism	- -
30 31 32 33 34	Write-down trigger Full or partial write-down Temporary write-down (write up) Description of write-up mechanism Instrument name or type immediately senior to this instrument in	- - Ordinary debt (all liabilities other than
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Subordination	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. The payment of the principal and
	interest, etc., of the subordinated debt mentioned above has been secured by a
	subordinated guarantee by Sumitomo Mitsui Trust Bank, Limited; however, a
	subordination clause is provided with respect to the claim for that guarantee.
Optional redemption	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 approval of the
	financial regulatory authority and prior notice to creditors.
Extraordinary optional redemption due to	Special provisions are provided that allow the Issuer to redeem the subordinated debts at
a tax event	its option at any time upon the occurrence of any tax event (where any additional
	expenses arise as result of any change or amendment, etc., in taxation), subject to the
	prior approval of the financial regulatory authority and prior notice to the creditors.