Main features and Further information of Regulatory Capital Instruments as of December 31, 2016

Main features and further information of our regulatory capital instruments as of December 31, 2016 are described from the next page according to the following 4 classes.

1. Common Stock P. 2	2
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2. Non-controlling Interests P. 3

3. Preferred Security P. 4 to P. 9

4. Subordinated Debt

classified as

Additional Tier 1 capital P. 10 to P. 25 Tier 2 capital P. 26 to P. 75

[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 December 31, 2016".

^{*} 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.

<Main features>

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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	2,009,535 million yen
	Non-consolidated capital adequacy ratio	1,863,439 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	-
	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
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	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 features>

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1	Issuer	Nikko Asset Management Co., Ltd. Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. and 9 other companies
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law (7 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: 6,768 million yen Additional Tier1 Capital: 11,897 million yen Tier2 Capital: 2,691 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	Thot applicable
32	Full or partial write-down	
33	Temporary write-down (write up)	
34	Description of write-up mechanism	
	1 1	
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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Amount recognized in regulatory capital Consolidated capital adequacy ratio S0,000 million yen Non-consolidated capital adequacy ratio S0,000 million yen S0,000 million yen Par value of instrument S0,000 million yen S0,000 million yen Consolidated capital adequacy ratio S0,000 million yen S0,000 million yen Consolidated balance sheet Non-controlling interests Non-consolidated balance sheet Non-controlling interests Non-controlling interests Non-consolidated balance sheet Non-controlling interests Non-controlling Perst call date: Non-controlling	\viaiii .	eatures>	
Governing law(s) of the instrument Cayman Islands Law	1	Issuer	
Regulatory treatment	2	Unique Identifier	ISIN: XS0289255225
Transitional Basel III rules (before March 31, 2022) Additional Tiert Capital	3	Governing law(s) of the instrument	Cayman Islands Law
For the properties of the pr		Regulatory treatment	
Entity which recognizes this instrument in regulatory capital Sumitomo Mitsui Trust Boddings, Inc. Sumitomo Mitsui Trust Bank, Limited	4	Transitional Basel III rules (before March 31, 2022)	Additional Tier1 Capital
Sumitome Misus Trust Bank, Limited Noncumulative perpetual preferred securities Amount recognized in regulatory capital	5	Post-transitional Basel III rules (on or after March 31, 2022)	-
Instrument Name / type	6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
Amount recognized in regulatory capital S0,000 million yen Non-consolidated capital adequacy ratio S0,000 million yen S0,000			Sumitomo Mitsui Trust Bank, Limited
Consolidated capital adequacy ratio Par value of instrument Accounting classification Consolidated apital adequacy ratio Accounting classification Consolidated balance sheet Non-consolidated balance sheet Non-controlling interests Non-c	7	Instrument Name / type	Noncumulative perpetual preferred securities
Non-consolidated capital adequacy ratio S0,000 million yen	8	Amount recognized in regulatory capital	
Non-consolidated capital adequacy ratio S0,000 million yen		Consolidated capital adequacy ratio	50,000 million yen
Accounting classification Consolidated balance sheet Non-controlling interests		Non-consolidated capital adequacy ratio	50,000 million yen
Consolidated balance sheet Non-controlling interests	9	Par value of instrument	50,000 million yen
Non-consolidated balance sheet Non-controlling interests March 2, 2007	10	Accounting classification	
Non-consolidated balance sheet Non-controlling interests		Consolidated balance sheet	Non-controlling interests
11 Original date of issuance March 2, 2007 Perpetual or dated Perpetual 13			
Perpetual or dated	11		
13 Original maturity date 1 Issuer call Applicable 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)	12	Perpetual or dated	Perpetual
Issuer call			-
First call date and redemption amount Right call date: July 25, 2017 Redemption Amount: 10,000,000 yen per security			Applicable
Trigger for special early redemption and redemption amount Trigger: Tax event or Capital event Redemption Amount; 10,000,000 yen per security 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 Description on subsequent call dates Dividends / coupons Dividends / coupons Trigger for special early redemption amount; 10,000,000 yen per security Dividends / coupons Trigger for special early redemption amount; 10,000,000 yen per security Dividends / coupons Trigger for special early redemption amount; 10,000,000 yen per security Dividends / coupons Trigger for special early redemption amount fate (January 25 and July 25) after the first call date (July 25) after the first call date (July 25, 2017) Redemption Amount; 10,000,000 yen per security Dividends / coupons Trigger for special early redemption amount fate (January 25 and July 25) after the first call date (January 25 and July 25) after the first call date (July 25, 2017) Redemption Amount; 10,000,000 yen per security Dividends / coupons Existence of footating dividend / coupon Partially discretionary and and any related index Description Amount; 10,000,000 yen per security Each of International fate (January 25 and July 25) after the first call date (July 25, 2017) Redemption Amount; 10,000,000 yen per security Each of International fate (January 25 and July 25) after the first call date (July 25, 2017) Redemption Amount; 10,000,000 yen per security Each of International fate (January 25 and July 25) after the first call date (July 25, 2017) Redemption Amount; 10,000,000 yen per security Each of International fate (January 25 and July 25) after the first call date (July 25, 2017) Redemption Amount; 10,000,000 yen per security Each of Each of International fate (January 25 and July 25) after the first call date (July 25, 2017) Redemption Amount; 10,000,000 yen per security Each of Each of Each of Eac			**
Trigger for special early redemption and redemption amount Trigger for special early redemption and redemption amount Redemption Amount: 10,000,000 yen per security (together with accrued dividend to the date of redemption, if any) Subsequent call date: any dividend payment date (January 25 and July 25) after the first call date (January 26 and July 25) after the first call date (January 26 and July 25) afte			
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)			
Redemption Amount: 10,000,000 yen per security (together with accrued dividend to the date of redemption, if any) 16		Trigger for special early redemption and redemption amount	
Security (together with accrued dividend to the date of redemption, if any) 16			
date of redemption, if any)			security (together with accrued dividend to the
Description on subsequent call dates Subsequent call date: any dividend payment date (January 25 and July 25) after the first call date (January 25 and July 25) after the first call date (January 25 and July 25) after the first call date (January 25 and July 25) after the first call date (July 25, 2017) Redemption Amount: 10,000,000 yen per security			
date (January 25 and July 25) after the first call date (July 25, 2017) Redemption Amount: 10,000,000 yen per security Dividends / coupons 17 Fixed or floating dividend / coupon 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 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible feature 24 Convertible feature 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 31 Write-down feature 32 Full or partial write-down 33 Temporary write-down (write up) - Tanabara (July 25, 2017) Redemption Amount: 10,000,000 yen per security Before the payment date in July 2017: 2.83 Applicable - Applicable - Applicable - Convertible trigger -	16	Description on subsequent call dates	
Redemption Amount: 10,000,000 yen per security		·	
Dividends / coupons Fixed or floating dividend / coupon Fixed to Floating			
Dividends / coupons Fixed to Floating			Redemption Amount: 10,000,000 yen per
Fixed or floating dividend / coupon			security
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			
2.83% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR 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 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 31 Write-down trigger 32 Full or partial write-down 33 Temporary write-down (write up) 2	17	Fixed or floating dividend / coupon	
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 - 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 (write up) -	18	Coupon rate and any related index	
JPY LIBOR 19 Existence of a dividend stopper Applicable 20 Fully discretionary, partially discretionary or mandatory Partially discretionary Partially discret			
19Existence of a dividend stopperApplicable20Fully discretionary, partially discretionary or mandatoryPartially discretionary21Existence of step up or other incentive to redeemApplicable22Noncumulative or cumulativeNoncumulative23Convertible featureNot applicable24Convertible trigger-25Full or partial conversion-26Conversion rate-27Mandatory or optional conversion-28Instrument type convertible into-29Issuer of instrument convertible into-30Write-down featureNot applicable31Write-down trigger-32Full or partial write-down-33Temporary write-down (write up)-			
20Fully discretionary, partially discretionary or mandatoryPartially discretionary21Existence of step up or other incentive to redeemApplicable22Noncumulative or cumulativeNoncumulative23Convertible featureNot applicable24Convertible trigger-25Full or partial conversion-26Conversion rate-27Mandatory or optional conversion-28Instrument type convertible into-29Issuer of instrument convertible into-30Write-down featureNot applicable31Write-down trigger-32Full or partial write-down-33Temporary write-down (write up)-			
21Existence of step up or other incentive to redeemApplicable22NoncumulativeNoncumulative23Convertible featureNot applicable24Convertible trigger-25Full or partial conversion-26Conversion rate-27Mandatory or optional conversion-28Instrument type convertible into-29Issuer of instrument convertible into-30Write-down featureNot applicable31Write-down trigger-32Full or partial write-down-33Temporary write-down (write up)-			
22Noncumulative or cumulativeNoncumulative23Convertible featureNot applicable24Convertible trigger-25Full or partial conversion-26Conversion rate-27Mandatory or optional conversion-28Instrument type convertible into-29Issuer of instrument convertible into-30Write-down featureNot applicable31Write-down trigger-32Full or partial write-down-33Temporary write-down (write up)-			·
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) -			
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) -			
25 Full or partial conversion -			Not applicable
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) -			-
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) -			-
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) -	——		-
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) -			-
30 Write-down feature Not applicable 31 Write-down trigger - 32 Full or partial write-down - 33 Temporary write-down (write up) -			-
31 Write-down trigger - 32 Full or partial write-down - 33 Temporary write-down (write up) -	29	Issuer of instrument convertible into	-
32 Full or partial write-down - 33 Temporary write-down (write up) -		Write-down feature	Not applicable
33 Temporary write-down (write up) -			-
			-
	33		-
34 Description of write-up mechanism -	34	Description of write-up mechanism	-
35 Instrument name or type immediately senior to this instrument in Subordinated debt	35		Subordinated debt
subordination hierarchy in liquidation			
36 Non-compliant transitioned features Applicable	36		Applicable
	37	Description on non-compliant features	Loss absorbency at the point of non-viability
1.27 Description on non-compliant testures Less shoombons of the mount of the m	31	Description on non-compitant features	Loss absorbency at the point of non-viability

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	The holders of the preferred securities shall have the right to request distribution of
assets	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.

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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
		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) after the first
		call date (July 25, 2018)
		Redemption Amount: 10,000,000 yen per
		security
	Dividends / coupons	
	Fixed or floating dividend / coupon	Fixed to Floating
17		
17 18	Coupon rate and any related index	Before the payment date in July 2018:
		Before the payment date in July 2018: 3.94% per annum.(Fixed)
		Before the payment date in July 2018: 3.94% per annum.(Fixed) Thereafter: Floating rate based on 6 month
	Coupon rate and any related index	Before the payment date in July 2018: 3.94% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR
18 19	Coupon rate and any related index Existence of a dividend stopper	Before the payment date in July 2018: 3.94% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Before the payment date in July 2018: 3.94% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary
18 19 20 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Before the payment date in July 2018: 3.94% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Applicable
19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Before the payment date in July 2018: 3.94% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Applicable Noncumulative
19 20 21 22 23	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	Before the payment date in July 2018: 3.94% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Applicable
19 20 21 22 23 24	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	Before the payment date in July 2018: 3.94% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Applicable Noncumulative
19 20 21 22 23	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	Before the payment date in July 2018: 3.94% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Applicable Noncumulative Not applicable
19 20 21 22 23 24	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	Before the payment date in July 2018: 3.94% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Applicable Noncumulative Not applicable -
19 20 21 22 23 24 25	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	Before the payment date in July 2018: 3.94% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Applicable Noncumulative Not applicable
19 20 21 22 23 24 25 26	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	Before the payment date in July 2018: 3.94% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Applicable Noncumulative Not applicable
19 20 21 22 23 24 25 26 27	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	Before the payment date in July 2018: 3.94% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Applicable Noncumulative Not applicable
19 20 21 22 23 24 25 26 27 28	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	Before the payment date in July 2018: 3.94% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Applicable Noncumulative Not applicable
19 20 21 22 23 24 25 26 27 28 29 30	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 Usuar of instrument convertible into Write-down feature	Before the payment date in July 2018: 3.94% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Applicable Noncumulative Not applicable
19 20 21 22 23 24 25 26 27 28 29 30 31	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	Before the payment date in July 2018: 3.94% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Applicable Noncumulative Not applicable
19 20 21 22 23 24 25 26 27 28 29 30 31 32	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	Before the payment date in July 2018: 3.94% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Applicable Noncumulative Not applicable Not applicable - Not applicable Not applicable
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	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)	Before the payment date in July 2018: 3.94% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Applicable Noncumulative Not applicable
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	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	Before the payment date in July 2018: 3.94% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Applicable Noncumulative Not applicable
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	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	Before the payment date in July 2018: 3.94% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Applicable Noncumulative Not applicable
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	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	Before the payment date in July 2018: 3.94% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Applicable Noncumulative 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	The holders of the preferred securities shall have the right to request distribution of
assets	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.

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	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) after the first
		call date (July 25, 2018)
		Redemption Amount: 10,000,000 yen per
		security
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Floating
17 18	Fixed or floating dividend / coupon Coupon rate and any related index	Before the payment date in July 2018:
		Before the payment date in July 2018: 4.44% per annum.(Fixed)
		Before the payment date in July 2018:
		Before the payment date in July 2018: 4.44% per annum.(Fixed)
	Coupon rate and any related index Existence of a dividend stopper	Before the payment date in July 2018: 4.44% per annum.(Fixed) Thereafter: Floating rate based on 6 month
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Before the payment date in July 2018: 4.44% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary
18 19	Coupon rate and any related index Existence of a dividend stopper	Before the payment date in July 2018: 4.44% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Before the payment date in July 2018: 4.44% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary
18 19 20 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Before the payment date in July 2018: 4.44% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Not applicable
19 20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative	Before the payment date in July 2018: 4.44% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Not applicable Noncumulative
19 20 21 22 23	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	Before the payment date in July 2018: 4.44% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Not applicable Noncumulative Not applicable
19 20 21 22 23 24	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	Before the payment date in July 2018: 4.44% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Not applicable Noncumulative Not applicable -
19 20 21 22 23 24 25	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	Before the payment date in July 2018: 4.44% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Not applicable Noncumulative Not applicable
19 20 21 22 23 24 25 26	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	Before the payment date in July 2018: 4.44% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Not applicable Noncumulative Not applicable
19 20 21 22 23 24 25 26 27 28	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	Before the payment date in July 2018: 4.44% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Not applicable Noncumulative Not applicable
19 20 21 22 23 24 25 26 27 28 29	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	Before the payment date in July 2018: 4.44% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Not applicable Noncumulative Not applicable
19 20 21 22 23 24 25 26 27 28 29 30	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 Usuar of instrument convertible into Write-down feature	Before the payment date in July 2018: 4.44% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Not applicable Noncumulative Not applicable
19 20 21 22 23 24 25 26 27 28 29 30 31	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	Before the payment date in July 2018: 4.44% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Not applicable Noncumulative Not applicable Not applicable Not applicable
19 20 21 22 23 24 25 26 27 28 29 30 31 32	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	Before the payment date in July 2018: 4.44% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Not applicable Noncumulative Not applicable
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	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)	Before the payment date in July 2018: 4.44% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Not applicable Noncumulative Not applicable Not applicable Not applicable
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	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	Before the payment date in July 2018: 4.44% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Not applicable Noncumulative Not applicable
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	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	Before the payment date in July 2018: 4.44% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Not applicable Noncumulative Not applicable
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	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	Before the payment date in July 2018: 4.44% per annum.(Fixed) Thereafter: Floating rate based on 6 month JPY LIBOR Applicable Partially discretionary Not applicable Noncumulative 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 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	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)	Additional Tier1 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	Additional Tier1 Capital
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Perpetual subordinated loan
8	Amount recognized in regulatory capital	Terpetual subordinated four
O	Consolidated capital adequacy ratio	70,000 million yen
	Non-consolidated capital adequacy ratio	70,000 million yen
9	Par value of instrument	70,000 million yen
		70,000 million yen
10	Accounting classification	7 1 191
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	September 8, 2015
12	Perpetual or dated	Perpetual
13	Original maturity date	-
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: December 5, 2020
		Redemption Amount: Par (100% of the
		principal amount (together with accrued
		interest to the date of redemption, if any))
	Trigger for special early redemption and redemption amount	Trigger: Tax event or Capital event
		Redemption Amount: Par (100% of the
		principal amount (together with accrued
		interest to the date of redemption, if any));
		provided, however, subject to write-down
		clause and reinstatement clause
16	Description on subsequent call dates	Subsequent call date: any interest payment
10	Description on subsequent can dates	date (June 5 and December 5) after the first
		call date (December 5, 2020)
		Redemption Amount: Par (100% of the
		principal amount (together with accrued
		interest to the date of redemption, if any))
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	Before the interest payment date in December
		<u>2020:</u> 2.49% per annum (Fixed)
		Thereafter: 6 month JPY LIBOR plus 2.25%
		(Floating)
19	Existence of a dividend stopper	Applicable
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
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	- 4 11 11
30	Write-down feature	Applicable
31	Write-down trigger	Will be deemed to have occurred
		 if Sumitomo Mitsui Trust Holdings, Inc.'s
		consolidated Common Equity Tier1 capital
		ratio reported or published by it, or Sumitomo
		Mitsui Trust Bank, Limited's consolidated
		Common Equity Tier1 capital ratio or
		non-consolidated Common Equity Tier1
		capital reported or published by it, falls below
		5.125% ("Loss Absorption Event");
		• if the Prime Minister of Japan confirms
		(<i>nintei</i>) that (i) the "item 2 measures (<i>dai nigo</i>
		(numer) unat (1) une ment 2 measures (adt higo

		sochi)" or the "item 3 measures (dai sango
		sochi)," which are the measures set forth in
		Article 102, Paragraph 1, Item 2 or Item 3 of
		the Deposit Insurance Act, need to be applied
		to Sumitomo Mitsui Trust Bank, Limited, or
		(ii) the "specified item 2 measures (tokutei dai
		nigo sochi)," which are the measures set forth
		in Article 126-2, Paragraph 1, Item 2 of the
		Deposit Insurance Act, need to be applied to
		Sumitomo Mitsui Trust Bank, Limited; or
		 if it is adjudicated that Sumitomo Mitsui
		Trust Bank, Limited becomes subject to
		bankruptcy proceedings, corporate
		reorganization proceedings, civil rehabilitation
		proceedings or special liquidation proceedings,
		or any other similar insolvency proceedings
		are made in any country other than Japan.
32	Full or partial write-down	Full or partial
33	Temporary write-down (write up)	Applicable
34	Description of write-up mechanism	When a part of the principal amount of the
	2 ostipuon of write up moonamism	loan has been written down upon the
		occurrence of a Loss Absorption Event, such
		principal amount of the loan shall be reinstated
		to the extent of the amount to be determined
		by Sumitomo Mitsui Trust Bank, Limited after
		discussion with the Financial Services Agency
		of Japan and any other relevant Japanese
		regulatory authorities, if Sumitomo Mitsui
		Trust Bank, Limited determines that the
		principal amount of the loan be reinstated after
		obtaining prior confirmation of the Financial
		Services Agency of Japan and any other
		relevant Japanese regulatory authorities that
		Sumitomo Mitsui Trust Bank, Limited's
		consolidated Common Equity Tier1 capital
		ratio and non-consolidated Common Equity
		Tier1 capital ratio remain at a sufficiently high
		level after giving effect to the relevant
		reinstatement of the loan.
35	Instrument name or type immediately senior to this instrument in	Subordinated debt (except the loan and parity
	subordination hierarchy in liquidation	securities which effectively rank pari passu
	succession moratory in requirement	with the loan)
36	Non-compliant transitioned features	Not applicable
37	Description on non-compliant features	-
31	Description on non-complaint reatures	

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

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

Special provisions, etc., have been attached to the subordinated debt mentioned above. The summary of such special provisions are as follows:

Interest cancellation

(1) Optional cancellation of interest payments:

Special provisions are provided to the effect that, Sumitomo Mitsui Trust Bank, Limited (the "Company") may cancel all or part of the interest payments on the loan on any interest payment date when it deems necessary at its absolute discretion.

(2) Interest payable amount limitation:

Special provisions are provided to the effect that, the amount of interest payable on any interest payment date on the loan shall not exceed the Interest Payable Amount and the Company shall not pay any amount of interest on the loan in excess of the Interest Payable Amount.

The "Interest Payable Amount" means the amount apportioned to the loan calculated by dividing the adjusted distributable amount, which will be the distributable amount under the Companies Act as of the interest payment date less the total amount of dividends and interest of the loan, the Parity Securities and the Junior Securities paid during the period from the beginning of the fiscal year in which such interest payment date falls to the day preceding such interest payment date, on a *pro rata* basis among the amount of interest payable on the loan and the total amount of dividends and interest payable on the same interest payment date on its preferred stock which ranks most senior in priority of payment as to dividends as well as Parity Securities.

The "Parity Securities" means obligations of the Company which effectively rank *pari* passu as to interest payment with the loan.

The "Junior Securities" means obligations of the Company which effectively rank junior as to interest payment with the loan.

The amount of interest which have not been paid according to (1) or (2) above shall not be deferred and payment obligation thereof shall be discharged thereafter.

Write-Down

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

Special provisions are provided to the effect that, if a Loss Absorption Event occurs, the claims with respect to the principal amount of the loan in an amount equal to the Loss Absorption Amount, together with the interest on such amount of the principal amount, shall be suspended and shall not become due from the Occurrence of the Loss Absorption Event until the Write-Down Date, and shall be written down on the Write-Down Date. The "Loss Absorption Event" will be deemed to have occurred when Sumitomo Mitsui Trust Holdings, Inc.'s consolidated Common Equity Tier1 capital ratio reported or published by it, or the Company's consolidated Common Equity Tier1 capital ratio or non-consolidated Common Equity Tier1 capital ratio reported or published by it, falls below 5.125%.

For the purpose of this paragraph (1), the "Write-Down Date" shall be determined by the Company in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authorities and shall be no less than one and no more than twenty business days following the date on which a Loss Absorption Event has occurred. The "Loss Absorption Amount" will be the amount apportioned to the loan calculated by dividing such amount as determined by the Company in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authorities necessary to make the Company's consolidated Common Equity Tier1 capital ratio and non-consolidated Common Equity Tier1 capital ratio exceed 5.125% by write-down or conversion to ordinary shares of all or part of the loan and its other Additional Tier1 liabilities, etc., on a pro rata basis among the principal amount of the loan and the total principal amount of its other Additional Tier1 liabilities, etc. or, in case Sumitomo Mitsui Trust Holdings, Inc.'s consolidated Common Equity Tier1 capital ratio falls below 5.125%, such amount as determined by the Company in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authorities in accordance with the terms of the loan.

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

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

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

	need to be applied to the Company. For the purpose of this paragraph (2), the "Write-Down Date" shall be determined by the Company in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authority and any other supervisory authorities and shall be no less than one and no more than ten business days following the date on which a Non-Viability Event has occurred. (3) Write-down upon the occurrence of the Insolvency Proceedings Commencement Event:
	Special provisions are provided to the effect that, if the Insolvency Proceedings Commencement Event occurs, all of the principal amount of and interest on the loan shall be written down to zero at the time of the occurrence of the Insolvency Proceedings Commencement Event.
	The "Insolvency Proceedings Commencement Event" will be deemed to have occurred when it is adjudicated that the Company becomes subject to bankruptcy proceedings, corporate reorganization proceedings, civil rehabilitation proceedings or special liquidation proceedings or any other similar insolvency proceedings are made in any country other than Japan.
Reinstatement (Write-Up)	Special provisions are provided to the effect that, when all or part of the principal amount of the loan has been written down upon the occurrence of a Loss Absorption Event, such principal amount of the loan shall be reinstated upon the occurrence of a Reinstatement Event to the extent of the amount to be determined by the Company after discussion with the Financial Services Agency of Japan and any other relevant Japanese regulatory authorities, on the Reinstatement Date.
	The "Reinstatement Event" occurs when the Company determines that the principal amount of the loan that has been written-down be reinstated after obtaining prior confirmation of the Financial Services Agency of Japan and any other relevant Japanese regulatory authorities that the Company's consolidated Common Equity Tier1 capital ratio and non-consolidated Common Equity Tier1 capital ratio remain at a sufficiently high level after giving effect to the relevant reinstatement of the loan.
	The "Reinstatement Date" shall be determined by the Company in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authorities and shall be no less than one and no more than twenty business days following the date on which a Reinstatement Event has occurred.
Subordination	Special provisions are provided to the effect that, if any subordination event (it will be deemed to have been occurred when the liquidation proceeding (except for the special liquidation under the Companies Act) occurs) occurs with respect to the 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 will be made only to the extent of the amount which would be paid on the loan if liabilities under the loan and liabilities with effectively the same conditions as the loan as to priority of liquidation payment were regarded as the Company's preferred stock which ranks most senior as to liquidation payment.
Extraordinary optional redemption due to a capital event	Special provisions are provided that allow the Company to redeem the loan at its option at any time upon the occurrence of any Capital Event (where any change or amendment, etc., to the capital adequacy requirements, etc. has been made, as a result of which all or part of the loan shall become no longer qualified as Additional Tier1 capital), subject to the prior confirmation of the Financial Services Agency of Japan 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 loan at its option at any time upon the occurrence of any Tax Event (including the case where the interest on the loan shall become no longer recognized as deductible expenses regarding calculation of corporation tax of the Company as result of any change or amendment, etc., in taxation), subject to the prior confirmation of the Financial Services Agency of Japan and prior notice to the creditors.

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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)	Additional Tier1 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	Additional Tier1 Capital
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Bank, Limited
		,
7	Instrument Name / type	Perpetual subordinated loan
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	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	September 8, 2015
	ĕ	
12	Perpetual or dated	Perpetual
13	Original maturity date	-
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: December 5, 2025
		Redemption Amount: Par (100% of the
		principal amount (together with accrued
		interest to the date of redemption, if any))
	Trigger for special early redemption and redemption amount	Trigger: Tax event or Capital event
	Trigger for special early redemption and redemption amount	Redemption Amount: Par (100% of the
		principal amount (together with accrued
		interest to the date of redemption, if any));
		provided, however, subject to write-down
		clause and reinstatement clause
16	Description on subsequent call dates	Subsequent call date: any interest payment
		date (June 5 and December 5) after the first
		call date (December 5, 2025)
		Redemption Amount: Par (100% of the
		principal amount (together with accrued
		interest to the date of redemption, if any))
	Dividends / coupons	interest to the date of redemption, if uny))
17	Fixed or floating dividend / coupon	Fixed to Floating
18		<u> </u>
18	Coupon rate and any related index	Before the interest payment date in December
		<u>2025:</u> 2.87% per annum (Fixed)
		Thereafter: 6 month JPY LIBOR plus 2.30%
		(Floating)
19	Existence of a dividend stopper	Applicable
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
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	Applicable
31	Write-down trigger	Will be deemed to have occurred
31	THE GOWN HISSON	• if Sumitomo Mitsui Trust Holdings, Inc.'s
		consolidated Common Equity Tier1 capital
		ratio reported or published by it, or Sumitomo
		Mitsui Trust Bank, Limited's consolidated
		Common Equity Tier1 capital ratio or
		non-consolidated Common Equity Tier1
		capital reported or published by it, falls below
		5.125% ("Loss Absorption Event");
		• if the Prime Minister of Japan confirms
		(<i>nintei</i>) that (i) the "item 2 measures (<i>dai nigo</i>
i	1	(miner) that (1) the frenh 2 measures (aut high

		sochi)" or the "item 3 measures (dai sango sochi)," which are the measures set forth in Article 102, Paragraph 1, Item 2 or Item 3 of the Deposit Insurance Act, need to be applied to Sumitomo Mitsui Trust Bank, Limited, or (ii) the "specified item 2 measures (tokutei dai nigo sochi)," which are the measures set forth in Article 126-2, Paragraph 1, Item 2 of the Deposit Insurance Act, need to be applied to Sumitomo Mitsui Trust Bank, Limited; or • if it is adjudicated that Sumitomo Mitsui Trust Bank, Limited becomes subject to bankruptcy proceedings, corporate reorganization proceedings, civil rehabilitation proceedings or special liquidation proceedings, or any other similar insolvency proceedings are made in any country other than Japan.
32	Full or partial write-down	Full or partial
33	Temporary write-down (write up)	Applicable
34	Description of write-up mechanism	When a part of the principal amount of the loan has been written down upon the occurrence of a Loss Absorption Event, such principal amount of the loan shall be reinstated to the extent of the amount to be determined by Sumitomo Mitsui Trust Bank, Limited after discussion with the Financial Services Agency of Japan and any other relevant Japanese regulatory authorities, if Sumitomo Mitsui Trust Bank, Limited determines that the principal amount of the loan be reinstated after obtaining prior confirmation of the Financial Services Agency of Japan and any other relevant Japanese regulatory authorities that Sumitomo Mitsui Trust Bank, Limited's consolidated Common Equity Tier1 capital ratio and non-consolidated Common Equity Tier1 capital ratio remain at a sufficiently high level after giving effect to the relevant reinstatement of the loan.
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Subordinated debt (except the loan and parity securities which effectively rank <i>pari passu</i> with the loan)
36	Non-compliant transitioned features	Not applicable
36	•	**
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.

Special provisions, etc., have been attached to the subordinated debt mentioned above. The summary of such special provisions are as follows:

Interest cancellation

(1) Optional cancellation of interest payments:

Special provisions are provided to the effect that, Sumitomo Mitsui Trust Bank, Limited (the "Company") may cancel all or part of the interest payments on the loan on any interest payment date when it deems necessary at its absolute discretion.

(2) Interest payable amount limitation:

Special provisions are provided to the effect that, the amount of interest payable on any interest payment date on the loan shall not exceed the Interest Payable Amount and the Company shall not pay any amount of interest on the loan in excess of the Interest Payable Amount.

The "Interest Payable Amount" means the amount apportioned to the loan calculated by dividing the adjusted distributable amount, which will be the distributable amount under the Companies Act as of the interest payment date less the total amount of dividends and interest of the loan, the Parity Securities and the Junior Securities paid during the period from the beginning of the fiscal year in which such interest payment date falls to the day preceding such interest payment date, on a *pro rata* basis among the amount of interest payable on the loan and the total amount of dividends and interest payable on the same interest payment date on its preferred stock which ranks most senior in priority of payment as to dividends as well as Parity Securities.

The "Parity Securities" means obligations of the Company which effectively rank *pari* passu as to interest payment with the loan.

The "Junior Securities" means obligations of the Company which effectively rank junior as to interest payment with the loan.

The amount of interest which have not been paid according to (1) or (2) above shall not be deferred and payment obligation thereof shall be discharged thereafter.

Write-Down

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

Special provisions are provided to the effect that, if a Loss Absorption Event occurs, the claims with respect to the principal amount of the loan in an amount equal to the Loss Absorption Amount, together with the interest on such amount of the principal amount, shall be suspended and shall not become due from the Occurrence of the Loss Absorption Event until the Write-Down Date, and shall be written down on the Write-Down Date. The "Loss Absorption Event" will be deemed to have occurred when Sumitomo Mitsui Trust Holdings, Inc.'s consolidated Common Equity Tier1 capital ratio reported or published by it, or the Company's consolidated Common Equity Tier1 capital ratio or non-consolidated Common Equity Tier1 capital ratio reported or published by it, falls below 5.125%.

For the purpose of this paragraph (1), the "Write-Down Date" shall be determined by the Company in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authorities and shall be no less than one and no more than twenty business days following the date on which a Loss Absorption Event has occurred. The "Loss Absorption Amount" will be the amount apportioned to the loan calculated by dividing such amount as determined by the Company in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authorities necessary to make the Company's consolidated Common Equity Tier1 capital ratio and non-consolidated Common Equity Tier1 capital ratio exceed 5.125% by write-down or conversion to ordinary shares of all or part of the loan and its other Additional Tier1 liabilities, etc., on a pro rata basis among the principal amount of the loan and the total principal amount of its other Additional Tier1 liabilities, etc. or, in case Sumitomo Mitsui Trust Holdings, Inc.'s consolidated Common Equity Tier1 capital ratio falls below 5.125%, such amount as determined by the Company in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authorities in accordance with the terms of the loan.

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

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

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

For the purpose of this paragraph (2), the "Write-Down Date" shall be determined by the Company in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authority and any other supervisory authorities and shall be no less than one and no more than ten business days following the date on which a Non-Viability Event has occurred. (3) Write-down upon the occurrence of the Insolvency Proceedings Commencement Event: Special provisions are provided to the effect that, if the Insolvency Proceedings Commencement Event cocurs, all of the principal amount of and interest on the loan shall be written down to zero at the time of the occurrence of the Insolvency Proceedings Commencement Event. The "Insolvency Proceedings Commencement Event" will be deemed to have occurred when its adjudicated that the Company becomes subject to bankruptcy proceedings, corporate reorganization proceedings, civil rehabilitation proceedings or approach in a contract of the contract of the Insolvency Proceedings, corporate reorganization proceedings, civil rehabilitation proceedings or approach in a contract of the analysis of the company becomes subject to bankruptcy proceedings, corporate reorganization proceedings, civil rehabilitation proceedings or approach of the Insolvency proceedings or any other similar insolvency proceedings are made in any country other than Japan. Reinstatement (Write-Up) Special provisions are provided to the effect that, when all or part of the principal amount of the loan has been written down upon the occurrence of a Loss Absorption Event, such principal amount of the loan than base here written and the part of the principal amount of the loan than base here written and the part of the principal amount of the loan that has been written down the reinstated approach of the countries, on the Reinstatement Date. The "Reinstatement Event" occurs when the Company determines that the principal amount of the loan that has been written-down be reinstated after obtaining pri		
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calculation of corporation tax of the Company as result of any change or amendment,		
etc., in taxation), subject to the prior confirmation of the Financial Services Agency of		
Japan and prior notice to the creditors.		Japan 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)	Additional Tier1 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	Additional Tier1 Capital
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Perpetual subordinated loan
8	Amount recognized in regulatory capital	Terpetual subordinated four
o	Consolidated capital adequacy ratio	70,000 million yen
	Non-consolidated capital adequacy ratio	70,000 million yen
0	Par value of instrument	
9		70,000 million yen
10	Accounting classification	7.1.00
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	September 8, 2016
12	Perpetual or dated	Perpetual
13	Original maturity date	-
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: December 5, 2026
		Redemption Amount: Par (100% of the
		principal amount (together with accrued
		interest to the date of redemption, if any))
	Trigger for special early redemption and redemption amount	Trigger: Tax event or Capital event
	rrigger for special early redemption and redemption amount	Redemption Amount: Par (100% of the
		principal amount (together with accrued
		interest to the date of redemption, if any));
		provided, however, subject to write-down
		clause and reinstatement clause
16	Description on subsequent call dates	Subsequent call date: any interest payment
		date (June 5 and December 5) after the first
		call date (December 5, 2026)
		Redemption Amount: Par (100% of the
		principal amount (together with accrued
		interest to the date of redemption, if any))
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	Before the interest payment date in December
		2026: 1.51% per annum (Fixed)
		Thereafter: 6 month JPY LIBOR plus 1.40%
		Thereafter: 6 month JPY LIBOR plus 1.40% (Floating)
19	Existence of a dividend stopper	(Floating)
19	Existence of a dividend stopper Eully discretionary partially discretionary or mandatory	(Floating) Applicable
20	Fully discretionary, partially discretionary or mandatory	(Floating) Applicable Fully discretionary
20 21	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	(Floating) Applicable Fully discretionary Not applicable
20 21 22	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative	(Floating) Applicable Fully discretionary Not applicable Noncumulative
20 21 22 23	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature	(Floating) Applicable Fully discretionary Not applicable Noncumulative Not applicable
20 21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible feature Convertible trigger	(Floating) Applicable Fully discretionary Not applicable Noncumulative
20 21 22 23 24 25	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	(Floating) Applicable Fully discretionary Not applicable Noncumulative Not applicable
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		sochi)" or the "item 3 measures (dai sango sochi)," which are the measures set forth in Article 102, Paragraph 1, Item 2 or Item 3 of the Deposit Insurance Act, need to be applied to Sumitomo Mitsui Trust Bank, Limited, or (ii) the "specified item 2 measures (tokutei dai nigo sochi)," which are the measures set forth in Article 126-2, Paragraph 1, Item 2 of the Deposit Insurance Act, need to be applied to Sumitomo Mitsui Trust Bank, Limited; or • if it is adjudicated that Sumitomo Mitsui Trust Bank, Limited becomes subject to bankruptcy proceedings, corporate reorganization proceedings, civil rehabilitation proceedings or special liquidation proceedings, or any other similar insolvency proceedings are made in any country other than Japan.
32	Full or partial write-down	Full or partial
33	Temporary write-down (write up)	Applicable
34	Description of write-up mechanism	When a part of the principal amount of the loan has been written down upon the occurrence of a Loss Absorption Event, such principal amount of the loan shall be reinstated to the extent of the amount to be determined by Sumitomo Mitsui Trust Bank, Limited after discussion with the Financial Services Agency of Japan and any other relevant Japanese regulatory authorities, if Sumitomo Mitsui Trust Bank, Limited determines that the principal amount of the loan be reinstated after obtaining prior confirmation of the Financial Services Agency of Japan and any other relevant Japanese regulatory authorities that Sumitomo Mitsui Trust Bank, Limited's consolidated Common Equity Tier1 capital ratio and non-consolidated Common Equity Tier1 capital ratio remain at a sufficiently high level after giving effect to the relevant reinstatement of the loan.
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Subordinated debt (except the loan and parity securities which effectively rank <i>pari passu</i> with the loan)
36	Non-compliant transitioned features	Not applicable
36	•	**
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.

Special provisions, etc., have been attached to the subordinated debt mentioned above. The summary of such special provisions are as follows:

Interest cancellation

(1) Optional cancellation of interest payments:

Special provisions are provided to the effect that, Sumitomo Mitsui Trust Bank, Limited (the "Company") may cancel all or part of the interest payments on the loan on any interest payment date when it deems necessary at its absolute discretion.

(2) Interest payable amount limitation:

Special provisions are provided to the effect that, the amount of interest payable on any interest payment date on the loan shall not exceed the Interest Payable Amount and the Company shall not pay any amount of interest on the loan in excess of the Interest Payable Amount.

The "Interest Payable Amount" means the amount apportioned to the loan calculated by dividing the adjusted distributable amount, which will be the distributable amount under the Companies Act as of the interest payment date less the total amount of dividends and interest of the loan, the Parity Securities and the Junior Securities paid during the period from the beginning of the fiscal year in which such interest payment date falls to the day preceding such interest payment date, on a *pro rata* basis among the amount of interest payable on the loan and the total amount of dividends and interest payable on the same interest payment date on its preferred stock which ranks most senior in priority of payment as to dividends as well as Parity Securities.

The "Parity Securities" means obligations of the Company which effectively rank *pari* passu as to interest payment with the loan.

The "Junior Securities" means obligations of the Company which effectively rank junior as to interest payment with the loan.

The amount of interest which have not been paid according to (1) or (2) above shall not be deferred and payment obligation thereof shall be discharged thereafter.

Write-Down

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

Special provisions are provided to the effect that, if a Loss Absorption Event occurs, the claims with respect to the principal amount of the loan in an amount equal to the Loss Absorption Amount, together with the interest on such amount of the principal amount, shall be suspended and shall not become due from the Occurrence of the Loss Absorption Event until the Write-Down Date, and shall be written down on the Write-Down Date. The "Loss Absorption Event" will be deemed to have occurred when Sumitomo Mitsui Trust Holdings, Inc.'s consolidated Common Equity Tier1 capital ratio reported or published by it, or the Company's consolidated Common Equity Tier1 capital ratio or non-consolidated Common Equity Tier1 capital ratio reported or published by it, falls below 5.125%.

For the purpose of this paragraph (1), the "Write-Down Date" shall be determined by the Company in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authorities and shall be no less than one and no more than twenty business days following the date on which a Loss Absorption Event has occurred. The "Loss Absorption Amount" will be the amount apportioned to the loan calculated by dividing such amount as determined by the Company in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authorities necessary to make the Company's consolidated Common Equity Tier1 capital ratio and non-consolidated Common Equity Tier1 capital ratio exceed 5.125% by write-down or conversion to ordinary shares of all or part of the loan and its other Additional Tier1 liabilities, etc., on a pro rata basis among the principal amount of the loan and the total principal amount of its other Additional Tier1 liabilities, etc. or, in case Sumitomo Mitsui Trust Holdings, Inc.'s consolidated Common Equity Tier1 capital ratio falls below 5.125%, such amount as determined by the Company in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authorities in accordance with the terms of the loan.

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

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

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

	need to be applied to the Company.
	For the purpose of this paragraph (2), the "Write-Down Date" shall be determined by the
	Company in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authority and any other supervisory authorities and shall be no less
	than one and no more than ten business days following the date on which a Non-Viability Event has occurred.
	(3) Write-down upon the occurrence of the Insolvency Proceedings Commencement
	Event: Special provisions are provided to the effect that, if the Insolvency Proceedings
	Commencement Event occurs, all of the principal amount of and interest on the loan shall be written down to zero at the time of the occurrence of the Insolvency Proceedings Commencement Event.
	The "Insolvency Proceedings Commencement Event" will be deemed to have occurred
	when it is adjudicated that the Company becomes subject to bankruptcy proceedings,
	corporate reorganization proceedings, civil rehabilitation proceedings or special
	liquidation proceedings or any other similar insolvency proceedings are made in any country other than Japan.
Reinstatement (Write-Up)	Special provisions are provided to the effect that, when all or part of the principal amount
	of the loan has been written down upon the occurrence of a Loss Absorption Event, such
	principal amount of the loan shall be reinstated upon the occurrence of a Reinstatement
	Event to the extent of the amount to be determined by the Company after discussion with the Financial Services Agency of Japan and any other relevant Japanese regulatory
	authorities, on the Reinstatement Date.
	The "Reinstatement Event" occurs when the Company determines that the principal
	amount of the loan that has been written-down be reinstated after obtaining prior
	confirmation of the Financial Services Agency of Japan and any other relevant Japanese
	regulatory authorities that the Company's consolidated Common Equity Tier1 capital
	ratio and non-consolidated Common Equity Tier1 capital ratio remain at a sufficiently
	high level after giving effect to the relevant reinstatement of the loan.
	The "Reinstatement Date" shall be determined by the Company in consultation with the
	Financial Services Agency of Japan and other relevant Japanese regulatory authorities and shall be no less than one and no more than twenty business days following the date
	on which a Reinstatement Event has occurred.
Subordination	Special provisions are provided to the effect that, if any subordination event (it will be
	deemed to have been occurred when the liquidation proceeding (except for the special
	liquidation under the Companies Act) occurs) occurs with respect to the 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, and the
	payment of principal and interest will be made only to the extent of the amount which
	would be paid on the loan if liabilities under the loan and liabilities with effectively the
	same conditions as the loan as to priority of liquidation payment were regarded as the
Enterpolition and the Late of the Control of the Co	Company's preferred stock which ranks most senior as to liquidation payment.
Extraordinary optional redemption due to	Special provisions are provided that allow the Company to redeem the loan at its option at any time upon the occurrence of any Capital Event (where any change or amendment,
a capital event	etc., to the capital adequacy requirements, etc. has been made, as a result of which all or
	part of the loan shall become no longer qualified as Additional Tier1 capital), subject to
	the prior confirmation of the Financial Services Agency of Japan and prior notice to the
	creditors.
Extraordinary optional redemption due to	Special provisions are provided that allow the Company to redeem the loan at its option
a tax event	at any time upon the occurrence of any Tax Event (including the case where the interest
	on the loan shall become no longer recognized as deductible expenses regarding
	calculation of corporation tax of the Company as result of any change or amendment, etc., in taxation), subject to the prior confirmation of the Financial Services Agency of
	Japan and prior notice to the creditors.
	oupuit una prior notice to the creditors.

	teatures>	
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)	Additional Tier1 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	Additional Tier1 Capital
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Bank, Limited
		· ·
7	Instrument Name / type	Perpetual 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	September 8, 2016
	C	
12	Perpetual or dated	Perpetual
13	Original maturity date	-
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: December 5, 2031
	_	Redemption Amount: Par (100% of the
		principal amount (together with accrued
		interest to the date of redemption, if any))
	Trigger for special early redemption and redemption amount	Trigger: Tax event or Capital event
	Trigger for special early reachiphon and reachiphon amount	Redemption Amount: Par (100% of the
		principal amount (together with accrued
		interest to the date of redemption, if any));
		provided, however, subject to write-down
		clause and reinstatement clause
16	Description on subsequent call dates	Subsequent call date: any interest payment
		date (June 5 and December 5) after the first
		call date (December 5, 2031)
		Redemption Amount: Par (100% of the
		principal amount (together with accrued
		interest to the date of redemption, if any))
	Di.::11-/	interest to the date of redemption, if any))
17	Dividends / coupons	E' 14 El 4'
17	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	Before the interest payment date in December
		2031: 1.73% per annum (Fixed)
		Thereafter: 6 month JPY LIBOR plus 1.45%
		(Floating)
19	Existence of a dividend stopper	Applicable
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
	Convertible feature	
23		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	
		Applicable
31	Write-down trigger	Will be deemed to have occurred
		• if Sumitomo Mitsui Trust Holdings, Inc.'s
		consolidated Common Equity Tier1 capital
		ratio reported or published by it, or Sumitomo
		Mitsui Trust Bank, Limited's consolidated
		Common Equity Tier1 capital ratio or
		non-consolidated Common Equity Tier1
		capital reported or published by it, falls below
		5.125% ("Loss Absorption Event");
ĺ		• if the Prime Minister of Japan confirms
		(nintei) that (i) the "item 2 measures (dai nigo

		sochi)" or the "item 3 measures (dai sango
		sochi)," which are the measures set forth in
		Article 102, Paragraph 1, Item 2 or Item 3 of
		the Deposit Insurance Act, need to be applied
		to Sumitomo Mitsui Trust Bank, Limited, or
		(ii) the "specified item 2 measures (tokutei dai
		nigo sochi)," which are the measures set forth
		in Article 126-2, Paragraph 1, Item 2 of the
		Deposit Insurance Act, need to be applied to
		Sumitomo Mitsui Trust Bank, Limited; or
		• if it is adjudicated that Sumitomo Mitsui
		Trust Bank, Limited becomes subject to
		bankruptcy proceedings, corporate
		reorganization proceedings, civil rehabilitation
		proceedings or special liquidation proceedings,
		or any other similar insolvency proceedings
		are made in any country other than Japan.
32	Full or partial write-down	Full or partial
33	Temporary write-down (write up)	Applicable
34	Description of write-up mechanism	When a part of the principal amount of the
		loan has been written down upon the
		occurrence of a Loss Absorption Event, such
		principal amount of the loan shall be reinstated
		to the extent of the amount to be determined
		by Sumitomo Mitsui Trust Bank, Limited after
		discussion with the Financial Services Agency
		of Japan and any other relevant Japanese
		regulatory authorities, if Sumitomo Mitsui
		Trust Bank, Limited determines that the
		principal amount of the loan be reinstated after
		obtaining prior confirmation of the Financial
		Services Agency of Japan and any other
		relevant Japanese regulatory authorities that
		Sumitomo Mitsui Trust Bank, Limited's
		consolidated Common Equity Tier1 capital
		ratio and non-consolidated Common Equity
		Tier1 capital ratio remain at a sufficiently high
		level after giving effect to the relevant
		reinstatement of the loan.
35	Instrument name or type immediately senior to this instrument in	Subordinated debt (except the loan and parity
	subordination hierarchy in liquidation	securities which effectively rank pari passu
		with the loan)
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.

Special provisions, etc., have been attached to the subordinated debt mentioned above. The summary of such special provisions are as follows:

Interest cancellation

(1) Optional cancellation of interest payments:

Special provisions are provided to the effect that, Sumitomo Mitsui Trust Bank, Limited (the "Company") may cancel all or part of the interest payments on the loan on any interest payment date when it deems necessary at its absolute discretion.

(2) Interest payable amount limitation:

Special provisions are provided to the effect that, the amount of interest payable on any interest payment date on the loan shall not exceed the Interest Payable Amount and the Company shall not pay any amount of interest on the loan in excess of the Interest Payable Amount.

The "Interest Payable Amount" means the amount apportioned to the loan calculated by dividing the adjusted distributable amount, which will be the distributable amount under the Companies Act as of the interest payment date less the total amount of dividends and interest of the loan, the Parity Securities and the Junior Securities paid during the period from the beginning of the fiscal year in which such interest payment date falls to the day preceding such interest payment date, on a *pro rata* basis among the amount of interest payable on the loan and the total amount of dividends and interest payable on the same interest payment date on its preferred stock which ranks most senior in priority of payment as to dividends as well as Parity Securities.

The "Parity Securities" means obligations of the Company which effectively rank *pari* passu as to interest payment with the loan.

The "Junior Securities" means obligations of the Company which effectively rank junior as to interest payment with the loan.

The amount of interest which have not been paid according to (1) or (2) above shall not be deferred and payment obligation thereof shall be discharged thereafter.

Write-Down

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

Special provisions are provided to the effect that, if a Loss Absorption Event occurs, the claims with respect to the principal amount of the loan in an amount equal to the Loss Absorption Amount, together with the interest on such amount of the principal amount, shall be suspended and shall not become due from the Occurrence of the Loss Absorption Event until the Write-Down Date, and shall be written down on the Write-Down Date. The "Loss Absorption Event" will be deemed to have occurred when Sumitomo Mitsui Trust Holdings, Inc.'s consolidated Common Equity Tier1 capital ratio reported or published by it, or the Company's consolidated Common Equity Tier1 capital ratio or non-consolidated Common Equity Tier1 capital ratio reported or published by it, falls below 5.125%.

For the purpose of this paragraph (1), the "Write-Down Date" shall be determined by the Company in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authorities and shall be no less than one and no more than twenty business days following the date on which a Loss Absorption Event has occurred. The "Loss Absorption Amount" will be the amount apportioned to the loan calculated by dividing such amount as determined by the Company in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authorities necessary to make the Company's consolidated Common Equity Tier1 capital ratio and non-consolidated Common Equity Tier1 capital ratio exceed 5.125% by write-down or conversion to ordinary shares of all or part of the loan and its other Additional Tier1 liabilities, etc., on a pro rata basis among the principal amount of the loan and the total principal amount of its other Additional Tier1 liabilities, etc. or, in case Sumitomo Mitsui Trust Holdings, Inc.'s consolidated Common Equity Tier1 capital ratio falls below 5.125%, such amount as determined by the Company in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authorities in accordance with the terms of the loan.

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

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

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

	need to be applied to the Company.
	For the purpose of this paragraph (2), the "Write-Down Date" shall be determined by the
	Company in consultation with the Financial Services Agency of Japan and other relevant
	Japanese regulatory authority and any other supervisory authorities and shall be no less
	than one and no more than ten business days following the date on which a Non-Viability
	Event has occurred.
	(3) Write-down upon the occurrence of the Insolvency Proceedings Commencement
	Event:
	Special provisions are provided to the effect that, if the Insolvency Proceedings
	Commencement Event occurs, all of the principal amount of and interest on the loan
	shall be written down to zero at the time of the occurrence of the Insolvency Proceedings
	Commencement Event.
	The "Insolvency Proceedings Commencement Event" will be deemed to have occurred
	when it is adjudicated that the Company becomes subject to bankruptcy proceedings,
	corporate reorganization proceedings, civil rehabilitation proceedings or special
	liquidation proceedings or any other similar insolvency proceedings are made in any
	country other than Japan.
Reinstatement (Write-Up)	Special provisions are provided to the effect that, when all or part of the principal amount
	of the loan has been written down upon the occurrence of a Loss Absorption Event, such
	principal amount of the loan shall be reinstated upon the occurrence of a Reinstatement
	Event to the extent of the amount to be determined by the Company after discussion with
	the Financial Services Agency of Japan and any other relevant Japanese regulatory
	authorities, on the Reinstatement Date.
	The "Reinstatement Event" occurs when the Company determines that the principal
	amount of the loan that has been written-down be reinstated after obtaining prior
	confirmation of the Financial Services Agency of Japan and any other relevant Japanese
	regulatory authorities that the Company's consolidated Common Equity Tier1 capital
	ratio and non-consolidated Common Equity Tier1 capital ratio remain at a sufficiently
	high level after giving effect to the relevant reinstatement of the loan.
	The "Reinstatement Date" shall be determined by the Company in consultation with the
	Financial Services Agency of Japan and other relevant Japanese regulatory authorities
	and shall be no less than one and no more than twenty business days following the date
	on which a Reinstatement Event has occurred.
Subordination	Special provisions are provided to the effect that, if any subordination event (it will be
	deemed to have been occurred when the liquidation proceeding (except for the special
	liquidation under the Companies Act) occurs) occurs with respect to the 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, and the
	payment of principal and interest will be made only to the extent of the amount which
	would be paid on the loan if liabilities under the loan and liabilities with effectively the
	same conditions as the loan as to priority of liquidation payment were regarded as the
	Company's preferred stock which ranks most senior as to liquidation payment.
Extraordinary optional redemption due to	Special provisions are provided that allow the Company to redeem the loan at its option
a capital event	at any time upon the occurrence of any Capital Event (where any change or amendment,
	etc., to the capital adequacy requirements, etc. has been made, as a result of which all or
	part of the loan shall become no longer qualified as Additional Tier1 capital), subject to
	the prior confirmation of the Financial Services Agency of Japan and prior notice to the
	creditors.
Extraordinary optional redemption due to	Special provisions are provided that allow the Company to redeem the loan at its option
a tax event	at any time upon the occurrence of any Tax Event (including the case where the interest
a and event	on the loan shall become no longer recognized as deductible expenses regarding
	calculation of corporation tax of the Company as result of any change or amendment,
	etc., in taxation), subject to the prior confirmation of the Financial Services Agency of
	Japan and prior notice to the creditors.
	Japan and prior notice to the creditors.

<main< th=""><th>features></th><th></th></main<>	features>	
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 (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
Ü	Entity which recognizes and instrument in regulatory capital	Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	The Chuo Mitsui Trust and Banking Company,
,	mstrument rume / type	Limited #2 (Subordinated bond)
8	Amount recognized in regulatory capital	Elimica #2 (Saboramaca bona)
O	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		16,100 million yen
10	Accounting classification	T 1 1 11
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	September 25, 2002
12	Perpetual or dated	Perpetual
13	Original maturity date	-
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) after the
		first call date (September 25, 2022)
		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	1.52% per annum. *1
		Before the interest payment date in September
		2022: Floating rate based on 10 year JPY swap
		rate
		Thereafter: 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		

^{*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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

Special provisions, etc., have been attached to the subordinated debt mentioned above. The summary of such special provisions are as follows:

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.

	i features>	
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN: JP340500B648
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.
	Emily which recognizes this instrument in regulatory cuping	Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	The Sumitomo Trust and Banking Company,
•	installed Name / type	Limited #6 (Subordinated bond)
8	Amount recognized in regulatory capital	Elimited in (Substantial Cond)
O	Consolidated capital adequacy ratio	19,996 million yen
	Non-consolidated capital adequacy ratio	19,996 million yen
9	Par value of instrument	20,000 million yen
10	Accounting classification	20,000 milition yen
10		T 1 170
	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	
	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	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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

Special provisions, etc., have been attached to the subordinated debt mentioned above. The summary of such special provisions are as follows:

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	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN: JP340500A756
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	vaparese za n
1	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
<u> </u>	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.
	Emily when recognizes and instrument in regulatory capital	Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	The Sumitomo Trust and Banking Company,
,	instantent rame, type	Limited #7 (Subordinated bond)
3	Amount recognized in regulatory capital	Emiliary (Succionation Cond)
0	Consolidated capital adequacy ratio	3,559 million yen
	Non-consolidated capital adequacy ratio	3,559 million yen
)	Par value of instrument	50,000 million yen
.0	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
1	Original date of issuance	May 10, 2007
12	Perpetual or dated	Dated
3	Original maturity date	May 10, 2017
14	Issuer call	Not applicable
5	First call date and redemption amount	-
	Trigger for special early redemption and redemption amount	-
6	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
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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

Special provisions, etc., have been attached to the subordinated debt mentioned above. The summary of such special provisions are as follows:

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	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN: JP340500B754
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	Supuliese Law
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.
	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	The Sumitomo Trust and Banking Company,
,	instrument (value / type	Limited #8 (Subordinated bond)
8	Amount recognized in regulatory capital	Entitled #6 (Dubordinated bond)
O	Consolidated capital adequacy ratio	9,995 million yen
	Non-consolidated capital adequacy ratio	9,995 million yen
9	Par value of instrument	10,000 million yen
10	Accounting classification	10,000 mmon yen
	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	-
13	Trigger for special early redemption and redemption amount	_
16	Description on subsequent call dates	_
10	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	_
2 9	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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

Special provisions, etc., have been attached to the subordinated debt mentioned above. The summary of such special provisions are as follows:

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.
Ü	Entity which recognizes and instrument in regulatory capital	Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Subordinated loan
8	Amount recognized in regulatory capital	Subordinated foan
o	Consolidated capital adequacy ratio	25,000 million yen
0	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
		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	2 company on succequent can cauco	date (the last day of March and September)
		after the first call date (the last day of
		September, 2017)
		Redemption Amount: Par (100% of the
		principal amount)
	Dividends / coupons	principal amounty
17	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	1.52% per annum. *1
10	Coupon rate and any related index	Before the interest payment date in September
		2017: Fixed rate
		Thereafter: Floating rate based on 6 month
		JPY LIBOR
19	Evistance of a dividend stormer	Not applicable
20	Existence of a dividend stopper	**
	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
טט	subordination hierarchy in liquidation	subordinated debt)
36	Non-compliant transitioned features	Applicable
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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

Special provisions, etc., have been attached to the subordinated debt mentioned above. The summary of such special provisions are as follows:

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
	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	-
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	Perpetual subordinated loan
8	Amount recognized in regulatory capital	<u> </u>
	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	1 cipetuai
14	Issuer call	- Applicable
15	First call date and redemption amount	First call date: December 26, 2018
13	First can date and redemption amount	Redemption Amount: Par (100% of the
		principal amount)
	Trigger for anguid conty adaptation and adaptation amount	Trigger: Tax event
	Trigger for special early redemption and redemption amount	Redemption Amount: Par (100% of the
		principal amount (together with accrued
		interest to the date of redemption and arrears
		of interest, if any))
16	Description on subsequent call dates	Subsequent call date: any interest payment
10	Description on subsequent can dates	date (June 26 and December 26) after the first
		call date (December 26, 2018)
		Redemption Amount: Par (100% of the
		principal amount)
	Dividends / coupons	principal amount)
17	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	1.52% per annum. *1
10	Coupon rate and any related index	Before the interest payment date in December
		2018: Fixed rate
		Thereafter: 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
±1.771	waighted average (rounded off to two decimal places) of interest rates and	1' 11 / 4 / / 1 11/' 1

^{*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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

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.	

	teatures>	0 1 10 10 10 10 10 11
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	, and the second
	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	1 cipctuai
14	Issuer call	- Applicable
15		
15	First call date and redemption amount	First call date: May 15, 2019
		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 (May 15 and November 15) after the first
		call date (May 15, 2019)
		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	1.52% per annum. *1
		Before the interest payment date in May 2019:
		Fixed rate
		Thereafter: 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 Issuer of instrument convertible into	-
29		- N. (1' 11
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
	weighted average (rounded off to two decimal places) of interest rates app	

^{*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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

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: JP340500AA76
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 #11 (Subordinated bond)
8	Amount recognized in regulatory capital	(2333)
0	Consolidated capital adequacy ratio	35,577 million yen
	Non-consolidated capital adequacy ratio	35,577 million yen
9	Par value of instrument	50,000 million yen
10	Accounting classification	50,000 million yen
10	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	July 23, 2010
11	ŭ	
12	Perpetual or dated	Dated
13	Original maturity date	July 23, 2020
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	1.559% 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	
34 35		
33	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
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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

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	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN: JP340500AAB0
3	Governing law(s) of the instrument	Japanese 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	The Sumitomo Trust and Banking Company,
		Limited #12 (Subordinated bond)
3	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	30,892 million yen
	Non-consolidated capital adequacy ratio	30,892 million yen
)	Par value of instrument	40,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	November 11, 2010
12	Perpetual or dated	Dated
13	Original maturity date	November 11, 2020
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	1.373% 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
22	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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

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.

	teatures>	
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,
,	modulione (value / t) pe	Limited #11 (Subordinated bond)
8	Amount recognized in regulatory capital	Emitted #11 (Subordinated bond)
O	Consolidated capital adequacy ratio	24,449 million yen
	Non-consolidated capital adequacy ratio	24,449 million yen
9	Par value of instrument	30,000 million yen
		50,000 million yen
10	Accounting classification	7.190
	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	ivot applicatic
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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

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.

	i 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.
	Emily which recognizes this instrument in regulatory explain	Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	The Sumitomo Trust and Banking Company,
,	installed Name / type	Limited #13 (Subordinated bond)
8	Amount recognized in regulatory capital	Elimited #15 (Substantated Solid)
O	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	20,000 million yen
10	Consolidated balance sheet	I :-L:::
		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	
	Issuer of instrument convertible into	-
29		Not applicable
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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

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.

	i 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.
	Zamely water recognizes this instrument in regulatory explan	Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	The Sumitomo Trust and Banking Company,
,	installent (value / type	Limited #14 (Subordinated bond)
8	Amount recognized in regulatory capital	Elimited #11 (Substituted Solid)
Ü	Consolidated capital adequacy ratio	23,000 million yen
	Non-consolidated capital adequacy ratio	23,000 million yen
9	Par value of instrument	23,000 million yen
10	Accounting classification	23,000 million yen
10	Consolidated balance sheet	I :-L:::
		Liability
1.1	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	Not applicable
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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

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>teatures></th><th></th></main<>	teatures>	
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	e,ooo manon yen
10	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	November 17, 2011
12	Perpetual or dated	Dated
13	Original maturity date	November 17, 2026
14	Issuer call	Applicable
15	First call date and redemption amount	Not applicable
13	Trigger for special early redemption and redemption amount	Trigger: Capital event (callable only after
	ringger for special early redemption and redemption amount	November 17, 2021)
		Redemption Amount: Par (100% of the
		principal amount (together with accrued
		interest to the date of redemption, if any)
16	Description on subsequent call dates	Not applicable
10	Dividends / coupons	Not applicable
17	Fixed or floating dividend / coupon	Fixed
17 18		1.52% per annum. *1
	Coupon rate and any related index	
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	<u> </u>
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 1	, , , , , , , , , , , , , , , , , , ,

^{*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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

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.
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.

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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,
		Limited #15 (Subordinated bond)
8	Amount recognized in regulatory capital	
Ü	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
10	Accounting classification	10,000 mmon yen
10	Consolidated balance sheet	Liability
	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	
1.0	Trigger for special early redemption and redemption amount	-
16	Description on subsequent call dates	<u>-</u>
	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	-
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		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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

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.

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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	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
13	First can date and redemption amount	Redemption Amount: Par (100% of the
		principal amount)
	Trigger for special early redemption and redemption amount	Trigger: Capital event
	Trigger for special early redemption and redemption amount	Redemption Amount: Par (100% of the
		principal amount (together with accrued
		interest to the date of redemption, if any)
16	Description on subsequent call dates	Not applicable
10	Dividends / coupons	Not applicable
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.52% 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 Noncumulative or cumulative	Not applicable
22		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
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Ordinary debt (all liabilities other than subordinated debt)
35 36 37	Instrument name or type immediately senior to this instrument in	The state of the s

^{*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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

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.
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.

<main< th=""><th>features></th><th></th></main<>	features>	
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN: XS0822332457
3	Governing law(s) of the instrument	English 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 bond (Euro-Yen)
8	Amount recognized in regulatory capital	
Ü	Consolidated capital adequacy ratio	1,500 million yen
	Non-consolidated capital adequacy ratio	1,500 million yen
9	Par value of instrument	1,500 million yen
10	Accounting classification	1,500 million yen
10	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	·
1.1		Liability
11	Original date of issuance	September 5, 2012
12	Perpetual or dated	Dated
13	Original maturity date	March 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	Subsequent call date: any interest payment
		date (the last day of March and September)
		after the first call date (March 31, 2022)
		Redemption Amount: Par (100% of the
		aggregate principal amount)
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.52% 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
		Thot 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 37	Non-compliant transitioned features	Applicable
	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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

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.

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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	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	,
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	September 11, 2012
12	Perpetual or dated	Dated
13	Original maturity date	September 11, 2025
14	Issuer call	Applicable
15	First call date and redemption amount	Not applicable
13	Trigger for special early redemption and redemption amount	Trigger: Capital event (callable only after
	Trigger for special early redemption and redemption amount	March 31, 2022)
		Redemption Amount: Par (100% of the
		principal amount (together with accrued
		interest to the date of redemption, if any)
16	Description on subsequent call dates	Not applicable
10	Dividends / coupons	Tvot applicable
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.52% 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	Not applicable
25	Full or partial conversion	-
26	Conversion rate	-
27		- -
28	Mandatory or optional conversion Instrument type convertible into	
		-
29	Issuer of instrument convertible into	Not applicable
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
2.5	subordination hierarchy in liquidation	subordinated debt)
36 37	Non-compliant transitioned features	Applicable
. 7. 1	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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

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.
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.

	i features>	
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN: JP340500AC90
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.
0	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Sumitomo Mitsui Trust Bank, Limited #1
,	instrument (value / type	(Subordinated bond)
8	Amount recognized in regulatory capital	(Subordinated bond)
O	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
10	Accounting classification	
	Consolidated balance sheet	Liability
	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
55	subordination hierarchy in liquidation	subordinated debt)
26	Non-compliant transitioned features	,
36	1	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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

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	-
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 mmon yen
10	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 Issuer call	The last day of September, 2025
14		Applicable
15	First call date and redemption amount	First call date: March 31, 2022
		Redemption Amount: Par (100% of the
		principal amount)
	Trigger for special early redemption and redemption amount	Trigger: Capital event
		Redemption Amount: Par (100% of the
		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	1.52% 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	
35	Instrument name or type immediately senior to this instrument in	Ordinary debt (all liabilities other than
33		subordinated debt)
26	subordination hierarchy in liquidation Non-compliant transitioned features	
36		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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

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.
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.

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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	20,000 mmon yen
10	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
10		Redemption Amount: Par (100% of the
		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	1.52% 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 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
J /	2 company on non companie remarks	2000 abbordency 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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

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 beying priority must be paid in full	
	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.	

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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	September 5, 2014
12	Perpetual or dated	Dated
13	Original maturity date	September 5, 2024
14	Issuer call	Applicable
15	First call date and redemption amount	-
10	Trigger for special early redemption and redemption amount	Trigger: Tax event or Capital event Redemption Amount: Par (100% of the principal amount (together with accrued interest to the date of redemption, if any))
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.52% 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	Applicable
31	Write-down trigger	Will be deemed to have occurred if the Prime Minister of Japan confirms (nintei) that (i) the "item 2 measures(dai nigo sochi)" or the "item 3 measures (dai sango sochi)," which are the measures set forth in Article 102, Paragraph 1, Item 2 or Item 3 of the Deposit Insurance Act, need to be applied to Sumitomo Mitsui Trust Bank, Limited, or (ii) the "specified item 2 measures (tokutei dai nigo sochi)," which are the measures set forth in Article 126-2, Paragraph 1, Item 2 of the Deposit Insurance Act, need to be applied to 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	-
*1 The	weighted average (rounded off to two decimal places) of interest rates and	licable to the same type of subordinated debt is show

^{*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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

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.
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 confirmation of the financial regulatory authority and prior notice to the 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 confirmation
	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
	creditors of the subordinated debt mentioned above will be deemed to have irrevocably
	waived their right to claim or receive, and will not have any rights against the 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 (nintei) that (i) the "item 2 measures (dai nigo sochi)" or the "item 3
	measures (dai sango sochi)," which are the measures set forth in Article 102, Paragraph
	1, Item 2 or Item 3 of the Deposit Insurance Act, need to be applied to the Company, or
	(ii) the "specified item 2 measures (tokutei dai nigo sochi)," which are the measures set
	forth in Article 126-2, Paragraph 1, Item 2 of the Deposit Insurance Act, need to be
	applied to the 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.

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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 principal amount (together with accrued interest to the date of redemption, if any))
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.52% 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	Applicable
31	Write-down trigger	Will be deemed to have occurred if the Prime Minister of Japan confirms (nintei) that (i) the "item 2 measures(dai nigo sochi)" or the "item 3 measures (dai sango sochi)," which are the measures set forth in Article 102, Paragraph 1, Item 2 or Item 3 of the Deposit Insurance Act, need to be applied to Sumitomo Mitsui Trust Bank, Limited, or (ii) the "specified item 2 measures (tokutei dai nigo sochi)," which are the measures set forth in Article 126-2, Paragraph 1, Item 2 of the Deposit Insurance Act, need to be applied to 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 37	Non-compliant transitioned features Description on non-compliant features	Not applicable

^{*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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

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.
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 confirmation 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 confirmation 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 creditors of the subordinated debt mentioned above will be deemed to have irrevocably waived their right to claim or receive, and will not have any rights against the 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 (nintei) that (i) the "item 2 measures (dai nigo sochi)" or the "item 3 measures (dai sango sochi)," which are the measures set forth in Article 102, Paragraph 1, Item 2 or Item 3 of the Deposit Insurance Act, need to be applied to the Company, or (ii) the "specified item 2 measures (tokutei dai nigo sochi)," which are the measures set forth in Article 126-2, Paragraph 1, Item 2 of the Deposit Insurance Act, need to be applied to the 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.

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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	February 29, 2016
12	Perpetual or dated	Dated
13	Original maturity date	February 27, 2026
14	Issuer call	Applicable
15	First call date and redemption amount	-
10	Trigger for special early redemption and redemption amount	Trigger: Tax event or Capital event Redemption Amount: Par (100% of the principal amount (together with accrued interest to the date of redemption, if any))
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.52% 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	Applicable
31	Write-down trigger	Will be deemed to have occurred if the Prime Minister of Japan confirms (nintei) that (i) the "item 2 measures(dai nigo sochi)" or the "item 3 measures (dai sango sochi)," which are the measures set forth in Article 102, Paragraph 1, Item 2 or Item 3 of the Deposit Insurance Act, need to be applied to Sumitomo Mitsui Trust Bank, Limited, or (ii) the "specified item 2 measures (tokutei dai nigo sochi)," which are the measures set forth in Article 126-2, Paragraph 1, Item 2 of the Deposit Insurance Act, need to be applied to 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	-
	weighted average (rounded off to two decimal places) of interest rates and	plicable to the same type of subordinated debt is show

^{*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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

Subordination Extraordinary entired redemption due to	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.
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 confirmation 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 confirmation 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 creditors of the subordinated debt mentioned above will be deemed to have irrevocably waived their right to claim or receive, and will not have any rights against the 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 (nintei) that (i) the "item 2 measures (dai nigo sochi)" or the "item 3 measures (dai sango sochi)," which are the measures set forth in Article 102, Paragraph 1, Item 2 or Item 3 of the Deposit Insurance Act, need to be applied to the Company, or (ii) the "specified item 2 measures (tokutei dai nigo sochi)," which are the measures set forth in Article 126-2, Paragraph 1, Item 2 of the Deposit Insurance Act, need to be applied to the 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.

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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	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	December 8, 2016
12	Perpetual or dated	Dated
13	Original maturity date	December 8, 2026
14	Issuer call	Applicable
15	First call date and redemption amount	F.F
	Trigger for special early redemption and redemption amount	Trigger: Tax event or Capital event Redemption Amount: Par (100% of the principal amount (together with accrued interest to the date of redemption, if any))
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.52% 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	Applicable
31	Write-down trigger	Will be deemed to have occurred if the Prime Minister of Japan confirms (nintei) that (i) the "item 2 measures(dai nigo sochi)" or the "item 3 measures (dai sango sochi)," which are the measures set forth in Article 102, Paragraph 1, Item 2 or Item 3 of the Deposit Insurance Act, need to be applied to Sumitomo Mitsui Trust Bank, Limited, or (ii) the "specified item 2 measures (tokutei dai nigo sochi)," which are the measures set forth in Article 126-2, Paragraph 1, Item 2 of the Deposit Insurance Act, need to be applied to 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		•
37	Non-compliant transitioned features Description on non-compliant features	Not applicable

^{*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 (except subordinated debt); and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

Subordination Extraordinary entired redemption due to	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.
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 confirmation 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 confirmation 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 creditors of the subordinated debt mentioned above will be deemed to have irrevocably waived their right to claim or receive, and will not have any rights against the 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 (nintei) that (i) the "item 2 measures (dai nigo sochi)" or the "item 3 measures (dai sango sochi)," which are the measures set forth in Article 102, Paragraph 1, Item 2 or Item 3 of the Deposit Insurance Act, need to be applied to the Company, or (ii) the "specified item 2 measures (tokutei dai nigo sochi)," which are the measures set forth in Article 126-2, Paragraph 1, Item 2 of the Deposit Insurance Act, need to be applied to the 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< 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)	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	December19, 2016
12	Perpetual or dated	Dated
13	Original maturity date	December 18, 2026
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
	Ingger for opening early reading and reading asia amount	Redemption Amount: Par (100% of the
		principal amount (together with accrued
		interest to the date of redemption, if any))
16	Description on subsequent call dates	
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.52% 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	Applicable
31	Write-down trigger	Will be deemed to have occurred if the Prime
31	write-down drigger	Minister of Japan confirms (<i>nintei</i>) that (i) the
		"item 2 measures(dai nigo sochi)" or the "item
		3 measures (dai sango sochi)," which are the
		measures (att sango socni), 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 (tokutei dai nigo sochi)," which are
		the measures set forth in Article 126-2,
		Paragraph 1, Item 2 of the Deposit Insurance
		Act, need to be applied to 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
33	subordination hierarchy in liquidation	subordinated debt)
36	Non-compliant transitioned features	Not applicable
37	Description on non-compliant features	-
	weighted average (rounded off to two decimal places) of interest rates app	1. 11 4 4

^{*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.

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