Main features and Further information of Regulatory Capital Instruments as of September 30, 2019

Main features and further information of our regulatory capital instruments as of September 30, 2019 are described from the next page according to the following 4 classes.

1. Common Stock	P. 2
2. Stock Acquisition Rights	P. 3 to P. 10
3. Non-controlling Interests	P.11
4. Subordinated Debt	
classified as Additional Tier 1 capital Tier 2 capital	P. 12 to P. 19 P. 20 to P. 51

[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 Subordinated Debt contain eligible Tier2 capital instruments subject to phase out from Tier2 capital. Regarding the amounts after considering the cap, the total amount is shown as "eligible Tier2 capital instruments subject to phase out from Tier2 capital instruments subject to phase out from Tier2 capital instruments subject to phase out from Tier2 capital" in separately disclosed "Composition of capital as of September 30, 2019".

* 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.

1	Issuer	(As of September 30, 201) Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	ISIN: JP3892100003
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is achieved	Jupulese Euw
Ju	(for other TLAC-eligible instruments governed by foreign law)	
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Common Equity Tier1 Capital
5	Post-transitional Basel III rules (or or after March 31, 2022)	Common Equity Tier1 Capital
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
7	Instrument Name / type	Common stock
8	Amount recognized in regulatory capital	Common Stock
0	Consolidated capital adequacy ratio	2,277,358 million yen
	Non-consolidated capital adequacy ratio	
9	Par value of instrument	-
10	Accounting classification	
	Consolidated balance sheet	Shareholders' Equity
	Non-consolidated balance sheet	-
11	Original date of issuance	
12	Perpetual or dated	Perpetual
12	Original maturity date	
14	Issuer call	Not applicable
15	First call date and redemption amount	
15	Trigger for special early redemption and redemption amount	- -
16	Description on subsequent call dates	- -
10	Dividends / coupons	-
17	Fixed or floating dividend / coupon	-
17	Coupon rate and any related index	-
18 19	Existence of a dividend stopper	- Not applicable
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
20	Existence of step up or other incentive to redeem	Not applicable
21	Noncumulative or cumulative	Not applicable
22	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	- Net south the
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	-
34a	Type of subordination	-
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Preferred stock
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 Holdings, Inc. (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 100 shares of common stock.

	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is achieved	
	(for other TLAC-eligible instruments governed by foreign 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 Holdings, Inc.
7	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. Series 1 stock acquisition rights
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	12 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	-
10	Accounting classification	
	Consolidated balance sheet	Subscription Rights to Shares
	Non-consolidated balance sheet	-
11	Original date of issuance	July 26, 2011 (Allotment Date)
12	Perpetual or dated	Dated
13	Original maturity date	July 25, 2021 (Expiration Date of exercise period)
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 tragger	-
32	Full or partial write-down	

<Further information> (as of the Allotment Date)

subordination hierarchy in liquidation

Non-compliant transitioned features Description on non-compliant features

Full or partial write-down

Type of subordination

Temporary write-down (write up)

Description of write-up mechanism

Instrument name or type immediately senior to this instrument in

Note: Items 14 to 37 are description on our shares of common stock that are the subject of the stock acquisition rights.

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s druce mornatory (as of the mornatory		
286,000 shares of common stock		
62 yen per share		
400 yen per share		
July 26, 2013 to July 25, 2021		

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-

Preferred stock

Not applicable

1	features>	(As of September 30, 2019
1	Issuer Unique Identifier	Sumitomo Mitsui Trust Holdings, Inc.
$\frac{2}{2}$		- -
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is achieved	
	(for other TLAC-eligible instruments governed by foreign law)	
4	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 Holdings, Inc.
7	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. Series 2 stock acquisition rights
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	6 million yen
_	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	-
10	Accounting classification	
	Consolidated balance sheet	Subscription Rights to Shares
	Non-consolidated balance sheet	-
11	Original date of issuance	July 18, 2012 (Allotment Date)
12	Perpetual or dated	Dated
13	Original maturity date	July 17, 2022 (Expiration Date of exercise period)
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	-
34a	Type of subordination	-
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	-

Type and number of shares that are the subject of the stock acquisition rights	260,000 shares of common stock
Amount to be paid-in for the stock acquisition rights	34 yen per share
Amount of assets to be contributed upon the exercise of the stock acquisition	400 yen per share
rights	
Exercise period	July 18, 2014 to July 17, 2022

1	features>	(As of September 30, 2019) Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	Sumitomo witsui riust noiumgs, inc.
3	Governing law(s) of the instrument	-
3 Ba	Means by which enforceability requirement of TLAC is achieved	Japanese Law
5a	(for other TLAC-eligible instruments governed by foreign law)	
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Common Equity Tier1 Capital
4 5	Post-transitional Basel III rules (before March 31, 2022) Post-transitional Basel III rules (on or after March 31, 2022)	
		Common Equity Tier1 Capital Sumitomo Mitsui Trust Holdings, Inc.
6 7	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc. Sumitomo Mitsui Trust Holdings, Inc. Series 3 stock acquisition rights
/ 8	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. Series 3 stock acquisition rights
ð	Amount recognized in regulatory capital	57 million and
	Consolidated capital adequacy ratio	57 million yen
9	Non-consolidated capital adequacy ratio	-
	Par value of instrument	-
10	Accounting classification	Subscription Diskts to Shares
	Consolidated balance sheet	Subscription Rights to Shares
11	Non-consolidated balance sheet	-
11	Original date of issuance	July 19, 2013 (Allotment Date)
12	Perpetual or dated	Dated
13	Original maturity date	July 18, 2023 (Expiration Date of exercise period)
14	Issuer call	Not applicable
15	First call date and redemption amount	-
1.6	Trigger for special early redemption and redemption amount	-
16	Description on subsequent call dates	-
17	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	-
34a	Type of subordination	-
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	-

Type and number of shares that are the subject of the stock acquisition rights	398,000 shares of common stock
Amount to be paid-in for the stock acquisition rights	146 yen per share
Amount of assets to be contributed upon the exercise of the stock acquisition	519 yen per share
rights	
Exercise period	July 19, 2015 to July 18, 2023

1	features>	(As of September 30, 2019 Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	Sumitomo witsui riust noiumgs, inc.
3	Governing law(s) of the instrument	
3 Ba	Means by which enforceability requirement of TLAC is achieved	Japanese Law
5a	(for other TLAC-eligible instruments governed by foreign law)	
	Regulatory treatment	
1	Transitional Basel III rules (before March 31, 2022)	Common Equity Tier1 Capital
4 5	Post-transitional Basel III rules (on or after March 31, 2022)	
		Common Equity Tier1 Capital Sumitomo Mitsui Trust Holdings, Inc.
6 7	Entity which recognizes this instrument in regulatory capital	
/ 8	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. Series 4 stock acquisition rights
ð	Amount recognized in regulatory capital	120 million com
	Consolidated capital adequacy ratio	138 million yen
0	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	-
10	Accounting classification	
	Consolidated balance sheet	Subscription Rights to Shares
1.1	Non-consolidated balance sheet	
11	Original date of issuance	August 1, 2014 (Allotment Date)
12	Perpetual or dated	Dated
13	Original maturity date	July 31, 2044 (Expiration Date of exercise period)
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	-
34a	Type of subordination	-
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	-

Type and number of shares that are the subject of the stock acquisition rights	404,000 shares of common stock
Amount to be paid-in for the stock acquisition rights	424 yen per share
Amount of assets to be contributed upon the exercise of the stock acquisition	1 yen per share
rights	
Exercise period	August 31, 2014 to July 31, 2044

1	features>	(As of September 30, 2019) Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	Sumitomo witsui must notaliigs, inc.
3	Governing law(s) of the instrument	-
, Ba	Means by which enforceability requirement of TLAC is achieved	Japanese Law
oa	(for other TLAC-eligible instruments governed by foreign law)	
	Regulatory treatment	
1	Transitional Basel III rules (before March 31, 2022)	Common Equity Tier1 Capital
4 5	Post-transitional Basel III rules (on or after March 31, 2022)	
		Common Equity Tier1 Capital Sumitomo Mitsui Trust Holdings, Inc.
5 7	Entity which recognizes this instrument in regulatory capital	
	Instrument Name / type Amount recognized in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc. Series 5 stock acquisition rights
3		1(2 million com
	Consolidated capital adequacy ratio	163 million yen
	Non-consolidated capital adequacy ratio	-
)	Par value of instrument	-
0	Accounting classification	
	Consolidated balance sheet	Subscription Rights to Shares
	Non-consolidated balance sheet	
1	Original date of issuance	July 31, 2015 (Allotment Date)
2	Perpetual or dated	Dated
3	Original maturity date	July 30, 2045 (Expiration Date of exercise period)
4	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	
7	Fixed or floating dividend / coupon	-
8	Coupon rate and any related index	-
9	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	-
34a	Type of subordination	-
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Preferred stock
36	Non-compliant transitioned features	Not applicable
37	Description on non-compliant features	-

Type and number of shares that are the subject of the stock acquisition rights	327,000 shares of common stock
Amount to be paid-in for the stock acquisition rights	544.7 yen per share
Amount of assets to be contributed upon the exercise of the stock acquisition	1 yen per share
rights	
Exercise period	August 31, 2015 to July 30, 2045

1	features>	(As of September 30, 2019 Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	Sumitomo witsui riust noiumgs, inc.
3	Governing law(s) of the instrument	
3 Ba	Means by which enforceability requirement of TLAC is achieved	Japanese Law
5a	(for other TLAC-eligible instruments governed by foreign law)	
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Common Equity Tier1 Capital
4 5	Post-transitional Basel III rules (before March 31, 2022) Post-transitional Basel III rules (on or after March 31, 2022)	
		Common Equity Tier1 Capital Sumitomo Mitsui Trust Holdings, Inc.
6 7	Entity which recognizes this instrument in regulatory capital	
/ 8	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. Series 6 stock acquisition rights
ð	Amount recognized in regulatory capital	150 million com
	Consolidated capital adequacy ratio	158 million yen
0	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	-
10	Accounting classification	
	Consolidated balance sheet	Subscription Rights to Shares
1.1	Non-consolidated balance sheet	
11	Original date of issuance	July 29, 2016 (Allotment Date)
12	Perpetual or dated	Dated
13	Original maturity date	July 28, 2046 (Expiration Date of exercise period)
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	-
34a	Type of subordination	-
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	-

Type and number of shares that are the subject of the stock acquisition rights	510,000 shares of common stock
Amount to be paid-in for the stock acquisition rights	324.6 yen per share
Amount of assets to be contributed upon the exercise of the stock acquisition	1 yen per share
rights	
Exercise period	August 31, 2016 to July 28, 2046

1	features>	(As of September 30, 2019) Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	Sumitomo witsui must notumgs, me.
	Governing law(s) of the instrument	-
3 3a	Means by which enforceability requirement of TLAC is achieved	Japanese Law
5a	(for other TLAC-eligible instruments governed by foreign law)	
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Common Equity Tigel Conitel
4 5	Post-transitional Basel III rules (before March 31, 2022) Post-transitional Basel III rules (on or after March 31, 2022)	Common Equity Tierl Capital
		Common Equity Tier1 Capital
6 7	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
8	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. Series 7 stock acquisition rights
8	Amount recognized in regulatory capital	227 million and
	Consolidated capital adequacy ratio	237 million yen
0	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	-
10	Accounting classification	
	Consolidated balance sheet	Subscription Rights to Shares
11	Non-consolidated balance sheet	-
11	Original date of issuance	July 28, 2017 (Allotment Date)
12	Perpetual or dated	Dated
13	Original maturity date	July 27, 2047 (Expiration Date of exercise period)
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	-
34a	Type of subordination	-
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	-

Type and number of shares that are the subject of the stock acquisition rights	61,300 shares of common stock
Amount to be paid-in for the stock acquisition rights	3,870 yen per share
Amount of assets to be contributed upon the exercise of the stock acquisition	1 yen per share
rights	
Exercise period	August 31, 2017 to July 27, 2047

1	features>	(As of September 30, 2019) Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	Sumitomo Mitsui Trust Holdings, inc.
3	Governing law(s) of the instrument	
s Ba	Means by which enforceability requirement of TLAC is achieved	Japanese Law
ba	(for other TLAC-eligible instruments governed by foreign law)	
	Regulatory treatment	
1	Transitional Basel III rules (before March 31, 2022)	Common Equity Tier1 Capital
4 5	Post-transitional Basel III rules (on or after March 31, 2022)	
5		Common Equity Tier1 Capital Sumitomo Mitsui Trust Holdings, Inc.
7	Entity which recognizes this instrument in regulatory capital	
3	Instrument Name / type Amount recognized in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc. Series 8 stock acquisition rights
5		20(million and
	Consolidated capital adequacy ratio	286 million yen
	Non-consolidated capital adequacy ratio	-
)	Par value of instrument	-
10	Accounting classification	
	Consolidated balance sheet	Subscription Rights to Shares
	Non-consolidated balance sheet	
11	Original date of issuance	September 3, 2018 (Allotment Date)
12	Perpetual or dated	Dated
13	Original maturity date	September 2, 2048 (Expiration Date of exercise period)
4	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	-
34a	Type of subordination	-
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Preferred stock
36	Non-compliant transitioned features	Not applicable
37	Description on non-compliant features	-

Type and number of shares that are the subject of the stock acquisition rights	69,000 shares of common stock
Amount to be paid-in for the stock acquisition rights	4,183 yen per share
Amount of assets to be contributed upon the exercise of the stock acquisition	1 yen per share
rights	
Exercise period	September 30, 2018 to September 2, 2048

<main< th=""><th>features></th><th>(As of September 30, 2019)</th></main<>	features>	(As of September 30, 2019)
1	Issuer	Nikko Asset Management Co., Ltd.
		Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.
-		and 7 other companies
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law (5 companies)
2		Cayman Islands Law (4 companies)
3a	Means by which enforceability requirement of TLAC is achieved	
	(for other TLAC-eligible instruments governed by foreign law)	
4	Regulatory treatment Transitional Basel III rules (before March 31, 2022)	Additional Tier1 Capital
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	Additional Tier1 Capital
5	1 Ost-transmonar Daser III fules (on of after March 51, 2022)	Tier2 Capital
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
7	Instrument Name / type	Common Stock
8	Amount recognized in regulatory capital	Continion Stock
0	Consolidated capital adequacy ratio	Additional Tier1 Capital: 12,919 million yen
	Consolidated capital adequacy failo	Tier2 Capital: 2,702 million yen
	Non-consolidated capital adequacy ratio	
9	Par value of instrument	
10	Accounting classification	
10	Consolidated balance sheet	Non-controlling interests
	Non-consolidated balance sheet	
11	Original date of issuance	
12	Perpetual or dated	Perpetual
12	Original maturity date	
14	Issuer call	Not applicable
15	First call date and redemption amount	-
15	Trigger for special early redemption and redemption amount	-
16	Description on subsequent call dates	
10	Dividends / coupons	
17	Fixed or floating dividend / coupon	-
18	Coupon rate and any related index	-
19	Existence of a dividend stopper	
20	Fully discretionary, partially discretionary or mandatory	-
21	Existence of step up or other incentive to redeem	-
22	Noncumulative or cumulative	-
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
34a	Type of subordination	-
35	Instrument name or type immediately senior to this instrument in	Ordinary debt
	subordination hierarchy in liquidation	
36	Non-compliant transitioned features	Not applicable
37	Description on non-compliant features	-

<Further information>

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(As of Sontombor 20, 20	10)
(As of September 30, 20	19)

<main :<="" th=""><th>features></th><th>(As of September 30, 2019)</th></main>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	ISIN: JP389210AFM4
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is achieved (for other TLAC-eligible instruments governed by	
	foreign law)	
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Additional Tier1 Capital
5	Post-transitional Basel III rules (or or after March 31, 2022)	Additional Tierl Capital
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
7	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. #1 (Perpetual subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	70,000 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	70,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
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
		<u>Redemption Amount:</u> Par (100% of the aggregate principal amount (together with accrued interest to the date of redemption, if any))
	Trigger for special early redemption and redemption	Trigger: Tax event or Capital event
	amount	<u>Redemption Amount:</u> Par (100% of the aggregate principal amount (together
	anount	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, 2020)
		Redemption Amount: Par (100% of the aggregate 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	Until the interest payment date in December 2020: 2.49% per annum (Fixed)
10		Thereafter: 6 month JPY LIBOR plus 2.25% (Floating)
19 20	Existence of a dividend stopper	Applicable
20	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary Not applicable
21	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 Sumitomo Mitsui Trust Holdings, Inc.'s consolidated Common Equity Tier1
		capital ratio reported or published by it falls below 5.125%;
		• if the Prime Minister of Japan confirms (nintei) that the "specified item 2
		measures (tokutei dai nigo sochi)" need to be applied to Sumitomo Mitsui
		Trust Holdings, Inc.; or
		• if it is adjudicated that Sumitomo Mitsui Trust Holdings, Inc. becomes subject
20		to bankruptcy or other insolvency proceedings.
32	Full or partial write-down	Full or partial
33 34	Temporary write-down (write up)	Applicable When a part of the principal amount of the hands have been written down when
34	Description of write-up mechanism	When a part of the principal amount of the bonds have been written down upon the occurrence of a Loss Absorption Event, such principal amount of the bonds
		shall be reinstated to the extent of the amount to be determined by Sumitomo
		Mitsui Trust Holdings, Inc. after discussion with the Financial Services Agency
		of Japan and any other relevant Japanese regulatory authorities.
34a	Type of subordination	Contractual
35 35	Instrument name or type immediately senior to this instrument	Subordinated debt (except the bonds and parity securities which effectively
55	in subordination hierarchy in liquidation	rank <i>pari passu</i> with the bonds)
36	Non-compliant transitioned features	Not applicable
37	Description on non-compliant features	-
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	(As of September 30, 2019)
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<main< th=""><th>features></th><th>(As of September 30, 2019)</th></main<>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	ISIN: JP389210BFM2
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is achieved (for other TLAC-eligible instruments governed by foreign law)	
	foreign law) Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Additional Tier1 Capital
5	Post-transitional Basel III rules (or or after March 31, 2022)	Additional Tieri Capital
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc.
7	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. #2 (Perpetual subordinated bond)
8	Amount recognized in regulatory capital	Sumitomo witsur rust riolanigs, inc. #2 (repetual suboralitated bond)
0	Consolidated capital adequacy ratio	50,000 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	50,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
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, 2025 <u>Redemption Amount:</u> Par (100% of the aggregate principal amount (together with accrued interest to the date of redemption, if any))
	Trigger for special early redemption and redemption amount	<u>Trigger:</u> Tax event or Capital event <u>Redemption Amount:</u> Par (100% of the aggregate principal amount (together with accrued interest to the date of redemption, if 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 aggregate 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	Until the interest payment date in December 2025: 2.87% per annum (Fixed) <u>Thereafter:</u> 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 31	Write-down feature Write-down trigger	Applicable Will be deemed to have occurred • if Sumitomo Mitsui Trust Holdings, Inc.'s consolidated Common Equity Tier1 capital ratio reported or published by it falls below 5.125%; • if the Prime Minister of Japan confirms (<i>nintei</i>) that the "specified item 2 measures (<i>tokutei dai nigo sochi</i>)" need to be applied to Sumitomo Mitsui Trust Holdings, Inc.; or • if it is adjudicated that Sumitomo Mitsui Trust Holdings, Inc. becomes subject to bankruptcy or other insolvency proceedings.
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 bonds have been written down upon the occurrence of a Loss Absorption Event, such principal amount of the bonds shall be reinstated to the extent of the amount to be determined by Sumitomo Mitsui Trust Holdings, Inc. after discussion with the Financial Services Agency of Japan and any other relevant Japanese regulatory authorities.
34a 35	Type of subordination Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Contractual Subordinated debt (except the bonds and parity securities which effectively rank <i>pari passu</i> with the bonds)
36	Non-compliant transitioned features	Not applicable
37	Description on non-compliant features	-

(As of September 30, 2019)

1	features>	(As of September 30, 2019)
1 2	Issuer Unique Identifier	Sumitomo Mitsui Trust Holdings, Inc. ISIN: JP389210AG94
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	Japanese Law
Ju	achieved (for other TLAC-eligible instruments governed by	
	foreign 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 Holdings, Inc.
7	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. #3 (Perpetual subordinated bond)
8	Amount recognized in regulatory capital Consolidated capital adequacy ratio	70,000 million yen
	Non-consolidated capital adequacy ratio	
9	Par value of instrument	70,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
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	<u>First call date:</u> December 5, 2026 <u>Redemption Amount:</u> Par (100% of the aggregate principal amount (together
		with accrued interest to the date of redemption, if any))
	Trigger for special early redemption and redemption	Trigger: Tax event or Capital event
	amount	<u>Redemption Amount:</u> Par (100% of the aggregate 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)
		<u>Redemption Amount:</u> Par (100% of the aggregate principal amount (together with accrued interest to the date of redemption, if any))
	Dividends / coupons	with accrued interest to the date of redemption, if any))
17	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	Until the interest payment date in December 2026: 1.51% per annum (Fixed)
		Thereafter: 6 month JPY LIBOR plus 1.40% (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 23	Noncumulative or cumulative Convertible feature	Noncumulative Not applicable
23	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 falls below 5.125%; if the Prime Minister of Japan confirms (<i>nintei</i>) that the "specified item 2
		measures (<i>tokutei dai nigo sochi</i>)" need to be applied to Sumitomo Mitsui
		Trust Holdings, Inc.; or
		• if it is adjudicated that Sumitomo Mitsui Trust Holdings, Inc. becomes subject
		to bankruptcy or other insolvency proceedings.
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 bonds have been written down upon
		the occurrence of a Loss Absorption Event, such principal amount of the bonds
		shall be reinstated to the extent of the amount to be determined by Sumitomo Mitsui Trust Holdings, Inc. after discussion with the Financial Services Agency
		of Japan and any other relevant Japanese regulatory authorities.
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument	Subordinated debt (except the bonds and parity securities which effectively
	in subordination hierarchy in liquidation	rank <i>pari passu</i> with the bonds)
36 37	Non-compliant transitioned features Description on non-compliant features	Not applicable

(As of September 30, 2019)

2	Unique Identifier	ISIN: JP389210BG93
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	
	achieved (for other TLAC-eligible instruments governed by	
	foreign law)	
4	Regulatory treatment	A divisional Theorem Consider
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 Holdings, Inc.
7	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. #4 (Perpetual subordinated bond)
8	Amount recognized in regulatory capital	20.000 111
	Consolidated capital adequacy ratio	30,000 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	30,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	•
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, 2031
1		Redemption Amount: Par (100% of the aggregate principal amount (together
		with accrued interest to the date of redemption, if any))
	Trigger for special early redemption and redemption	Trigger: Tax event or Capital event
	amount	Redemption Amount: Par (100% of the aggregate principal amount (together
		with accrued interest to the date of redemption, if any)); provided, however,
16		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)
		<u>Redemption Amount:</u> Par (100% of the aggregate principal amount (together
	Dividends / coupons	with accrued interest to the date of redemption, if any))
17	Fixed or floating dividend / coupon	Fixed to Floating
17	Coupon rate and any related index	Until the interest payment date in December 2031: 1.73% per annum (Fixed)
10	Coupon rate and any related index	<u>Thereafter:</u> 6 month JPY LIBOR plus 1.45% (Floating)
19	Existence of a dividend stopper	Applicable
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
20	Existence of step up or other incentive to redeem	Not applicable
21	Noncumulative or cumulative	Noncumulative
22	Convertible feature	Not applicable
23	Convertible trigger	
24	Full or partial conversion	·
	*	
26 27	Conversion rate	-
	Mandatory or optional conversion	-
28 29	Instrument type convertible into Issuer of instrument convertible into	-
30	Write-down feature	- Amiliachta
31		Applicable Will be deemed to have occurred
51	Write-down trigger	
		• if Sumitomo Mitsui Trust Holdings, Inc.'s consolidated Common Equity Tier1 capital ratio reported or published by it falls below 5.125%;
		 if the Prime Minister of Japan confirms (<i>nintei</i>) that the "specified item 2
		measures (<i>tokutei dai nigo sochi</i>)" need to be applied to Sumitomo Mitsui
		Trust Holdings, Inc.; or
1		• if it is adjudicated that Sumitomo Mitsui Trust Holdings, Inc. becomes subject
1		to bankruptcy or other insolvency proceedings.
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 bonds have been written down upon
5 1	Description of white up meendingin	the occurrence of a Loss Absorption Event, such principal amount of the bonds
		shall be reinstated to the extent of the amount to be determined by Sumitomo
		Mitsui Trust Holdings, Inc. after discussion with the Financial Services Agency
1		
34a	Type of subordination	of Japan and any other relevant Japanese regulatory authorities.

Sumitomo Mitsui Trust Holdings, Inc.

<Main features>

Issuer

34a 35

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37

Instrument name or type immediately senior to this instrument

in subordination hierarchy in liquidation

Non-compliant transitioned features

Description on non-compliant features

-

Not applicable

rank pari passu with the bonds)

Subordinated debt (except the bonds and parity securities which effectively

(As of September 30, 2019)

1		
2	Unique Identifier	ISIN: JP389210AH93
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	
	achieved (for other TLAC-eligible instruments governed by	
	foreign 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 Holdings, Inc.
7	Instrument Name / type	Sumitono Misui Trust Holdings, Inc. #5 (Perpetual subordinated bond)
8	Amount recognized in regulatory capital	Sumitomo witsur must molumgs, me. #5 (respectial suboramated bond)
0	Consolidated capital adequacy ratio	70,000 million and
		70,000 million yen
0	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	70,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
11	Original date of issuance	September 5, 2017
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, 2027
	eur aute and reacting for unount	Redemption Amount: Par (100% of the aggregate principal amount (together
		with accrued interest to the date of redemption, if any))
	Trigger for special early redemption and redemption	<u>Trigger:</u> Tax event or Capital event
	amount	Redemption Amount: Par (100% of the aggregate principal amount (together
	amount	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 deter	Subsequent call date: any interest payment date (June 5 and December 5) after
10	Description on subsequent call dates	the first call date (December 5, 2027)
		<u>Redemption Amount:</u> Par (100% of the aggregate principal amount (together
		with accrued interest to the date of redemption, if any))
1-	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Floating
1.0		Until the interact neumant date in December 2027: 1 289/ ner ennum (Fixed)
18	Coupon rate and any related index	Until the interest payment date in December 2027: 1.28% per annum (Fixed)
		Thereafter: 6 month JPY LIBOR plus 1.06% (Floating)
19	Existence of a dividend stopper	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable
19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully discretionary
19 20 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully discretionary Not applicable 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	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully discretionary
19 20 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully discretionary Not applicable 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 Convertible feature	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully discretionary Not applicable Noncumulative
19 20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully 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	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully 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 frigger Full or partial conversion Conversion rate	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully discretionary Not 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	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully 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	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully 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	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully 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 Issuer of instrument convertible into Write-down feature	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully discretionary Not applicable Noncumulative Not applicable - 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	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully discretionary Not applicable Noncumulative Not applicable - - - - - - - - - - - - - - - Will be deemed to have occurred
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 Issuer of instrument convertible into Write-down feature	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully discretionary Not applicable Noncumulative Not applicable - - - - - - - - - - - - - - - - - Will be deemed to have occurred • if Sumitomo Mitsui Trust Holdings, Inc.'s consolidated Common Equity Tier1
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 Issuer of instrument convertible into Write-down feature	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully 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 Issuer of instrument convertible into Write-down feature	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully 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 Issuer of instrument convertible into Write-down feature	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully 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 Issuer of instrument convertible into Write-down feature	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully 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 Issuer of instrument convertible into Write-down feature	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully 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	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully 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 Full or partial write-down	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully 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)	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully discretionary Not 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	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully 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 Full or partial write-down Temporary write-down (write up)	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully 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 Full or partial write-down Temporary write-down (write up)	Thereafter: 6 month JPY LIBOR plus 1.06% (Floating) Applicable Fully discretionary Not applicable Noncumulative Not applicable - </td
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Sumitomo Mitsui Trust Holdings, Inc.

<Main features>

Issuer

34a 35

36

37

Instrument name or type immediately senior to this instrument

in subordination hierarchy in liquidation

Non-compliant transitioned features

Description on non-compliant features

-

Not applicable

rank pari passu with the bonds)

Subordinated debt (except the bonds and parity securities which effectively

1 Issuer Sumitorn Misui Trust Holdings, Inc. 2 Urique Identifier ISIN, P3892 Japanese Law 3a Means by which enforceability requirement of TLAC is achieved (for other TLAC-eligible instrument governed by foreign haw) Additional Tierl Capital 7 Instrument State III rules (before March 31, 2022) Additional Tierl Capital 8 Post-transitional Basel III rules (before March 31, 2022) Additional Tierl Capital 7 Instrument Name / type Sumitorno Missui Trust Holdings, Inc. 8 Amount regoinzed in regulatory capital Consolidated capital adeguacy ratio 9 Par value of instrument 50,000 million yen 10 Accounting classification Consolidated fapital adeguacy ratio 11 Original adequacy ratio Sequence 12 Poepteul adde of instrument Sequence 13 Original date of issuance Sequence 14 Issuer call Applicable 15 First call date and redemption amount Exceeption Amount Par (100% of the aggregate principal amount (together with accound interest to the date or deemption, famy) 16 Description on subsequent call dates			
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36 Non-compliant transitioned features Not applicable	35	Instrument name or type immediately senior to this instrument	
	L		
5/ Description on non-compliant features -			Not applicable
	5/	Description on non-compliant features	-

<Further information of Subordinated Debt (Additional Tier1 Capital)>

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

Unsecured, fully-paid and subordinated to other indebtedness.
 Various special provisions, etc., have been attached to the subordinated debts mentioned above, which vary by each of subordinated debts. The summary of such special provisions are as follows:

of such special provisions are as follows:	
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 Issuer, a claim for the payment of principal and interest shall be subject to the conditions precedent that all claims having priority must be paid in full prior to the claim for the payment of principal and interest, and only when the conditions precedent are fulfilled shall the claim for the payment of principal and interest become effective, and the payment of principal and interest will be made only to the extent of the amount which would be paid on the bonds if liabilities under the bonds and liabilities with effectively the same conditions as the bonds as to priority of liquidation payment were regarded as the Issuer's preferred stock which ranks most senior as to liquidation payment.
Extraordinary optional redemption due to a	Special provisions are provided that allow the Issuer to redeem the bonds at its option at any time upon the
capital event	occurrence of any Capital Event (where any change or amendment, etc., to the capital adequacy
(Refer to Items 14 and 15)	requirements, etc. has been made, as a result of which all or part of the bonds shall become no longer qualified as Additional Tier1 capital), subject to the prior confirmation of the financial regulatory authority and prior notice to the creditors.
Extraordinary optional redemption due to a tax event (Refer to Items 14 and 15)	Special provisions are provided that allow the Issuer to redeem the bonds at its option at any time upon the occurrence of any Tax Event (including the case where the interest on the bonds shall become no longer recognized as deductible expenses regarding calculation of corporation tax of the Issuer as result of any change or amendment, etc., in taxation), subject to the prior confirmation of the financial regulatory authority and prior notice to the creditors.
Optional redemption (Refer to Items 14 to 16)	Special provisions are provided that allow the Issuer to redeem the subordinated debts at its option on the prescribed redeemable date (from, and including, the day on which the five (5) year period has elapsed from the issue date), subject to the prior confirmation of the financial regulatory authority and prior notice to the creditors.
Interest cancellation (Refer to Items 19 and 20)	(1) Optional cancellation of interest payments: Special provisions are provided to the effect that, the Issuer may cancel all or part of the interest payments on the bonds on any interest payment date when it deems necessary at its absolute discretion, in which case, the Issuer (i) shall, until such time that the Issuer determines to pay or cancel interest due on the next interest payment date, not make any resolutions at its board of directors, or present its own proposal at a general meeting of shareholders, to (x) pay dividend on its common stock and stock of other classes which are qualified as its Additional Tier1 capital (other than preferred stock which ranks most senior in priority of payment as to dividends among the preferred stock qualified as its Additional Tier1 capital) and (y) pay dividend on such preferred stock which ranks most senior as to dividend payments, in excess of the amount obtained by multiplying one-half of the amount of preferred dividend of such preferred stock and a ratio of the amount of interest the Issuer determines to pay on the bonds among the amount of interest payable on the bonds on the same interest payment date and (ii) shall determine the ratio of the amount of dividend or interest on its other Additional Tier1 liabilities not to be paid among the amount of interest which the Issuer determines not to pay on the bonds among the amount of interest payable on interest payable amount limitation: Special provisions are provided to the effect that, the amount of interest payable on any interest payment date on each bond shall not exceed the Interest Payable Amount. The "Interest Payable Amount" means the amount apportioned to each bond 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 bonds, the Parity Securities and the Junior Securities mais obligations of the Issuer which effectively rank <i>pari passu</i> as to interes
Write-Down (Refer to Items 30 to 32)	 (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 each bond 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 the Issuer's consolidated Common Equity Tier1 capital ratio reported or published by it falls below 5.125%. For the purpose of this paragraph (1), the "Write-Down Date" shall be determined by the Issuer in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authorities and shall be no less than one and no more than twenty business days following the date on which a Loss Absorption Event has occurred. The "Loss Absorption Amount" will be the amount apportioned to each bond calculated by dividing such

	 amount as determined by the Issuer in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory authorities necessary to make the Issuer's consolidated Common Equity Tier1 capital ratio exceed 5.125% by write-down or conversion to ordinary shares of all or part of the bonds and its other Additional Tier1 liabilities, etc., on a <i>pro rata</i> basis among the total principal amount of the bonds and the total principal amount of its other Additional Tier1 liabilities, etc. (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 with respect to the principal amount of each bond, 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 of and the interest on the bonds shall be written down to zero on the Write-Down Date. The "Non-Viability Event" will be deemed to have occurred when the Prime Minister of Japan confirms (<i>nintei</i>) that "specified Item 2 measures (<i>tokutei dai nigo sochi</i>)," which are the measures set forth in Article 126-2, Paragraph 1, Item 2 of the Deposit Insurance Act, need to be applied to the Issuer. For the purpose of this paragraph (2), the "Write-Down Date" shall be determined by the Issuer in consultation with the Financial Services Agency of Japan and other relevant Japanese regulatory 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 bonds shall be written down to zero at the time of the occurrence of the Insolvency Proceedings Commencement Event
Reinstatement (Write-Up)	insolvency proceedings are made in any country other than Japan. Special provisions are provided to the effect that, when part of the principal amount of the bonds have been
(Refer to Items 33 and 34)	 written down upon the occurrence of a Loss Absorption Event, such principal amount of the bonds shall be reinstated upon the occurrence of a Reinstatement Event to the extent of the amount to be determined by the Issuer after discussion with the Financial Services Agency of Japan and any other relevant Japanese regulatory authorities, on the Reinstatement Date. The "Reinstatement Event" occurs when the Issuer determines that the principal amount of the bonds that have been written-down be reinstated after obtaining prior confirmation of the Financial Services Agency of Japan and any other relevant Japanese regulatory authorities that the Issuer's consolidated Common Equity Tier1 capital ratio remains at a sufficiently high level after giving effect to the relevant reinstatement of the bonds. The "Reinstatement Date" shall be determined by the Issuer in consultation with the Financial Services
	Agency of Japan and other relevant Japanese regulatory authorities and shall be no less than one and no more than twenty business days following the date on which a Reinstatement Event has occurred.

<main< th=""><th>features></th><th>(As of September 30, 2019)</th></main<>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	ISIN: JP389210AE96
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is achieved (for other TLAC-eligible instruments governed by foreign 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 Holdings, Inc.
7	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. #1 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	29,589 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	30,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	- ´
11	Original date of issuance	September 5, 2014
12	Perpetual or dated	Dated
13	Original maturity date	September 5, 2024
14	Issuer call	Applicable
14	First call date and redemption amount	Applicable
15	Trigger for special early redemption and redemption amount	<u>Trigger:</u> Tax event or Capital event <u>Redemption Amount:</u> Par (100% of the aggregate principal amount (together with accrued interest to the date of redemption, if any))
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	0.857% 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	Applicable
31	Write-down tragger	Will be deemed to have occurred if the Prime Minister of Japan confirms
		(<i>nintei</i>) that the "specified item 2 measures (<i>tokutei dai nigo sochi</i>)" need to be applied to Sumitomo Mitsui Trust Holdings, Inc.
32	Full or partial write-down	Full
33	Temporary write-down (write up)	Not applicable
34	Description of write-up mechanism	-
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Ordinary debt (all liabilities other than subordinated debt)
36	Non-compliant transitioned features	Not applicable
37	Description on non-compliant features	-

<main< th=""><th>features></th><th>(As of September 30, 2019)</th></main<>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	ISIN: JP389210AF61
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	
	achieved (for other TLAC-eligible instruments governed by	
	foreign 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 Holdings, Inc.
7	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. #2 (Subordinated bond)
8	Amount recognized in regulatory capital	
-	Consolidated capital adequacy ratio	30,000 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	30,000 million yen
10	Accounting classification	so,see minor yer
10	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	
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	Trigger: Tax event or Capital event
	amount	Redemption Amount: Par (100% of the aggregate principal amount (together
		with accrued interest to the date of redemption, if any))
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	0.915% 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
23	Convertible trigger	-
24	Full or partial conversion	-
25	Conversion rate	-
20		
	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 the "specified item 2 measures (tokutei dai nigo sochi)" need to be
		applied to Sumitomo Mitsui Trust Holdings, Inc.
32	Full or partial write-down	Full
33	Temporary write-down (write up)	Not applicable
34	Description of write-up mechanism	-
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument	Ordinary debt (all liabilities other than subordinated debt)
	in subordination hierarchy in liquidation	
36	Non-compliant transitioned features	Not applicable
37	Description on non-compliant features	-
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<main t<="" th=""><th>features></th><th>(As of September 30, 2019)</th></main>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	ISIN: JP389210AG29
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is achieved (for other TLAC-eligible instruments governed by foreign 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 Holdings, Inc.
7	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. #3 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	30,000 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	30,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
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	-
	Trigger for special early redemption and redemption amount	<u>Trigger:</u> Tax event or Capital event <u>Redemption Amount:</u> Par (100% of the aggregate principal amount (together with accrued interest to the date of redemption, if any))
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	0.66% 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	Applicable
31	Write-down trigger	Will be deemed to have occurred if the Prime Minister of Japan confirms (<i>nintei</i>) that the "specified item 2 measures (<i>tokutei dai nigo sochi</i>)" need to be applied to Sumitomo Mitsui Trust Holdings, Inc.
32	Full or partial write-down	Full
33	Temporary write-down (write up)	Not applicable
34	Description of write-up mechanism	-
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Ordinary debt (all liabilities other than subordinated debt)
36	Non-compliant transitioned features	Not applicable
37	Description on non-compliant features	-

<main< th=""><th>features></th><th>(As of September 30, 2019)</th></main<>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	ISIN: JP389210AGC3
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is achieved (for other TLAC-eligible instruments governed by	
	foreign 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 Holdings, Inc.
7	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. #4 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	30,000 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	30,000 million yen
10	Accounting classification	
10	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	
11	Original date of issuance	December 19, 2016
12	Perpetual or dated	Dated
		December 18, 2026
13	Original maturity date	
14	Issuer call	Applicable
15	First call date and redemption amount	•
	Trigger for special early redemption and redemption amount	<u>Trigger:</u> Tax event or Capital event <u>Redemption Amount:</u> Par (100% of the aggregate principal amount (together with accrued interest to the date of redemption, if any))
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	0.62% per annum.
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	Existence of step up or other incentive to redeem	Not applicable
21	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 (<i>nintei</i>) that the "specified item 2 measures (<i>tokutei dai nigo sochi</i>)" need to be applied to Sumitomo Mitsui Trust Holdings, Inc.
32	Full or partial write-down	Full
33	Temporary write-down (write up)	
		Not applicable
34	Description of write-up mechanism	-
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Ordinary debt (all liabilities other than subordinated debt)
36	Non-compliant transitioned features	Not applicable
37	Description on non-compliant features	-

<main< th=""><th>features></th><th>(As of September 30, 2019)</th></main<>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	ISIN: JP389210BGC1
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	
	achieved (for other TLAC-eligible instruments governed by	
	foreign law)	
4	Regulatory treatment	The Operated
<u>4</u> 5	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
-	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 Holdings, Inc.
7	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. #5 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	10,000 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	10,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
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	-
	Trigger for special early redemption and redemption	Trigger: Tax event or Capital event
	amount	Redemption Amount: Par (100% of the aggregate principal amount (together
		with accrued interest to the date of redemption, if any))
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	0.62% 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	Applicable
31	Write-down trigger	Will be deemed to have occurred if the Prime Minister of Japan confirms
		(nintei) that the "specified item 2 measures (tokutei dai nigo sochi)" need to be
		applied to Sumitomo Mitsui Trust Holdings, Inc.
32	Full or partial write-down	Full
33	Temporary write-down (write up)	Not applicable
34	Description of write-up mechanism	-
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument	Ordinary debt (all liabilities other than subordinated debt)
	in subordination hierarchy in liquidation	
36	Non-compliant transitioned features	Not applicable
37	Description on non-compliant features	-

<main< th=""><th>features></th><th>(As of September 30, 2019)</th></main<>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	
	achieved (for other TLAC-eligible instruments governed by	
	foreign 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 Holdings, Inc.
7	Instrument Name / type	Subordinated loan
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	7,000 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	7,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
11	Original date of issuance	February 28, 2017
12	Perpetual or dated	Dated
13	Original maturity date	February 27, 2032
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: February 26, 2027
		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	Trigger: Tax event or Capital event
	amount	Redemption Amount: Par (100% of the aggregate principal amount (together
		with accrued interest to the date of redemption, if any))
16	Description on subsequent call dates	Subsequent call date: any interest payment date (the last day of February and
		August) after the first call date (February 26, 2027)
		Redemption Amount: Par (100% of the principal amount (together with
		accrued interest to the date of redemption, if any))
17	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	
		Until the interest payment date in February 2027: Fixed rate
10	E istance Celli itantatanan	Thereafter: Floating rate based on 6 month JPY LIBOR
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	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
		(<i>nintei</i>) that the "specified item 2 measures (<i>tokutei dai nigo sochi</i>)" need to be
20		applied to Sumitomo Mitsui Trust Holdings, Inc.
32	Full or partial write-down	Full
33	Temporary write-down (write up)	Not applicable
34	Description of write-up mechanism	•
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument	Ordinary debt (all liabilities other than subordinated debt)
	in subordination hierarchy in liquidation	
36 37	Non-compliant transitioned features	Not applicable
	Description on non-compliant features	-

∽iviain 1	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	
	achieved (for other TLAC-eligible instruments governed by foreign 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 Holdings, Inc.
7	Instrument Name / type	Subordinated loan
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	3,000 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	3,000 million yen
10	Accounting classification	5,000 minion jon
10	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
11	Original date of issuance	- March 23, 2017
12	Perpetual or dated	Dated
13	Original maturity date	March 23, 2032
14	Issuer call	Applicable
15	First call date and redemption amount	•
	Trigger for special early redemption and redemption amount	<u>Trigger:</u> Tax event or Capital event <u>Redemption Amount:</u> Par (100% of the aggregate principal amount (together with accrued interest to the date of redemption, if any))
16	Description on subsequent call dates	-
10	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	*1
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
22	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 (<i>nintei</i>) that the "specified item 2 measures (<i>tokutei dai nigo sochi</i>)" need to be applied to Sumitomo Mitsui Trust Holdings, Inc.
22	Full or partial write-down	Full
32		
33	Temporary write-down (write up)	Not applicable
34	Description of write-up mechanism	-
24	Type of subordination	Contractual
34a		
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Ordinary debt (all liabilities other than subordinated debt)
		Ordinary debt (all habilities other than subordinated debt) Not applicable

	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	ISIN: JP389210AH69
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	
	achieved (for other TLAC-eligible instruments governed by	
	foreign 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 Holdings, Inc.
7	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. #6 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	20,000 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	20,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
11	Original date of issuance	June 8, 2017
12	Perpetual or dated	Dated
13	Original maturity date	June 8, 2027
14	Issuer call	Applicable
15	First call date and redemption amount	-
	Trigger for special early redemption and redemption amount	<u>Trigger:</u> Tax event or Capital event <u>Redemption Amount:</u> Par (100% of the aggregate principal amount (together with accrued interest to the date of redemption, if any))
16	Description on subsequent call dates	-
10	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	0.575% 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	Applicable
31	Write-down trigger	Will be deemed to have occurred if the Prime Minister of Japan confirms (<i>nintei</i>) that the "specified item 2 measures (<i>tokutei dai nigo sochi</i>)" need to be
27	Full or partial write down	applied to Sumitomo Mitsui Trust Holdings, Inc. Full
32 33	Full or partial write-down	
	Temporary write-down (write up)	Not applicable
34	Description of write-up mechanism	-
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Ordinary debt (all liabilities other than subordinated debt)
36	Non-compliant transitioned features	Not applicable
37	Description on non-compliant features	

<main< th=""><th>features></th><th>(As of September 30, 2019)</th></main<>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	ISIN: JP389210BH68
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	
	achieved (for other TLAC-eligible instruments governed by	
	foreign 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 Holdings, Inc.
7	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. #7 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	20,000 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	20,000 million yen
10	Accounting classification	
10	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	
11	Original date of issuance	June 8, 2017
12	Perpetual or dated	Dated
13	Original maturity date	June 8, 2027
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: June 8, 2022
15	First can date and redemption amount	<u>Redemption Amount:</u> 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	<u>Trigger:</u> Tax event or Capital event <u>Redemption Amount:</u> Par (100% of the aggregate principal amount (together with accrued interest to the date of redemption, if any))
16	Description on subsequent call dates	Subsequent call date: any interest payment date (June 8 and December 8) after the first call date (June 8, 2022) <u>Redemption Amount:</u> Par (100% of the principal amount (together with accrued interest to the date of redemption, if any))
	Dividends / coupons	accruce interest to the date of redemption, if any))
17	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	Until the interest payment date in June 2022: 0.42% per annum. Thereafter: 6 month JPY LIBOR plus 0.32% (Floating)
10	E istance Celli iter Laternaria	
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 (<i>nintei</i>) that the "specified item 2 measures (<i>tokutei dai nigo sochi</i>)" need to be applied to Sumitomo Mitsui Trust Holdings, Inc.
32	Full or partial write-down	Full
33	Temporary write-down (write up)	Not applicable
34	Description of write-up mechanism	-
34a	Type of subordination	Contractual
34a 35	Instrument name or type immediately senior to this instrument	Ordinary debt (all liabilities other than subordinated debt)
	in subordination hierarchy in liquidation	
26	Non-compliant transitioned features	Not applicable
36		

<main< th=""><th>features></th><th>(As of September 30, 2019)</th></main<>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	ISIN: JP389210AHC1
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is achieved (for other TLAC-eligible instruments governed by foreign 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 Holdings, Inc.
7	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. #8 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	30,000 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	30,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	- _
11	Original date of issuance	December 25, 2017
12	Perpetual or dated	Dated
13	Original maturity date	December 27, 2027
13	Issuer call	Applicable
14	First call date and redemption amount	First call date: December 27, 2022
15	First can date and redemption amount	<u>Redemption Amount:</u> 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	<u>Trigger:</u> Tax event or Capital event <u>Redemption Amount:</u> Par (100% of the aggregate principal amount (together with accrued interest to the date of redemption, if any))
16	Description on subsequent call dates	-
10	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	Until the interest payment date in December 2022: 0.41% per annum.
10	Coupon rate and any related index	<u>Thereafter:</u> 5 year JPY SWAP plus 0.31% (Fixed)
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	Existence of step up or other incentive to redeem	Not applicable
21	Noncumulative or cumulative	Noncumulative
22		
	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 (<i>nintei</i>) that the "specified item 2 measures (<i>tokutei dai nigo sochi</i>)" need to be applied to Sumitomo Mitsui Trust Holdings, Inc.
32	Full or partial write-down	Full
33	Temporary write-down (write up)	Not applicable
34	Description of write-up mechanism	-
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Ordinary debt (all liabilities other than subordinated debt)
36	Non-compliant transitioned features	Not applicable
37	Description on non-compliant features	-

<main< th=""><th>features></th><th>(As of September 30, 2019)</th></main<>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	ISIN: JP389210BHC9
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	
	achieved (for other TLAC-eligible instruments governed by	
	foreign 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 Holdings, Inc.
7	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. #9 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	10,000 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	10,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
11	Original date of issuance	December 14, 2017
12	Perpetual or dated	Dated
13	Original maturity date	December 14, 2027
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: December 14, 2022
15	Thist can date and redemption amount	<u>Redemption Amount:</u> Par (100% of the principal amount (together with
		accrued interest to the date of redemption, if any))
	Trigger for special early redemption and redemption	Trigger: Tax event or Capital event
	amount	<u>Redemption Amount:</u> Par (100% of the aggregate principal amount (together
	amount	with accrued interest to the date of redemption, if any))
16	Description on subsequent call dates	<u>Subsequent call date:</u> any interest payment date (June 14 and December 14)
10	Description on subsequent can dates	after the first call date (December 14, 2022)
		Redemption Amount: Par (100% of the principal amount (together with
		accrued interest to the date of redemption, if any))
	Dividends / coupons	desided interest to the date of redeniption, it dify))
17	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	Until the interest payment date in December 2022: 0.41% per annum.
10		Thereafter: 6 month JPY LIBOR plus 0.31% (Floating)
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
23	Convertible trigger	-
25	Full or partial conversion	-
25	Conversion rate	-
20	Mandatory or optional conversion	-
27	Instrument type convertible into	-
28	Issuer of instrument convertible into	-
30	Write-down feature	Applicable
31	Write-down trigger	Will be deemed to have occurred if the Prime Minister of Japan confirms
51	write-down urgger	(<i>nintei</i>) that the "specified item 2 measures (<i>tokutei dai nigo sochi</i>)" need to be
22	Full or portial write down	applied to Sumitomo Mitsui Trust Holdings, Inc. Full
32	Full or partial write-down	
33	Temporary write-down (write up)	Not applicable
34	Description of write-up mechanism	-
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument	Ordinary debt (all liabilities other than subordinated debt)
A -	in subordination hierarchy in liquidation	
36 37	Non-compliant transitioned features	Not applicable
	Description on non-compliant features	1 -

<main< th=""><th>features></th><th>(As of September 30, 2019)</th></main<>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	ISIN: JP389210AJ67
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is achieved (for other TLAC-eligible instruments governed by	
	foreign 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 Holdings, Inc.
7	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. #10 (Subordinated bond)
8	Amount recognized in regulatory capital	
Ŭ	Consolidated capital adequacy ratio	20,000 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	20,000 million yen
9 10	Accounting classification	
10	Consolidated balance sheet	T inhility
		Liability
	Non-consolidated balance sheet	-
11	Original date of issuance	June 14, 2018
12	Perpetual or dated	Dated
13	Original maturity date	June 14, 2028
14	Issuer call	Applicable
15	First call date and redemption amount	-
	Trigger for special early redemption and redemption amount	<u>Trigger:</u> Tax event or Capital event <u>Redemption Amount:</u> Par (100% of the aggregate principal amount (together with accrued interest to the date of redemption, if any))
16	Description on subsequent call dates	-
10	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	0.550% per annum.
19	Existence of a dividend stopper	Not applicable
20		Mandatory
	Fully discretionary, partially discretionary or mandatory	
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Applicable
31	Write-down trigger	Will be deemed to have occurred if the Prime Minister of Japan confirms (<i>nintei</i>) that the "specified item 2 measures (<i>tokutei dai nigo sochi</i>)" need to be applied to Sumitomo Mitsui Trust Holdings, Inc.
32	Full or partial write-down	Full
32		
33	Temporary write-down (write up)	Not applicable
34	Description of write-up mechanism	-
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Ordinary debt (all liabilities other than subordinated debt)
36	Non-compliant transitioned features	Not applicable
37	Description on non-compliant features	-

<main :<="" th=""><th>features></th><th>(As of September 30, 2019)</th></main>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	ISIN: JP389210BJ66
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	
	achieved (for other TLAC-eligible instruments governed by	
	foreign 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,	Tier2 Capital
	2022)	
6	Entity which recognizes this instrument in regulatory	Sumitomo Mitsui Trust Holdings, Inc.
	capital	
7	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. #11 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	30,000 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	30,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
11	Original date of issuance	June 14, 2018
12	Perpetual or dated	Dated
13	Original maturity date	June 14, 2028
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: June 14, 2023
	1	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	Trigger: Tax event or Capital event
	amount	Redemption Amount: Par (100% of the aggregate principal amount (together
		with accrued interest to the date of redemption, if any))
16	Description on subsequent call dates	Subsequent call date: any interest payment date (June 14 and December 14)
		after the first call date (June 14, 2023)
		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	Until the interest payment date in June 2023: 0.38% per annum.
		Thereafter: 6 month JPY LIBOR plus 0.26% (Floating)
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	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 the "specified item 2 measures (tokutei dai nigo sochi)" need to be
		applied to Sumitomo Mitsui Trust Holdings, Inc.
32	Full or partial write-down	Full
33	Temporary write-down (write up)	Not applicable
34	Description of write-up mechanism	-
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument	Ordinary debt (all liabilities other than subordinated debt)
	in subordination hierarchy in liquidation	
36	Non-compliant transitioned features	Not applicable
37	Description on non-compliant features	-

<main f<="" th=""><th>features></th><th>(As of September 30, 2019)</th></main>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Holdings, Inc.
2	Unique Identifier	ISIN: JP389210AK64
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is achieved (for other TLAC-eligible instruments governed by foreign 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 Holdings, Inc.
7	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. #12 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	30,000 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	30,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
11	Original date of issuance	June 10, 2019
12	Perpetual or dated	Dated
13	Original maturity date	June 11, 2029
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: June 11, 2024
15		<u>Redemption Amount:</u> 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	<u>Trigger:</u> Tax event or Capital event <u>Redemption Amount:</u> Par (100% of the aggregate principal amount (together with accrued interest to the date of redemption, if any))
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	Until the interest payment date in June 2024: 0.41% per annum. <u>Thereafter:</u> 5 year JPY SWAP plus 0.43% (Fixed)
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	-
20	Mandatory or optional conversion	-
28	Instrument type convertible into	-
28	Issuer of instrument convertible into	-
30	Write-down feature	Applicable
31	Write-down trigger	Will be deemed to have occurred if the Prime Minister of Japan confirms (<i>nintei</i>) that the "specified item 2 measures (<i>tokutei dai nigo sochi</i>)" need to be
		applied to Sumitomo Mitsui Trust Holdings, Inc.
32	Full or partial write-down	Full
32 33	Full or partial write-down Temporary write-down (write up)	Full Not applicable
32 33 34		
33 34	Temporary write-down (write up) Description of write-up mechanism	
33	Temporary write-down (write up) Description of write-up mechanism Type of subordination Instrument name or type immediately senior to this instrument	Not applicable
33 34 34a	Temporary write-down (write up) Description of write-up mechanism Type of subordination	Not applicable - Contractual

1 2	features>	(As of September 30, 2019)
	Issuer	Sumitomo Mitsui Trust Holdings, Inc.
-	Unique Identifier	ISIN: JP389210AK56
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	
	achieved (for other TLAC-eligible instruments governed by	
	foreign 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 Holdings, Inc.
7	Instrument Name / type	Sumitomo Mitsui Trust Holdings, Inc. #13 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	10,000 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	10,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	1- ´
11	Original date of issuance	May 30, 2019
12	Perpetual or dated	Dated
13	Original maturity date	May 30, 2029
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: May 30, 2024
10	i not can date and reachiption amount	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	Trigger: Tax event or Capital event
	amount	Redemption Amount: Par (100% of the aggregate principal amount (together
		with accrued interest to the date of redemption, if any))
16	Description on subsequent call dates	<u>Subsequent call date:</u> any interest payment date (May 30 and November 30)
10		after the first call date (May 30, 2024)
		<u>Redemption Amount:</u> 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	Until the interest payment date in May 2024; 0.41% per annum.
		Thereafter: 6 month JPY LIBOR plus 0.43% (Floating)
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	- ¹¹
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
	Write-down trigger	Will be deemed to have occurred if the Prime Minister of Japan confirms
		(nintei) that the "specified item 2 measures (tokutei dai nigo sochi)" need to be
31		applied to Sumitomo Mitsui Trust Holdings Inc
31	Full or partial write-down	applied to Sumitomo Mitsui Trust Holdings, Inc.
31 32	Full or partial write-down	Full
31 32 33	Temporary write-down (write up)	Full Not applicable
31 32 33 34	Temporary write-down (write up) Description of write-up mechanism	Full Not applicable -
31 32 33 34 34a	Temporary write-down (write up) Description of write-up mechanism Type of subordination	Full Not applicable - Contractual
31 32 33 34	Temporary write-down (write up) Description of write-up mechanism Type of subordination Instrument name or type immediately senior to this instrument	Full Not applicable -
31 32 33 34 34a	Temporary write-down (write up) Description of write-up mechanism Type of subordination	Full Not applicable - Contractual

(As of September 30, 201), 2019	30.	ptember	of Se	(As	(
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1	features> Issuer	(As of September 30, 2019 Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP351850A2M6 (JP90BZ0000N3, JP90BZ0000M5, JP90BZ0000L7)
;	Governing law(s) of the instrument	Japanese Law
a	Means by which enforceability requirement of TLAC is achieved (for other TLAC-eligible instruments governed by	
	foreign law)	
	Regulatory treatment	
;	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
	Post-transitional Basel III rules (on or after March 31, 2022)	-
	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc. Sumitomo Mitsui Trust Bank, Limited
	Instrument Name / type	The Chuo Mitsui Trust and Banking Company, Limited #2 (Subordinated bond)
	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	16,100 million yen
	Non-consolidated capital adequacy ratio	-
)	Par value of instrument	16,100 million yen
0	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
1	Original date of issuance	September 25, 2002
2	Perpetual or dated	Perpetual
3	Original maturity date	
<u> </u>	Issuer call	Applicable
4 5		First call date: September 25, 2022
5	First call date and redemption amount	Redemption Amount: Par (100% of the aggregate principal amount)
	Trigger for special early redemption and redemption amount	Not applicable
6	Description on subsequent call dates	<u>Subsequent call date</u> : any interest payment date (March 25 and September 25) after the first call date (September 25, 2022) <u>Redemption Amount</u> : Par (100% of the aggregate principal amount)
	Dividends / coupons	
7	Fixed or floating dividend / coupon	Floating
8	Coupon rate and any related index	*1 <u>Until the interest payment date in September 2022:</u> Floating rate based on 10 year JPY swap rate
		Thereafter: Floating rate based on 6 month JPY LIBOR
9	Existence of a dividend stopper	Not applicable
0	Fully discretionary, partially discretionary or mandatory	Partially discretionary
1	Existence of step up or other incentive to redeem	Applicable
2	Noncumulative or cumulative	Cumulative
3	Convertible feature	Not applicable
4	Convertible trigger	-
5	Full or partial conversion	-
6	Conversion rate	-
.0	Mandatory or optional conversion	-
8	Instrument type convertible into	-
8 9	Issuer of instrument convertible into	-
		- Not emplicable
0	Write-down feature	Not applicable
1	Write-down trigger	-
2	Full or partial write-down	-
3	Temporary write-down (write up)	-
4	Description of write-up mechanism	-
4a	Type of subordination	Contractual
5	Instrument name or type immediately senior to this instrument	Ordinary debt (all liabilities other than subordinated debt)
_	in subordination hierarchy in liquidation	
36	In subordination hierarchy in liquidation Non-compliant transitioned features	Applicable Loss absorbency at the point of non-viability

<main< th=""><th>features></th><th>(As of September 30, 2019)</th></main<>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP340500B648
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	
	achieved (for other TLAC-eligible instruments governed by	
	foreign 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 #6 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	19,997million yen
	Non-consolidated capital adequacy ratio	· ·
9	Par value of instrument	20,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
11	Original date of issuance	April 27, 2006
12	Perpetual or dated	Dated
13	Original maturity date	April 27, 2026
14	Issuer call	Not applicable
15	First call date and redemption amount	-
	Trigger for special early redemption and redemption amount	-
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.78% per annum.
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Ordinary debt (all liabilities other than subordinated debt)
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

<main t<="" th=""><th>features></th><th>(As of September 30, 2019)</th></main>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP340500B754
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	
	achieved (for other TLAC-eligible instruments governed by	
	foreign law)	
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc. Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	The Sumitomo Trust and Banking Company, Limited #8 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	9,996 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	10,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
11	Original date of issuance	May 10, 2007
12	Perpetual or dated	Dated
13	Original maturity date	May 10, 2027
14	Issuer call	Not applicable
15	First call date and redemption amount	-
	Trigger for special early redemption and redemption amount	-
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.49% per annum.
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Ordinary debt (all liabilities other than subordinated debt)
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

<main< th=""><th>features></th><th>(As of September 30, 2019)</th></main<>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP340500AA76
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	
	achieved (for other TLAC-eligible instruments governed by foreign 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	5 1 3 1 3
-	Consolidated capital adequacy ratio	8,128 million yen
	Non-consolidated capital adequacy ratio	
9	Par value of instrument	50,000 million yen
10	Accounting classification	
10	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
11	Original date of issuance	- July 23, 2010
12	Perpetual or dated	Dated
12	Original maturity date	July 23, 2020
13	Issuer call	Not applicable
14	First call date and redemption amount	
15	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
21	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
23	Convertible trigger	-
24	Full or partial conversion	-
25	Conversion rate	-
20	Mandatory or optional conversion	-
27	Instrument type convertible into	-
28	Issuer of instrument convertible into	
30	Write-down feature	- Not applicable
30	Write-down trigger	Not applicable
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Ordinary debt (all liabilities other than subordinated debt)
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

<main< th=""><th>features></th><th>(As of September 30, 2019)</th></main<>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP340500AAB0
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is achieved (for other TLAC-eligible instruments governed by foreign 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 #12 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	8,932 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	40,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
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	-
10	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	1-
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	
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument	Ordinary debt (all liabilities other than subordinated debt)
	in subordination hierarchy in liquidation	
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

1	features> Issuer	(As of September 30, 2019) Sumitomo Mitsui Trust Bank, Limited
1		ISIN : JP351850BAC1
2 3	Unique Identifier	
<u>з</u> За	Governing law(s) of the instrument Means by which enforceability requirement of TLAC is	Japanese Law
5a	achieved (for other TLAC-eligible instruments governed by	
	foreign law)	
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tion? Conital
4 5		Tier2 Capital
-	Post-transitional Basel III rules (on or after March 31, 2022)	
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc. Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	The Chuo Mitsui Trust and Banking Company, Limited #11 (Subordinated
		bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	7,980 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	30,000 million yen
10	Accounting classification	
-	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
11	Original date of issuance	December 10, 2010
12	Perpetual or dated	Dated
13	Original maturity date	January 28, 2021
13	Issuer call	Not applicable
14	First call date and redemption amount	-
15	Trigger for special early redemption and redemption	-
	amount	-
16	Description on subsequent call dates	
10	Dividends / coupons	-
17	Fixed or floating dividend / coupon	Fined
17		Fixed
18	Coupon rate and any related index	1.64% per annum.
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	•
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	•
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument	Ordinary debt (all liabilities other than subordinated debt)
-	in subordination hierarchy in liquidation	,, ,
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

<main< th=""><th>features></th><th>(As of September 30, 2019)</th></main<>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP340500AB67
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is achieved (for other TLAC-eligible instruments governed by	
	foreign law)	
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc. Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	The Sumitomo Trust and Banking Company, Limited #13 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	20,000 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	20,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
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	
15	Trigger for special early redemption and redemption amount	-
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.341% per annum.
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	
29	Issuer of instrument convertible into	
30	Write-down feature	- Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	+
34 34a	Type of subordination	Contractual
		Contractual
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Ordinary debt (all liabilities other than subordinated debt)
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

<main< th=""><th>features></th><th>(As of September 30, 2019)</th></main<>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP340500AB91
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	
	achieved (for other TLAC-eligible instruments governed by	
	foreign law)	
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc. Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	The Sumitomo Trust and Banking Company, Limited #14 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	23,000 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	23,000 million yen
10	Accounting classification	
10	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
11	Original date of issuance	- September 28, 2011
12	Perpetual or dated	Dated
12	Original maturity date	September 28, 2026
13	Issuer call	Not applicable
14	First call date and redemption amount	
15	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	2.159% per annum.
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	Existence of step up or other incentive to redeem	Not applicable
21	Noncumulative or cumulative	Noncumulative
22	Convertible feature	Not applicable
23	Convertible trigger	-
24	Full or partial conversion	· ·
25	Conversion rate	· ·
20	Mandatory or optional conversion	
27		-
	Instrument type convertible into	-
29	Issuer of instrument convertible into	- Net emiliable
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	-
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Ordinary debt (all liabilities other than subordinated debt)
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

<main< th=""><th>features></th><th>(As of September 30, 2019)</th></main<>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	
	achieved (for other TLAC-eligible instruments governed by	
	foreign 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	Sumitomo Mitsui Trust Holdings, Inc.
	capital	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	-
9	Par value of instrument	5,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
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
	Trigger for special early redemption and redemption	Trigger: Capital event (callable only after November 17, 2021)
	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
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	*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	-
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument	Ordinary debt (all liabilities other than subordinated debt)
	in subordination hierarchy in liquidation	,,
36	Non-compliant transitioned features	Applicable
	r	Loss absorbency at the point of non-viability

<main f<="" th=""><th>eatures></th><th>(As of September 30, 2019)</th></main>	eatures>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP340500AC33
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	
	achieved (for other TLAC-eligible instruments governed by	
	foreign 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	The Sumitomo Trust and Banking Company, Limited #15 (Subordinated bond)
0	Consolidated capital adequacy ratio	19,802 million yen
	Non-consolidated capital adequacy ratio	19,802 minion yen
9	Par value of instrument	- 40,000 million yen
<u>9</u> 10	Accounting classification	40,000 mm011 ycm
10	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
11	Original date of issuance	- March 22, 2012
12	Perpetual or dated	Dated
12	Original maturity date	March 22, 2022
13	Issuer call	Not applicable
14	First call date and redemption amount	-
15	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	1.62% 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	-
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument	Ordinary debt (all liabilities other than subordinated debt)
	in subordination hierarchy in liquidation	
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

<main< th=""><th>features></th><th>(As of September 30, 2019)</th></main<>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	
	achieved (for other TLAC-eligible instruments governed by	
	foreign 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	Sumitomo Mitsui Trust Holdings, Inc.
	capital	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	-
9	Par value of instrument	5,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	•
11	Original date of issuance	August 31, 2012
12	Perpetual or dated	Dated
13	Original maturity date	August 29, 2025
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: March 31, 2022
	-	Redemption Amount: Par (100% of the principal amount)
	Trigger for special early redemption and redemption	Trigger: Capital event
	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
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	*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	-
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument	Ordinary debt (all liabilities other than subordinated debt)
	in subordination hierarchy in liquidation	,,
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

1	features> Issuer	(As of September 30, 2019) Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : XS0822332457
3	Governing law(s) of the instrument	English Law
3a	Means by which enforceability requirement of TLAC is achieved (for other TLAC-eligible instruments governed by foreign 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	
	Consolidated capital adequacy ratio	1,500 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	1,500 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
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	<u>Subsequent call date:</u> any interest payment date (the last day of March and September) after the first call date (March 31, 2022) <u>Redemption Amount</u> : Par (100% of the aggregate principal amount)
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	*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	-
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Ordinary debt (all liabilities other than subordinated debt)
36	Non-compliant transitioned features	Applicable

<main< th=""><th>features></th><th>(As of September 30, 2019)</th></main<>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	
	achieved (for other TLAC-eligible instruments governed by	
	foreign 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	
0	Consolidated capital adequacy ratio	15,000 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	15,000 million yen
10	Accounting classification	
10	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
11	Original date of issuance	- September 11, 2012
12	Perpetual or dated	Dated
12	Original maturity date	September 11, 2025
13	Issuer call	Applicable
14		
15	First call date and redemption amount	Not applicable
	Trigger for special early redemption and redemption	Trigger: Capital event (callable only after March 31, 2022)
	amount	Redemption Amount: Par (100% of the principal amount (together with
17	Description on a local and call later	accrued interest to the date of redemption, if any)
16	Description on subsequent call dates	Not applicable
17	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	*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	-
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument	Ordinary debt (all liabilities other than subordinated debt)
	in subordination hierarchy in liquidation	
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

<main f<="" th=""><th>eatures></th><th>(As of September 30, 2019)</th></main>	eatures>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP340500AC90
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	
	achieved (for other TLAC-eligible instruments governed by foreign 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	Sumitomo Mitsui Trust Bank, Limited #1 (Subordinated bond)
8	Amount recognized in regulatory capital	
-	Consolidated capital adequacy ratio	23,789 million yen
	Non-consolidated capital adequacy ratio	
9	Par value of instrument	40,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
11	Original date of issuance	September 20, 2012
12	Perpetual or dated	Dated
13	Original maturity date	September 20, 2022
13	Issuer call	Not applicable
15	First call date and redemption amount	-
15	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	1-
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	- -
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument	Ordinary debt (all liabilities other than subordinated debt)
55	in subordination hierarchy in liquidation	
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

1	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	- T T
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	
	achieved (for other TLAC-eligible instruments governed by	
	foreign law) Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
4 5	Post-transitional Basel III rules (on or after March 31, 2022)	Tierz Capital
-	2022)	
6	Entity which recognizes this instrument in regulatory	Sumitomo Mitsui Trust Holdings, Inc.
	capital	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	•
9	Par value of instrument	5,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	•
11	Original date of issuance	September 28, 2012
12	Perpetual or dated	Dated
13	Original maturity date	The last day of September, 2025
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: March 31, 2022
		Redemption Amount: Par (100% of the principal amount)
	Trigger for special early redemption and redemption	Trigger: Capital event
	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
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	*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	-
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Ordinary debt (all liabilities other than subordinated debt)
36	Non-compliant transitioned features	Applicable
37	Description on non-compliant features	Loss absorbency at the point of non-viability

<main i<="" th=""><th>features></th><th>(As of September 30, 2019)</th></main>	features>	(As of September 30, 2019)
1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law
3a	Means by which enforceability requirement of TLAC is	
	achieved (for other TLAC-eligible instruments governed by	
	foreign 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	Sumitomo Mitsui Trust Holdings, Inc.
	capital	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	-
9	Par value of instrument	20,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
11	Original date of issuance	October 31, 2012
12	Perpetual or dated	Dated
13	Original maturity date	October 31, 2025
14	Issuer call	Applicable
15	First call date and redemption amount	First call date: March 31, 2022
	- -	Redemption Amount: Par (100% of the 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
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)	-
33	Description of write-up mechanism	-
34a	Type of subordination	Contractual
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Ordinary debt (all liabilities other than subordinated debt)
36	Non-compliant transitioned features	Applicable

<Further information of Subordinated Debt (Tier2 Capital)>

- The subordinated debts mentioned above have all of the following characteristics:
 - Unsecured, fully-paid and subordinated to other indebtedness (except subordinated debt); and

• If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more. Various special provisions, etc., have been attached to the subordinated debts mentioned above, which vary by each of subordinated debts. The summary of such special provisions are as follows:

Subordination	Special provisions are provided to the effect that, if any subordination event ((i) commencement of bankruptcy proceedings has been determined and such proceedings are pending, (ii) commencement of corporate reorganization proceedings has been determined and such proceedings are pending, (iii) commencement of civil rehabilitation proceedings (excluding simplified rehabilitation and consensual rehabilitation proceedings) has been determined and such proceedings are pending, or (iv) any other similar insolvency proceedings are made in any country other than Japan by an equivalent method set forth in (i) through (iii) above) occurs to the Issuer, a claim for the payment of principal and interest shall be subject to the conditions precedent that all claims having priority must be paid in full prior to the claim for the payment of principal and interest, and only when the conditions precedent are fulfilled shall the claim for the payment of principal and interest become effective.
Extraordinary optional redemption due to a capital event (Refer to Items 14 and 15)	Special provisions are provided that allow the Issuer to redeem the subordinated debts at its option at any time upon the occurrence of any 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 (Refer to Items 14 and 15)	Special provisions are provided that allow the Issuer to redeem the subordinated debts at its option at any time upon the occurrence of any tax event (including the case where the interest payments of the subordinated debt mentioned above shall not be recognized as deductible expenses regarding calculation of corporation tax of the Issuer as result of any change or amendment, etc., in taxation), subject to the prior confirmation of the financial regulatory authority and prior notice to the creditors.
Optional redemption (Refer to Items 14 to 16)	Special provisions are provided that allow the Issuer to redeem the subordinated debts at its option on the prescribed redeemable date (from, and including, the day on which the five (5) year period has elapsed from the issue date), subject to the prior confirmation of the financial regulatory authority and prior notice to the creditors.
Deferral of interest (Refer to Items 20 and 22)	Special provisions are provided that allow for the postponement of interest payment obligations if any event occurs that leads to a deferral of interest in respect of the issuer; (i) there is no distributable amount, (ii) capital adequacy ratio thereof is less than 50% of the regulatory minimum requirement, or (iii) insolvency or, as a result of interest payments of the subordinated debt mentioned above, becoming insolvent.
Write-Down upon a Non-Viability Event (Refer to Items 30 to 32)	Special provisions are provided to the effect that, if a Non-Viability Event occurs, the creditors of the subordinated debt mentioned above will be deemed to have irrevocably waived their right to claim or receive, and will not have any rights against the Issuer with respect to, payment of principal or interest, except for any payments of principal or interest that have become due and payable prior to the occurrence of the Non-Viability Event. The Issuer's obligations with respect to, and any claims for, the payment of principal or interest on the subordinated debt mentioned above, except for payments of principal or interest that have become due and payable prior to the occurrence of the Non-Viability Event. The Issuer's obligations with respect to, and any claims for, the payment of principal or interest on the subordinated debt mentioned above, except for payments of principal or interest that have become due and payable prior to the occurrence of the Non-Viability Event, will be suspended from the occurrence of the Non-Viability Event until the Write-Down Date. On the Write-Down Date, the full principal amount of the subordinated debt mentioned above, except for principal that has become due and payable prior to the occurrence of the Non-Viability Event, will be permanently written down to zero and the Issuer's obligations mentioned above will be released. A "Non-Viability Event" will be deemed to have occurred when the Prime Minister of Japan confirms (<i>nintei</i>) that "specified Item 2 measures (<i>tokutei dai nigo sochi</i>)," which are the measures set forth in Article 126-2, Paragraph 1, Item 2 of the Deposit Insurance Act, need to be applied to the Issuer. The "Write-Down Date" shall be determined by the Issuer in consultation with the financial regulatory authority and any other supervisory authorities and shall be no less than one and no more than ten business days following the date on which a Non-Viability Event have occurred.

*1 Each interest rate applicable to subordinated debts issued under the private placement, of which is not publicly disclosed, is not on the table, but the weighted average (rounded off to two decimal places) of interest rates applicable to the same type of subordinated debts as of the record date is <u>1.52% per annum</u>.