

Date: June 30, 2018

<Main features>

1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP340500AC33
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc. Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	The Sumitomo Trust and Banking Company, Limited #15 (Subordinated bond)
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	29,813 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	March 22, 2012
12	Perpetual or dated	Dated
13	Original maturity date	March 22, 2022
14	Issuer call	Not applicable
15	First call date and redemption amount	-
	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	-
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

Date: June 30, 2018

<Main features>

1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc. Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Subordinated loan
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	5,000 million yen
	Non-consolidated capital adequacy ratio	-
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	<u>First call date:</u> March 31, 2022 <u>Redemption Amount:</u> Par (100% of the principal amount)
	Trigger for special early redemption and redemption amount	<u>Trigger:</u> Capital event <u>Redemption Amount:</u> 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	-
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

Date: June 30, 2018

<Main features>

1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : XS0822332457
3	Governing law(s) of the instrument	English Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc. Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Subordinated bond (Euro-Yen)
8	Amount recognized in regulatory capital	
	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	<u>First call date:</u> March 31, 2022 <u>Redemption Amount:</u> Par (100% of the aggregate principal amount)
	Trigger for special early redemption and redemption amount	Not applicable
16	Description on subsequent call dates	<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	-
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

Date: June 30, 2018

<Main features>

1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc. Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Subordinated loan
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	15,000 million yen
	Non-consolidated capital adequacy ratio	-
9	Par value of instrument	15,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	-
11	Original date of issuance	September 11, 2012
12	Perpetual or dated	Dated
13	Original maturity date	September 11, 2025
14	Issuer call	Applicable
15	First call date and redemption amount	Not applicable
	Trigger for special early redemption and redemption amount	<u>Trigger</u> : Capital event (callable only after March 31, 2022) <u>Redemption Amount</u> : 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	-
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

Date: June 30, 2018

<Main features>

1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	ISIN : JP340500AC90
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc. 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	33,800 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
14	Issuer call	Not applicable
15	First call date and redemption amount	-
	Trigger for special early redemption and redemption amount	-
16	Description on subsequent call dates	-
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.389% per annum.
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
35	Instrument name or type immediately senior to this instrument in 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

Date: June 30, 2018

<Main features>

1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc. Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Subordinated loan
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	5,000 million yen
	Non-consolidated capital adequacy ratio	-
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	<u>First call date:</u> March 31, 2022 <u>Redemption Amount:</u> Par (100% of the principal amount)
	Trigger for special early redemption and redemption amount	<u>Trigger:</u> Capital event <u>Redemption Amount:</u> 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	-
35	Instrument name or type immediately senior to this instrument in subordination hierarchy in liquidation	Ordinary debt (all liabilities other than subordinated debt)
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Date: June 30, 2018

<Main features>

1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc. Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Subordinated loan
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	20,000 million yen
	Non-consolidated capital adequacy ratio	-
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)	-
34	Description of write-up mechanism	-
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

<Further information of Subordinated Debt-6 to 36 (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, 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 2.23% per annum.