







































































































































































































## &lt; Further information &gt;

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

- Unsecured, fully-paid and subordinated to other indebtedness; and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

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

Subordination	Special provisions are provided to the effect that, if any subordination event ((i) commencement of bankruptcy proceedings has been determined and such proceedings are pending, (ii) commencement of corporate reorganization proceedings has been determined and such proceedings are pending, (iii) commencement of civil rehabilitation proceedings (excluding simplified rehabilitation and consensual rehabilitation proceedings) has been determined and such proceedings are pending, or (iv) any other similar insolvency proceedings are made in any country other than Japan by an equivalent method set forth in (i) through (iii) above) occurs to Sumitomo Mitsui Trust Bank, Limited (the "Company"), a claim for the payment of principal and interest shall be subject to the conditions precedent that all claims having priority must be paid in full prior to the claim for the payment of principal and interest, and only when the conditions precedent are fulfilled shall the claim for the payment of principal and interest become effective.
Optional redemption	Special provisions are provided that allow the Company to redeem the subordinated debts at its option on the prescribed redeemable date (from, and including, the day on which the five (5) year period has elapsed from the issue date), subject to the prior approval of the financial regulatory authority and prior notice to creditors.
Extraordinary optional redemption due to a capital event	Special provisions are provided that allow the Company to redeem the subordinated debts at its option at any time upon the occurrence of any capital event (where any raised funds are disqualified or are likely to be disqualified as regulatory capital as a result of any change or amendment, etc., to the capital adequacy requirements, etc.), subject to the prior approval of the financial regulatory authority and prior notice to the creditors.

Date: December 31, 2013

## &lt;Main features&gt;

1	Issuer	Sumitomo Mitsui Trust Bank, Limited
2	Unique Identifier	-
3	Governing law(s) of the instrument	Japanese Law
	Regulatory treatment	
4	Transitional Basel III rules (before March 31, 2022)	Tier2 Capital
5	Post-transitional Basel III rules (on or after March 31, 2022)	-
6	Entity which recognizes this instrument in regulatory capital	Sumitomo Mitsui Trust Holdings, Inc. Sumitomo Mitsui Trust Bank, Limited
7	Instrument Name / type	Subordinated loan
8	Amount recognized in regulatory capital	
	Consolidated capital adequacy ratio	20,000 million yen
	Non-consolidated capital adequacy ratio	20,000 million yen
9	Par value of instrument	20,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	October 31, 2012
12	Perpetual or dated	Dated
13	Original maturity date	October 31, 2025
14	Issuer call	Applicable
15	First call date and redemption amount	<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	Not applicable
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.45% per annum. *1
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
35	Instrument name or type immediately senior to this instrument in 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

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

## &lt; Further information &gt;

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

- Unsecured, fully-paid and subordinated to other indebtedness; and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

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

Subordination	Special provisions are provided to the effect that, if any subordination event ((i) commencement of bankruptcy proceedings has been determined and such proceedings are pending, (ii) commencement of corporate reorganization proceedings has been determined and such proceedings are pending, (iii) commencement of civil rehabilitation proceedings (excluding simplified rehabilitation and consensual rehabilitation proceedings) has been determined and such proceedings are pending, or (iv) any other similar insolvency proceedings are made in any country other than Japan by an equivalent method set forth in (i) through (iii) above) occurs to Sumitomo Mitsui Trust Bank, Limited (the "Company"), a claim for the payment of principal and interest shall be subject to the conditions precedent that all claims having priority must be paid in full prior to the claim for the payment of principal and interest, and only when the conditions precedent are fulfilled shall the claim for the payment of principal and interest become effective.
Optional redemption	Special provisions are provided that allow the Company to redeem the subordinated debts at its option on the prescribed redeemable date (from, and including, the day on which the five (5) year period has elapsed from the issue date), subject to the prior approval of the financial regulatory authority and prior notice to creditors.

Date: December 31, 2013

## &lt;Main features&gt;

1	Issuer	STB Finance Cayman Limited
2	Unique Identifier	ISIN : XS0245183883
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	10,000 million yen
	Non-consolidated capital adequacy ratio	10,000 million yen
9	Par value of instrument	10,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	February 22, 2006
12	Perpetual or dated	Dated
13	Original maturity date	February 22, 2021
14	Issuer call	Applicable
15	First call date and redemption amount	<u>First call date:</u> February 22, 2016 <u>Redemption Amount:</u> Par (100% of the aggregate principal amount)
	Trigger for special early redemption and redemption amount	<u>Trigger:</u> Tax event <u>Redemption Amount:</u> Par (100% of the aggregate principal amount (together with accrued interest to the date of redemption, if any))
16	Description on subsequent call dates	<u>Subsequent call date:</u> any interest payment date (February 22 and August 22) in February 2016 and thereafter <u>Redemption Amount:</u> Par (100% of the aggregate principal amount)
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed to Floating
18	Coupon rate and any related index	2.45% per annum. *1 <u>Before the interest payment date in February 2016:</u> Fixed rate <u>Thereafter:</u> Floating rate based on 6 month JPY LIBOR
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible feature	Not applicable
24	Convertible trigger	-
25	Full or partial conversion	-
26	Conversion rate	-
27	Mandatory or optional conversion	-
28	Instrument type convertible into	-
29	Issuer of instrument convertible into	-
30	Write-down feature	Not applicable
31	Write-down trigger	-
32	Full or partial write-down	-
33	Temporary write-down (write up)	-
34	Description of write-up mechanism	-
35	Instrument name or type immediately senior to this instrument in 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

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

## &lt; Further information &gt;

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

- Unsecured, fully-paid and subordinated to other indebtedness; and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

Special provisions, etc., have been attached to the subordinated debt mentioned above. The summary of those 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. The payment of the principal and interest, etc., of the subordinated debt mentioned above has been secured by a subordinated guarantee by Sumitomo Mitsui Trust Bank, Limited; however, a subordination clause is provided with respect to the claim for that guarantee.
Optional redemption	Special provisions are provided that allow the Issuer to redeem the subordinated debts at its option on the prescribed redeemable date (from, and including, the day on which the five (5) year period has elapsed from the issue date), subject to the prior approval of the financial regulatory authority and prior notice to creditors.
Extraordinary optional redemption due to a tax event	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 (where any additional expenses arise as result of any change or amendment, etc., in taxation), subject to the prior approval of the financial regulatory authority and prior notice to the creditors.

Date: December 31, 2013

## &lt;Main features&gt;

1	Issuer	STB Finance Cayman Limited
2	Unique Identifier	ISIN : XS0416163854
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	1,000 million yen
	Non-consolidated capital adequacy ratio	1,000 million yen
9	Par value of instrument	1,000 million yen
10	Accounting classification	
	Consolidated balance sheet	Liability
	Non-consolidated balance sheet	Liability
11	Original date of issuance	March 11, 2009
12	Perpetual or dated	Dated
13	Original maturity date	March 11, 2019
14	Issuer call	Applicable
15	First call date and redemption amount	<u>First call date:</u> March 11, 2014 <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 (March 11 and September 11) in March 2014 and thereafter <u>Redemption Amount:</u> Par (100% of the aggregate principal amount)
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Floating
18	Coupon rate and any related index	2.45% per annum. *1 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	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

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











## &lt; Further information &gt;

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

- Unsecured, fully-paid and subordinated to other indebtedness; and
- If a maturity date is fixed, the period commencing from the issue date and ending on the maturity date shall be five (5) years or more.

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

Deferral of interest	Special provisions are provided that allow for the postponement of interest payment obligations if any event that leads to a deferral of interest occurs in respect of Sumitomo Mitsui Trust Bank, Limited (the "Company"); (i) there is no distributable amount, (ii) capital adequacy ratio thereof is less than 50% of the regulatory minimum requirement, or (iii) insolvency or, as a result of interest payments of the subordinated debt mentioned above, becoming insolvent.
Subordination	Special provisions are provided to the effect that, if any subordination event ((i) commencement of bankruptcy proceedings has been determined and such proceedings are pending, (ii) commencement of corporate reorganization proceedings has been determined and such proceedings are pending, (iii) commencement of civil rehabilitation proceedings (excluding simplified rehabilitation and consensual rehabilitation proceedings) has been determined and such proceedings are pending, or (iv) any other similar insolvency proceedings are made in any country other than Japan by an equivalent method set forth in (i) through (iii) above) occurs to the Issuer, a claim for the payment of principal and interest shall be subject to the conditions precedent that all claims having priority must be paid in full prior to the claim for the payment of principal and interest, and only when the conditions precedent are fulfilled shall the claim for the payment of principal and interest become effective. The payment of the principal and interest, etc., of the subordinated debt mentioned above has been secured by a subordinated guarantee by the Company; however, a subordination clause is provided with respect to the claim for that guarantee.
Optional redemption	Special provisions are provided that allow the Issuer to redeem the subordinated debts at its option on the prescribed redeemable date (from, and including, the day on which the five (5) year period has elapsed from the issue date), subject to the prior approval of the financial regulatory authority and prior notice to creditors.
Extraordinary optional redemption due to a tax event	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 (where any additional expenses arise as result of any change or amendment, etc., in taxation), subject to the prior approval of the financial regulatory authority and prior notice to the creditors.