

To whom it may concern

January 24, 2011
Chuo Mitsui Trust Holdings, Inc.
The Sumitomo Trust and Banking Co., Ltd.

Notice regarding the efforts to expand the products and services
upon the Management Integration of
Chuo Mitsui Trust Group and The Sumitomo Trust and Banking Group

Chuo Mitsui Trust Holdings, Inc. (President: Kazuo Tanabe) and The Sumitomo Trust and Banking Co., Ltd. (President: Hitoshi Tsunekage) have agreed to work together on the following points, aiming at the improvement of convenience for both groups' clients, as well as the early realization of the synergy effects through the management integration.

The two groups will endeavor to expand the products and services for their clients before the management integration through the mutual utilization of both groups' domestic and overseas branch networks, business know-how and infrastructure, the network of group companies, etc.

(Note 1) "Sumitomo Mitsui Trust Holdings, Inc." ("SMTH") will be launched on April 1, 2011 as the integrated holding company, and SMTH will plan to merge its three trust bank subsidiaries (The Sumitomo Trust and Banking Co., Ltd. ("STB"), The Chuo Mitsui Trust and Banking Company, Limited ("CMTB") and Chuo Mitsui Asset Trust and Banking Company, Limited) into a single trust bank, "Sumitomo Mitsui Trust Bank, Limited" on April 1, 2012.

1. Efforts to expand the products and services

The two groups will consider and make concrete efforts to meet their clients' needs, such as holding joint seminars for both groups' clients, mutual provision of investment trusts, insurance products, etc., as well as arrangement of loans including those to Japanese corporations operating overseas, enhancing real estate information matching capability and others through the utilization of their domestic and overseas branch networks, business know-how, etc. They will also advance personnel exchanges aiming at the early realization of the synergy effects.

2. Mutual utilization of ATM (Automated teller machine)

From February 1, 2011, clients of CMTB or STB can make cash withdrawal using their cash cards at both banks' ATMs without fees for using the other bank's cash cards (105 yen).

(Note 2) The 105 yen (including consumption tax) of ATM fees for after-hour use will be charged if cash withdrawal is made using ATMs at times other than 8:45 a.m. to 6:00 p.m. of weekdays and 9:00 a.m. to 2:00 p.m. of Saturday (except for public holiday).

<For further inquiries about this announcement>

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