

September 18, 2009

The Sumitomo Trust and Banking Co., Ltd.

**Preparation for Turnaround ADR Procedure by a debtor**  
**of The Sumitomo Trust and Banking Co., Ltd.**

Today, Aiful Corporation (“Aiful”), a debtor of The Sumitomo Trust and Banking Co., Ltd. (“STB”), announced that it had started to prepare for an application to conduct a specially certified alternative dispute resolution procedure for turnaround of business as prescribed in the Act on Special Measures for Industrial Revitalization (“Turnaround ADR Procedure”) as to Aiful and its subsidiary, Life Co., Ltd., and that its application was accepted tentatively by Japanese Association of Turnaround Professionals (“JATP”).

STB plans to consider necessary cooperation constructively after examining Aiful’s business turnaround plan once its application is accepted formally by JATP.

Written below is certain information concerning the application for Turnaround ADR Procedure, including its effect on STB’s forecasts of financial results:

1. Summary information concerning subject companies of Turnaround ADR Procedure which are debtors of STB

(1) Company name	Aiful Corporation	Life Co., Ltd.
(2) Location of head office	381-1 Takasago-cho, Gojo-Agaru, Karasuma-Dori, Shimogyo-ku, Kyoto	1-3-20 Edanishi, Aoba-ku, Yokohama
(3) Representative	Yoshitaka Fukuda, President & CEO	Kazuyuki Isono, President & CEO
(4) Stated capital	143,324 million yen	70,000 million yen
(5) Area of business	Consumer finance, Home equity loan, Small business loan	Credit card, Credit shopping, Loan, Credit guarantee, Insurance service, and other services ancillary to the above

2. Future outlook

In the preparation of application for Turnaround ADR Procedure, it is planned only to require financial institutions to maintain the balance of loans and to reschedule repayments, but not to require loan forgiveness or debt-equity swaps.

STB will scrutinize the effect on its financial forecasts by Turnaround ADR Procedure in consideration of, among other things, the substance of the business turnaround plan once Aiful’s application is accepted formally by JATP. STB considers, at this moment, that it is not necessary to change its publicly announced forecasts for the financial results of FY2009 by virtue of the application for Turnaround ADR Procedure.

<For reference>

Type and amount of credit toward subject companies (as of August 31, 2009)

(1) Company name	Aiful Corporation	Life Co., Ltd.
(2) Type of credit	Loans	Loans
(3) Amount of credit	61.0 billion yen	29.8 billion yen

For further information, please contact:

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