

January 19, 2010

The Sumitomo Trust and Banking Co., Ltd.

(Code: 8403; First sections of TSE and OSE)

Notice regarding possible irrecoverability of claims to debtors
of The Sumitomo Trust and Banking Co., Ltd.

Today, The Sumitomo Trust and Banking Co., Ltd. (President and CEO: Hitoshi Tsunekage; “Sumitomo Trust”) hereby notifies that the collection of the claims as detailed below may become irrecoverable or delayed owing to the filing of petitions for commencement of Corporate Reorganization proceedings by Japan Airlines Corporation and Japan Airlines International Co., Ltd., both of them are debtors of Sumitomo Trust.

1. Summary information concerning subject companies

(1) Company name	Japan Airlines Corporation	Japan Airlines International Co., Ltd.
(2) Location of head office	4-11, Higashi-shinagawa 2-chome, Shinagawa-Ku, Tokyo	4-11, Higashi-shinagawa 2-chome, Shinagawa-Ku, Tokyo
(3) Representative	Haruka Nishimatsu, President	Haruka Nishimatsu, President
(4) Capital	251,000 million yen	200,000 million yen
(5) Area of business	Scheduled and non-scheduled air transport service; Aircraft maintenance services; As the holding company, control and administration of business activities of affiliated companies relating to air transport and aircraft maintenance	Scheduled and non-scheduled air transport services; Aircraft maintenance services; Other businesses relating to air transport and aircraft maintenance

2. Type and amount of credit toward subject companies

(1) Company name	Japan Airlines Corporation	Japan Airlines International Co., Ltd.
(2) Type of credit	Loans	Loans
(3) Amount of credit	26.6 billion yen	1.5 billion yen

3. Future outlook

Taking into account the collateral and allowance for the above mentioned claims, the filing of petitions for commencement of Corporate Reorganization proceedings will have a limited effect on the credit costs from 3QFY2009 onward, and Sumitomo Trust considers, at this moment, that it is not necessary to revise its publicly announced earnings forecasts of FY2009.

For further information, please contact:

IR Office, Financial Management Department

The Sumitomo Trust and Banking Co., Ltd.

Telephone: +81-3-3286-8354, Fax: +81-3-3286-4654