

July 15, 2010

The Sumitomo Trust and Banking Co., Ltd.

Notice concerning issuance of unsecured subordinated bonds

The Sumitomo Trust and Banking Co., Ltd. hereby announces that it has decided the following with regard to the issuance of No.11 unsecured subordinated bonds.

Name of bond	The Sumitomo Trust and Banking Co., Ltd. No.11 unsecured subordinated bond
Issue amount	50.0 billion yen
Denomination	100 million yen
Interest rate	1.559%
Issue price	100 yen per each 100 yen denomination
Redemption amount	100 yen per each 100 yen denomination
Term of the bonds	10 years (Bullet maturity)
Maturity date	July 23, 2020
Interest payment date	January 23 and July 23 in each year
Offering period	July 15, 2010
Method of offering	Public offering in Japan
Payment date	July 23, 2010
Institution for transfer	Japan Securities Depository Center, Inc.
Underwriters	Daiwa Securities Capital Markets Co. Ltd. (Lead manager), Nomura Securities Co., Ltd. (Manager), Nikko Cordial Securities Inc. and Okasan Securities Co., Ltd.
Ratings	#A+/Negative (Japan Credit Rating Agency, Ltd.) A1 (Moody's Investors Service, Inc.)

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Disclaimer:

This document is prepared for the purpose of providing public disclosure regarding the issuance of unsecured subordinated bonds by The Sumitomo Trust and Banking Co., Ltd. (the "Company"), and not for the purpose of soliciting investment or engaging in any other similar activities. Prospective investors are advised to read the Company's prospectus for shelf registration and prospectus for shelf registration supplements, and make any investment decisions at their own risk and responsibility.