

November 4, 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.12 unsecured subordinated bonds.

Name of bond	The Sumitomo Trust and Banking Co., Ltd. No.12 unsecured subordinated bond
Issue amount	40.0 billion yen
Denomination	100 million yen
Interest rate	1.373%
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	November 11, 2020
Interest payment date	May 11 and November 11 in each year
Offering period	November 4, 2010
Method of offering	Public offering in Japan
Payment date	November 11, 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., Okasan Securities Co., Ltd. and Tokai Tokyo Securities Co., Ltd.
Ratings	A+/Credit watch (monitor) with negative implications (Japan Credit Rating Agency, Ltd.) A1 (Moody's Japan K.K.)

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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.