To whom it may concern

Sumitomo Mitsui Trust Holdings, Inc. (Securities Code: 8309 TSE, NSE)

Notice regarding the Listing Application of SBI Sumishin Net Bank, Ltd.

Please be informed that Sumitomo Mitsui Trust Bank, Limited, a subsidiary of Sumitomo Mitsui Trust Holdings, Inc., made the attached press release today.

The listing application of SBI Sumishin Net Bank, Ltd. itself will have no effect on the earnings forecasts of Sumitomo Mitsui Trust Holdings, Inc. for the fiscal year ending March 2022. Additional information will be promptly released as necessary.

This press release is made to announce the listing application and is not prepared for the purpose of soliciting investment or engaging in any other similar activities, whether within or outside Japan. This press release is not an offer of securities for sale in the United States, and shares may not be offered or sold in the United States absent registration or an exemption from registration requirements.

To whom it may concern

Sumitomo Mitsui Trust Bank, Limited SBI Holdings, Inc. SBI Sumishin Net Bank, Ltd.

Notice regarding the Listing Application of SBI Sumishin Net Bank, Ltd.

Sumitomo Mitsui Trust Bank, Limited (President: Kazuya Oyama, hereinafter "SuMi TRUST Bank"), SBI Holdings, Inc. (President & CEO: Yoshitaka Kitao, hereinafter "SBIHD") and SBI Sumishin Net Bank, Ltd. (President & CEO: Noriaki Maruyama, hereinafter "SSNB") announced today that SSNB submitted a listing application for the Tokyo Stock Exchange on October 8, 2021.

SSNB offers convenient financial services using IT as a leading internet bank and NEOBANK®% which provides its own banking functions to partner companies that are not financial institutions.

In order to be listed on the Tokyo Stock Exchange, an agreement among SuMi TRUST Bank, SBIHD and SSNB in addition to the listing examination by Japan Exchange Regulation and an approval from the Tokyo Stock Exchange is needed; however, no decision regarding SSNB's listing has been made at this time.

Outline of SSNB

Name	SBI Sumishin Net Bank, Ltd.
Address	Izumi Garden Tower, 1-6-1 Roppongi, Minato-ku, Tokyo
President and	President & CEO: Noriaki Maruyama
Representative Director	
Principal business	Internet banking
Capital	31 billion yen
Date of Establishment	September 24, 2007
Shareholders and	Sumitomo Mitsui Trust Bank, Limited 50.0%
Ownership percentage	SBI Holdings, Inc. 50.0%

**NEOBANK® is a registered trademark (in Japan) of SSNB (Registered trademark No.5953666)

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