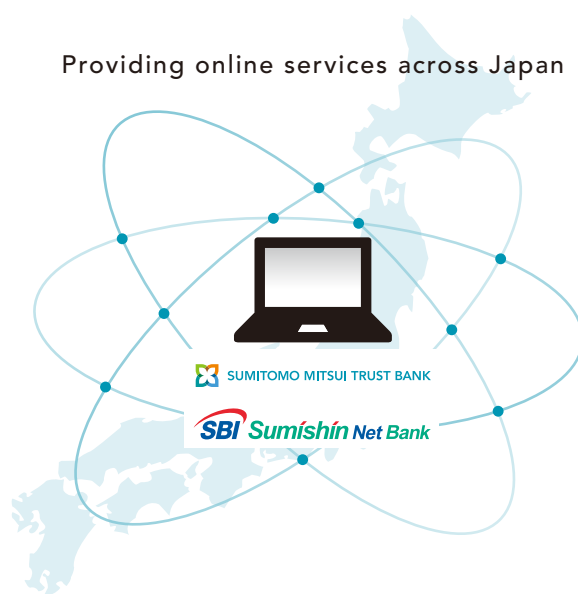
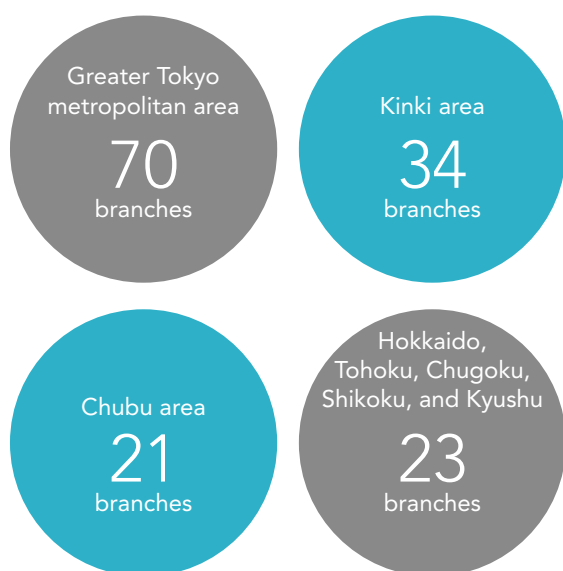


## Network of the SuMi Trust Group (as of December 31, 2019)

### Domestic Branch Networks and Overseas Network

The Group has built a balanced network of offices focused on the Tokyo metropolitan, Kinki, and Chubu areas. In addition, SBI Sumishin Net Bank uses the Internet to cover all of Japan. The Group also has an overseas network that can provide global financial services in the loan business, asset management and administration business, as well as the consulting business, among others.

#### Domestic Network



#### Overseas Network

##### [U.S.]

- New York Branch
- Sumitomo Mitsui Trust Bank (U.S.A.) Limited (Banking, Trust Businesses)

##### [Europe]

- London Branch
- Sumitomo Mitsui Trust International Limited (Securities Business)
- Sumitomo Mitsui Trust Bank (Luxembourg) S.A. (Trust, Banking, Securities Businesses)
- Sumitomo Mitsui Trust (Ireland) Limited (Trust Business)
- Sumitomo Mitsui Trust (UK) Limited (Trust Business)

##### [Asia/Oceania]

- Singapore Branch
- Shanghai Branch
- Hong Kong Branch
- Beijing Representative Office
- Beijing Representative Office (Securities Business)
- Zijin Trust Co., Ltd. (Trust Business)
- Sumitomo Mitsui Trust (Hong Kong) Limited (Securities Business)
- Jakarta Representative Office
- Seoul Representative Office
- Sumitomo Mitsui Trust Bank (Thai) Public Company Limited (Banking Business)
- Sydney Representative Office

An overseas network that can provide global financial services

## Basic Information of the SuMi Trust Group

# Corporate Information (as of December 31, 2019)

<b>Registered Trade Name:</b>	Sumitomo Mitsui Trust Holdings, Inc.
<b>Headquarters Location:</b>	1-4-1 Marunouchi, Chiyoda-ku, Tokyo 100-8233, Japan
<b>Date of Establishment:</b>	February 1, 2002 (Change of trade name: April 1, 2011)
<b>Main Business:</b>	With trust banking at its core, Sumitomo Mitsui Trust Holdings, Inc., will focus on the management of business operations, as the holding company of the Sumitomo Mitsui Trust Group, and sets the following (1) - (8) as its key functions: <ol style="list-style-type: none"> <li>(1) Supervising management strategies (including the allocation of management resources)</li> <li>(2) Supervising financial management</li> <li>(3) Supervising human resource management</li> <li>(4) Controlling budget and expenses</li> <li>(5) Supervising IT management</li> <li>(6) Supervising risk management</li> <li>(7) Supervising compliance management</li> <li>(8) Managing internal auditing</li> </ol>
<b>Capital:</b>	261,608,725,000 Yen
<b>Stock Exchange Listings:</b>	Tokyo, Nagoya Stock Exchanges Tokyo (1st Section), Nagoya (1st Section)
<b>Securities Code:</b>	8309

## Basic Information of the SuMi Trust Group

# Rating Information (as of December 31, 2019)

		Long-term	Outlook	Short-term	Financial
Sumitomo Mitsui Trust Holdings	JCR	AA-	Stable	—	—
	R&I	A	Stable	—	—
Sumitomo Mitsui Trust Bank	S&P	A	Positive	A-1	—
	Moody's	A1	Stable	P-1	—
	Fitch	A-	Stable	F1	a-*
	JCR	AA-	Stable	—	—
	R&I	A+	Stable	a-1	—

\* Viability Rating

Issued: March 2020

**Sumitomo Mitsui Trust Holdings, Inc.**

**Corporate Planning Department, Sustainability Management Office**

1-4-1 Marunouchi, Chiyoda-ku, Tokyo 100-8233, Japan

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URL: <https://smth.jp/en/csr/index.html>