News Release



Japan Credit Rating Agency, Ltd.

22-D-0147 May 31, 2022

Japan Credit Rating Agency, Ltd. (JCR) withdraws the following credit rating at the request of the issuer.

Sumitomo Mitsui Trust Bank, Ltd. (security code: -) STB Finance Cayman Limited (security code: -)

| <withdrawal></withdrawal> | |
|-------------------------------|----|
| EMTN Program: | |
| (Dated subordinated notes): | A+ |
| (Undated subordinated notes): | Α |

All the notes issued based on the program were redeemed, and the balance is nil.

Kenji Sumitani, Tomohiro Miyao

| <i>Rating</i> Issuer: Sumitomo Mitsui Trus STB Finance Caymar | · |
|---|---|
| <withdrawal></withdrawal> | |
| Program Name: | Subordinated Euro Medium Term Note Programme |
| Maximum Issuable Amount: | Equivalent of JPY 500 billion |
| Maturities: | Dated subordinated bonds: Over 5 years - equal to or less than 30 years |
| | Undated subordinated bonds: No maturities |
| Rating: | Dated subordinated notes: A+ |
| | Undated subordinated notes: A |

<Reference> Issuer: Sumitomo Mitsui Trust Bank, Ltd. Long-term Issuer Rating: AA- Outlook: Stable

Japan Credit Rating Agency, Ltd.

Jiji Press Building, 5-15-8 Ginza, Chuo-ku, Tokyo 104-0061, Japan Tel. +81 3 3544 7013, Fax. +81 3 3544 7026

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JCR publishes its press releases regarding the rating actions both in Japanese and in English on the same day. In case that it takes time to translate rating rationale, JCR may publicize the summary version, which will be replaced by the full translated version within three business days. (Regarding Structured Finance products, JCR only publicize the summary version in English.)