

COMPANY INFORMATION

The Sumitomo Trust & Banking Co., Ltd.

4-4, Marunouchi 1-chome, Chiyoda-ku, TOKYO 100-8233 JAPAN

May 24, 2002

Financial Results For Fiscal Year 2001

The Sumitomo Trust and Banking Company, Limited announces its financial results for fiscal year 2001 ended March 31, 2002 and forecasts for full fiscal year 2002 ending March 31, 2003. The financial summary is stated as below.

Financial Results for Fiscal Year 200 1 <under Japanese GAAP>

Years ended March 31	Millions of Yen			Millions of U.S. Dollars
	2002 (unaudited)	2001	% change	2002
<Consolidated>				
Operating Income	715,867	875,208	(18.2)	5,372.4
Net Operating Income (Loss)	(56,764)	78,277	-	(426.0)
Net Income (Loss)	(42,480)	41,017	-	(318.8)
Total Assets	16,704,021	17,861,005	(6.5)	125,358.5
Total Stockholders' Equity	659,647	761,668	(13.4)	4,950.4
Per Share	Yen		change	U.S.Dollar
Net Income (Loss)	(29.88)	27.88	(57.8)	(0.22)
Stockholders' Equity	386.87	456.65	(69.8)	2.90
BIS Capital Adequacy Ratio	%		change	
	10.86 (preliminary)	11.41	(0.55)	
Cash Flows	Millions of Yen			Millions of U.S. Dollars
Cash Flows from Operating Activities	(928,658)	1,567,876		(6,969.3)
Cash Flows from Investing Activities	1,331,933	(1,496,753)		9,995.7
Cash Flows from Financing Activities	13,457	(4,025)		101.0
Cash and Cash Equivalents at the end of Year	664,515	240,229		4,987.0

Notes 1 .U.S. dollar amounts are converted, for convenience only, at 133.25 Yen per dollar (Interbank rate in Tokyo at March 29, 2002).

The Sumitomo Trust & Banking Co., Ltd.

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2. Average number of shares during the fiscal year ended :
 March 31,2002: Common Stock 1,447,335,225 ; Preferred Stock 125,000,000
 March 31,2001: Common Stock 1,443,917,696 ; Preferred Stock 125,000,000
3. Number of issued shares as of :
 March 31,2002: Common Stock 1,446,617,011 ; Preferred Stock 125,000,000
 March 31,2001: Common Stock 1,448,952,283 ; Preferred Stock 125,000,000
4. Consolidation and Application of the Equity Method
- | | | |
|--|----|-----------|
| (1)Consolidated Companies | 20 | Companies |
| (newly consolidated) | - | Company |
| (excluded) | 3 | Companies |
| (2)Companies Accounted for under the Equity Method | 4 | Companies |
| (newly accounted for under the equity method) | 1 | Company |
| (excluded) | 1 | Company |

Years ended March 31	Millions of Yen			Millions of U.S. Dollars
	2002 (unaudited)	2001	% change	2002
<Non-consolidated>				
Operating Income	577,972	727,544	(20.6)	4,337.5
Net Operating Income (Loss)	(67,651)	72,913	-	(507.7)
Net Income (Loss)	(42,207)	42,642	-	(316.8)
Total Assets	16,778,313	17,582,082	(4.6)	125,916.0
Total Stockholders' Equity	651,997	760,892	(14.3)	4,893.0
Per Share	Yen		change	U.S.Dollar
Net Income (Loss)	(29.69)	28.97	(58.66)	(0.22)
Dividends [Common Stock]	5.00	7.00	(2.00)	0.04
Dividends [Preferred Stock]	6.08	6.08	-	0.05
Stockholders' Equity	381.58	455.17	(73.59)	2.86
	%		change	
Equity to Total Assets Ratio	3.9	4.3	(0.4)	

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Income Forecasts for Fiscal Year 2002

	<u>Millions of Yen</u> Full Fiscal Year
<Consolidated>	
Operating Income	620,000
Net Operating Income	60,000
Net Income	35,000

	<u>Millions of Yen</u> Full Fiscal Year
<Non-consolidated>	
Operating Income	600,000
Net Operating Income	55,000
Net Income	33,000
<u>Yen</u>	
Cash Dividend per Share	
Common Stock	6.00
Preferred Stock	6.08

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All amounts of yen are presented on a rounding down basis.
Attached are summarized translations of the brief financial statements (*Kessan Tanshin*) and explanatory material.

Consolidated Balance Sheet

	(in millions of Yen)		
	Mar-02 (unaudited)	Mar-01	Change
Assets:			
Cash and Due from Banks	835,193	685,323	149,869
Call Loans and Bills Bought	98,378	95,880	2,497
Commercial Paper and Other Debt Purchased	51,009	11,900	39,109
Trading Assets	515,827	640,568	(124,741)
Money Held in Trust	59,665	75,614	(15,949)
Investment Securities	5,069,838	6,566,313	(1,496,475)
Loans and Bills Discounted	8,922,465	8,193,779	728,685
Foreign Exchanges	7,656	11,861	(4,205)
Other Assets	629,475	1,028,001	(398,525)
Premises and Equipment	121,158	155,717	(34,559)
Deferred Tax Assets	250,365	204,413	45,951
Customers' Liabilities for Acceptances and Guarantees	364,550	379,695	(15,144)
Reserve for Possible Loan Losses	(221,562)	(188,057)	(33,504)
Reserve for Losses on Investment to Securities	-	(7)	7
Total Assets	16,704,021	17,861,005	(1,156,984)
Liabilities:			
Deposits	8,171,802	7,719,790	452,011
Negotiable Certificates of Deposit	1,602,252	973,014	629,237
Call Money and Bills Sold	627,512	417,997	209,514
Payables under Repurchase Agreements	928,407	-	928,407
Trading Liabilities	203,045	199,068	3,976
Borrowed Money	131,149	358,024	(226,875)
Foreign Exchanges	4,809	7,831	(3,021)
Corporate Bonds	433,498	443,609	(10,111)
Convertible Bonds	6,000	6,665	(665)
Borrowed Money from Trust Accounts	2,074,447	2,983,852	(909,405)
Collateral for Lending Securities	876,757	2,298,530	(1,421,772)
Other Liabilities	518,386	1,197,156	(678,770)
Reserve for Employee Bonuses	4,752	-	4,752
Reserve for Employee Retirement Benefits	2,515	1,675	839
Reserve for Possible Losses on Loans Sold	250	3,379	(3,128)
Deferred Tax Liabilities	45	167	(122)
Deferred Tax Liabilities on Revaluation Reserve for Land	3,687	15,034	(11,346)
Consolidated Differences	2,212	2,766	(553)
Acceptances and Guarantees	364,550	379,695	(15,144)
Total Liabilities	15,956,082	17,008,260	(1,052,178)
Minority Interest:			
Minority Interest	88,290	91,076	(2,785)
Stockholders' Equity:			
Preferred Stock	50,000	50,000	-
Common Stock	234,053	233,985	67
Capital Surplus	237,472	237,405	67
Revaluation Reserve for Land, Net of Tax	5,809	23,653	(17,844)
Retained Earnings	195,034	225,110	(30,075)
Net Unrealized Losses on Available-for-Sale Securities, Net of Tax	(57,022)	-	(57,022)
Foreign Currency Translation Adjustment, Net of Tax	(1,465)	(6,315)	4,849
Sub-Total	663,880	763,839	(99,958)
Treasury Stock	(4,233)	(2,170)	(2,062)
Total Stockholders' Equity	659,647	761,668	(102,020)
Total Liabilities, Minority Interest and Stockholders' Equity	16,704,021	17,861,005	(1,156,984)

Notes to Consolidated Balance Sheet at the end of Fiscal year 2001

1. Amounts less than one million yen have been rounded down.

2. Trading Assets and Liabilities

Transactions for "Trading Purposes" (purposes for seeking to capture gains arising from short-term changes in interest rates, currency exchange rates or securities prices in markets and other market-related indices or from differences between markets) are included in Trading Assets and Trading Liabilities on a trade date basis.

Trading Account Securities and Monetary Claims are stated at market value of the balance sheet date and financial derivatives for trading purposes, such as swaps, futures or options, are valued on the assumption that they are settled at balance sheet date.

3. Investment Securities

Held-to-Maturity Debt Securities are valued on an amortized or accumulated cost basis using the moving average method. Investment in non-consolidated subsidiaries not accounted for by the equity method and investment in affiliates not accounted for by the equity method are stated at cost base using the moving average method.

Available-for-Sale Securities, for which market prices are available, are stated at fair value calculated by using the average market price during last one month of the fiscal period as for Japanese stocks, and by using the market prices at the end of the fiscal period as for bonds and others, while those for which fair value is not available are stated at cost or amortized or accumulated cost basis using the moving average method.

Unrealized gains and losses on available-for-sale securities (net of tax) are included in Stockholders' Equity.

4. Reserve for Possible Loan Losses

A reserve for possible loan losses of the parent company ("the Bank" hereafter) is provided as described below, pursuant to the internal rules for self-assessment of asset quality and internal rules for providing reserves for possible credit losses.

For claims to debtors who are legally bankrupt (due to bankruptcy, special liquidation etc.) or virtually bankrupt, a reserve is provided based on the amount of claims, after direct deduction described below, net of amounts expected to be collected through the disposal of collateral or through the execution of guarantees.

For claims to debtors who are likely to become bankrupt, a reserve is provided based on the necessary amount considering the overall solvency assessment, out of the amount of claims net of amounts expected to be collected through the disposal of collateral or through the execution of guarantees.

For other claims to debtors other than the above, a reserve is provided based on the respective historical loan loss ratio calculated by the actual defaults.

A reserve for loans to borrowers in specific foreign countries (including the reserve for losses on overseas investments provided pursuant to Article 55-2 of the Special Taxation Measures Law) is provided based on the amount of expected losses due to the political and economic situation of those countries.

All claims are being assessed by the branch and credit supervision divisions based on the internal rules for self-assessment of asset quality. The Risk Management Department, which is independent from branches and credit supervision divisions, subsequently conducts audits of their assessments, and the reserve is adjusted to reflect the audit results.

And for claims to debtors who are legally bankrupt or virtually bankrupt with collateral or guarantees, the expected uncollectible amount, net of amounts expected to be collected through the disposal of collateral or through the execution of guarantees, are deducted directly out of the original amount of claims. The deducted amount is 281,857 millions of yen.

For the consolidated subsidiaries, a reserve for possible loan losses is made under similar rules of the Bank.

5. Reserve for Employee Retirement Benefits

A reserve for employee retirement benefits is provided for the estimated employee pension benefit obligations less the fair value of the plan assets at the balance sheet date.

Prior service cost is amortized using the straight-line method over 10 years.

Net actuarial gains (losses) are amortized using the straight-line method over 10 years commencing from the next fiscal year of incurrence.

Unrecognized net transition obligation arising from the initial adoption of a new accounting standard, amounting to 17,503 millions of yen, is to be recognized as expense over mainly five years. One-tenth of such amount is stated as expense.

6. Reserve for Possible Losses on Loans Sold

A reserve for possible losses on loans sold is provided based on the amount expected to be necessary to cover estimated possible losses with respect to real estate-collateralized loans sold to the Cooperative Credit Purchasing Company, Limited, considering the fair value of the collateral of such loans.

7. Hedge Accounting

The Bank adopts "Macro Hedge Accounting" as hedge accounting method, under which the Bank manages the total interest rate risk arising from various financial assets and liabilities, such as loans, bills discounted, deposits etc., as a whole by using financial derivative transactions. This is a risk management by "Risk Adjustment Approach" which is stated in "Temporary Treatment for Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry" (JICPA Industry Auditing Committee Report No.15) and the deferred hedge accounting is applied. The effectiveness of the hedge is valued by confirming that 1) the total interest rate risk quantity of financial derivative transactions as risk adjustment tools is controlled within the limit which is prescribed in the Bank's risk management policy and 2) the total interest rate risk exposure of hedge objects is decreased by the hedge transactions.

8. Delinquent Loans

Loans in Bankruptcy Proceedings and Other Delinquent Loans are 13,401 millions of yen and 394,563 millions of yen respectively.

Loans in Bankruptcy Proceeding are non-accrual loans outstanding (not including direct write-off portion of loans) to borrowers who are legally bankrupt as defined in Article 96 1-3 or 4 of Enforcement Ordinance for the Corporation Tax Law.

Other Delinquent Loans are non-accrual loans other than 1) Loans in Bankruptcy Proceedings and 2) loans of which interest payments are rescheduled in order to assist the restructuring of borrowers.

9. Loans More than Three Months Past Due

Loans More than Three Months Past Due are 4,990 millions of yen.

Loans More than Three Months Past Due are loans for which principal or interest payments are more than three months past due from the date succeeding the due date and exclude loans classified as Delinquent Loans.

10. Restructured Loans

Restructured Loans are 146,014 millions of yen.

Restructured Loans are loans of which terms are relaxed to support borrowers who are in financial difficulties and exclude Delinquent Loans and Loans More than Three Months Past Due.

11. Pension Benefit Obligation

	(Millions of Yen)
Pension benefit obligation	(162,831)
Plan assets (Market value)	123,429
Projected benefit obligation in excess of plan assets	<u>(39,402)</u>
Unrecognized net transition obligation	10,979
Unrecognized net actuarial loss	43,401
Unrecognized prior service cost	<u>4,181</u>
Amount recognized in the balance sheet	19,160
Of which Advanced benefit paid	21,675
Of which Reserve for employee retirement benefits	(2,515)

12. Changes in Accounting Standards and Presentation

Pursuant to the application of new accounting standards for financial instruments, presentation in the Consolidated Balance Sheet has been changed as follows:

(1) Securities purchased under resale agreements and securities sold under repurchase agreements, which were previously accounted for as sales and purchases of securities, are now accounted for as collateralized financing transactions and presented as Receivables under resale agreements and Payables under repurchase agreements.

(2) Unrealized gains and losses on available-for-sale securities are presented as Net Unrealized Losses on Available-for-Sale Securities, Net of Tax in Stockholders' Equity.

Consolidated Statement of Income

	(in millions of Yen)		
	Mar-02	Mar-01	Change
	(unaudited)		
Operating Income:			
Trust Fees	80,421	95,807	(15,385)
Interest Income:	329,927	346,568	(16,641)
Interest on Loans and Discounts	139,336	149,747	(10,411)
Interest on and Dividends from Securities	175,122	149,474	25,648
Fees and Commissions Received	61,041	49,767	11,274
Trading Revenue	5,354	10,569	(5,215)
Other Operating Income	192,192	218,280	(26,087)
Other Income	46,930	154,215	(107,284)
Total Operating Income	715,867	875,208	(159,340)
Operating Expenses:			
Interest Expense:	225,083	275,270	(50,186)
Interest on Deposits	74,389	87,078	(12,689)
Fees and Commissions Paid	24,668	17,881	6,787
Trading Expenses	655	34	621
Other Operating Expenses	151,112	175,256	(24,143)
General and Administrative Expenses	134,857	138,088	(3,231)
Other Expenses	236,253	190,400	45,853
Total Operating Expenses	772,631	796,930	(24,298)
Net Operating Income (Loss)	(56,764)	78,277	(135,041)
Extraordinary Income	8,434	21,480	(13,046)
Extraordinary Expenses	8,140	9,835	(1,695)
Income (Loss) before Income Taxes	(56,470)	89,922	(146,392)
Provision for Income Taxes:			
Current	4,543	4,368	175
Deferred	(22,516)	40,562	(63,079)
Minority Interests in Net Income	3,983	3,973	10
Net Income (Loss)	(42,480)	41,017	(83,498)

Notes to Consolidated Statement of Income for Fiscal year 2001

1. Amounts less than one million yen have been rounded down.
2. Trading profits and losses
Profits and losses on trading transactions are shown as Trading Revenue or Trading Expenses on a trade date basis.
3. Extraordinary Expenses
Extraordinary expenses include 3,948 millions of yen of the amortizing cost of the net transition obligation, which arose from the initial adoption of a new accounting standard for employee retirement benefits, (see note 5 for B/S) and 1,691 millions of yen of the losses on the liquidation of subsidiaries.

Consolidated Statement of Retained Earnings

	(in millions of Yen)		
	Mar-02 (unaudited)	Mar-01	Change
Balance at Beginning of Year	225,110	192,475	32,634
Increase	17,856	2,477	15,379
Decrease	5,451	10,860	(5,408)
Net Income (Loss)	(42,480)	41,017	(83,498)
Balance at End of Year	195,034	225,110	(30,075)

Consolidated Statement of Cash Flows

	(in millions of Yen)		
	Mar-02 (unaudited)	Mar-01	Change
Cash Flows from Operating Activities :			
Income (Loss) before Income Taxes and Others	(56,470)	89,922	(146,392)
Depreciation	7,100	7,920	(819)
Amortization of Consolidation Differences	(553)	(935)	381
Equity in Losses (Earnings) of Affiliates	8	64	(55)
Increase (Decrease) in Reserve for Possible Loan Losses	40,704	(161,262)	201,966
Increase (Decrease) in Reserve for Losses on Investment to Securities	(7)	7	(15)
Increase (Decrease) in Reserve for Possible Losses on Loans Sold	(3,128)	(2,623)	(505)
Increase (Decrease) in Reserve for Financial Assistance to Specific Borrowers	-	(18,203)	18,203
Increase (Decrease) in Reserve for Employee Bonuses	4,752	-	4,752
Increase (Decrease) in Reserve for Retirement Allowances	-	(18,281)	18,281
Increase (Decrease) in Reserve for Employee Retirement Benefits	1,048	1,665	(616)
Interest Income	(329,927)	(346,568)	16,641
Interest Expenses	225,083	275,270	(50,186)
Losses (Gains) on Securities	70,147	(116,994)	187,142
Losses (Gains) on Money Held in Trust	122	3,049	(2,927)
Losses (Gains) on Foreign Exchange	(225,442)	(98,995)	(126,446)
Losses (Gains) on Sale of Premises and Equipment	(2,249)	2,848	(5,098)
Net Decrease (Increase) in Trading Assets	124,741	(186,374)	311,115
Net Increase (Decrease) in Trading Liabilities	3,976	67,690	(63,714)
Net Decrease (Increase) in Loans and Bills Discounted	(768,949)	(453,487)	(315,462)
Net Increase (Decrease) in Deposits	452,011	1,278,292	(826,281)
Net Increase (Decrease) in Negotiable Certificates of Deposit	629,237	(252,357)	881,594
Net Increase (Decrease) in Borrowed Money	59,738	(13,010)	72,749
Net Decrease (Increase) in Due from Banks other than from Bank of Japan	274,416	150,177	124,239
Net Decrease (Increase) in Call Loans and Others	(41,607)	362,700	(404,307)
Net Decrease (Increase) in Collateral for Borrowing Securities	1,306	43,317	(42,010)
Net Increase (Decrease) in Call Money and Others	1,137,921	304,997	832,924
Net Increase (Decrease) in Collateral for Lending Securities	(1,421,772)	1,311,017	(2,732,790)
Net Decrease (Increase) in Foreign Exchange Assets	9,683	75,880	(66,197)
Net Increase (Decrease) in Foreign Exchange Liabilities	(3,021)	3,396	(6,418)
Net Increase (Decrease) in Corporate Bonds	-	(512)	512
Net Increase (Decrease) in Borrowed Money from Trust Account	(909,405)	(928,946)	19,540
Interest Income Received on Cash Basis	339,903	396,299	(56,396)
Interest Expense Paid on Cash Basis	(241,643)	(312,499)	70,856
Other - Net	(301,455)	106,337	(407,792)
Sub-Total	(923,729)	1,569,803	(2,493,532)
Income Tax Paid	(4,929)	(1,926)	(3,002)
Net Cash Provided by Operating Activities	(928,658)	1,567,876	(2,496,535)
Cash Flows from Investing Activities :			
Purchase of Securities	(8,104,083)	(17,891,821)	9,787,737
Proceeds from Sales of Securities	8,516,275	13,767,044	(5,250,769)
Proceeds from Maturities of Securities	877,043	2,615,201	(1,738,158)
Increase in Money Held in Trust	-	(42,600)	42,600
Decrease in Money Held in Trust	15,811	29,483	(13,671)
Purchases of Premises and Equipment	(10,401)	(5,716)	(4,685)
Proceeds from Sales of Premises and Equipment	39,339	6,814	32,525
Purchase of Stock of Newly Consolidated Subsidiaries	-	(159)	159
Proceeds from Sales of Stock of Consolidated Subsidiaries	(2,051)	-	(2,051)
Other	-	25,000	(25,000)
Net Cash Used in Investing Activities	1,331,933	(1,496,753)	2,828,687
Cash Flows from Financing Activities :			
Proceeds from Subordinated Borrowings	35,000	-	35,000
Proceeds from Subordinated Bonds and Notes	49,604	63,200	(13,595)
Redemption of Subordinated Bonds and Notes	(60,767)	(51,917)	(8,849)
Proceeds from Issuance of Stock to Minority Stockholders	-	462	(462)
Cash Dividends Paid	(5,446)	(10,852)	5,405
Cash Dividends Paid to Minority Shareholders	(2,869)	(2,866)	(3)
Purchases of Treasury Stock	(2,053)	(2,053)	-
Other - Net	(9)	2	(11)
Net Cash Provided by Financing Activities	13,457	(4,025)	17,483
Effect on Exchange Rate Changes on Cash and Cash Equivalents	7,553	2,203	5,350
Net Change in Cash and Cash Equivalents	424,286	69,301	354,984
Cash and Cash Equivalents at Beginning of Year	240,229	170,927	69,301
Cash and Cash Equivalents at End of Year	664,515	240,229	424,286

Notes to Consolidated Statements of Cash Flows for Fiscal year 2001

1. Amounts less than one million yen have been rounded down.

2. Definition of Cash and Cash Equivalents

For the purpose of reporting cash flows, Cash and Cash Equivalents is defined as Cash and Due from Bank of Japan ("BOJ") for the Bank and as Cash and Due from Banks for the consolidated subsidiaries.

3. Reconciliation of Cash and Cash Equivalent

	(Millions of Yen)
Cash and Due from Banks	835,193
Due from Banks (excluding due from BOJ) of the Bank	<u>(170,677)</u>
Cash and Cash Equivalents	664,515

4. Assets and Liabilities of STB Leasing Co., Ltd. which was excluded from the consolidation owing to the Bank's partial sale of the company's stock are as follows:

	(Millions of Yen)
Assets	377,075
<i>Of which Other Assets</i>	<i>256,490</i>
Liabilities	368,446
<i>Of which Borrowed Money</i>	<i>321,614</i>

5. Details of significant non-cash transactions

	(Millions of Yen)
Increase in common stock due to conversion of convertible bonds	67
Increase in common capital surplus due to conversion of convertible bonds	<u>67</u>
Decrease in convertible bonds due to conversion of convertible bonds	135

Segment Information by Location (Consolidated)

Years ended March 31, 2002 (unaudited)	(in millions of Yen)						
	Japan	Americas	Europe	Asia/Oceania	Total	Elimination	Consolidated
Total Operating Income	579,707	96,039	64,354	34,854	774,956	(59,088)	715,867
(1) Unaffiliated Customers	567,924	75,261	53,074	19,607	715,867	-	715,867
(2) Intersegment	11,783	20,778	11,279	15,247	59,088	(59,088)	-
Total Operating Expenses	644,801	86,488	65,587	30,149	827,027	(54,396)	772,631
Net Operating Income	(65,094)	9,550	(1,233)	4,705	(52,071)	(4,692)	(56,764)
Assets	16,042,098	1,201,039	898,660	843,023	18,984,822	(2,280,801)	16,704,021

Years ended March 31, 2001	(in millions of Yen)						
	Japan	Americas	Europe	Asia/Oceania	Total	Elimination	Consolidated
Total Operating Income	752,228	124,258	53,727	33,690	963,905	(88,697)	875,208
(1) Unaffiliated Customers	737,916	65,854	48,786	22,651	875,208	-	875,208
(2) Intersegment	14,312	58,404	4,940	11,039	88,697	(88,697)	-
Total Operating Expenses	677,734	119,981	52,014	29,668	879,398	(82,468)	796,930
Net Operating Income	74,493	4,277	1,713	4,022	84,506	(6,228)	78,277
Assets	16,679,942	2,843,759	1,162,742	948,031	21,634,476	(3,773,470)	17,861,005

Market Value Information for Fiscal 2001 (Consolidated)**1. Securities**

The information includes securities and Commercial Papers contained in Trading Assets in addition to Investment Securities.

(a) Trading Securities

March 31, 2002		
<i>Millions of Yen</i>	<i>B/S Value</i>	<i>Net Unrealized Gain (Loss) Reflected on the Statement of Income</i>
Trading Securities	316,818	(40)

(b) Held-to-Maturity Debt Securities with Market Price

March 31, 2002					
<i>Millions of Yen</i>	<i>B/S Value</i>	<i>*Market Value</i>	<i>Net</i>	<i>Unrealized Gain (Loss)</i>	
				<i>Gain</i>	<i>Loss</i>
Japanese National Government Bonds	-	-	-	-	-
Japanese Local Government Bonds	-	-	-	-	-
Japanese Corporate Bonds	-	-	-	-	-
Others	29,833	30,425	592	898	306
Total	29,833	30,425	592	898	306

*Market Values are based on the closing prices at the end of the fiscal period.

(c) Available-for-Sale Securities with Market Price

March 31, 2002					
<i>Millions of Yen</i>	<i>Cost</i>	<i>B/S Value</i>	<i>Net</i>	<i>Unrealized Gain (Loss)</i>	
				<i>Gain</i>	<i>Loss</i>
Japanese Stocks	995,118	943,930	(51,188)	74,659	125,848
Japanese Bonds	1,401,254	1,407,922	6,667	11,998	5,330
National Government Bonds	964,699	962,835	(1,863)	2,641	4,505
Local Government Bonds	92,110	94,652	2,541	2,861	320
Corporate Bonds	344,444	350,434	5,990	6,495	504
Others	2,497,354	2,447,913	(49,441)	8,108	57,549
Total	4,893,728	4,799,766	(93,961)	94,766	188,728

Values in the balance sheet reflect market values calculated by using the average market prices during last one month of the fiscal period as for Japanese stocks, and by using the market prices at the end of the fiscal period as for bonds and others.

(d) Available-for-Sale Securities Sold during the fiscal year

<i>Millions of Yen</i>	<i>Amount</i>		
	<i>Sold</i>	<i>Gain</i>	<i>Loss</i>
Available-for-Sale Securities	8,534,668	89,666	52,064

(e) Investment Securities without Market Price

March 31, 2002	
<i>Millions of Yen</i>	<i>B/S Value</i>
Available-for-Sale Securities	
Trust Certificate of Loan Trust	101,589
Unlisted Foreign Securities	62,215
Unlisted Stocks (excl. OTC stocks)	47,208

(f) Change of Classification by Holding Purpose of Securities

There are no corresponding items.

(g) Redemption Schedule of Bonds classified as Available-for-Sale Securities and Held-to-Maturity Debt Securities

<i>Millions of Yen</i>	March 31, 2002			
	<i>B/S Value</i>			
	<i>- 1YR</i>	<i>1YR - 5YR</i>	<i>5YR - 10YR</i>	<i>10YR -</i>
Japanese Bonds	402,721	492,996	475,730	36,523
National Government Bonds	355,183	231,642	339,486	36,523
Local Government Bonds	903	42,429	51,319	-
Corporate Bonds	46,635	218,924	84,925	-
Others	181,444	654,488	1,488,985	221,648
Total	584,165	1,147,485	1,964,716	258,171

(h) Investments in Subsidiaries and Affiliates with Market Price (Non-consolidated)

There are no corresponding items.

2. Money Held in Trust**(a) Money Held in Trust for Trading Purpose**

<i>Millions of Yen</i>	March 31, 2002	
	<i>B/S Value</i>	<i>Net Unrealized Gain (Loss) Reflected on the Statement of Income</i>
Money Held in Trust for Trading Purpose	59,665	(60)

(b) Money Held in Trust being Held-to-Maturity and Others

There are no corresponding items.

3. Net Unrealized Losses on Available-for-Sale Securities

The schedule set forth below shows component items of Net Unrealized Losses on Available-for-Sale Securities, Net of Tax in the balance sheet.

<i>Millions of Yen</i>	March 31, 2002
Net Unrealized Losses	(93,702)
Available-for-Sale Securities	(93,702)
(+) Amount Equivalent to Deferred Tax Assets	36,416
Total (before adjustment for Minority Interest)	(57,286)
(-) Minority Interests	6
(+) Parent Company's portions in available-for-sale securities owned by its affiliates	270
Net Unrealized Losses on Available-for-Sale Securities, Net of Tax	(57,022)

Market Value Information for Fiscal 2000 (Consolidated)**1. Securities**

The information includes securities and Commercial Papers contained in Trading Assets in addition to Investment Securities.

(a) Trading Securities

March 31, 2001		
<i>Millions of Yen</i>	<i>B/S Value</i>	<i>Net Unrealized Gain Reflected on the Statement of Income</i>
Trading Securities	431,119	546

(b) Held-to-Maturity Debt Securities with Market Price

March 31, 2001					
<i>Millions of Yen</i>	<i>B/S Value</i>	<i>*Market Value</i>	<i>Net</i>	<i>Unrealized Gain (Loss)</i>	
				<i>Gain</i>	<i>Loss</i>
Japanese National Government Bonds	-	-	-	-	-
Japanese Local Government Bonds	-	-	-	-	-
Japanese Corporate Bonds	-	-	-	-	-
Others	33,401	33,679	278	495	217
Total	33,401	33,679	278	495	217

*Market Values are based on the closing prices at the end of the fiscal period.

(c) Available-for-Sale Securities with Market Price

Investment securities included in the schedule set forth below are not evaluated on a Mark-to-Market basis. Market Values of such investment securities (available-for-sale securities with market price) are as shown below.

March 31, 2001					
<i>Millions of Yen</i>	<i>B/S Value</i>	<i>*Market Value</i>	<i>Net</i>	<i>Unrealized Gain (Loss)</i>	
				<i>Gain</i>	<i>Loss</i>
Japanese Stocks	1,251,002	1,281,675	30,673	146,594	115,921
Japanese Bonds	1,895,444	1,916,502	21,058	22,487	1,428
National Government Bonds	1,491,432	1,497,645	6,212	7,600	1,387
Local Government Bonds	66,686	70,224	3,537	3,540	2
Corporate Bonds	337,324	348,633	11,308	11,347	38
Others	3,139,754	3,152,545	12,791	32,004	19,212
Total	6,286,200	6,350,724	64,523	201,086	136,562

*Market Values are based on the closing prices at the end of the fiscal period.

(d) Available-for-Sale Securities Sold during the fiscal year

<i>Millions of Yen</i>	<i>Amount</i>		
	<i>Sold</i>	<i>Gain</i>	<i>Loss</i>
Available-for-Sale Securities	13,766,354	171,258	22,865

(e) Investment Securities without Market Price

March 31, 2001	
<i>Millions of Yen</i>	<i>B/S Value</i>
Available-for-Sale Securities	
Trust Certificate of Loan Trust	79,735
Unlisted Foreign Securities	67,702
Unlisted Stocks (excl. OTC stocks)	54,139

(f) Change of Classification by Holding Purpose of Securities

There are no corresponding items.

(g) Redemption Schedule of Bonds classified as Available-for-Sale Securities and Held-to-Maturity Debt Securities

<i>Millions of Yen</i>	March 31, 2001			
	<i>B/S Value</i>			
	<i>- 1YR</i>	<i>1YR - 5YR</i>	<i>5YR - 10YR</i>	<i>10YR -</i>
Japanese Bonds	460,707	532,310	856,909	45,516
National Government Bonds	420,660	317,044	708,210	45,516
Local Government Bonds	1,993	8,330	56,362	-
Corporate Bonds	38,053	206,935	92,335	-
Others	246,384	1,676,104	1,225,086	98,122
Total	707,092	2,208,414	2,081,995	143,639

(h) Investments in Subsidiaries and Affiliates with Market Price (Non-consolidated)

There are no corresponding items.

2. Money Held in Trust**(a) Money Held in Trust for Trading Purpose**

<i>Millions of Yen</i>	March 31, 2001	
	<i>B/S Value</i>	<i>Net Unrealized Gain (Loss) Reflected on the Statement of Income</i>
Money Held in Trust for Trading Purpose	75,614	(544)

(b) Money Held in Trust being Held-to-Maturity and Others

There are no corresponding items.

3. Net Unrealized Gains on Available-for-Sale Securities

The table below shows the simulation of net unrealized gains on available-for-sale securities with market price, based upon Mark-to-Market evaluation.

<i>Millions of Yen</i>	March 31, 2001
Net Unrealized Gains (Market Price - Book Value)	64,523
Available-for-Sale Securities	64,523
(-) Amount Equivalent to Deferred Tax Liabilities	25,073
Total (before adjusting parent company's portions in its affiliates*)	39,449
(-) Minority Interests	977
(+) Parent Company's portions in available-for-sale securities owned by its affiliates	69
Total (after adjusting parent company's portions in its affiliates)	38,542

*Affiliates consolidated under equity method.

Financial Derivatives for Fiscal 2001 and 2000 (Consolidated)**(a) Interested Related Transactions**

	March 31, 2002				March 31, 2001			
	<i>Contract Value</i>	<i>Over 1YR</i>	<i>Market Value</i>	<i>Unrealized Gain (Loss)</i>	<i>Contract Value</i>	<i>Over 1YR</i>	<i>Market Value</i>	<i>Unrealized Gain (Loss)</i>
Listed								
Interest Futures								
Sold	4,809,187	381,051	(897)	(897)	668,445	106,091	(2,868)	(2,868)
Purchased	4,423,293	348,049	(536)	(536)	709,963	93,324	2,609	2,609
Interest Options								
Sold	951,023	-	(112)	121	267,201	-	(45)	(7)
Purchased	959,958	-	115	(133)	231,916	-	69	19
Over-the-Counter								
Forward Rate Agreements								
Sold	-	-	-	-	-	-	-	-
Purchased	-	-	-	-	-	-	-	-
Interest Rate Swaps								
Fix Rcv-FI Pay	6,647,620	5,266,230	240,017	240,017	9,019,486	7,791,431	230,796	230,796
FI Rcv-Fix Pay	6,118,776	4,941,181	(251,565)	(251,565)	8,533,122	7,269,438	(224,795)	(224,795)
FI Rcv-FI Pay	2,136,674	2,066,100	6,636	6,636	1,388,562	1,285,122	4,979	4,979
Interest Options								
Sold	486,026	416,071	(1,843)	1,522	627,342	462,920	(3,623)	1,909
Purchased	307,971	284,646	3,566	189	396,752	313,312	4,305	(276)
Other Interest Related								
Sold	-	-	-	-	-	-	-	-
Purchased	-	-	-	-	-	-	-	-
Total			(4,618)	(4,644)			11,427	12,366

Transactions listed above are evaluated on a Mark-to-Market basis and thus calculated net unrealized gains (losses) are reflected on the Statement of Income.

Derivative transactions subject to hedge accounting rules are excluded from the above chart.

(b) Currency Related Transactions

<i>Millions of Yen</i>	<i>Contract</i>		<i>Market Value</i>	<i>Unrealized Gain (Loss)</i>
	<i>Value</i>	<i>Over 1YR</i>		
March 31, 2002				
Over-the-Counter				
Currency Swaps	52,182	48,862	3,612	3,612
Forward				
Sold	-	-	-	-
Purchased	-	-	-	-
Currency Options				
Sold	-	-	-	-
Purchased	-	-	-	-
Other Currency Related				
Sold	-	-	-	-
Purchased	-	-	-	-
Total			3,612	3,612

Transactions listed above are evaluated on a Mark-to-Market basis and thus calculated net unrealized gains are reflected on the Statement of Income.

Derivative transactions subject to hedge accounting rules are excluded from the above chart.

The Bank did not have any currency related transactions which reflect on the Statement of Income on a Mark-to-Market basis as of March 31, 2001.

*Note)

In accordance with "Temporary Treatment for Accounting and Auditing of Continuous Application of Accounting Standard for Foreign Currency Transactions" (JICPA Industry Auditing Committee Report No.20), transactions subject to the accrual-basis calculation (cross-currency swaps, etc.) are excluded from this category.

Cross-currency swaps subject to accrual-basis calculation are as shown below.

<i>Millions of Yen</i>	March 31, 2002			March 31, 2001		
	<i>Contract Value</i>	<i>Market Value</i>	<i>Unrealized Gain (Loss)</i>	<i>Contract Value</i>	<i>Market Value</i>	<i>Unrealized Gain (Loss)</i>
Currency Swaps	538,119	(1,195)	(1,195)	207,172	2,189	2,189

Forward Exchange Contracts and Currency Options whose unrealized gains (losses) are reflected on the Statement of Income after being evaluated on a Mark-to-Market basis at the fiscal year end, and such transactions accompanied by foreign currency monetary claims or obligations, which are either reflected on the Balance Sheet at the fiscal year end, or eliminated there from in the process of consolidation, are excluded from this category.

Contract Value of currency related derivative transactions subject to the Mark-to-Market evaluation is as shown below.

<i>Millions of Yen</i>	March 31, 2002	March 31, 2001
	<i>Contract Value</i>	<i>Contract Value</i>
Listed		
Currency Futures		
Sold	-	-
Purchased	-	-
Currency Options		
Sold	-	-
Purchased	-	-
Over-the-Counter		
Forward		
Sold	3,455,681	2,440,714
Purchased	3,423,121	2,506,657
Currency Options		
Sold	151,605	64,230
Purchased	98,078	43,556
Other Currency Related		
Sold	-	-
Purchased	-	-

(c) Stock Related Transactions

Millions of Yen	March 31, 2002				March 31, 2001			
	Contract Value	Over 1YR	Market Value	Unrealized Gain (Loss)	Contract Value	Over 1YR	Market Value	Unrealized Gain (Loss)
Listed								
Stock Index Futures								
Sold	31,080	-	-	-	5,646	-	(89)	(89)
Purchased	-	-	-	-	507	-	29	29
Stock Index Options								
Sold	2,450	-	(21)	19	280	-	(3)	(2)
Purchased	-	-	-	-	280	-	3	(3)
Over-the-Counter								
Stock Options								
Sold	-	-	-	-	-	-	-	-
Purchased	-	-	-	-	-	-	-	-
Stock Index and Other Swaps								
Stock price index volatility receivable/short-term floating interest rate payable	-	-	-	-	-	-	-	-
Short-term floating interest rate receivable/Stock price index volatility payable	-	-	-	-	-	-	-	-
Others								
Sold	-	-	-	-	-	-	-	-
Purchased	-	-	-	-	-	-	-	-
Total			(21)	19			(60)	(65)

Transactions listed above are evaluated on a Mark-to-Market basis and thus calculated net unrealized gains (losses) are reflected on the Statement of Income.

Derivative transactions subject to hedge accounting rules are excluded from the above chart.

(d) Bond Related Transactions

Millions of Yen	March 31, 2002				March 31, 2001			
	Contract Value	Over 1YR	Market Value	Unrealized Gain (Loss)	Contract Value	Over 1YR	Market Value	Unrealized Gain (Loss)
Listed								
Bond Futures								
Sold	199,253	-	(47)	(47)	49,061	-	72	72
Purchased	184,182	-	(270)	(270)	58,313	-	(22)	(22)
Bond Future Options								
Sold	-	-	-	-	-	-	-	-
Purchased	-	-	-	-	-	-	-	-
Over-the-Counter								
Bond Options								
Sold	-	-	-	-	-	-	-	-
Purchased	-	-	-	-	-	-	-	-
Others								
Sold	-	-	-	-	-	-	-	-
Purchased	-	-	-	-	-	-	-	-
Total			(317)	(317)			49	49

Transactions listed above are evaluated on a Mark-to-Market basis and thus calculated net unrealized gains (losses) are reflected on the Statement of Income.

Derivative transactions subject to hedge accounting rules are excluded from the above chart.

(e) Commodity Related Transactions

The Bank did not have any commodity related transactions as of March 31, 2002 and March 31, 2001.

(f) Credit Derivative Transactions

The Bank did not have any credit derivative transactions as of March 31, 2002 and March 31, 2001.

Non-Consolidated Balance Sheet

	(in millions of Yen)		
	Mar-02 (unaudited)	Mar-01	Change
Assets:			
Cash and Due from Banks	822,915	654,527	168,388
Call Loans	80,063	73,717	6,346
Commercial Paper and Other Debt Purchased	44,261	11,900	32,361
Trading Assets	515,827	564,797	(48,969)
Money Held in Trust	59,665	75,614	(15,949)
Investment Securities	5,069,781	6,563,542	(1,493,760)
Loans and Bills Discounted	8,918,757	8,292,615	626,142
Foreign Exchanges	7,656	11,863	(4,207)
Other Assets	619,527	682,151	(62,623)
Premises and Equipment	109,882	148,691	(38,809)
Deferred Tax Assets	246,914	200,541	46,373
Customers' Liabilities for Acceptances and Guarantees	501,254	511,434	(10,180)
Reserve for Possible Loan Losses	(217,066)	(207,330)	(9,735)
Reserve for Losses on Investment to Securities	(1,129)	(1,983)	853
Total Assets	16,778,313	17,582,082	(803,769)
Liabilities:			
Deposits	8,141,452	7,702,197	439,254
Negotiable Certificates of Deposit	1,607,512	977,858	629,653
Call Money	285,012	287,063	(2,051)
Payables under Repurchase Agreements	928,407	-	928,407
Bills Sold	342,500	130,900	211,600
Trading Liabilities	203,045	196,841	6,203
Borrowed Money	445,609	487,231	(41,622)
Foreign Exchanges	5,006	8,130	(3,123)
Corporate Bonds	202,000	200,000	2,000
Convertible Bonds	6,000	6,665	(665)
Borrowed Money from Trust Accounts	2,074,447	2,983,852	(909,405)
Other Liabilities	1,376,866	3,310,305	(1,933,438)
Reserve for Bonuses	3,948	-	3,948
Reserve for Employee Retirement Benefits	817	295	521
Reserve for Possible Losses on Loans Sold	250	3,379	(3,128)
Deferred Tax Liabilities on Revaluation Reserve for Land	2,184	15,034	(12,849)
Acceptances and Guarantees	501,254	511,434	(10,180)
Total Liabilities	16,126,315	16,821,190	(694,874)
Stockholders' Equity:			
Preferred Stock	50,000	50,000	-
Common Stock	234,053	233,985	67
Legal Reserve	280,376	279,208	1,167
Revaluation Reserve for Land, Net of Tax	3,441	23,653	(20,212)
Retained Earnings	145,509	174,044	(28,535)
Voluntary Reserves	159,874	127,874	31,999
Unappropriated Profit (Undisposed Loss)	(14,364)	46,170	(60,534)
Net Income (Loss)	(42,207)	42,642	(84,850)
Net Unrealized Losses on Available-for-Sale Securities, Net of Tax	(57,149)	-	(57,149)
Treasury Stock	(4,233)	-	(4,233)
Total Stockholders' Equity	651,997	760,892	(108,895)
Total Liabilities and Stockholders' Equity	16,778,313	17,582,082	(803,769)

Non-Consolidated Statement of Income and Retained Earnings

	(in millions of Yen)		
	Mar-02 (unaudited)	Mar-01	Change
Operating Income:			
Trust Fees	80,421	95,807	(15,385)
Interest Income:	329,532	347,484	(17,952)
Interest on Loans and Discounts	138,669	149,353	(10,684)
Interest on and Dividends from Securities	176,823	152,287	24,536
Fees and Commissions Received	45,346	35,672	9,674
Trading Revenue	5,354	7,215	(1,861)
Other Operating Income	73,771	91,927	(18,156)
Other Income	43,546	149,435	(105,889)
Total Operating Income	577,972	727,544	(149,571)
Operating Expenses:			
Interest Expense:	221,874	269,509	(47,635)
Interest on Deposits	73,076	85,972	(12,895)
Fees and Commissions Paid	23,121	14,130	8,990
Trading Expenses	655	54	600
Other Operating Expenses	41,374	56,259	(14,884)
General and Administrative Expenses	123,249	128,551	(5,301)
Other Expenses	235,349	186,125	49,224
Total Operating Expenses	645,624	654,630	(9,006)
Net Operating Income (Loss)	(67,651)	72,913	(140,565)
Extraordinary Income	8,405	24,387	(15,982)
Extraordinary Expenses	5,787	13,034	(7,246)
Income (Loss) before Income Taxes	(65,034)	84,266	(149,301)
Provision for Income Taxes:			
Current	106	106	-
Deferred	(22,933)	41,517	(64,451)
Net Income (Loss)	(42,207)	42,642	(84,850)
Retained Earnings Brought Forward from Previous Year	7,619	7,561	57
Transfer from Land Revaluation Excess	20,224	2,477	17,746
Interim Dividend Paid	-	5,425	(5,425)
Transfer to Legal Reserve	-	1,085	(1,085)
Unappropriated Profit (Undisposed Loss) at End of Year	(14,364)	46,170	(60,534)

Non-Consolidated Statement of Appropriation of Profit

(in millions of Yen)

	Mar-02 (proposed)	Mar-01	Change
Unappropriated Profit (Undiposed Loss) at End of Year	(14,364)	46,170	(60,534)
Transfer from Voluntary Reserve	30,000	0	30,000
Transfer from Reserve for Losses on Overseas Investments	0	0	0
Transfer from Special Voluntary Earned Reserve	30,000	-	30,000
Total	15,635	46,170	(30,534)
Profit Appropriation	9,593	38,551	(28,958)
Transfer to Legal Reserve	1,600	1,100	500
Dividends on Preferred Stock	760	380	380
Dividends on Common Stock	7,233	5,071	2,161
Voluntary Reserve	0	32,000	(32,000)
Reserve for Losses on Overseas Investments	0	0	0
Special Voluntary Earned Reserve	-	32,000	(32,000)
Profit Brought Forward to Next Year	6,042	7,619	(1,576)

Statements of Trust Account

(in millions of Yen)

	Mar-02 (unaudited)	Mar-01	Change
Assets:			
Loans and Bills Discounted	1,972,582	2,607,797	(635,215)
Securities	3,433,949	2,927,611	506,338
Money Held in Trust	38,002,542	37,926,250	76,291
Securities Held in Custody Accounts	1,868	2,847	(978)
Securities Lent	6,000	6,000	-
Money Claims	2,424,250	1,949,092	475,157
Premises and Equipment	1,691,527	1,385,532	305,995
Other Claims	127,316	234,034	(106,718)
Loans to Banking Account	2,074,447	2,983,852	(909,405)
Cash and Due from Banks	157,091	162,251	(5,159)
Total Assets	49,891,577	50,185,272	(293,694)
Liabilities:			
Money Trusts	17,939,003	16,704,918	1,234,085
Pension Trusts	5,551,957	5,398,553	153,404
Property Formation Benefit Trusts	11,694	12,580	(885)
Loan Trusts	2,986,125	4,274,930	(1,288,804)
Securities Investment Trusts	6,891,416	11,299,562	(4,408,145)
Money Entrusted, Other than Money Trusts	2,894,559	3,008,380	(113,821)
Securities Trusts	8,267,249	5,284,334	2,982,915
Money Claim Trusts	1,992,498	1,522,247	470,251
Equipment Trusts	6,968	8,049	(1,080)
Land and Fixtures Trusts	204,569	234,562	(29,992)
Other Trusts	3,145,533	2,437,153	708,379
Total Liabilities	49,891,577	50,185,272	(293,694)

Major Account Balances
(sum of Banking account of Parent and Trust account)

(in millions of Yen)

	Mar-02 (unaudited)	Mar-01	Change
Total Employable Funds	36,237,746	35,071,038	1,166,707
Deposits	8,141,452	7,702,197	439,254
Certified Deposits	1,607,512	977,858	629,653
Money Trusts	17,939,003	16,704,918	1,234,085
Pension Trusts	5,551,957	5,398,553	153,404
Property Formation Benefit Trusts	11,694	12,580	(885)
Loan Trusts	2,986,125	4,274,930	(1,288,804)
Loans and Bills Discounted	10,891,340	10,900,412	(9,072)
Banking Account	8,918,757	8,292,615	626,142
Trust Account	1,972,582	2,607,797	(635,215)
Investment Securities	8,503,731	9,491,153	(987,422)
Banking Account	5,069,781	6,563,542	(1,493,760)
Trust Account	3,433,949	2,927,611	506,338

The Sumitomo Trust & Banking Co., Ltd.

May 24, 2002

**Change in Directors, Statutory Auditors and Executive Officers
(to be approved on June 27, 2002)**

The Sumitomo Trust & Banking Co., Ltd. hereby notifies the following changes of Directors, Statutory Auditors and Executive Officers.

(1) Candidate for Directors

Director, Managing Executive Officer (Currently Managing Executive Officer)	Kazuo Miyakawa
Director, Managing Executive Officer (Currently Managing Executive Officer)	Hideo Fujii
Director, Managing Executive Officer (Currently Managing Executive Officer)	Masao Shibuya
Director, Managing Executive Officer (Currently Managing Executive Officer)	Ikuho Inoue

(2) Candidate for Statutory Auditor

Statutory Auditor (Currently Managing Director, Japan Atomic Energy Insurance Pool)	Tsuneo Hiroe
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(3) Retiring Statutory Auditor

Statutory Auditor	Akio Yamazaki
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(4) Retiring Executive Officers

Executive Officer	Kazuyuki Isono
Executive Officer	Shunichi Umemura

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