

*Additional explanatory material*

*Fiscal year 2002  
ended on Mar.31,2003*

***The Sumitomo Trust and Banking Co., Ltd.***

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**1. Breakdown of profit by business group**  
(Non-consolidated)

	Billions of Yen								
	Gross business profit before credit costs			Net business profit before credit costs			Decrease in gross business profit owing to outsourcing fees paid to JTAS and		FY2002
	FY2002	FY2001	Change	FY2002	FY2001	Change	FY2002	FY2001	Net business profit of subsidiaries
Wholesale financial services	<b>88.0</b>	140.7	5.5	<b>66.2</b>	61.3	8.5			0.5
Retail financial services	<b>58.2</b>			<b>3.6</b>					0.8
Treasury and financial products	<b>73.1</b>	66.6	6.5	<b>64.0</b>	57.6	6.4			-
Fiduciary services	<b>40.8</b>	46.0	-5.2	<b>18.9</b>	22.1	-3.2	18.2	12.9	3.4
Pension asset management	<b>29.5</b>	29.3	0.2	<b>15.8</b>	14.7	1.1	8.1	8.0	0.0
Securities processing services	<b>3.5</b>	3.9	-0.4	<b>0.6</b>	0.9	-0.3	5.4	4.9	2.1
Stock transfer agency	<b>7.8</b>	12.9	-5.1	<b>2.6</b>	6.5	-3.9	4.7		1.2
Real estate	<b>15.2</b>	18.5	-3.3	<b>6.1</b>	9.2	-3.1			0.1
<b>Total gross/ net profit</b>	<b>275.2</b>	271.7	3.5	<b>158.8</b>	150.2	8.6			4.7

(\*) JTAS: Japan TA Solution Ltd. Joint venture formed with Japan Securities Agents Ltd.

JTSB: Japan Trustee Services Bank, Ltd.

**2. Summary of income/ expenses in domestic/ international business  
Banking a/c (Non-consolidated)**

	Millions of Yen					
	FY2002			FY2001		
	Domestic business	International business	Total	Domestic business	International business	Total
Trust fee income	71,382	-	71,382	80,421	-	80,421
Net interest income	88,577	64,585	153,163	82,433	25,594	108,027
			1,289			2,135
Interest income	131,278	143,545	273,533	138,827	192,840	329,532
			1,289			2,135
Interest expenses	42,700	78,959	120,370	56,394	167,245	221,504
Net fees and commissions	20,510	-2,070	18,439	25,025	-2,800	22,225
Fees and Commissions Received	43,967	1,780	45,748	43,233	2,113	45,346
Fees and commissions paid	23,457	3,851	27,309	18,208	4,913	23,121
Net gains from trading	5,474	2,141	7,615	2,911	1,787	4,698
Trading revenue	5,763	2,330	8,094	3,063	2,290	5,354
Trading expenses	289	189	478	152	503	655
Net other operating income	-5,878	10,236	4,357	2,727	29,669	32,396
Other operating income	14,368	108,890	123,259	10,979	62,791	73,771
Other operating expenses	20,247	98,654	118,901	8,252	33,122	41,374

Note: Figures in the upper rows in interest income and interest expense show interests that accrue from transaction between domestic business and international business.

**3. Summary of interest-earning assets/ interest-bearing liabilities in domestic/ international business  
Banking a/c (Non-consolidated)**

**Domestic business**

	Millions of Yen, percentage points					
	FY2002			FY2001		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Interest-earning assets	11,138,219	131,278	1.17%	11,425,956	138,827	1.21%
Loans	8,130,882	109,729	1.34%	7,747,527	107,707	1.39%
Investment securities	2,194,921	19,710	0.89%	2,866,352	28,546	0.99%
Call loans and bills bought	172,271	5	0.00%	49,922	6	0.01%
Due from banks	44	0	0.00%	53	0	0.01%
Interest-bearing liabilities	11,057,254	42,700	0.38%	11,441,242	56,394	0.49%
Deposits	7,124,197	16,841	0.23%	6,180,043	20,917	0.33%
Negotiable certificates of deposits	1,580,859	748	0.04%	1,527,538	734	0.04%
Call money and bslls sold	347,280	45	0.01%	418,234	95	0.02%
Commercial paper	-	-	-	-	-	-
Borrowed money	96,516	2,039	2.11%	113,996	1,923	1.68%

**International business**

	Millions of Yen, percentage points					
	FY2002			FY2001		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Interest-earning assets	3,447,379	143,545	4.16%	4,059,893	192,840	4.74%
Loans	707,427	21,909	3.09%	742,969	30,961	4.16%
Investment securities	2,377,240	107,146	4.50%	2,950,681	148,277	5.02%
Call loans and bills bought	12,436	196	1.57%	18,041	520	2.88%
Due from banks	320,039	5,234	1.63%	281,824	7,906	2.80%
Interest-bearing liabilities	3,537,408	78,959	2.23%	4,016,806	167,245	4.16%
Deposits	1,063,129	23,879	2.24%	1,456,722	52,159	3.58%
Negotiable certificates of deposits	33,806	739	2.18%	44,395	1,439	3.24%
Call money and bslls sold	26,346	597	2.26%	33,402	972	2.91%
Commercial paper	-	-	-	-	-	-
Borrowed money	320,828	6,489	2.02%	339,084	7,484	2.20%

**4. Maturity ladder of securities**  
**Banking a/c (Non-consolidated)**

		Millions of Yen								
		Less than 1 Year	1 year to 3 years	3 years to 5 years	5 years to 7 years	7 years to 10 years	Over 10 years	No maturity	Total	
Japanese government bonds	Mar. 2002	355,172	92,137	139,260	149,532	189,953	36,523	-	962,579	
	<b>Mar. 2003</b>	<b>305,246</b>	<b>462,458</b>	<b>5,096</b>	-	-	-	-	<b>772,801</b>	
Japanese municipal bonds	Mar. 2002	903	4,864	37,565	11,819	39,500	-	-	94,652	
	<b>Mar. 2003</b>	-	<b>2,386</b>	<b>14,128</b>	<b>5,976</b>	<b>10,248</b>	-	-	<b>32,739</b>	
Japanese corporate bonds	Mar. 2002	46,434	87,780	131,143	58,106	26,818	-	24	350,308	
	<b>Mar. 2003</b>	<b>28,495</b>	<b>116,568</b>	<b>88,592</b>	<b>43,478</b>	<b>18,957</b>	<b>1,701</b>	<b>20</b>	<b>297,814</b>	
Japanese corporate stocks	Mar. 2002							1,022,920	1,022,920	
	<b>Mar. 2003</b>							<b>604,447</b>	<b>604,447</b>	
Other securities	Mar. 2002	171,479	354,025	283,360	509,011	991,813	228,826	105,036	2,643,553	
	<b>Mar. 2003</b>	<b>148,948</b>	<b>370,298</b>	<b>224,460</b>	<b>421,698</b>	<b>325,111</b>	<b>183,751</b>	<b>85,993</b>	<b>1,760,263</b>	
Foreign bonds (*1)	Mar. 2002	68,075	353,177	283,360	509,011	989,251	213,566	8,213	2,424,656	
	<b>Mar. 2003</b>	<b>130,877</b>	<b>370,298</b>	<b>224,360</b>	<b>421,642</b>	<b>324,112</b>	<b>183,458</b>	<b>0</b>	<b>1,654,749</b>	
Foreign stocks	Mar. 2002							77,008	77,008	
	<b>Mar. 2003</b>							<b>34,924</b>	<b>34,924</b>	

(\*1) Most of foreign bonds are US treasuries and german bunds. The amount of them are translated in Japanese Yen.

Foreign bonds are funded by re-purchase agreements. Thus, there is not foreign exchange market risk.

Note: The amounts in the table above are B/S value.

## 5. Derivatives revaluation (excluding trading account of the bank) Banking a/c (Non-consolidated)

### Derivatives under deferred hedge accounting

	Millions of Yen				
	Mar. 2003		Mar. 2002		Changes of unrealized gain/ loss
	Contract value	Unrealized gain/ loss	Contract value	Unrealized gain/ loss	
<b>Total</b>	<b>49,646,884</b>	<b>-36,008</b>	<b>68,355,636</b>	<b>-55,419</b>	<b>19,140</b>
Interest related transactions	<b>43,743,090</b>	<b>-36,142</b>	<b>66,168,549</b>	<b>-61,145</b>	<b>25,003</b>
Interest futures	<b>26,477,087</b>	<b>-50,056</b>	<b>49,320,692</b>	<b>503</b>	<b>-50,560</b>
Sold	<b>15,535,963</b>	<b>-69,897</b>	<b>24,829,093</b>	<b>-20,163</b>	<b>-49,734</b>
Purchased	<b>10,941,123</b>	<b>19,841</b>	<b>24,491,598</b>	<b>20,666</b>	<b>-825</b>
Interest futures options	<b>2,492,454</b>	<b>-224</b>	<b>1,492,079</b>	<b>-511</b>	<b>286</b>
Sold	<b>1,518,211</b>	<b>-163</b>	<b>495,157</b>	<b>-65</b>	<b>-98</b>
Purchased	<b>974,243</b>	<b>-61</b>	<b>996,922</b>	<b>-445</b>	<b>384</b>
Forward rate agreement	-	-	-	-	-
Interest swaps	<b>14,705,948</b>	<b>13,951</b>	<b>15,288,177</b>	<b>-61,336</b>	<b>75,287</b>
Fix Rcv-FI Pay	<b>6,986,999</b>	-	<b>7,034,332</b>	-	-
FI Rcv-Fix Pay	<b>6,127,249</b>	-	<b>6,602,145</b>	-	-
FI Rcv-FI Pay	<b>1,591,700</b>	-	<b>1,651,700</b>	-	-
Interest options	<b>67,600</b>	<b>188</b>	<b>67,600</b>	<b>198</b>	<b>-10</b>
Sold	<b>67,600</b>	<b>188</b>	<b>67,600</b>	<b>198</b>	<b>-10</b>
Purchased	-	-	-	-	-
Bond related transactions (Bond futures)	<b>5,067,993</b>	<b>552</b>	<b>2,133,780</b>	<b>5,603</b>	<b>-5,051</b>
Sold	<b>2,891,330</b>	<b>-400</b>	<b>1,553,001</b>	<b>8,943</b>	<b>-9,343</b>
Purchased	<b>2,176,663</b>	<b>952</b>	<b>580,778</b>	<b>-3,339</b>	<b>4,292</b>
Bond related transactions (OTC options)	<b>835,800</b>	<b>-418</b>	<b>53,307</b>	<b>123</b>	<b>-541</b>
Sold	<b>399,016</b>	<b>178</b>	<b>33,319</b>	<b>19</b>	<b>158</b>
Purchased	<b>436,783</b>	<b>-596</b>	<b>19,987</b>	<b>103</b>	<b>-700</b>

### Maturity ladder of swaps under deferred hedge accounting (Contract value base)

	Millions of Yen			
	Mar. 2003			
	Less than 1 year	1 year to 5 years	Over 5 years	Total
<b>Total (Gross)</b>	<b>2,715,021</b>	<b>10,022,405</b>	<b>1,968,521</b>	<b>14,705,948</b>
Fix Rcv-FI Pay	<b>1,171,174</b>	<b>4,836,635</b>	<b>979,189</b>	<b>6,986,999</b>
FI Rcv-Fix Pay	<b>1,543,846</b>	<b>3,594,070</b>	<b>989,331</b>	<b>6,127,249</b>
FI Rcv-FI Pay	<b>0</b>	<b>1,591,700</b>	<b>0</b>	<b>1,591,700</b>

### Derivatives calculated on the accrual basis

	Millions of Yen				
	Mar. 2003		Mar. 2002		Changes of unrealized gain/ loss
	Contract value	Unrealized gain/ loss	Contract value	Unrealized gain/ loss	
Currency swaps (*)	<b>589,146</b>	<b>-875</b>	<b>538,119</b>	<b>-1,195</b>	<b>320</b>

(\*) Accrued interest accounted on the statement of income is deducted from unrealized gains of interest swaps and currency swaps.

**6. Deferred tax assets**  
**(Consolidated)**

	Millions of Yen		
	Mar. 2001	Mar. 2002	Mar. 2003
Deferred tax assets	217,185	257,448	<b>285,081</b>
on account of losses carried forward	60,277	31,569	<b>130,626</b>
Deferred tax liabilities	12,771	7,082	<b>5,661</b>
Net deferred tax assets	204,413	250,365	<b>279,420</b>



## 7. Migration analysis of loans in special mention or worse categories

Banking a/c and trust a/c (Non-consolidated)

(1HFY2002)

	Billions of Yen							
	Mar. 2002	Sep. 2002	Change	Change				Write-off, sales, or collection
				Downgrade (+)	Downgrade(-)	Upgrade (+)	Upgrade (-)	
Bankrupt/ practically bankrupt	47.2	<b>70.1</b>	22.9	35.2	-	-	-0.5	-11.7
Doubtful	424.4	<b>273.7</b>	-150.7	21.2	-32.4	0.5	-44.7	-95.3
Loans to substandard debtors	255.9	<b>277.2</b>	21.3	7.3	-10.3	38.7	-3.3	-11.0
Loans to special mention debtors (excl. loans to substandard debtors)	1,187.2	<b>874.3</b>	-312.9	45.5	-13.7	8.1	-216.6	-136.1

(2HFY2002)

	Billions of Yen							
	Sep. 2002	Mar. 2003	Change	Change				Write-off, sales, or collection
				Downgrade (+)	Downgrade(-)	Upgrade (+)	Upgrade (-)	
Bankrupt/ practically bankrupt	70.1	<b>29.0</b>	-41.1	4.8	-	-	-0.1	-45.8
Doubtful	273.7	<b>176.7</b>	-97.0	44.3	-3.0	0.0	-24.0	-114.3
Loans to substandard debtors	277.2	<b>209.5</b>	-67.7	22.7	-36.9	19.9	-60.9	-12.5
Loans to special mention debtors (excl. loans to substandard debtors)	874.3	<b>703.3</b>	-171.1	153.1	-27.2	30.2	-195.9	-131.3

## 8. Balance of principal guaranteed trust a/c

### Money trust

	Millions of Yen			
	Mar.2003	Sep.2002	Mar.2002	Change from Sep.2002 to Mar.2003
Total assets	971,000	988,160	914,944	-17,160
Loans	280,574	311,468	243,028	-30,894
Securities	168,399	183,230	15,289	-14,830
Others	522,026	493,461	656,626	28,564
Total liabilities	971,000	988,160	914,944	-17,160
Principal	968,763	985,256	913,544	-16,493
Reserve for possible impairment of principal	844	937	731	-92
Others	1,392	1,966	667	-573

### Loan trust

	Millions of Yen			
	Mar.2003	Sep.2002	Mar.2002	Change from Sep.2002 to Mar.2003
Total assets	2,137,984	2,526,168	3,187,925	-388,183
Loans	1,263,376	1,447,090	1,636,042	-183,714
Securities	116,591	189,345	266,478	-72,753
Others	758,016	889,732	1,285,403	-131,715
Total liabilities	2,137,984	2,526,168	3,187,925	-388,183
Principal	2,110,727	2,498,355	3,154,240	-387,628
Reserve for possible impairment of principal	12,003	15,191	18,621	-3,187
Others	15,254	12,622	15,063	2,632

## 9. Volume of entrusted assets

	Billions of Yen		
	Mar. 2003	Mar. 2002	Change
Pension trust	<b>5,348.8</b>	5,475.9	-127.1
Designated money trust	<b>10,921.6</b>	9,590.4	1,331.2
Specified money trust	<b>9,293.1</b>	9,016.4	276.7
Securities asset management trust	<b>8,677.0</b>	8,355.8	321.2
Securities trust and custody(*)	<b>23,889.6</b>	24,767.2	-877.6
Assets held in STB U.S.A. (US\$ Mil)	<b>9,365.2</b>	7,795.4	1,569.8

(\*) Assets held in STB U.S.A. are translated in Japanese Yen (FX rate: As of end of the term).

## 10. Securitization

### Entrusted assets for securitization

	Billions of Yen		
	Mar. 2003	Mar. 2002	Change
Trust for financial asset securitization	<b>3,403.1</b>	2,200.2	1,202.9
Trust for specified claims securitization	<b>908.9</b>	768.4	140.5
Trust for real estate securitization	<b>1,756.3</b>	1,431.2	325.1
Number of transactions (*)	<b>18.7</b>	13.8	4.9

(\*) Based on the number of trust agreements

## 11. Assets classified under Financial reconstruction law by industry (Non-consolidated)

	Millions of Yen						
	Mar. 2003			Change from Mar.2002	Mar. 2002		
	Banking a/c	Trust a/c (*)	Banking + trust a/c		Banking a/c	Trust a/c (*)	Banking + trust a/c
Domestic branches (excl. Offshore)	<b>315,863</b>	<b>63,819</b>	<b>379,683</b>	-288,559	538,278	129,964	668,242
Manufacturing	<b>13,035</b>	<b>1,490</b>	<b>14,525</b>	-3,025	15,351	2,198	17,550
Agriculture	-	-	-	-	-	-	-
Forestry	-	-	-	-	-	-	-
Fishing	-	-	-	-	-	-	-
Mining	-	-	-	-	-	-	-
Construction	<b>69,711</b>	<b>13,855</b>	<b>83,566</b>	-36,639	98,686	21,519	120,205
Energy and utilities	-	-	-	-	-	-	-
Transportation and communication	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	-13,609	10,339	3,270	13,609
Communication	<b>59</b>	<b>37</b>	<b>97</b>	97	n/a	n/a	n/a
Transportation	<b>7,604</b>	<b>2,611</b>	<b>10,215</b>	10,215	n/a	n/a	n/a
Wholesale, retail, and restaurant	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	-46,362	40,007	6,354	46,362
Wholesale and retail	<b>31,880</b>	<b>3,154</b>	<b>35,035</b>	35,035	n/a	n/a	n/a
Finance and insurance	<b>2,368</b>	<b>501</b>	<b>2,869</b>	-3,008	4,329	1,549	5,878
Real estate	<b>144,246</b>	<b>19,275</b>	<b>163,522</b>	-173,821	295,224	42,119	337,344
Services	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	-72,653	53,565	19,088	72,653
Various services	<b>34,024</b>	<b>14,744</b>	<b>48,769</b>	48,769	n/a	n/a	n/a
Others	<b>12,932</b>	<b>8,148</b>	<b>21,080</b>	-33,556	20,773	33,864	54,637
Overseas branches and offshore	<b>22,514</b>	-	<b>22,514</b>	1,710	20,804	-	20,804
<b>Total</b>	<b>338,377</b>	<b>63,819</b>	<b>402,197</b>	-286,849	559,082	129,964	689,047

(\*) Trust a/c is principal guaranteed trust a/c

(\*\*) New "Standard industrial classification in Japan (by Statistics Bureau)" was applied from Oct. 1, 2002.

New standard is used for the data as of Mar. 2003, and previous standard is used for the data as of Mar. 2002.

## 12. Reserve ratio to assets classified under Financial reconstruction law (Non-consolidated)

	Percentage Points							
	Mar. 2003				Mar. 2002			
	Banking a/c	Trust a/c (*)	Banking + trust a/c	Change from Mar.2002	Banking a/c	Trust a/c (*)	Banking + trust a/c	
Domestic branches (excl. Offshore)	<b>84.3</b>	<b>65.2</b>	<b>81.1</b>	3.9	79.7	67.0	77.2	
Manufacturing	<b>82.8</b>	<b>86.4</b>	<b>83.2</b>	-4.1	86.0	96.3	87.3	
Agriculture	-	-	-	-	-	-	-	
Forestry	-	-	-	-	-	-	-	
Fishing	-	-	-	-	-	-	-	
Mining	-	-	-	-	-	-	-	
Construction	<b>75.1</b>	<b>33.4</b>	<b>68.1</b>	15.7	55.5	37.8	52.4	
Energy and utilities	-	-	-	-	-	-	-	
Transportation and communication	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	n/a	85.6	89.4	86.5	
Communication	<b>64.3</b>	<b>36.3</b>	<b>53.4</b>	n/a	n/a	n/a	n/a	
Transportation	<b>81.8</b>	<b>88.3</b>	<b>83.4</b>	n/a	n/a	n/a	n/a	
Wholesale, retail, and restaurant	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	n/a	66.6	95.5	70.6	
Wholesale and retail	<b>65.7</b>	<b>95.1</b>	<b>68.3</b>	n/a	n/a	n/a	n/a	
Finance and insurance	<b>73.3</b>	<b>67.1</b>	<b>72.2</b>	8.8	74.1	33.4	63.4	
Real estate	<b>93.1</b>	<b>80.6</b>	<b>91.7</b>	5.7	88.4	69.1	86.0	
Services	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	n/a	83.0	58.6	76.6	
Various services	<b>80.5</b>	<b>44.4</b>	<b>69.6</b>	n/a	n/a	n/a	n/a	
Others	<b>96.4</b>	<b>98.0</b>	<b>97.0</b>	16.7	81.0	79.8	80.3	
Overseas branches and offshore	<b>57.4</b>	-	<b>57.4</b>	-7.8	65.2	-	65.2	
<b>Total</b>	<b>82.5</b>	<b>65.2</b>	<b>79.8</b>	1.9	80.5	67.0	77.9	

(\*) Trust a/c is principal guaranteed trust a/c

(\*\*) New "Standard industrial classification in Japan (by Statistics Bureau)" was applied from Oct. 1, 2002.

New standard is used for the data as of Mar. 2003, and previous standard is used for the data as of Mar. 2002.

### 13. Sumitomo Trust group members

Company Names	Capital	Primary Business	STB Group's share in voting rights (STB's share in voting rights)
(Subsidiaries)			
The Sumishin Shinko Co., Ltd.	Yen 50 mil.	Property maintenance	100 (100)
Sumishin Loan Guaranty Co., Ltd.	Yen 5,190 mil.	Housing loan guaranty	100 (100)
Sumishin Business Service Co., Ltd.	Yen 50 mil.	Agency services	
STB Personnel Service Co., Ltd.	Yen 80 mil.	Temporary staffing	100 (100)
STB Investment Co., Ltd.	Yen 35 mil.	Venture capital	
Sumishin Guaranty Co., Ltd.	Yen 7,100 mil.	Housing loan guaranty	99.1 (98.8)
Japan TA Solution Ltd.	Yen 2,005 mil.	Development and management of systems/ operations of entrusted data processing	80 (80)
Sumishin Information Services Co., Ltd.	Yen 100 mil.	Information technology	70 (5)
Sumishin Card Co., Ltd.	Yen 50 mil.	Credit cards	55 (5)
Sumishin Reality Co., Ltd.	Yen 300 mil.	Residential brokerage	60 (5)
Sumishin Asset Management Co., Ltd.	Yen 300 mil.	Asset management	100 (5)
STB Research Institute Co., Ltd.	Yen 300 mil.	Research and consulting	100 (5)
The Sumitomo Trust Finance (H.K.) Ltd.	USD 45 mil.	Banking and security services	100 (100)
Sumitomo Trust and Banking (Luxembourg) S.A.	USD 30 mil.	Banking, security, and trust services	100 (100)
Sumitomo Trust and Banking Co. (U.S.A.)	USD 82.9 mil.	Banking and trust services	100 (100)
STB Finance Cayman Ltd.	USD 10,000	Finance services (MTN program)	100 (100)
STB Cayman Capital Ltd.	USD 10,000	Finance services (exchange notes)	100 (100)
STB Delaware Funding LLC	USD 274,000	Finance services (exchange notes)	100 (100)
STB Preferred Capital (Cayman) Ltd.	Yen 85,000 mil.	Finance services (preferred stock)	100 (100)
STB Delaware Funding Trust I	USD 4,994,000	Finance services (preferred stock)	100 (99)
(Affiliates)			
BUSINEXT CORPORATION	Yen 3,000 mil.	Finance services	40 (40)
Human Resource Management & Consulting Co., Ltd.	Yen 519 mil.	Employees data administration	35.9 (35.9)
Japan Trustee Services Bank, Ltd.	Yen 51,000 mil.	Trust and banking	33.3 (33.3)
STB Leasing Co., Ltd.	Yen 1,731 mil.	General leasing	39.4 (5)
Japan Trustee Information Systems Ltd.	Yen 300 mil.	Information technology	33.3 (5)