

Additional explanatory material
1st Half Fiscal Year 2004
ended on Sep. 30, 2004

The Sumitomo Trust and Banking Co., Ltd.

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1. Breakdown of profit by business group

	Billions of Yen											
	Non-consolidated					Consolidated						
	Gross business profit before credit costs				Net business profit before credit costs			Net business profit before credit costs				
	1HFY2004		1HFY2003	Change	1HFY2004		1HFY2003	Change	1HFY2004		1HFY2003	Change
	(A)	Change from forecast	(B)	(A) - (B)								
Wholesale financial services	42.4	3.1	43.9	-1.4	32.0	33.2	-1.2	34.1	35.9	-1.8		
Stock transfer agency	2.9	0.1	2.6	0.2	1.6	1.2	0.4	2.9	3.4	-0.5		
Retail financial services	30.7	1.7	25.9	4.9	5.6	0.2	5.3	6.3	1.0	5.3		
Treasury and financial products	14.7	-19.8	42.4	-27.6	10.3	37.7	-27.5	10.3	37.7	-27.5		
Fiduciary services	15.6	4.5	12.0	3.7	8.2	5.5	2.7	9.4	4.0	5.4		
Pension asset management	12.9	3.3	10.5	2.4	6.3	4.9	1.4	6.7	3.6	3.1		
Securities processing services	2.8	1.2	1.5	1.3	1.9	0.6	1.3	2.7	0.4	2.3		
Real estate	10.3	3.3	7.4	2.9	6.6	3.9	2.7	6.8	4.2	2.7		
Others*	4.2	1.2	1.5	2.7	-1.2	-3.2	2.0	-1.0	-3.2	2.2		
Total	118.0	-6.0	132.9	-14.8	61.4	77.3	-15.9	65.9	79.6	-13.6		

* Changed management accounting grouping. Net of dividend income and cost of capital sourcing and head office expense is included in others.

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

	Millions of Yen					
	1HFY2004			1HFY2003		
	Domestic business	International business	Total	Domestic business	International business	Total
Trust fee income	37,253	-	37,253	31,627	-	31,627
Net interest income	50,209	18,738	68,948	41,894	5,303	47,197
Interest income	64,898	49,882	114,004	62,016	45,273	106,582
Interest expenses	14,688	31,143	45,055	20,121	39,970	59,384
Net fees and commissions	15,205	-110	15,095	13,905	-1,398	12,507
Fees and Commissions Received	30,365	1,615	31,980	25,211	615	25,827
Fees and commissions paid	15,160	1,725	16,885	11,306	2,013	13,319
Net gains on trading	1,981	-526	1,454	2,780	228	3,008
Trading revenue	1,894	-353	1,541	2,780	228	3,008
Trading expenses	-86	172	86	-	-	-
Net other operating income	-3,916	-3,942	-7,859	16,541	19,791	36,333
Other operating income	7,833	16,187	24,021	30,769	29,590	60,359
Other operating expenses	11,750	20,129	31,880	14,227	9,798	24,026

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 (Non-consolidated)
<Banking a/c>**

Domestic business

	Millions of Yen, percentage points					
	1HFY2004			1HFY2003		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Interest-earning assets	11,070,551	64,898	1.16%	11,099,197	62,016	1.11%
Loans	7,956,440	50,722	1.27%	8,202,239	52,549	1.28%
Investment securities	2,178,949	8,823	0.80%	2,027,379	8,424	0.83%
Call loans and bills bought	133,066	0	0.00%	127,072	1	0.00%
Due from banks	5	0	0.00%	32	0	0.00%
Interest-bearing liabilities	11,050,367	14,688	0.26%	11,188,886	20,121	0.35%
Deposits	7,947,677	8,675	0.21%	7,797,696	8,562	0.21%
Negotiable certificates of deposit	1,057,611	171	0.03%	1,294,890	257	0.03%
Call money and bills sold	67,300	0	0.00%	188,407	9	0.00%
Commercial paper	-	-	-	-	-	-
Borrowed money	139,940	1,378	1.96%	128,626	1,300	2.02%

International business

	Millions of Yen, percentage points					
	1HFY2004			1HFY2003		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Interest-earning assets	2,996,697	49,882	3.32%	2,761,026	45,273	3.27%
Loans	599,626	8,206	2.72%	629,238	8,831	2.80%
Investment securities	2,163,561	35,134	3.23%	1,860,883	34,035	3.65%
Call loans and bills bought	5,720	45	1.58%	5,046	29	1.15%
Due from banks	188,951	1,574	1.66%	234,571	1,553	1.32%
Interest-bearing liabilities	3,056,160	31,143	2.03%	2,880,082	39,970	2.77%
Deposits	683,618	6,492	1.89%	781,181	7,233	1.85%
Negotiable certificates of deposit	6,613	63	1.90%	5,033	37	1.47%
Call money and bills sold	6,648	54	1.63%	36,731	217	1.18%
Commercial paper	-	-	-	-	-	-
Borrowed money	325,259	3,215	1.97%	302,618	3,127	2.06%

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

		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. 2004	5,910	116,235	341,528	-	435,414	25,150	-	924,240	
	Sep. 2004	247,791	251,482	280,012	10,161	418,210	25,222	-	1,232,880	
Japanese municipal bonds	Mar. 2004	1,691	9,681	18,500	12,633	17,448	-	-	59,955	
	Sep. 2004	240	8,118	17,976	7,485	15,638	-	-	49,459	
Japanese corporate bonds	Mar. 2004	47,300	99,913	126,345	30,686	5,995	1,418	0	311,660	
	Sep. 2004	39,246	152,782	197,156	41,184	8,074	1,267	-	439,711	
Japanese corporate stocks	Mar. 2004							713,367	713,367	
	Sep. 2004							676,307	676,307	
Foreign securities and others	Mar. 2004	63,676	210,777	469,971	75,145	547,094	139,840	120,521	1,627,027	
	Sep. 2004	55,453	422,938	556,646	102,205	1,071,905	217,958	145,477	2,572,584	
Foreign bonds (*1)	Mar. 2004	63,676	210,777	469,971	75,145	546,599	139,555	3,778	1,509,505	
	Sep. 2004	49,035	422,938	556,646	102,205	1,071,407	217,682	-	2,419,915	
Foreign stocks	Mar. 2004							23,818	23,818	
	Sep. 2004							23,850	23,850	

(*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 repo transactions. Thus, there is no foreign exchange rate risk.

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

5. Derivatives reflected upon the statement of income (including trading a/c) (Non-consolidated)

	Millions of Yen					
	Sep. 2004		Mar. 2004		Change	
	Contract value	Unrealized gain/ loss	Contract value	Unrealized gain/ loss	Contract value	Unrealized gain/ loss
Total	100,154,316	15,718	105,305,255	21,052	-5,150,938	-5,333
Interest related transactions	92,354,695	13,561	97,517,426	20,991	-5,162,731	-7,429
Listed	40,879,827	-21,660	50,012,647	-35,406	-9,132,819	13,746
Interest futures	39,311,979	-21,846	47,903,409	-35,494	-8,591,429	13,647
Sold	20,204,997	-29,036	26,176,879	-63,839	-5,971,881	34,802
Purchased	19,106,981	7,190	21,726,530	28,345	-2,619,548	-21,154
Interest future options	1,567,847	186	2,109,237	87	-541,390	98
Sold	1,031,152	259	1,277,742	-1	-246,589	261
Purchased	536,695	-73	831,495	89	-294,800	-162
Over-the-counter	51,474,868	35,222	47,504,779	56,398	3,970,088	-21,176
Forward rate agreement	-----	-----	-----	-----	-----	-----
Interest rate swaps	47,870,283	37,990	45,486,318	55,407	2,383,965	-17,416
Fix Rcv-FI Pay	21,923,589	533,971	21,178,108	641,194	745,481	-107,223
FI Rcv-Fix Pay	21,221,542	-495,747	20,183,050	-585,325	1,038,491	89,578
FI Rcv-FI Pay	4,725,151	-233	4,125,158	-461	599,992	227
Interest rate options	3,604,584	-2,768	2,018,461	990	1,586,123	-3,759
Sold	2,106,484	-1,092	791,635	-1,383	1,314,849	290
Purchased	1,498,100	-1,675	1,226,826	2,374	271,274	-4,050
Currency related transactions	4,487,624	6,025	4,467,771	5,077	19,853	948
Over-the-counter	4,487,624	6,025	4,467,771	5,077	19,853	948
Cross currency swaps	73,398	2,448	48,042	4,374	25,355	-1,926
Forward	3,712,933	2,795	4,416,385	785	-703,452	2,010
Sold	1,712,637	-11,022	2,109,758	64,390	-397,121	-75,413
Purchased	2,000,296	13,817	2,306,627	-63,605	-306,331	77,423
Currency options	701,292	782	3,342	-81	697,949	864
Sold	342,479	2,180	1,331	-82	341,148	2,263
Purchased	358,812	-1,397	2,011	1	356,801	-1,398
Stock related transactions	198,543	-920	8,050	-358	190,492	-561
Listed	198,543	-920	8,050	-358	190,492	-561
Stock index futures	34,101	99	8,050	-358	26,051	458
Sold	11,563	189	8,050	-358	3,513	548
Purchased	22,538	-90	-----	-----	22,538	-90
Stock index options	164,441	-1,020	-----	-----	164,441	-1,020
Sold	2,155	-5	-----	-----	2,155	-5
Purchased	162,286	-1,014	-----	-----	162,286	-1,014
Bond related transactions	3,106,352	-2,949	3,310,507	-4,653	-204,154	1,703
Listed	3,086,850	-2,895	3,310,507	-4,653	-223,656	1,757
Bond futures	2,705,771	-2,703	2,702,772	-4,422	2,999	1,719
Sold	1,380,932	-4,006	1,339,701	-6,384	41,231	2,378
Purchased	1,324,839	1,303	1,363,071	1,962	-38,231	-659
Bond futures (OTC Options)	381,078	-192	607,734	-231	-226,655	38
Sold	165,685	139	160,726	12	4,959	126
Purchased	215,392	-331	447,007	-243	-231,615	-88
Over-the-counter	19,502	-53	-----	-----	19,502	-53
Bond options	19,502	-53	-----	-----	19,502	-53
Sold	14,570	-40	-----	-----	14,570	-40
Purchased	4,932	-13	-----	-----	4,932	-13
Others	-----	-----	-----	-----	-----	-----
Credit derivatives	7,100	1	1,500	-4	5,600	5
Over-the-counter	7,100	1	1,500	-4	5,600	5
Credit derivatives	7,100	1	1,500	-4	5,600	5
Sold	7,100	1	500	2	6,600	-1
Purchased	-----	-----	1,000	-6	-1,000	6
Others	-----	-----	-----	-----	-----	-----

Maturity ladder of swaps (Contract value basis)

	Millions of Yen			
	Sep. 2004			
	Less than 1 year	1 year to 5 years	Over 5 years	Total
Total (Gross)	9,978,438	26,665,957	11,225,887	47,870,283
Fix Rcv-FI Pay	4,216,684	12,096,091	5,610,813	21,923,589
FI Rcv-Fix Pay	3,609,753	12,421,114	5,190,674	21,221,542
FI Rcv-FI Pay	2,152,000	2,148,751	424,400	4,725,151

6. Derivatives to which hedge accounting is applicable (Non-consolidated)

	Millions of Yen					
	Sep. 2004		Mar. 2004		Change	
	Contract value	Unrealized gain/ loss	Contract value	Unrealized gain/ loss	Contract value	Unrealized gain/ loss
Total	3,909,701	5,757	2,339,549	-8,552	1,570,152	14,309
Interest related transactions	3,197,731	6,005	1,756,498	-8,337	1,441,233	14,342
Listed	-----	-----	-----	-----	-----	-----
Interest futures	-----	-----	-----	-----	-----	-----
Sold	-----	-----	-----	-----	-----	-----
Purchased	-----	-----	-----	-----	-----	-----
Interest future options	-----	-----	-----	-----	-----	-----
Sold	-----	-----	-----	-----	-----	-----
Purchased	-----	-----	-----	-----	-----	-----
Over-the-counter	3,197,731	6,005	1,756,498	-8,337	1,441,233	14,342
Forward rate agreements	-----	-----	-----	-----	-----	-----
Interest swaps	3,197,731	6,005	1,756,498	-8,337	1,441,233	14,342
Fix Rcv-FI Pay	2,702,910	-----	1,418,408	-----	1,284,501	-----
FI Rcv-Fix Pay	492,821	-----	336,090	-----	156,731	-----
FI Rcv-FI Pay	2,000	-----	2,000	-----	-----	-----
Interest options	-----	-----	-----	-----	-----	-----
Sold	-----	-----	-----	-----	-----	-----
Purchased	-----	-----	-----	-----	-----	-----
Bond related transactions	-----	-----	-----	-----	-----	-----
Listed	-----	-----	-----	-----	-----	-----
Bond futures	-----	-----	-----	-----	-----	-----
Sold	-----	-----	-----	-----	-----	-----
Purchased	-----	-----	-----	-----	-----	-----
Bond futures (OTC Options)	-----	-----	-----	-----	-----	-----
Sold	-----	-----	-----	-----	-----	-----
Purchased	-----	-----	-----	-----	-----	-----
Currency related transactions	711,970	-247	583,050	-214	128,919	-33
Over-the-counter	711,970	-247	583,050	-214	128,919	-33
Cross currency swaps	629,743	-266	514,810	-201	114,932	-65
Forward	82,227	19	68,240	-12	13,987	31
Sold	77,775	-----	65,061	-----	12,714	-----
Purchased	4,451	-----	3,178	-----	1,272	-----

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

	Millions of Yen			
	Sep. 2004			
	Less than 1 year	1 year to 5 years	Over 5 years	Total
Total (Gross)	238,816	1,858,571	1,100,343	3,197,731
Fix Rcv-FI Pay	192,511	1,625,769	884,629	2,702,910
FI Rcv-Fix Pay	46,304	230,802	215,714	492,821
FI Rcv-FI Pay	-----	2,000	-----	2,000

7. Migration analysis of loans in special mention or worse categories (Non-consolidated)

<Banking a/c and trust a/c combined>

(2HFY2003)

	Billions of Yen							
	Sep. 2003	Mar. 2004	Change	Change				Write-off, sales, or collection
				Downgrade (+)	Downgrade(-)	Upgrade (+)	Upgrade (-)	
Bankrupt/ practically bankrupt	25.7	18.7	-7.0	4.2	-	-	-2.6	-8.6
Doubtful	133.6	113.1	-20.5	13.0	-1.5	2.5	-15.4	-19.1
Loans to substandard debtors	227.9	161.9	-66.1	1.6	-10.4	10.1	-11.8	-55.5
Loans to special mention debtors (excluding loans to substandard debtors)	587.9	497.2	-90.7	21.1	-5.7	17.0	-58.1	-64.9

(1HFY2004)

	Billions of Yen							
	Mar. 2004	Sep. 2004	Change	Change				Write-off, sales, or collection
				Downgrade (+)	Downgrade(-)	Upgrade (+)	Upgrade (-)	
Bankrupt/ practically bankrupt	18.7	79.2	60.5	65.6	-	-	-0.2	-4.9
Doubtful	113.1	47.9	-65.2	12.8	-64.1	0.0	-1.6	-12.4
Loans to substandard debtors	161.9	115.3	-46.6	2.7	-10.2	1.1	-30.4	-9.8
Loans to special mention debtors (excluding loans to substandard debtors)	497.2	427.1	-70.1	14.2	-3.0	17.4	-40.2	-58.5

8. Self assessment (potentially bankrupt or worse) (Non-consolidated)

* Number in the second row in each category denotes difference from Mar. 2004.

(in billions of Yen)		Banking a/c				Trust a/c			
		amount	Covered by Deposits, JGB, etc	Covered by real estate or guaranteed	Unsecured	amount	Covered by Deposits, JGB, etc	Covered by real estate or guaranteed	Unsecured
Legally bankrupt	(Bankrupt / practically bankrupt)	9.6	0.4	9.2	-	3.6	0.0	3.6	-
		-2.7	-0.2	-2.4	-	1.0	0.0	1.0	-
Virtually bankrupt	(Bankrupt / practically bankrupt)	62.6	1.2	61.4	-	3.1	0.1	3.0	-
		59.8	0.7	59.1	-	2.3	0.1	2.1	-
Potentially bankrupt	(Bankrupt / practically bankrupt)	43.3	24.5	12.4	6.4	4.5	0.0	3.9	0.5
(Doubtful)		-59.0	-6.3	-52.5	-0.1	-6.1	-0.0	-4.5	-1.5
Total		115.7	26.2	83.0	6.4	11.3	0.1	10.6	0.5
		-1.9	-5.8	4.0	-0.1	-2.7	0.0	-1.3	-1.5

Real estate collateral

Banking a/c Legally and virtually bankrupt: approx. 63.1 billion yen; Potentially bankrupt: approx. 9.7 billion yen
 Trust a/c Legally and virtually bankrupt: approx. 2.3 billion yen; Potentially bankrupt: approx. 0.7 billion yen
 Total 76.0 billion yen

9. Balance of principal guaranteed trust a/c (Non-consolidated)

<Jointly operated money trust>

	Millions of Yen			
	Sep. 2004	Mar. 2004	Sep. 2003	Change from Mar. 2004 to Sep. 2004
Total assets	972,022	967,959	959,361	4,063
Loans	186,864	194,423	223,961	-7,559
Securities	44,371	76,013	134,739	-31,642
Others	740,787	697,522	600,660	43,264
Total liabilities	972,022	967,959	959,361	4,063
Principal	970,351	966,350	956,829	4,000
Reserve for possible impairment of principal	563	585	674	-22
Others	1,107	1,022	1,858	85

<Loan trust>

	Millions of Yen			
	Sep. 2004	Mar. 2004	Sep. 2003	Change from Mar. 2004 to Sep. 2004
Total assets	1,182,304	1,450,315	1,753,108	-268,011
Loans	661,428	835,117	1,087,027	-173,689
Securities	47,980	71,569	99,311	-23,589
Others	472,895	543,628	566,768	-70,733
Total liabilities	1,182,304	1,450,315	1,753,108	-268,011
Principal	1,170,881	1,434,515	1,732,079	-263,634
Reserve for possible impairment of principal	6,840	8,275	10,075	-1,435
Others	4,582	7,524	10,953	-2,941

10. Volume of entrusted assets (Non-consolidated)

	Billions of Yen		
	Sep. 2004	Mar. 2004	Change
Pension trust	6,117.4	6,649.1	-531.7
Designated money trust	9,868.7	9,974.1	-105.4
Specified money trust	5,782.4	9,006.6	-3,224.2
Mutual fund	8,961.7	8,495.4	466.3
Securities trust and custody(*)	25,507.2	24,786.2	721.0
Assets held in STB U.S.A. (US\$ Mil)	11,073.7	10,903.7	170.0

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

11. Securitization (Non-consolidated)

Entrusted assets for securitization

	Billions of Yen		
	Sep. 2004	Mar. 2004	Change
Financial assets	3,496.9	3,566.7	-69.8
Real estate	2,317.9	1,956.6	361.3
Number of transactions (*)	469	224	245

(*) Based on the number of trust agreements

12. Loans by industry (Non-consolidated)

	Millions of Yen						
	Sep. 2004				Mar. 2004		
	Banking a/c	Trust a/c (*)	Banking + trust a/c		Banking a/c	Trust a/c (*)	Banking + trust a/c
			Change from Mar. 2004				
Domestic Branches (excluding offshore)	8,360,362	1,001,893	9,362,256	-302,410	8,532,058	1,132,607	9,664,666
Manufacturing	1,201,819	45,119	1,246,938	-23,613	1,214,627	55,924	1,270,551
Agriculture	2,283	-	2,283	540	1,743	-	1,743
Forestry	220	-	220	-1	221	-	221
Fishing	2,300	-	2,300	-	2,300	-	2,300
Mining	4,394	247	4,641	650	3,699	292	3,991
Construction	155,338	30,474	185,813	3,001	138,220	44,592	182,812
Energy and utilities	116,470	88,629	205,099	-2,304	103,823	103,581	207,403
Communication	162,498	14,141	176,639	-39,774	201,804	14,609	216,413
Transportation	519,089	174,182	693,272	21,283	476,524	195,466	671,989
Wholesale and retail	740,989	31,388	772,377	-101,837	836,630	37,583	874,214
Finance and insurance	2,108,919	175,338	2,284,258	-159,308	2,225,150	218,415	2,443,566
Real estate	815,872	98,374	914,247	-13,760	788,300	139,707	928,007
Various services	1,246,671	44,330	1,291,002	-28,040	1,265,370	53,672	1,319,042
Others	1,283,492	299,665	1,583,159	40,744	1,273,647	268,767	1,542,415
Overseas branches and offshore	392,249	-	392,249	36,329	355,919	-	355,919
Total	8,752,611	1,001,893	9,754,504	-266,082	8,887,978	1,132,607	10,020,586

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

13. Assets classified under the Financial reconstruction law by industry (Non-consolidated)

	Millions of Yen						
	Sep. 2004				Mar. 2004		
	Banking a/c	Trust a/c (*)	Banking + trust a/c		Banking a/c	Trust a/c (*)	Banking + trust a/c
			Change from Mar. 2004				
Domestic branches (excluding Offshore)	192,634	26,463	219,097	-61,965	241,199	39,864	281,063
Manufacturing	14,879	350	15,229	-2,292	16,958	563	17,521
Agriculture	-	-	-	-	-	-	-
Forestry	-	-	-	-	-	-	-
Fishing	-	-	-	-	-	-	-
Mining	-	-	-	-	-	-	-
Construction	27,376	2,096	29,472	-29,449	49,055	9,866	58,922
Energy and utilities	-	-	-	-	-	-	-
Communication	589	14	603	575	11	17	28
Transportation	5,026	929	5,955	-604	5,597	962	6,560
Wholesale and retail	18,598	2,379	20,978	-9,205	27,602	2,580	30,183
Finance and insurance	3,868	98	3,967	-578	4,279	265	4,545
Real estate	86,267	6,645	92,912	-7,343	92,916	7,340	100,256
Services	21,976	7,327	29,303	-13,685	31,453	11,535	42,989
Others	14,054	6,620	20,674	619	13,323	6,731	20,055
Overseas branches and offshore	3,904	-	3,904	-3,941	7,845	-	7,845
Total	196,538	26,463	223,001	-65,906	249,044	39,864	288,908

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

14. Coverage ratio against assets classified under the Financial reconstruction law (Non-consolidated)

	Percentage Points						
	Sep. 2004				Mar. 2004		
	Banking a/c	Trust a/c (*)	Banking + trust a/c		Banking a/c	Trust a/c (*)	Banking + trust a/c
			Change from Mar. 2004				
Domestic branches (excluding Offshore)	89.7	73.8	87.8	4.9	85.8	65.5	82.9
Manufacturing	88.1	45.3	87.1	4.1	84.0	53.0	83.0
Agriculture	-	-	-	-	-	-	-
Forestry	-	-	-	-	-	-	-
Fishing	-	-	-	-	-	-	-
Mining	-	-	-	-	-	-	-
Construction	74.3	7.6	69.5	0.8	77.4	25.4	68.7
Energy and utilities	-	-	-	-	-	-	-
Communication	92.7	0.0	90.5	76.8	35.7	0.0	13.7
Transportation	94.2	75.3	91.3	-1.5	95.9	74.9	92.8
Wholesale and retail	93.2	98.6	93.8	19.0	72.8	96.9	74.8
Finance and insurance	95.2	100.0	95.3	4.4	93.0	57.8	90.9
Real estate	93.5	86.5	93.0	0.5	92.4	92.9	92.5
Services	88.4	55.3	80.1	1.5	86.0	58.4	78.6
Others	92.5	94.5	93.2	0.2	92.2	94.7	93.0
Overseas branches and offshore	37.3	-	37.3	-29.4	66.7	-	66.7
Total	88.7	73.8	86.9	4.5	85.2	65.5	82.4

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

15. Sumitomo Trust major 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 80 mil.	Agency services / temporary staffing	100	(100)
STB Investment Corporation	Yen 35 mil.	Venture capital	100	(100)
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 Service Co., Ltd.	Yen 100 mil.	Information technology	70	(5)
Sumishin Card Co., Ltd.	Yen 50 mil.	Credit cards	55	(5)
Sumishin Realty Co., Ltd.	Yen 300 mil.	Residential brokerage	60	(5)
STB 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 56 mil.	Banking and trust services	100	(100)
STB Preferred Capital (Cayman) Ltd.	Yen 85,000 mil.	Finance services (preferred stock)	100	(100)
(Affiliates)				
BUSINEXT CORPORATION	Yen 4,000 mil.	Finance services	40	(40)
Human Resource Management & Consulting Co., Ltd.	Yen 519 mil.	Employees data administration	38.9	(38.9)
Japan Trustee Services Bank, Ltd.	Yen 51,000 mil.	Trust and banking	33.3	(33.3)
STB Leasing Co., Ltd.	Yen 3,017 mil.	General leasing	32.2	(4.2)
Japan Trustee Information Systems, Ltd.	Yen 300 mil.	Information technology	33.3	(5)