

*Additional explanatory material*

*Fiscal Year 2004*

*ended on Mar. 31, 2005*

***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		
	FY2004	FY2003	Change	FY2004	FY2003	Change	FY2004	FY2003	Change
Wholesale financial services	<b>87.8</b>	87.7	0.1	<b>67.1</b>	66.2	0.9	<b>72.8</b>	71.5	1.4
Stock transfer agency	<b>5.9</b>	5.3	0.6	<b>3.6</b>	2.3	1.3	<b>6.8</b>	6.6	0.3
Retail financial services	<b>65.7</b>	55.5	10.2	<b>14.4</b>	4.6	9.9	<b>17.2</b>	6.4	10.8
Treasury and financial products	<b>47.3</b>	56.5	-9.2	<b>38.2</b>	47.2	-9.1	<b>38.2</b>	47.2	-9.1
Fiduciary services	<b>33.9</b>	33.6	0.3	<b>18.9</b>	20.0	-1.0	<b>21.3</b>	20.4	0.9
Pension asset management	<b>28.8</b>	29.5	-0.7	<b>15.6</b>	17.7	-2.2	<b>17.0</b>	17.8	-0.8
Securities processing services	<b>5.1</b>	4.1	1.0	<b>3.4</b>	2.3	1.1	<b>4.3</b>	2.6	1.8
Real estate	<b>23.7</b>	18.1	5.7	<b>16.5</b>	11.0	5.5	<b>17.7</b>	11.9	5.8
Others*	<b>4.2</b>	5.7	-1.5	<b>-6.9</b>	-4.0	-2.9	<b>-6.0</b>	-3.7	-2.3
<b>Total</b>	<b>262.5</b>	257.0	5.5	<b>148.2</b>	145.0	3.1	<b>161.1</b>	153.6	7.5

\* 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					
	FY2004			FY2003		
	Domestic business	International business	Total	Domestic business	International business	Total
Trust fee income	<b>71,316</b>	-	<b>71,316</b>	76,401	-	76,401
Net interest income	<b>107,731</b>	<b>39,203</b>	<b>146,935</b>	91,369	26,078	117,448
			<b>1,594</b>			1,447
Interest income	<b>137,231</b>	<b>102,840</b>	<b>238,477</b>	127,152	86,725	212,429
			<b>1,594</b>			1,447
Interest expenses	<b>29,499</b>	<b>63,637</b>	<b>91,542</b>	35,782	60,646	94,981
Net fees and commissions	<b>38,732</b>	<b>-563</b>	<b>38,169</b>	29,700	-2,168	27,531
Fees and Commissions Received	<b>69,333</b>	<b>3,072</b>	<b>72,405</b>	56,686	1,298	57,984
Fees and commissions paid	<b>30,600</b>	<b>3,635</b>	<b>34,236</b>	26,986	3,466	30,453
Net gains on trading	<b>4,665</b>	<b>-498</b>	<b>4,166</b>	4,605	-845	3,760
Trading revenue	<b>4,468</b>	<b>-229</b>	<b>4,239</b>	4,605	-845	3,760
Trading expenses	<b>-197</b>	<b>269</b>	<b>72</b>	-	-	-
Net other operating income	<b>-419</b>	<b>-3,694</b>	<b>-4,113</b>	2,789	24,396	27,186
Other operating income	<b>16,071</b>	<b>30,786</b>	<b>46,858</b>	8,033	68,168	76,201
Other operating expenses	<b>16,490</b>	<b>34,481</b>	<b>50,972</b>	5,243	43,772	49,015

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					
	FY2004			FY2003		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Interest-earning assets	<b>11,510,539</b>	<b>137,231</b>	<b>1.19%</b>	10,879,644	127,152	1.16%
Loans	<b>8,088,711</b>	<b>102,155</b>	<b>1.26%</b>	8,080,936	104,895	1.29%
Investment securities	<b>2,421,462</b>	<b>21,898</b>	<b>0.90%</b>	1,894,930	19,552	1.03%
Call loans and bills bought	<b>114,567</b>	<b>1</b>	<b>0.00%</b>	155,362	2	0.00%
Due from banks	<b>23</b>	<b>0</b>	<b>0.00%</b>	18	0	0.13%
Interest-bearing liabilities	<b>11,432,586</b>	<b>29,499</b>	<b>0.25%</b>	10,959,442	35,782	0.32%
Deposits	<b>8,054,150</b>	<b>17,371</b>	<b>0.21%</b>	7,751,106	16,976	0.21%
Negotiable certificates of deposit	<b>1,215,203</b>	<b>386</b>	<b>0.03%</b>	1,190,816	436	0.03%
Call money and bills sold	<b>190,894</b>	<b>4</b>	<b>0.00%</b>	135,551	11	0.00%
Commercial paper	-	-	-	-	-	-
Borrowed money	<b>142,381</b>	<b>2,783</b>	<b>1.95%</b>	133,189	2,695	2.02%

**International business**

	Millions of Yen, percentage points					
	FY2004			FY2003		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Interest-earning assets	<b>2,969,950</b>	<b>102,840</b>	<b>3.46%</b>	2,636,420	86,725	3.28%
Loans	<b>605,575</b>	<b>18,143</b>	<b>2.99%</b>	588,125	16,034	2.72%
Investment securities	<b>2,117,270</b>	<b>75,114</b>	<b>3.54%</b>	1,800,518	66,196	3.67%
Call loans and bills bought	<b>10,938</b>	<b>243</b>	<b>2.22%</b>	6,571	72	1.09%
Due from banks	<b>195,966</b>	<b>3,941</b>	<b>2.01%</b>	203,485	2,756	1.35%
Interest-bearing liabilities	<b>3,045,589</b>	<b>63,637</b>	<b>2.08%</b>	2,755,514	60,646	2.20%
Deposits	<b>687,553</b>	<b>14,994</b>	<b>2.18%</b>	700,751	12,480	1.78%
Negotiable certificates of deposit	<b>16,133</b>	<b>417</b>	<b>2.58%</b>	3,796	89	2.35%
Call money and bills sold	<b>5,467</b>	<b>103</b>	<b>1.89%</b>	27,746	332	1.19%
Commercial paper	-	-	-	-	-	-
Borrowed money	<b>330,056</b>	<b>6,365</b>	<b>1.92%</b>	303,468	6,222	2.05%

**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	
	<b>Mar. 2005</b>	<b>60,213</b>	<b>258,246</b>	<b>237,902</b>	<b>48,487</b>	<b>408,014</b>	<b>25,247</b>	-	<b>1,038,111</b>	
Japanese municipal bonds	Mar. 2004	1,691	9,681	18,500	12,633	17,448	-	-	59,955	
	<b>Mar. 2005</b>	<b>1,168</b>	<b>10,629</b>	<b>19,048</b>	<b>5,449</b>	<b>24,190</b>	-	-	<b>60,486</b>	
Japanese corporate bonds	Mar. 2004	47,300	99,913	126,345	30,686	5,995	1,418	0	311,660	
	<b>Mar. 2005</b>	<b>212,550</b>	<b>326,376</b>	<b>237,813</b>	<b>73,914</b>	<b>9,168</b>	<b>1,154</b>	-	<b>860,977</b>	
Japanese corporate stocks	Mar. 2004	-----	-----	-----	-----	-----	-----	713,367	713,367	
	<b>Mar. 2005</b>	-----	-----	-----	-----	-----	-----	758,161	758,161	
Foreign securities and others	Mar. 2004	63,676	210,777	469,971	75,145	547,094	139,840	120,521	1,627,027	
	<b>Mar. 2005</b>	<b>100,918</b>	<b>233,146</b>	<b>353,153</b>	<b>112,575</b>	<b>613,464</b>	<b>243,262</b>	<b>213,190</b>	<b>1,869,710</b>	
Foreign bonds (*1)	Mar. 2004	63,676	210,777	469,971	75,145	546,599	139,555	3,778	1,509,505	
	<b>Mar. 2005</b>	<b>66,590</b>	<b>196,244</b>	<b>346,090</b>	<b>110,055</b>	<b>613,275</b>	<b>242,831</b>	-	<b>1,575,087</b>	
Foreign stocks	Mar. 2004	-----	-----	-----	-----	-----	-----	23,818	23,818	
	<b>Mar. 2005</b>	-----	-----	-----	-----	-----	-----	<b>23,895</b>	<b>23,895</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 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					
	Mar. 2005		Mar. 2004		Change	
	Contract value	Unrealized gain/loss	Contract value	Unrealized gain/loss	Contract value	Unrealized gain/loss
<b>Total</b>	<b>104,699,138</b>	<b>20,056</b>	<b>105,305,255</b>	<b>21,052</b>	<b>-606,116</b>	<b>-996</b>
Interest related transactions	96,965,022	13,777	97,517,426	20,991	-552,403	-7,213
Listed	43,187,668	-11,144	50,012,647	-35,406	-6,824,978	24,262
Interest futures	30,059,084	-11,064	47,903,409	-35,494	-17,844,324	24,429
Sold	15,647,579	1,504	26,176,879	-63,839	-10,529,299	65,343
Purchased	14,411,504	-12,568	21,726,530	28,345	-7,315,025	-40,913
Interest rate options	13,128,584	-79	2,109,237	87	11,019,346	-167
Sold	1,213,479	-112	1,277,742	-1	-64,263	-110
Purchased	11,915,104	32	831,495	89	11,083,609	-56
Over-the-counter	53,777,354	24,922	47,504,779	56,398	6,272,574	-31,476
Forward rate agreement	-	-	-	-	-	-
Interest rate swaps	50,063,081	24,483	45,486,318	55,407	4,576,763	-30,923
Fix Rcv-FI Pay	22,853,621	367,389	21,178,108	641,194	1,675,513	-273,805
FI Rcv-Fix Pay	22,863,816	-343,138	20,183,050	-585,325	2,680,765	242,187
FI Rcv-FI Pay	4,345,643	232	4,125,158	-461	220,485	693
Interest rate options	3,714,272	438	2,018,461	990	1,695,811	-552
Sold	2,316,131	1,892	791,635	-1,383	1,524,496	3,276
Purchased	1,398,141	-1,453	1,226,826	2,374	171,315	-3,828
Others	-	-	-	-	-	-
Currency related transactions	3,869,072	6,931	4,467,771	5,077	-598,698	1,854
Listed	-	-	-	-	-	-
Currency futures	-	-	-	-	-	-
Currency options	-	-	-	-	-	-
Over-the-counter	3,869,072	6,931	4,467,771	5,077	-598,698	1,854
Cross currency swaps	196,388	3,405	48,042	4,374	148,345	-968
Forward	2,626,832	2,432	4,416,385	785	-1,789,553	1,647
Sold	1,184,186	-7,558	2,109,758	64,390	-925,571	-71,949
Purchased	1,442,646	9,990	2,306,627	-63,605	-863,981	73,596
Currency options	1,045,851	1,093	3,342	-81	1,042,509	1,175
Sold	522,760	1,879	1,331	-82	521,429	1,962
Purchased	523,091	-785	2,011	1	521,079	-786
Others	-	-	-	-	-	-
Stock related transactions	317,379	38	8,050	-358	309,329	396
Listed	317,379	38	8,050	-358	309,329	396
Stock index futures	70,380	255	8,050	-358	62,330	614
Sold	40,785	393	8,050	-358	32,734	752
Purchased	29,595	-137	-	-	29,595	-137
Stock index options	246,999	-217	-	-	246,999	-217
Sold	70,833	100	-	-	70,833	100
Purchased	176,165	-318	-	-	176,165	-318
Over-the-counter	-	-	-	-	-	-
Securities options	-	-	-	-	-	-
Securities index swap	-	-	-	-	-	-
Others	-	-	-	-	-	-
Bond related transactions	3,546,163	-693	3,310,507	-4,653	235,656	3,960
Listed	3,503,592	-643	3,310,507	-4,653	193,085	4,010
Bond futures	2,301,824	-481	2,702,772	-4,422	-400,948	3,940
Sold	1,156,618	-1,717	1,339,701	-6,384	-183,083	4,666
Purchased	1,145,205	1,236	1,363,071	1,962	-217,865	-726
Bond futures (OTC Options)	1,201,768	-161	607,734	-231	594,034	69
Sold	693,099	329	160,726	12	532,372	317
Purchased	508,669	-491	447,007	-243	61,661	-248
Over-the-counter	42,571	-49	-	-	42,571	-49
Bond options	42,571	-49	-	-	42,571	-49
Sold	22,651	-39	-	-	22,651	-39
Purchased	19,920	-10	-	-	19,920	-10
Others	-	-	-	-	-	-
Credit derivatives	1,500	1	1,500	-4	-	5
Over-the-counter	1,500	1	1,500	-4	-	5
Credit derivatives	1,500	1	1,500	-4	-	5
Sold	1,500	1	500	2	1,000	-0
Purchased	-	-	1,000	-6	-1,000	6

### Maturity ladder of swaps (Contract value basis)

	Millions of Yen			
	Mar. 2005			
	Less than 1 year	1 year to 5 years	Over 5 years	Total
<b>Total (Gross)</b>	<b>12,295,749</b>	<b>25,922,075</b>	<b>11,845,256</b>	<b>50,063,081</b>
Fix Rcv-FI Pay	4,953,554	12,015,020	5,885,046	22,853,621
FI Rcv-Fix Pay	4,677,894	12,556,711	5,629,210	22,863,816
FI Rcv-FI Pay	2,664,300	1,350,343	331,000	4,345,643

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

	Millions of Yen					
	Mar. 2005		Mar. 2004		Change	
	Contract value	Unrealized gain/loss	Contract value	Unrealized gain/loss	Contract value	Unrealized gain/loss
<b>Total</b>	<b>4,438,213</b>	<b>22,688</b>	2,339,549	-8,552	2,098,664	31,241
Interest related transactions	<b>3,783,716</b>	<b>22,869</b>	1,756,498	-8,337	2,027,217	31,207
Listed	-	-	-	-	-	-
Interest futures	-	-	-	-	-	-
Sold	-	-	-	-	-	-
Purchased	-	-	-	-	-	-
Interest rate options	-	-	-	-	-	-
Sold	-	-	-	-	-	-
Purchased	-	-	-	-	-	-
Over-the-counter	<b>3,783,716</b>	<b>22,869</b>	1,756,498	-8,337	2,027,217	31,207
Forward rate agreements	-	-	-	-	-	-
Interest swaps	<b>3,783,716</b>	<b>22,869</b>	1,756,498	-8,337	2,027,217	31,207
Fix Rcv-FI Pay	<b>3,164,622</b>	-----	1,418,408	-----	1,746,214	-----
FI Rcv-Fix Pay	<b>617,093</b>	-----	336,090	-----	281,003	-----
FI Rcv-FI Pay	<b>2,000</b>	-----	2,000	-----	-	-----
Interest options	-	-	-	-	-	-
Sold	-	-	-	-	-	-
Purchased	-	-	-	-	-	-
Others	-	-	-	-	-	-
Currency related transactions	<b>654,496</b>	<b>-180</b>	<b>583,050</b>	-214	71,446	33
Listed	-	-	-	-	-	-
Currency futures	-	-	-	-	-	-
Currency options	-	-	-	-	-	-
Over-the-counter	<b>654,496</b>	<b>-180</b>	<b>583,050</b>	-214	71,446	33
Cross currency swaps	<b>562,390</b>	<b>-217</b>	<b>514,810</b>	-201	47,579	-15
Forward	<b>92,106</b>	<b>36</b>	<b>68,240</b>	-12	23,866	49
Sold	<b>88,325</b>	-----	<b>65,061</b>	-----	23,263	-----
Purchased	<b>3,781</b>	-----	<b>3,178</b>	-----	603	-----
Currency options	-	-	-	-	-	-
Sold	-	-	-	-	-	-
Purchased	-	-	-	-	-	-
Others	-	-	-	-	-	-

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

	Millions of Yen			
	Mar. 2005			
	Less than 1 year	1 year to 5 years	Over 5 years	Total
<b>Total (Gross)</b>	327,811	2,477,962	977,942	3,783,716
Fix Rcv-FI Pay	270,976	2,198,117	695,529	3,164,622
FI Rcv-Fix Pay	56,834	277,845	282,413	617,093
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>

### (1HFY2004)

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

### (2HFY2004)

	Billions of Yen							
	Sep. 2004	Mar. 2005	Change	Change				Write-off, sales, or collection
				Downgrade (+)	Downgrade(-)	Upgrade (+)	Upgrade (-)	
Bankrupt/practically bankrupt	79.2	<b>15.5</b>	-63.7	8.8	-	-	-0.0	-72.5
Doubtful	47.9	<b>88.1</b>	40.2	65.0	-4.1	0.0	-0.6	-20.1
Loans to substandard debtors	115.3	<b>82.6</b>	-32.6	23.2	-19.1	0.2	-8.3	-28.7
Loans to special mention debtors (excluding loans to substandard debtors)	427.1	<b>348.4</b>	-78.7	62.0	-50.4	7.6	-33.5	-64.3

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

\* Number in the second row in each category denotes difference from Sep. 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)	2.9	0.3	2.5	-	1.7	0.0	1.7	-
		-6.7	-0.0	-6.6	-	-1.9	0.0	-1.9	-
Virtually bankrupt	(Bankrupt / practically bankrupt)	7.4	1.8	5.5	-	3.3	-	3.3	-
		-55.2	0.6	-55.8	-	0.1	-0.1	0.2	-
Potentially bankrupt	(Bankrupt / practically bankrupt)	86.7	29.0	50.4	7.2	1.4	0.0	0.8	0.5
(Doubtful)		43.3	4.5	37.9	0.8	-3.0	0.0	-3.1	0.0
Total		97.0	31.3	58.5	7.2	6.4	0.0	5.8	0.5
		-18.6	5.0	-24.5	0.8	-4.8	-0.1	-4.7	0.0

### Real estate collateral

Banking a/c Legally and virtually bankrupt: approx. 4.3 billion yen; Potentially bankrupt: approx. 41.9 billion yen  
 Trust a/c Legally and virtually bankrupt: approx. 1.5 billion yen; Potentially bankrupt: approx. 0.1 billion yen  
 Total 47.9 billion yen

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

### <Jointly operated money trust>

	Millions of Yen			
	Mar. 2005	Sep. 2004	Mar. 2004	Change from Sep. 2004 to Mar. 2005
Total assets	<b>1,003,068</b>	972,022	967,959	31,045
Loans	<b>182,401</b>	186,864	194,423	-4,463
Securities	<b>43,573</b>	44,371	76,013	-798
Others	<b>777,094</b>	740,787	697,522	36,307
Total liabilities	<b>1,003,068</b>	972,022	967,959	31,045
Principal	<b>1,001,548</b>	970,351	966,350	31,197
Reserve for possible impairment of principal	<b>552</b>	563	585	-11
Others	<b>968</b>	1,107	1,022	-139

### <Loan trust>

	Millions of Yen			
	Mar. 2005	Sep. 2004	Mar. 2004	Change from Sep. 2004 to Mar. 2005
Total assets	<b>1,098,410</b>	1,182,304	1,450,315	-83,893
Loans	<b>553,524</b>	661,428	835,117	-107,903
Securities	<b>40,124</b>	47,980	71,569	-7,855
Others	<b>504,761</b>	472,895	543,628	31,865
Total liabilities	<b>1,098,410</b>	1,182,304	1,450,315	-83,893
Principal	<b>1,086,639</b>	1,170,881	1,434,515	-84,241
Reserve for possible impairment of principal	<b>5,781</b>	6,840	8,275	-1,058
Others	<b>5,989</b>	4,582	7,524	1,406

## 10. Volume of entrusted assets (Non-consolidated)

	Billions of Yen		
	Mar. 2005	Mar. 2004	Change
Pension trust	5,327.1	6,649.1	-1,322.0
Designated money trust	10,466.3	9,974.1	492.2
Specified money trust	5,735.5	9,006.6	-3,271.1
Mutual fund	9,354.0	8,495.4	858.6
Securities trust and custody(*)	26,050.1	24,786.2	1,263.9
Assets held in STB U.S.A. (US\$ Mil)	11,228.0	10,903.7	324.3

(\*) 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		
	Mar. 2005	Mar. 2004	Change
Financial assets	4,945.4	3,566.7	1,378.7
Real estate	2,573.7	1,956.6	617.1
Number of transactions (*)	363	224	139

(\*) Based on the number of trust agreements

## 12. Loans by industry (Non-consolidated)

	Millions of Yen						
	Mar. 2005				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)	8,577,159	912,294	9,489,454	-175,212	8,532,058	1,132,607	9,664,666
Manufacturing	1,191,109	37,288	1,228,397	-42,154	1,214,627	55,924	1,270,551
Agriculture	2,731	-	2,731	988	1,743	-	1,743
Forestry	255	-	255	34	221	-	221
Fishing	2,300	-	2,300	-	2,300	-	2,300
Mining	4,641	205	4,847	856	3,699	292	3,991
Construction	150,797	26,038	176,836	-5,976	138,220	44,592	182,812
Energy and utilities	116,995	77,064	194,059	-13,344	103,823	103,581	207,403
Communication	178,060	13,589	191,649	-24,764	201,804	14,609	216,413
Transportation	545,789	157,080	702,870	30,881	476,524	195,466	671,989
Wholesale and retail	764,458	25,639	790,098	-84,116	836,630	37,583	874,214
Finance and insurance	1,789,986	135,981	1,925,967	-517,599	2,225,150	218,415	2,443,566
Real estate	1,165,728	81,357	1,247,086	319,079	788,300	139,707	928,007
Various services	1,228,574	33,563	1,262,138	-56,904	1,265,370	53,672	1,319,042
Others	1,435,730	324,485	1,760,216	217,801	1,273,647	268,767	1,542,415
Overseas branches and offshore	458,666	-	458,666	102,746	355,919	-	355,919
<b>Total</b>	<b>9,035,826</b>	<b>912,294</b>	<b>9,948,120</b>	<b>-72,465</b>	<b>8,887,978</b>	<b>1,132,607</b>	<b>10,020,586</b>

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

Note: Data for "Finance and insurance" and "Real estate" for Mar. 2005 is reclassified. Pro forma number for FY2003 is -280.3 billion yen for "Finance and insurance" and +280.3 billion yen for "Real estate."

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

	Millions of Yen						
	Mar. 2005				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)	163,800	17,054	180,854	-100,208	241,199	39,864	281,063
Manufacturing	14,007	295	14,302	-3,219	16,958	563	17,521
Agriculture	-	-	-	-	-	-	-
Forestry	-	-	-	-	-	-	-
Fishing	-	-	-	-	-	-	-
Mining	-	-	-	-	-	-	-
Construction	30,387	1,282	31,670	-27,251	49,055	9,866	58,922
Energy and utilities	-	-	-	-	-	-	-
Communication	122	11	134	105	11	17	28
Transportation	4,390	234	4,625	-1,934	5,597	962	6,560
Wholesale and retail	4,254	1,247	5,502	-24,681	27,602	2,580	30,183
Finance and insurance	1,871	65	1,937	-2,608	4,279	265	4,545
Real estate	61,061	3,110	64,172	-36,084	92,916	7,340	100,256
Various services	36,485	4,601	41,086	-1,902	31,453	11,535	42,989
Others	11,219	6,204	17,424	-2,630	13,323	6,731	20,055
Overseas branches and offshore	3,349	-	3,349	-4,495	7,845	-	7,845
<b>Total</b>	<b>167,149</b>	<b>17,054</b>	<b>184,203</b>	<b>-104,704</b>	<b>249,044</b>	<b>39,864</b>	<b>288,908</b>

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

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

	Percentage Points						
	Mar. 2005				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)	<b>83.7</b>	<b>68.3</b>	<b>82.2</b>	<b>-0.7</b>	85.8	65.5	82.9
Manufacturing	<b>87.4</b>	<b>51.6</b>	<b>86.6</b>	<b>3.6</b>	84.0	53.0	83.0
Agriculture	-	-	-	-	-	-	-
Forestry	-	-	-	-	-	-	-
Fishing	-	-	-	-	-	-	-
Mining	-	-	-	-	-	-	-
Construction	<b>78.9</b>	<b>5.1</b>	<b>75.9</b>	<b>7.2</b>	77.4	25.4	68.7
Energy and utilities	-	-	-	-	-	-	-
Communication	<b>80.0</b>	<b>0.0</b>	<b>73.1</b>	<b>59.4</b>	35.7	0.0	13.7
Transportation	<b>91.7</b>	<b>16.4</b>	<b>87.9</b>	<b>-4.9</b>	95.9	74.9	92.8
Wholesale and retail	<b>93.7</b>	<b>98.5</b>	<b>94.8</b>	<b>20.0</b>	72.8	96.9	74.8
Finance and insurance	<b>83.6</b>	<b>100.0</b>	<b>84.1</b>	<b>-6.8</b>	93.0	57.8	90.9
Real estate	<b>92.8</b>	<b>75.2</b>	<b>92.0</b>	<b>-0.5</b>	92.4	92.9	92.5
Various services	<b>67.1</b>	<b>38.8</b>	<b>63.9</b>	<b>-14.7</b>	86.0	58.4	78.6
Others	<b>89.6</b>	<b>96.3</b>	<b>92.0</b>	<b>-1.0</b>	92.2	94.7	93.0
Overseas branches and offshore	<b>33.9</b>	-	<b>33.9</b>	<b>-32.8</b>	66.7	-	66.7
<b>Total</b>	<b>82.7</b>	<b>68.3</b>	<b>81.4</b>	<b>-1.0</b>	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 Guaranty Co., Ltd.	Yen 100 mil.	Housing loan guaranty	100	(100)
Sumishin Loan Guaranty Co., Ltd.	Yen 100 mil.	Housing loan guaranty	100	(100)
Sumishin Business Service Co., Ltd.	Yen 80 mil.	Agency services/temporary staffing/ training services	100	(100)
STB Investment Corporation	Yen 35 mil.	Venture capital	100	(100)
Japan TA Solution, Ltd.	Yen 2,005 mil.	Development and management of systems/ operations of entrusted data processing	80	(80)
Sumishin Life Card Co., Ltd.	Yen 200mil.	Credit cards	51	(51)
Sumishin Card Co., Ltd.	Yen 50 mil.	Credit cards	95	(50)
Sumishin Information Service Co., Ltd.	Yen 100 mil.	Information technology/ commissioned accounting operation	100	(35)
STB Asset Management Co., Ltd.	Yen 300 mil.	Asset management	100	(30)
STB Research Institute Co., Ltd.	Yen 300 mil.	Research and consulting/asset management	100	(29.8)
Sumishin Realty Co., Ltd.	Yen 300 mil.	Residential brokerage	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)
STB Preferred Capital (Cayman) Ltd.	Yen 85,000 mil.	Finance services (preferred stock)	100	(100)
Sumitomo Trust and Banking Co. (U.S.A.)	USD 56 mil.	Banking and trust services	100	(100)
(Affiliates)				
Japan Pension Operation Service, Ltd.	Yen 1,500 mil.	Pension plan administration services	50	(50)
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)
Japan Trustee Information Systems, Ltd.	Yen 300 mil.	Information technology/ commissioned accounting operation	33.3	(5)
STB Leasing Co., Ltd.	Yen 5,064 mil.	General leasing	30.0	(4.9)