

Additional explanatory material
1st Half Fiscal Year 2005
ended on Sep. 30, 2005

The Sumitomo Trust and Banking Co., Ltd.

Table of Contents

1. Breakdown of profit by business group	-----	1
2. Summary of income/expenses in domestic/international business	-----	2
3. Summary of interest-earning assets/interest-bearing liabilities in domestic/international business	-----	3
4. Maturity ladder of securities	-----	4
5. Derivatives reflected upon the statement of income (including trading account)	-----	5
6. Derivatives to which hedge accounting is applicable	-----	6
7. Migration analysis of loans in special mention or worse categories	-----	7
8. Self assessment (potentially bankrupt or worse)	-----	8
9. Balance of principal guaranteed trust a/c	-----	9
10. Volume of entrusted assets	-----	10
11. Securitization	-----	10
12. Loans by industry	-----	11
13. Assets classified under the Financial reconstruction law by industry	-----	12
14. Coverage ratio against assets classified under the Financial reconstruction law	-----	13
15. Sumitomo Trust major group members	-----	14

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				
	1HFY2005		1HFY2004	Change	1HFY2005		1HFY2004	Change	1HFY2005		1HFY2004	Change
	(A)	Change from forecast	(B)	(A) - (B)								
Wholesale financial services	45.1	1.0	42.4	2.6	34.4	32.0	2.4	43.7	34.1	9.6		
Stock transfer agency	3.0	-0.0	2.9	0.2	2.0	1.6	0.5	4.0	2.9	1.1		
Retail financial services	34.8	1.6	30.7	4.0	7.1	5.6	1.6	8.3	6.3	2.0		
Treasury and financial products	37.9	14.0	14.7	23.2	33.4	10.3	23.1	33.4	10.3	23.1		
Fiduciary services	15.2	-0.1	15.6	-0.5	8.4	8.2	0.2	9.9	9.4	0.4		
Pension asset management	11.9	-0.3	12.9	-0.9	5.9	6.3	-0.4	6.2	6.7	-0.5		
Securities processing services	3.3	0.3	2.8	0.5	2.4	1.9	0.5	3.6	2.7	0.9		
Real estate	12.3	3.3	10.3	2.0	8.4	6.6	1.8	9.1	6.8	2.3		
Others*	3.0	-1.3	4.2	-1.1	-3.7	-1.2	-2.5	-3.2	-1.0	-2.2		
Total	148.2	18.4	118.0	30.2	88.0	61.4	26.5	101.1	65.9	35.2		

* 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					
	1HFY2005			1HFY2004		
	Domestic business	International business	Total	Domestic business	International business	Total
Trust fee income	32,083	-	32,083	37,253	-	37,253
Net interest income	58,178	10,319	68,497	50,209	18,738	68,948
			827			776
Interest income	73,272	47,697	120,142	64,898	49,882	114,004
			827			776
Interest expenses	15,093	37,378	51,644	14,688	31,143	45,055
Net fees and commissions	24,747	-641	24,106	15,205	-110	15,095
Fees and commissions received	41,629	1,145	42,775	30,365	1,615	31,980
Fees and commissions paid	16,881	1,787	18,668	15,160	1,725	16,885
Net gains on trading	2,609	-191	2,418	1,981	-526	1,454
Trading revenue	2,474	-4	2,470	1,894	-353	1,541
Trading expenses	-135	186	51	-86	172	86
Net other operating income	6,069	13,721	19,791	-3,916	-3,942	-7,859
Other operating income	7,588	21,173	28,761	7,833	16,187	24,021
Other operating expenses	1,518	7,451	8,970	11,750	20,129	31,880

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					
	1HFY2005			1HFY2004		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Interest-earning assets	12,545,198	73,272	1.16%	11,070,551	64,898	1.16%
Loans	8,600,809	49,235	1.14%	7,956,440	50,722	1.27%
Investment securities	2,807,386	14,672	1.04%	2,178,949	8,823	0.80%
Call loans and bills bought	48,033	0	0.00%	133,066	0	0.00%
Due from banks	10	0	0.00%	5	0	0.00%
Interest-bearing liabilities	12,392,500	15,093	0.24%	11,050,367	14,688	0.26%
Deposits	8,356,192	8,713	0.20%	7,947,677	8,675	0.21%
Negotiable certificates of deposit	1,708,245	269	0.03%	1,057,611	171	0.03%
Call money and bills sold	307,924	2	0.00%	67,300	0	0.00%
Commercial paper	-	-	-	-	-	-
Borrowed money	145,016	1,410	1.94%	139,940	1,378	1.96%

International business

	Millions of Yen, percentage points					
	1HFY2005			1HFY2004		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Interest-earning assets	3,063,439	47,697	3.10%	2,996,697	49,882	3.32%
Loans	782,800	14,376	3.66%	599,626	8,206	2.72%
Investment securities	2,017,260	34,080	3.36%	2,163,561	35,134	3.23%
Call loans and bills bought	45,144	728	3.21%	5,720	45	1.58%
Due from banks	193,066	3,038	3.13%	188,951	1,574	1.66%
Interest-bearing liabilities	3,093,092	37,378	2.41%	3,056,160	31,143	2.03%
Deposits	937,841	15,285	3.25%	683,618	6,492	1.89%
Negotiable certificates of deposit	39,611	694	3.49%	6,613	63	1.90%
Call money and bills sold	18,329	305	3.32%	6,648	54	1.63%
Commercial paper	-	-	-	-	-	-
Borrowed money	305,909	2,874	1.87%	325,259	3,215	1.97%

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. 2005	60,213	258,246	237,902	48,487	408,014	25,247	-	1,038,111	
	Sep. 2005	160,267	191,879	294,592	21,029	295,844	160,853	-	1,124,466	
Japanese municipal bonds	Mar. 2005	1,168	10,629	19,048	5,449	24,190	-	-	60,486	
	Sep. 2005	3,879	15,346	20,885	2,857	27,291	-	-	70,261	
Japanese corporate bonds	Mar. 2005	212,550	326,376	237,813	73,914	9,168	1,154	-	860,977	
	Sep. 2005	277,351	371,116	250,914	86,005	15,357	1,427	-	1,002,173	
Japanese corporate stocks	Mar. 2005	-----	-----	-----	-----	-----	-----	758,161	758,161	
	Sep. 2005	-----	-----	-----	-----	-----	-----	851,046	851,046	
Foreign securities and others	Mar. 2005	100,918	233,146	353,153	112,575	613,464	243,262	213,190	1,869,710	
	Sep. 2005	97,592	390,311	540,500	210,790	615,752	336,503	245,049	2,436,500	
Foreign bonds (*1)	Mar. 2005	66,590	196,244	346,090	110,055	613,275	242,831	-	1,575,087	
	Sep. 2005	55,231	320,019	499,698	208,806	606,399	336,080	-	2,026,235	
Foreign stocks	Mar. 2005	-----	-----	-----	-----	-----	-----	23,895	23,895	
	Sep. 2005	-----	-----	-----	-----	-----	-----	26,813	26,813	

(*1) Most of foreign bonds are US Treasuries and Euro Bonds. 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. 2005		Mar. 2005		Change	
	Contract value	Unrealized gain/loss	Contract value	Unrealized gain/loss	Contract value	Unrealized gain/loss
Total	101,946,018	32,051	104,699,138	20,056	-2,753,120	11,995
Interest related transactions	90,886,906	21,131	96,965,022	13,777	-6,078,116	7,353
Listed	30,479,894	-8,125	43,187,668	-11,144	-12,707,774	3,018
Interest futures	29,081,589	-8,132	30,059,084	-11,064	-977,494	2,932
Sold	14,247,259	3,638	15,647,579	1,504	-1,400,319	2,134
Purchased	14,834,330	-11,770	14,411,504	-12,568	422,825	797
Interest rate options	1,398,304	6	13,128,584	-79	-11,730,279	86
Sold	791,418	-8	1,213,479	-112	-422,060	104
Purchased	606,885	14	11,915,104	32	-11,308,219	-18
Over-the-counter	60,407,012	29,257	53,777,354	24,922	6,629,658	4,335
Forward rate agreement	-	-	-	-	-	-
Interest rate swaps(*)	53,075,262	26,595	50,063,081	24,483	3,012,181	2,112
Fix Rcv-FI Pay	24,633,517	298,561	22,853,621	367,389	1,779,896	-68,828
FI Rcv-Fix Pay	25,521,458	-272,588	22,863,816	-343,138	2,657,642	70,549
FI Rcv-FI Pay	2,920,286	623	4,345,643	232	-1,425,357	391
Interest rate options	7,331,749	2,662	3,714,272	438	3,617,477	2,223
Sold	5,268,545	6,558	2,316,131	1,892	2,952,413	4,665
Purchased	2,063,204	-3,896	1,398,141	-1,453	665,063	-2,442
Others	-	-	-	-	-	-
Currency related transactions	7,188,013	12,130	3,869,072	6,931	3,318,940	5,198
Listed	-	-	-	-	-	-
Currency futures	-	-	-	-	-	-
Currency options	-	-	-	-	-	-
Over-the-counter	7,188,013	12,130	3,869,072	6,931	3,318,940	5,198
Cross currency swaps	305,408	1,283	196,388	3,405	109,020	-2,121
Forward	5,106,816	10,814	2,626,832	2,432	2,479,984	8,381
Sold	2,426,122	-45,538	1,184,186	-7,558	1,241,935	-37,979
Purchased	2,680,694	56,352	1,442,646	9,990	1,238,048	46,361
Currency options	1,775,787	32	1,045,851	1,093	729,936	-1,061
Sold	1,060,152	-883	522,760	1,879	537,391	-2,762
Purchased	715,635	916	523,091	-785	192,544	1,701
Others	-	-	-	-	-	-
Stock related transactions	237,103	-878	317,379	38	-80,275	-916
Listed	237,103	-878	317,379	38	-80,275	-916
Stock index futures	110,742	-727	70,380	255	40,361	-983
Sold	59,427	-1,704	40,785	393	18,642	-2,098
Purchased	51,314	977	29,595	-137	21,719	1,115
Stock index options	126,361	-150	246,999	-217	-120,637	67
Sold	75,230	152	70,833	100	4,396	52
Purchased	51,131	-303	176,165	-318	-125,033	14
Over-the-counter	-	-	-	-	-	-
Securities options	-	-	-	-	-	-
Securities index swap	-	-	-	-	-	-
Others	-	-	-	-	-	-
Bond related transactions	3,510,441	-226	3,546,163	-693	-35,722	466
Listed	3,417,998	-289	3,503,592	-643	-85,593	354
Bond futures	2,660,861	32	2,301,824	-481	359,037	513
Sold	1,357,578	11,963	1,156,618	-1,717	200,960	13,681
Purchased	1,303,282	-11,931	1,145,205	1,236	158,077	-13,167
Bond futures (OTC Options)	757,137	-321	1,201,768	-161	-444,630	-159
Sold	465,022	309	693,099	329	-228,077	-20
Purchased	292,115	-631	508,669	-491	-216,553	-139
Over-the-counter	92,442	62	42,571	-49	49,871	112
Bond options	92,442	62	42,571	-49	49,871	112
Sold	42,437	-18	22,651	-39	19,786	21
Purchased	50,005	80	19,920	-10	30,085	90
Others	-	-	-	-	-	-
Commodity related	52	-0	-	-	52	-0
Listed	52	-0	-	-	52	-0
Commodity futures	52	-0	-	-	52	-0
Sold	52	-0	-	-	52	-0
Purchased	-	-	-	-	-	-
Credit derivatives	123,500	-105	1,500	1	122,000	-106
Over-the-counter	123,500	-105	1,500	1	122,000	-106
Credit derivatives	123,500	-105	1,500	1	122,000	-106
Sold	83,500	-42	1,500	1	82,000	-43
Purchased	40,000	-62	-	-	40,000	-62

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

	Millions of Yen			
	Sep. 2005			
	Less than 1 year	1 year to 5 years	Over 5 years	Total
Total (Gross)	10,656,480	28,825,133	13,593,648	53,075,262
Fix Rcv-FI Pay	4,306,940	13,400,226	6,926,350	24,633,517
FI Rcv-Fix Pay	4,821,639	14,344,670	6,355,148	25,521,458
FI Rcv-FI Pay	1,527,900	1,080,236	312,150	2,920,286

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

	Millions of Yen					
	Sep. 2005		Mar. 2005		Change	
	Contract value	Unrealized gain/loss	Contract value	Unrealized gain/loss	Contract value	Unrealized gain/loss
Total	4,885,367	2,494	4,438,213	22,688	447,153	-20,194
Interest related transactions	4,381,187	2,576	3,783,716	22,869	597,471	-20,293
Listed	-	-	-	-	-	-
Interest futures	-	-	-	-	-	-
Sold	-	-	-	-	-	-
Purchased	-	-	-	-	-	-
Interest rate options	-	-	-	-	-	-
Sold	-	-	-	-	-	-
Purchased	-	-	-	-	-	-
Over-the-counter	4,381,187	2,576	3,783,716	22,869	597,471	-20,293
Forward rate agreements	-	-	-	-	-	-
Interest swaps(*)	4,381,187	2,576	3,783,716	22,869	597,471	-20,293
Fix Rcv-FI Pay	3,712,110	-----	3,164,622	-----	547,488	-----
FI Rcv-Fix Pay	667,077	-----	617,093	-----	49,983	-----
FI Rcv-FI Pay	2,000	-----	2,000	-----	-	-----
Interest options	-	-	-	-	-	-
Sold	-	-	-	-	-	-
Purchased	-	-	-	-	-	-
Others	-	-	-	-	-	-
Currency related transactions	504,179	-82	654,496	-180	-150,317	98
Listed	-	-	-	-	-	-
Currency futures	-	-	-	-	-	-
Currency options	-	-	-	-	-	-
Over-the-counter	504,179	-82	654,496	-180	-150,317	98
Cross currency swaps	408,446	-120	562,390	-217	-153,943	97
Forward	95,732	38	92,106	36	3,625	1
Sold	89,569	-----	88,325	-----	1,244	-----
Purchased	6,162	-----	3,781	-----	2,381	-----
Currency options	-	-	-	-	-	-
Sold	-	-	-	-	-	-
Purchased	-	-	-	-	-	-
Others	-	-	-	-	-	-

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

	Millions of Yen			
	Sep. 2005			
	Less than 1 year	1 year to 5 years	Over 5 years	Total
Total (Gross)	480,135	2,872,763	1,028,289	4,381,187
Fix Rcv-FI Pay	428,004	2,541,101	743,005	3,712,110
FI Rcv-Fix Pay	52,130	329,661	285,284	667,077
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>

(2HFY2004)

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

(1HFY2005)

	Billions of Yen							
	Mar. 2005	Sep. 2005	Change	Change				Write-off, sales, or collection
				Downgrade (+)	Downgrade(-)	Upgrade (+)	Upgrade (-)	
Bankrupt/practically bankrupt	15.5	42.2	26.7	35.5	-	-	-3.3	-5.5
Doubtful	88.1	20.6	-67.5	5.1	-34.1	0.2	-13.7	-24.9
Loans to substandard debtors	82.6	81.2	-1.5	0.1	-3.0	13.7	-4.1	-8.2
Loans to special mention debtors (excluding loans to substandard debtors)	348.4	291.1	-57.3	25.9	-1.9	4.3	-103.4	17.8

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

* Number in the second row in each category denotes difference from Mar. 2005.

(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	2.2	0.4	1.7	-	0.2	-	0.2	-
		-0.6	0.0	-0.7	-	-1.4	-0.0	-1.4	-
Virtually bankrupt	Bankrupt / practically bankrupt	36.6	4.2	32.3	-	3.1	0.0	3.1	-
		29.1	2.3	26.8	-	-0.2	0.0	-0.2	-
Potentially bankrupt	Bankrupt / practically bankrupt	19.4	10.2	6.6	2.4	1.2	0.0	0.8	0.2
(Doubtful)		-67.2	-18.7	-43.7	-4.7	-0.1	0.0	0.0	-0.2
Total		58.2	14.9	40.8	2.4	4.5	0.0	4.2	0.2
		-38.8	-16.3	-17.7	-4.7	-1.8	0.0	-1.6	-0.2

Real estate collateral

Banking a/c Legally and virtually bankrupt: approx. 32.3 billion yen; Potentially bankrupt: approx. 4.4 billion yen
 Trust a/c Legally and virtually bankrupt: approx. 0.3 billion yen; Potentially bankrupt: approx. 0.2 billion yen
 Total 37.4 billion yen

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

<Jointly operated money trust>

	Millions of Yen			
	Sep. 2005	Mar. 2005	Sep. 2004	Change from Mar. 2005 to Sep. 2005
Total assets	1,104,676	1,003,068	972,022	101,608
Loans	174,423	182,401	186,864	-7,977
Securities	43,620	43,573	44,371	47
Others	886,632	777,094	740,787	109,538
Total liabilities	1,104,676	1,003,068	972,022	101,608
Principal	1,102,798	1,001,548	970,351	101,249
Reserve for possible impairment of principal	524	552	563	-27
Others	1,353	968	1,107	385

<Loan trust>

	Millions of Yen			
	Sep. 2005	Mar. 2005	Sep. 2004	Change from Mar. 2005 to Sep. 2005
Total assets	1,016,241	1,098,410	1,182,304	-82,168
Loans	464,465	553,524	661,428	-89,059
Securities	26,059	40,124	47,980	-14,065
Others	525,717	504,761	472,895	20,955
Total liabilities	1,016,241	1,098,410	1,182,304	-82,168
Principal	1,004,356	1,086,639	1,170,881	-82,283
Reserve for possible impairment of principal	5,431	5,781	6,840	-350
Others	6,453	5,989	4,582	464

10. Volume of entrusted assets (Non-consolidated)

	Billions of Yen		
	Sep. 2005	Mar. 2005	Change
Pension trust	5,833.1	5,327.1	506.0
Designated money trust	10,939.1	10,466.3	472.8
Specified money trust	5,962.2	5,735.5	226.7
Mutual fund	10,671.2	9,354.0	1,317.2
Securities trust and custody(*)	29,676.0	26,050.1	3,625.9
Assets held in STB U.S.A. (US\$ Mil)	12,107.6	11,228.0	879.6

(*) 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. 2005	Mar. 2005	Change
Financial assets	5,081.8	4,945.4	136.4
Real estate	3,029.1	2,573.7	455.4
Number of transactions (*)	508	363	145

(*) Based on the number of trust agreements

12. Loans by industry (Non-consolidated)

	Millions of Yen						
	Sep. 2005				Mar. 2005		
	Banking a/c	Trust a/c (*)	Banking + trust a/c		Banking a/c	Trust a/c (*)	Banking + trust a/c
			Change from Mar. 2005				
Domestic Branches (excluding offshore)	9,350,986	848,987	10,199,974	710,519	8,577,159	912,294	9,489,454
Manufacturing	1,187,466	33,149	1,220,615	-7,782	1,191,109	37,288	1,228,397
Agriculture	3,290	-	3,290	559	2,731	-	2,731
Forestry	210	-	210	-45	255	-	255
Fishing	2,300	-	2,300	-	2,300	-	2,300
Mining	6,409	166	6,576	1,729	4,641	205	4,847
Construction	143,877	22,923	166,800	-10,035	150,797	26,038	176,836
Energy and utilities	135,158	64,396	199,554	5,494	116,995	77,064	194,059
Communication	172,634	13,245	185,880	-5,769	178,060	13,589	191,649
Transportation	582,613	142,025	724,639	21,768	545,789	157,080	702,870
Wholesale and retail	856,944	24,266	881,210	91,112	764,458	25,639	790,098
Finance and insurance	2,022,121	107,188	2,129,309	203,342	1,789,986	135,981	1,925,967
Real estate	1,247,554	62,490	1,310,044	62,958	1,165,728	81,357	1,247,086
Various services	1,411,341	28,946	1,440,288	178,149	1,228,574	33,563	1,262,138
Others	1,579,064	350,189	1,929,254	169,038	1,435,730	324,485	1,760,216
Overseas branches and offshore	552,913	-	552,913	94,247	458,666	-	458,666
Total	9,903,899	848,987	10,752,887	804,766	9,035,826	912,294	9,948,120

(*) 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. 2005				Mar. 2005		
	Banking a/c	Trust a/c (*)	Banking + trust a/c		Banking a/c	Trust a/c (*)	Banking + trust a/c
			Change from Mar. 2005				
Domestic branches (excluding Offshore)	124,733	14,807	139,541	-41,313	163,800	17,054	180,854
Manufacturing	12,557	261	12,819	-1,483	14,007	295	14,302
Agriculture	-	-	-	-	-	-	-
Forestry	-	-	-	-	-	-	-
Fishing	-	-	-	-	-	-	-
Mining	-	-	-	-	-	-	-
Construction	18,764	1,003	19,767	-11,902	30,387	1,282	31,670
Energy and utilities	-	-	-	-	-	-	-
Communication	278	-	278	144	122	11	134
Transportation	4,215	204	4,419	-205	4,390	234	4,625
Wholesale and retail	2,651	1,336	3,988	-1,513	4,254	1,247	5,502
Finance and insurance	439	65	505	-1,431	1,871	65	1,937
Real estate	41,238	1,773	43,011	-21,160	61,061	3,110	64,172
Various services	34,538	4,232	38,770	-2,316	36,485	4,601	41,086
Others	10,049	5,930	15,980	-1,444	11,219	6,204	17,424
Overseas branches and offshore	1,768	-	1,768	-1,580	3,349	-	3,349
Total	126,501	14,807	141,309	-42,894	167,149	17,054	184,203

(*) 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. 2005				Mar. 2005		
	Banking a/c	Trust a/c (*)	Banking + trust a/c		Banking a/c	Trust a/c (*)	Banking + trust a/c
			Change from Mar. 2005				
Domestic branches (excluding Offshore)	86.1	67.6	84.2	2.0	83.7	68.3	82.2
Manufacturing	97.7	47.7	96.7	10.1	87.4	51.6	86.6
Agriculture	-	-	-	-	-	-	-
Forestry	-	-	-	-	-	-	-
Fishing	-	-	-	-	-	-	-
Mining	-	-	-	-	-	-	-
Construction	83.1	6.9	79.2	3.3	78.9	5.1	75.9
Energy and utilities	-	-	-	-	-	-	-
Communication	80.0	-	80.0	6.9	80.0	0.0	73.1
Transportation	91.7	18.8	88.3	0.4	91.7	16.4	87.9
Wholesale and retail	90.5	88.6	89.9	-4.9	93.7	98.5	94.8
Finance and insurance	96.4	100.0	96.8	12.7	83.6	100.0	84.1
Real estate	98.9	73.2	97.9	5.9	92.8	75.2	92.0
Various services	64.7	34.9	61.4	-2.5	67.1	38.8	63.9
Others	94.6	97.1	95.5	3.5	89.6	96.3	92.0
Overseas branches and offshore	36.3	-	36.3	2.4	33.9	-	33.9
Total	85.4	67.6	83.6	2.2	82.7	68.3	81.4

(*) 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)		Billions of Yen		
					Net income		
					1HFY2005	1HFY2004	Change
(Subsidiaries)							
The Sumishin Shinko Co., Ltd.	Yen 50 mil.	Property maintenance	100	(100)	-0.6	0.1	-0.7
Sumishin Guaranty Co., Ltd.	Yen 100 mil.	Housing loan guaranty	100	(100)	0.8	0.9	-0.1
STB Wealth Partners Co., Ltd.	Yen 155 mil.	Consulting	100	(100)	-0.0	-----	-----
Sumishin Business Service Co., Ltd.	Yen 80 mil.	Agency services/temporary staffing/ training services	100	(100)	-0.0	0.1	-0.1
STB Investment Corporation	Yen 35 mil.	Venture capital	100	(100)	0.0	0.0	-0.0
Japan TA Solution, Ltd.	Yen 2,005 mil.	Development and management of systems/ operations of entrusted data processing	80	(80)	-0.2	-0.6	0.3
Sumishin Matsushita Financial Services Co., Ltd.	Yen 20,520 mil.	General leasing/credit cards	66	(66)	3.0	-----	-----
Sumishin Life Card Co., Ltd.	Yen 200 mil.	Credit cards	51	(51)	-0.0	-----	-----
Sumishin Card Co., Ltd.	Yen 50 mil.	Credit cards	95	(50)	0.1	0.0	0.0
Sumishin Information Service Co., Ltd.	Yen 100 mil.	Information technology/ commissioned accounting operation	100	(35)	0.2	0.0	0.1
STB Asset Management Co., Ltd.	Yen 300 mil.	Asset management	100	(30)	0.2	0.1	0.0
STB Research Institute Co., Ltd.	Yen 300 mil.	Research and consulting/asset management	100	(29.8)	-0.1	-0.1	-0.0
Sumishin Realty Co., Ltd.	Yen 300 mil.	Residential brokerage	100	(5)	0.5	0.1	0.3
The Sumitomo Trust Finance (H.K.) Ltd.	USD 45 mil.	Banking and security services	100	(100)	0.1	0.0	0.0
Sumitomo Trust and Banking (Luxembourg) S.A.	USD 30 mil.	Banking, security, and trust services	100	(100)	0.0	0.0	0.0
STB Preferred Capital (Cayman) Ltd.	Yen 85,000 mil.	Finance services (preferred stock)	100	(100)	1.2	1.2	-0.0
Sumitomo Trust and Banking Co. (U.S.A.)	USD 56 mil.	Banking and trust services	100	(100)	0.5	0.3	0.1
STB Consulting (China) Co., Ltd.	Yen 50 mil.	Consulting	100	(100)	0.0	-----	-----
(Affiliates)							
Japan Pension Operation Service, Ltd.	Yen 1,500 mil.	Pension plan administration services	50	(50)	-0.1	-----	-----
BUSINEXT CORPORATION	Yen 4,000 mil.	Finance services	40	(40)	1.6	0.1	1.4
Human Resource Management & Consulting Co., Ltd.	Yen 519 mil.	Employees data administration	38.9	(38.9)	0.0	-0.0	0.0
Top REIT Asset Management Co., Ltd.	Yen 300 mil.	Investment company (Asset management)	38	(38)	-0.0	-----	-----
Japan Trustee Services Bank, Ltd.	Yen 51,000 mil.	Trust and banking	33.3	(33.3)	0.3	0.8	-0.5
Japan Trustee Information Systems, Ltd.	Yen 300 mil.	Information technology/ commissioned accounting operation	33.3	(5)	0.0	0.0	0.0
STB Leasing Co., Ltd.	Yen 5,064 mil.	General leasing	30.0	(4.9)	1.6	1.6	-0.0