

*Additional explanatory material*

*Fiscal Year 2005  
ended on Mar. 31, 2006*

***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		
	FY2005	FY2004	Change	FY2005	FY2004	Change	FY2005	FY2004	Change
Wholesale financial services	<b>93.8</b>	87.8	6.0	<b>72.1</b>	67.1	5.0	<b>93.1</b>	72.8	20.2
Stock transfer agency	<b>6.2</b>	5.9	0.3	<b>4.1</b>	3.6	0.5	<b>8.2</b>	6.8	1.3
Retail financial services	<b>73.4</b>	65.7	7.7	<b>17.1</b>	14.4	2.6	<b>19.9</b>	17.2	2.8
Treasury and financial products	<b>48.6</b>	47.3	1.3	<b>39.4</b>	38.2	1.3	<b>39.4</b>	38.2	1.3
Fiduciary services	<b>34.1</b>	33.9	0.2	<b>20.6</b>	18.9	1.6	<b>24.0</b>	21.3	2.7
Pension asset management	<b>27.9</b>	28.8	-0.9	<b>16.0</b>	15.6	0.4	<b>16.7</b>	17.0	-0.3
Securities processing services	<b>6.2</b>	5.1	1.1	<b>4.6</b>	3.4	1.2	<b>7.3</b>	4.3	3.0
Real estate	<b>34.2</b>	23.7	10.5	<b>26.4</b>	16.5	9.9	<b>29.6</b>	17.7	11.9
Others*	<b>2.2</b>	4.2	-2.0	<b>-11.0</b>	-6.9	-4.1	<b>-9.9</b>	-6.0	-3.9
<b>Total</b>	<b>286.2</b>	262.5	23.6	<b>164.6</b>	148.2	16.3	<b>196.2</b>	161.1	35.1

\* 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					
	FY2005			FY2004		
	Domestic business	International business	Total	Domestic business	International business	Total
Trust fee income	<b>68,900</b>	-	<b>68,900</b>	71,316	-	71,316
Net interest income	<b>126,438</b>	<b>16,516</b>	<b>142,955</b>	107,731	39,203	146,935
Interest income			<b>1,678</b>			1,594
	<b>157,336</b>	<b>109,595</b>	<b>265,252</b>	137,231	102,840	238,477
Interest expenses			<b>1,678</b>			1,594
	<b>30,897</b>	<b>93,078</b>	<b>122,297</b>	29,499	63,637	91,542
Net fees and commissions	<b>62,042</b>	<b>-737</b>	<b>61,305</b>	38,732	-563	38,169
Fees and commissions received	<b>95,540</b>	<b>3,043</b>	<b>98,583</b>	69,333	3,072	72,405
Fees and commissions paid	<b>33,497</b>	<b>3,780</b>	<b>37,278</b>	30,600	3,635	34,236
Net gains on trading	<b>5,965</b>	<b>-460</b>	<b>5,504</b>	4,665	-498	4,166
Trading revenue	<b>6,507</b>	<b>-189</b>	<b>6,317</b>	4,468	-229	4,239
Trading expenses	<b>542</b>	<b>270</b>	<b>812</b>	-197	269	72
Net other operating income	<b>-508</b>	<b>7,306</b>	<b>6,798</b>	-419	-3,694	-4,113
Other operating income	<b>14,371</b>	<b>26,174</b>	<b>40,545</b>	16,071	30,786	46,858
Other operating expenses	<b>14,879</b>	<b>18,868</b>	<b>33,747</b>	16,490	34,481	50,972

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					
	FY2005			FY2004		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Interest-earning assets	13,328,224	157,336	1.18%	11,510,539	137,231	1.19%
Loans	8,927,097	98,686	1.10%	8,088,711	102,155	1.26%
Investment securities	3,164,454	38,037	1.20%	2,421,462	21,898	0.90%
Call loans and bills bought	35,791	0	0.00%	114,567	1	0.00%
Due from banks	114	0	0.01%	23	0	0.00%
Interest-bearing liabilities	13,193,907	30,897	0.23%	11,432,586	29,499	0.25%
Deposits	8,478,884	17,562	0.20%	8,054,150	17,371	0.21%
Negotiable certificates of deposit	1,844,268	647	0.03%	1,215,203	386	0.03%
Call money and bills sold	472,961	32	0.00%	190,894	4	0.00%
Commercial paper	-	-	-	-	-	-
Borrowed money	152,147	2,866	1.88%	142,381	2,783	1.95%

**International business**

	Millions of Yen, percentage points					
	FY2005			FY2004		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Interest-earning assets	3,371,362	109,595	3.25%	2,969,950	102,840	3.46%
Loans	856,385	34,068	3.97%	605,575	18,143	2.99%
Investment securities	2,243,764	79,338	3.53%	2,117,270	75,114	3.54%
Call loans and bills bought	54,704	2,076	3.79%	10,938	243	2.22%
Due from banks	194,148	6,900	3.55%	195,966	3,941	2.01%
Interest-bearing liabilities	3,389,193	93,078	2.74%	3,045,589	63,637	2.08%
Deposits	1,060,386	38,133	3.59%	687,553	14,994	2.18%
Negotiable certificates of deposit	43,524	1,789	4.11%	16,133	417	2.58%
Call money and bills sold	12,558	435	3.47%	5,467	103	1.89%
Commercial paper	-	-	-	-	-	-
Borrowed money	292,966	5,919	2.02%	330,056	6,365	1.92%

**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	
	<b>Mar. 2006</b>	<b>239,842</b>	<b>241,861</b>	<b>246,199</b>	<b>241,375</b>	<b>266,742</b>	<b>149,923</b>	-	<b>1,385,944</b>	
Japanese municipal bonds	Mar. 2005	1,168	10,629	19,048	5,449	24,190	-	-	60,486	
	<b>Mar. 2006</b>	<b>4,508</b>	<b>20,822</b>	<b>16,781</b>	<b>5,989</b>	<b>32,060</b>	-	-	<b>80,163</b>	
Japanese corporate bonds	Mar. 2005	212,550	326,376	237,813	73,914	9,168	1,154	-	860,977	
	<b>Mar. 2006</b>	<b>324,927</b>	<b>364,697</b>	<b>203,202</b>	<b>64,416</b>	<b>19,933</b>	<b>2,292</b>	-	<b>979,470</b>	
Japanese corporate stocks	Mar. 2005	-----	-----	-----	-----	-----	-----	758,161	758,161	
	<b>Mar. 2006</b>	-----	-----	-----	-----	-----	-----	<b>1,239,508</b>	<b>1,239,508</b>	
Foreign securities and others	Mar. 2005	100,918	233,146	353,153	112,575	613,464	243,262	213,190	1,869,710	
	<b>Mar. 2006</b>	<b>96,731</b>	<b>310,059</b>	<b>456,960</b>	<b>246,661</b>	<b>501,079</b>	<b>362,534</b>	<b>278,945</b>	<b>2,252,971</b>	
Foreign bonds (*1)	Mar. 2005	66,590	196,244	346,090	110,055	613,275	242,831	-	1,575,087	
	<b>Mar. 2006</b>	<b>34,498</b>	<b>204,412</b>	<b>431,977</b>	<b>241,118</b>	<b>472,003</b>	<b>362,229</b>	-	<b>1,746,238</b>	
Foreign stocks	Mar. 2005	-----	-----	-----	-----	-----	-----	23,895	23,895	
	<b>Mar. 2006</b>	-----	-----	-----	-----	-----	-----	<b>32,092</b>	<b>32,092</b>	

(\*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					
	Mar. 2006		Mar. 2005		Change	
	Contract value	Unrealized gain/loss	Contract value	Unrealized gain/loss	Contract value	Unrealized gain/loss
<b>Total</b>	<b>121,679,291</b>	<b>31,387</b>	<b>104,699,138</b>	<b>20,056</b>	<b>16,980,152</b>	<b>11,331</b>
Interest related transactions	110,843,615	26,371	96,965,022	13,777	13,878,593	12,593
Listed	37,794,968	-1,422	43,187,668	-11,144	-5,392,699	9,722
Interest futures	35,668,796	-1,316	30,059,084	-11,064	5,609,712	9,747
Sold	17,870,918	19,763	15,647,579	1,504	2,223,338	18,259
Purchased	17,797,878	-21,080	14,411,504	-12,568	3,386,373	-8,511
Interest rate options	2,126,171	-105	13,128,584	-79	-11,002,412	-25
Sold	1,120,469	-262	1,213,479	-112	-93,010	-150
Purchased	1,005,702	157	11,915,104	32	-10,909,402	124
Over-the-counter	73,048,647	27,793	53,777,354	24,922	19,271,292	2,871
Forward rate agreement	-	-	-	-	-	-
Interest rate swaps(*)	62,675,135	20,642	50,063,081	24,483	12,612,053	-3,840
Fix Rcv-FI Pay	30,165,870	-304,106	22,853,621	367,389	7,312,248	-671,496
FI Rcv-Fix Pay	30,436,786	322,777	22,863,816	-343,138	7,572,970	665,915
FI Rcv-FI Pay	2,072,478	1,972	4,345,643	232	-2,273,165	1,739
Interest rate options	10,373,511	7,150	3,714,272	438	6,659,238	6,712
Sold	7,282,762	1,706	2,316,131	1,892	4,966,630	-186
Purchased	3,090,749	5,444	1,398,141	-1,453	1,692,608	6,898
Others	-	-	-	-	-	-
Currency related transactions	8,620,623	4,899	3,869,072	6,931	4,751,551	-2,032
Listed	-	-	-	-	-	-
Currency futures	-	-	-	-	-	-
Currency options	-	-	-	-	-	-
Over-the-counter	8,620,623	4,899	3,869,072	6,931	4,751,551	-2,032
Cross currency swaps	403,409	30	196,388	3,405	207,020	-3,375
Forward	6,037,281	6,993	2,626,832	2,432	3,410,448	4,561
Sold	2,594,785	-32,095	1,184,186	-7,558	1,410,599	-24,537
Purchased	3,442,496	39,089	1,442,646	9,990	1,999,849	29,098
Currency options	2,179,933	-2,124	1,045,851	1,093	1,134,081	-3,218
Sold	1,186,383	-6,304	522,760	1,879	663,623	-8,183
Purchased	993,549	4,179	523,091	-785	470,458	4,965
Others	-	-	-	-	-	-
Stock related transactions	129,092	-399	317,379	38	-188,286	-437
Listed	129,092	-399	317,379	38	-188,286	-437
Stock index futures	85,024	-405	70,380	255	14,643	-661
Sold	39,988	-977	40,785	393	-797	-1,371
Purchased	45,036	572	29,595	-137	15,440	710
Stock index options	44,068	6	246,999	-217	-202,930	224
Sold	33,480	48	70,833	100	-37,352	-51
Purchased	10,587	-42	176,165	-318	-165,577	276
Over-the-counter	-	-	-	-	-	-
Securities options	-	-	-	-	-	-
Securities index swap	-	-	-	-	-	-
Others	-	-	-	-	-	-
Bond related transactions	1,962,459	944	3,546,163	-693	-1,583,704	1,637
Listed	1,947,586	956	3,503,592	-643	-1,556,005	1,600
Bond futures	1,396,454	612	2,301,824	-481	-905,369	1,094
Sold	729,921	4,608	1,156,618	-1,717	-426,697	6,326
Purchased	666,533	-3,995	1,145,205	1,236	-478,672	-5,232
Bond futures (OTC Options)	551,131	344	1,201,768	-161	-650,636	506
Sold	321,765	42	693,099	329	-371,334	-287
Purchased	229,366	301	508,669	-491	-279,302	793
Over-the-counter	14,872	-12	42,571	-49	-27,698	37
Bond options	14,872	-12	42,571	-49	-27,698	37
Sold	9,925	6	22,651	-39	-12,726	45
Purchased	4,947	-18	19,920	-10	-14,972	-8
Others	-	-	-	-	-	-
Credit derivatives	123,500	-428	1,500	1	122,000	-429
Over-the-counter	123,500	-428	1,500	1	122,000	-429
Credit derivatives	123,500	-428	1,500	1	122,000	-429
Sold	83,500	-211	1,500	1	82,000	-213
Purchased	40,000	-216	-	-	40,000	-216

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

	Millions of Yen			
	Mar. 2006			
	Less than 1 year	1 year to 5 years	Over 5 years	Total
Total (Gross)	8,539,028	37,298,688	16,837,418	62,675,135
Fix Rcv-FI Pay	3,724,065	18,118,982	8,322,822	30,165,870
FI Rcv-Fix Pay	4,192,862	18,021,476	8,222,446	30,436,786
FI Rcv-FI Pay	622,100	1,158,228	292,150	2,072,478

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

	Millions of Yen					
	Mar. 2006		Mar. 2005		Change	
	Contract value	Unrealized gain/loss	Contract value	Unrealized gain/loss	Contract value	Unrealized gain/loss
<b>Total</b>	<b>5,511,093</b>	<b>-40,945</b>	4,438,213	22,688	1,072,880	-63,634
Interest related transactions	4,827,981	-40,810	3,783,716	22,869	1,044,264	-63,680
Listed	-	-	-	-	-	-
Interest futures	-	-	-	-	-	-
Sold	-	-	-	-	-	-
Purchased	-	-	-	-	-	-
Interest rate options	-	-	-	-	-	-
Sold	-	-	-	-	-	-
Purchased	-	-	-	-	-	-
Over-the-counter	4,827,981	-40,810	3,783,716	22,869	1,044,264	-63,680
Forward rate agreements	-	-	-	-	-	-
Interest swaps(*)	4,827,981	-40,810	3,783,716	22,869	1,044,264	-63,680
Fix Rcv-FI Pay	4,069,955	-----	3,164,622	-----	905,332	-----
FI Rcv-Fix Pay	756,026	-----	617,093	-----	138,932	-----
FI Rcv-FI Pay	2,000	-----	2,000	-----	-	-----
Interest options	-	-	-	-	-	-
Sold	-	-	-	-	-	-
Purchased	-	-	-	-	-	-
Others	-	-	-	-	-	-
Currency related transactions	683,112	-134	654,496	-180	28,615	46
Listed	-	-	-	-	-	-
Currency futures	-	-	-	-	-	-
Currency options	-	-	-	-	-	-
Over-the-counter	683,112	-134	654,496	-180	28,615	46
Cross currency swaps	537,702	-143	562,390	-217	-24,687	73
Forward	145,409	9	92,106	36	53,302	-27
Sold	138,286	-----	88,325	-----	49,961	-----
Purchased	7,122	-----	3,781	-----	3,341	-----
Currency options	-	-	-	-	-	-
Sold	-	-	-	-	-	-
Purchased	-	-	-	-	-	-
Others	-	-	-	-	-	-

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

	Millions of Yen			
	Mar. 2006			
	Less than 1 year	1 year to 5 years	Over 5 years	Total
<b>Total (Gross)</b>	394,083	3,355,853	1,078,045	4,827,981
Fix Rcv-FI Pay	349,754	2,870,122	850,077	4,069,955
FI Rcv-Fix Pay	42,328	485,730	227,967	756,026
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>

(1HFY2005)

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

(2HFY2005)

	Billions of Yen							
	Sep. 2005	Mar. 2006	Change	Change				Write-off, sales, or collection
				Downgrade (+)	Downgrade(-)	Upgrade (+)	Upgrade (-)	
Bankrupt/practically bankrupt	42.2	<b>7.3</b>	-34.9	1.3	-	-	-0.4	-35.8
Doubtful	20.6	<b>19.3</b>	-1.3	7.2	-0.7	0.1	-0.7	-7.3
Loans to substandard debtors	81.2	<b>117.0</b>	35.9	67.1	-2.4	0.1	-8.6	-20.3
Loans to special mention debtors (excluding loans to substandard debtors)	291.1	<b>418.6</b>	127.5	179.4	-47.9	4.1	-5.7	-2.4

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

\* Number in the second row in each category denotes difference from Sep. 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	1.5	0.0	1.5	-	0.1	-	0.1	-
		-0.6	-0.3	-0.2	-	-0.0	-	-0.0	-
Virtually bankrupt	Bankrupt / practically bankrupt	2.5	0.3	2.1	-	2.9	0.0	2.9	-
		-34.0	-3.8	-30.2	-	-0.1	0.0	-0.1	-
Potentially bankrupt (Doubtful)	Bankrupt / practically bankrupt	18.4	7.5	8.0	2.8	0.8	0.0	0.6	0.1
		-0.9	-2.7	1.3	0.4	-0.3	-0.0	-0.2	-0.0
Total	Bankrupt / practically bankrupt	22.6	7.9	11.7	2.8	4.0	0.0	3.7	0.1
		-35.6	-7.0	-29.1	0.4	-0.5	-0.0	-0.4	-0.0

### Real estate collateral

Banking a/c Legally and virtually bankrupt: approx. 2.1 billion yen; Potentially bankrupt: approx. 4.2 billion yen  
 Trust a/c Legally and virtually bankrupt: approx. 0.3 billion yen; Potentially bankrupt: approx. 0.1 billion yen  
 Total 7.0 billion yen

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

### <Jointly operated money trust>

	Millions of Yen			
	Mar. 2006	Sep. 2005	Mar. 2005	Change from Sep. 2005 to Mar. 2006
Total assets	<b>1,218,173</b>	1,104,676	1,003,068	113,497
Loans	<b>167,347</b>	174,423	182,401	-7,076
Securities	<b>43,787</b>	43,620	43,573	167
Others	<b>1,007,038</b>	886,632	777,094	120,406
Total liabilities	<b>1,218,173</b>	1,104,676	1,003,068	113,497
Principal	<b>1,216,743</b>	1,102,798	1,001,548	113,944
Reserve for possible impairment of principal	<b>504</b>	524	552	-19
Others	<b>925</b>	1,353	968	-428

### <Loan trust>

	Millions of Yen			
	Mar. 2006	Sep. 2005	Mar. 2005	Change from Sep. 2005 to Mar. 2006
Total assets	<b>937,096</b>	1,016,241	1,098,410	-79,144
Loans	<b>384,405</b>	464,465	553,524	-80,059
Securities	<b>9,609</b>	26,059	40,124	-16,450
Others	<b>543,082</b>	525,717	504,761	17,365
Total liabilities	<b>937,096</b>	1,016,241	1,098,410	-79,144
Principal	<b>927,283</b>	1,004,356	1,086,639	-77,072
Reserve for possible impairment of principal	<b>5,011</b>	5,431	5,781	-419
Others	<b>4,801</b>	6,453	5,989	-1,652

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

	Billions of Yen		
	Mar. 2006	Mar. 2005	Change
Pension trust	<b>6,181.0</b>	5,327.1	853.9
Designated money trust	<b>10,847.9</b>	10,466.3	381.6
Specified money trust	<b>7,500.6</b>	5,735.5	1,765.1
Mutual fund	<b>12,722.2</b>	9,354.0	3,368.2
Securities trust and custody(*)	<b>32,992.5</b>	26,050.1	6,942.4
Assets held in STB U.S.A. (US\$ Mil)	<b>125,722</b>	112,280	13,442

(\*) 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. 2006	Mar. 2005	Change
Financial assets	<b>5,699.7</b>	4,945.4	754.3
Real estate	<b>3,332.1</b>	2,573.7	758.4
Number of transactions (*)	<b>618</b>	363	255

(\*) Based on the number of trust agreements

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

	Millions of Yen						
	Mar. 2006				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)	9,673,647	755,381	10,429,028	939,573	8,577,159	912,294	9,489,454
Manufacturing	1,255,352	26,475	1,281,828	53,431	1,191,109	37,288	1,228,397
Agriculture	2,626	-	2,626	-104	2,731	-	2,731
Forestry	240	-	240	-15	255	-	255
Fishing	2,300	-	2,300	-	2,300	-	2,300
Mining	14,189	136	14,326	9,479	4,641	205	4,847
Construction	133,046	19,757	152,804	-24,031	150,797	26,038	176,836
Energy and utilities	141,613	54,518	196,131	2,071	116,995	77,064	194,059
Communication	161,980	1,614	163,595	-28,054	178,060	13,589	191,649
Transportation	572,567	127,305	699,873	-2,997	545,789	157,080	702,870
Wholesale and retail	874,244	21,671	895,915	105,816	764,458	25,639	790,098
Finance and insurance	1,998,943	81,295	2,080,239	154,271	1,789,986	135,981	1,925,967
Real estate	1,251,299	50,509	1,301,809	54,723	1,165,728	81,357	1,247,086
Various services	1,488,782	20,388	1,509,171	247,032	1,228,574	33,563	1,262,138
Others	1,776,460	351,706	2,128,166	367,950	1,435,730	324,485	1,760,216
Overseas branches and offshore	678,951	-	678,951	220,284	458,666	-	458,666
<b>Total</b>	<b>10,352,598</b>	<b>755,381</b>	<b>11,107,979</b>	<b>1,159,858</b>	<b>9,035,826</b>	<b>912,294</b>	<b>9,948,120</b>

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

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

	Millions of Yen						
	Mar. 2006				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)	<b>74,857</b>	<b>31,898</b>	<b>106,756</b>	<b>-74,098</b>	163,800	17,054	180,854
Manufacturing	<b>11,108</b>	<b>251</b>	<b>11,359</b>	<b>-2,942</b>	14,007	295	14,302
Agriculture	-	-	-	-	-	-	-
Forestry	-	-	-	-	-	-	-
Fishing	-	-	-	-	-	-	-
Mining	-	-	-	-	-	-	-
Construction	<b>1,807</b>	<b>873</b>	<b>2,680</b>	<b>-28,990</b>	30,387	1,282	31,670
Energy and utilities	-	-	-	-	-	-	-
Communication	<b>0</b>	-	<b>0</b>	<b>-133</b>	122	11	134
Transportation	<b>12,023</b>	<b>156</b>	<b>12,180</b>	<b>7,554</b>	4,390	234	4,625
Wholesale and retail	<b>21,282</b>	<b>1,217</b>	<b>22,500</b>	<b>16,997</b>	4,254	1,247	5,502
Finance and insurance	-	-	-	<b>-1,937</b>	1,871	65	1,937
Real estate	<b>8,112</b>	<b>7,331</b>	<b>15,444</b>	<b>-48,727</b>	61,061	3,110	64,172
Various services	<b>11,500</b>	<b>3,997</b>	<b>15,498</b>	<b>-25,588</b>	36,485	4,601	41,086
Others	<b>9,022</b>	<b>18,069</b>	<b>27,092</b>	<b>9,668</b>	11,219	6,204	17,424
Overseas branches and offshore	<b>2,617</b>	-	<b>2,617</b>	<b>-731</b>	3,349	-	3,349
<b>Total</b>	<b>77,474</b>	<b>31,898</b>	<b>109,373</b>	<b>-74,830</b>	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						
	Mar. 2006				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)	<b>73.5</b>	<b>87.2</b>	<b>77.6</b>	<b>-4.6</b>	83.7	68.3	82.2
Manufacturing	<b>87.6</b>	<b>42.0</b>	<b>86.5</b>	<b>-0.1</b>	87.4	51.6	86.6
Agriculture	-	-	-	-	-	-	-
Forestry	-	-	-	-	-	-	-
Fishing	-	-	-	-	-	-	-
Mining	-	-	-	-	-	-	-
Construction	<b>46.7</b>	<b>14.5</b>	<b>36.2</b>	<b>-39.7</b>	78.9	5.1	75.9
Energy and utilities	-	-	-	-	-	-	-
Communication	<b>100.0</b>	-	<b>100.0</b>	<b>26.9</b>	80.0	0.0	73.1
Transportation	<b>99.2</b>	<b>13.2</b>	<b>98.1</b>	<b>10.2</b>	91.7	16.4	87.9
Wholesale and retail	<b>35.4</b>	<b>90.4</b>	<b>38.4</b>	<b>-56.4</b>	93.7	98.5	94.8
Finance and insurance	-	-	-	<b>-84.1</b>	83.6	100.0	84.1
Real estate	<b>90.5</b>	<b>96.5</b>	<b>93.4</b>	<b>1.4</b>	92.8	75.2	92.0
Various services	<b>82.7</b>	<b>36.3</b>	<b>70.8</b>	<b>6.9</b>	67.1	38.8	63.9
Others	<b>90.3</b>	<b>99.2</b>	<b>96.2</b>	<b>4.2</b>	89.6	96.3	92.0
Overseas branches and offshore	<b>91.5</b>	-	<b>91.5</b>	<b>57.6</b>	33.9	-	33.9
Total	<b>74.1</b>	<b>87.2</b>	<b>77.9</b>	<b>-3.5</b>	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		
					FY2005	FY2004	Change
<b>(Subsidiaries)</b>							
The Sumishin Shinko Co., Ltd.	Yen 50 mil.	Property maintenance	100	(100)	-0.4	0.2	-0.6
Sumishin Guaranty Co., Ltd.	Yen 100 mil.	Housing loan guaranty	100	(100)	1.2	0.5	0.6
First Credit Corporation	Yen 13,500 mil.	Finance services	100	(100)	5.5	-----	-----
STB Wealth Partners Co., Ltd.	Yen 155 mil.	Consulting	100	(100)	-0.1	-----	-----
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
STB Real Estate Investment Management Co.,Ltd.	Yen 300 mil.	Asset management	100	(100)	0.3	-----	-----
Japan TA Solution, Ltd.	Yen 2,005 mil.	Development and management of systems/ operations of entrusted data processing	80	(80)	-0.4	-0.9	0.5
Sumishin Matsushita Financial Services Co., Ltd.	Yen 20,520 mil.	General leasing/credit cards	66	(66)	4.8	-----	-----
Sumishin Life Card Co., Ltd.	Yen 200mil.	Credit cards	51	(51)	0.0	-0.0	0.0
Sumishin Card Co., Ltd.	Yen 50 mil.	Credit cards	95	(50)	0.2	0.2	-0.0
Sumishin Information Service Co., Ltd.	Yen 100 mil.	Information technology/ commissioned accounting operation	100	(35)	0.6	0.3	0.2
STB Asset Management Co., Ltd.	Yen 300 mil.	Asset management	100	(30)	0.6	0.6	0.0
STB Research Institute Co., Ltd.	Yen 300 mil.	Research and consulting/asset management	100	(29.8)	0.0	0.1	-0.1
Sumishin Realty Co., Ltd.	Yen 300 mil.	Residential brokerage	100	(5)	1.3	0.6	0.6
The Sumitomo Trust Finance (H.K.) Ltd.	USD 45 mil.	Banking and security services	100	(100)	0.3	0.1	0.1
Sumitomo Trust and Banking (Luxembourg) S.A.	USD 30 mil.	Banking, security, and trust services	100	(100)	0.2	0.1	0.1
STB Preferred Capital (Cayman) Ltd.	Yen 85,000 mil.	Finance services	100	(100)	2.5	2.5	0.0
Sumitomo Trust and Banking Co. (U.S.A.)	USD 56 mil.	Banking and trust services	100	(100)	1.3	0.8	0.4
STB Consulting (China) Co., Ltd.	Yen 50 mil.	Consulting	100	(100)	-0.0	-0.0	-0.0
STB Preferred Capital 2 (Cayman) Ltd.	Yen 51,500 mil.	Finance services	100	(100)	0.2	-----	-----
<b>(Affiliates)</b>							
Japan Pension Operation Service, Ltd.	Yen 1,500 mil.	Pension plan administration services	50	(50)	-0.6	-0.0	-0.6
BUSINEXT CORPORATION	Yen 4,000 mil.	Finance services	40	(40)	2.4	0.6	1.8
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)	0.2	-0.0	0.2
Japan Trustee Services Bank, Ltd.	Yen 51,000 mil.	Trust and banking	33.3	(33.3)	1.5	1.1	0.3
Japan Trustee Information Systems, Ltd.	Yen 300 mil.	Information technology/ commissioned accounting operation	33.3	(5)	0.0	0.2	-0.1
STB Leasing Co., Ltd.	Yen 5,064 mil.	General leasing	30.0	(4.9)	2.9	3.9	-0.9