

Explanatory Material

*Fiscal Year 2009
ended on Mar. 31, 2010*

The Sumitomo Trust and Banking Co., Ltd.

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Legal Disclaimer

Regarding forward-looking Statements contained in this material

This presentation material contains information that constitutes forward-looking statements. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those in the forward-looking statements as a result of various factors including but not limited to changes in managerial circumstances. By virtue of the aforementioned reasons, The Sumitomo Trust and Banking Co., Ltd. (referred to hereinafter as "Sumitomo Trust") hereby cautions against sole reliance on such forward-looking statements in making investment decisions.

Summary of the financial results

Financial performance

<Consolidated>

- (1) Consolidated net business profit before credit costs decreased by 43.2 billion yen from the previous fiscal year to 197.8 billion yen, mainly because the gain resulting from retirement of perpetual subordinated bonds which was included in net business profit before credit costs on a non-consolidated basis was posted as an extraordinary profit (9.0 billion yen) on a consolidated basis, in addition to the decrease in non-consolidated net business profit before credit costs.
- (2) Consolidated ordinary profit increased by 118.5 billion yen from the previous fiscal year to 148.1 billion yen, because consolidated total substantial credit costs decreased by 165.8 billion yen from the previous fiscal year to 4.2 billion yen due to the significant decrease on the parent bank level as well as on the group companies level.
- (3) Consolidated net income increased by 45.2 billion yen from the previous fiscal year to 53.1 billion yen, as a result of posting the goodwill impairment loss of 34.4 billion yen as an extraordinary loss due to the re-evaluation of the goodwill based on the revised earnings forecast of one of the subsidiaries, First Credit, which engages in real estate-secured loans business.

<Non-consolidated>

- (1) Non-consolidated net business profit before credit costs decreased by 25.5 billion yen from the previous fiscal year to 175.4 billion yen, mainly due to the decrease in net gains on bonds which recorded a high-level profit in the previous fiscal year, though net fees and commissions increased owing to the recovery in sales of mutual funds and individual annuities and so on.
- (2) Non-consolidated total credit costs improved by 63.4 billion yen from the previous fiscal year to the reversal of 8.4 billion yen, owing to upgrades and decline in the loan balance of some of the clients which had been classified as special mention category or below. And total substantial credit costs, including losses related to the international credit securities, improved by 128.7 billion yen from the previous fiscal year to the reversal of 7.4 billion yen, due to the significant decrease in the impairment losses on those securities.
- (3) Non-consolidated ordinary profit increased by 89.5 billion yen from the previous fiscal year to 127.5 billion yen, as a result of the significant decrease in the devaluation losses of stocks, in addition to the above mentioned decrease in total credit costs.
- (4) Non-consolidated net income decreased by 17.2 billion yen from the previous fiscal year to 21.6 billion yen, as a result of posting of the allowance for investment loss of 64.8 billion yen as an extraordinary loss, which is the difference between the acquisition cost of the shares of the subsidiary and the valuation amount of its shares after the goodwill re-evaluation.

<Earnings forecast for FY2010>

- (1) Net business profit before credit costs is forecasted to be 140.0 billion yen on a non-consolidated basis and 175.0 billion yen on a consolidated basis, respectively, based on the assumption that the net gains on bonds will decline, and that loan-deposit margin will continue to shrink until FY2010, in addition to the elimination of the previous fiscal year's one-off dividend income from the subsidiaries.
- (2) Net income is forecasted to be 60.0 billion yen on a consolidated basis and 50.0 billion yen on a non-consolidated basis, respectively, assuming non-consolidated total credit costs of 30.0 billion yen (consolidated total substantial credit costs of 45.0 billion yen).

<Dividend forecast>

- (1) Dividend on common share for full FY2009 is planned to be 10 yen per share (year end dividend: 5 yen, consolidated dividend payout ratio: 33%), the same level as the previous fiscal year, based on the dividend policy which targets consolidated dividend payout ratio of 30% level.
- (2) Based on the earnings forecast mentioned above, dividend on common share for full FY2010 is forecasted to be 10 yen per share, corresponding to the consolidated payout ratio of 30%.

<Outline of the financial results>

(Billions of Yen)

	FY2009	FY2008	Change
(Consolidated)			
Net business profit before credit costs	197.8	241.1	-43.2
Ordinary profit	148.1	29.6	118.5
Extraordinary profit/ loss	-14.9	23.9	-38.9
Net income	53.1	7.9	45.2
(Non-consolidated)			
Net business profit before credit costs	175.4	201.0	-25.5
Ordinary profit	127.5	37.9	89.5
Extraordinary profit/ loss	-49.7	23.5	-73.3
Net income	21.6	38.9	-17.2
Total credit costs	8.4	-54.9	63.4
(Total substantial credit costs)			
Consolidated	-4.2	-170.0	165.8
Non-consolidated	7.4	-121.3	128.7
Domestic	10.6	-48.1	58.8
International	-3.1	-73.1	69.9
Group companies	-11.7	-48.7	37.0

(*) "Total substantial credit costs" is a sum of "Total credit costs", costs in "Net gains on sales of stocks and other securities" and "Other non-recurring profit" which are related to investment in securities of domestic and overseas credit, and affiliates' total credit costs included in "Net income from affiliates by equity method".

<Earnings forecast for FY2010>

(Billions of Yen)

	Forecast for FY2010		Change
	1HFY2010	fm FY2009	
(Consolidated)			
Net business profit before credit costs	175.0	75.0	-22.8
Total substantial credit costs	-45.0	-20.0	-40.7
Ordinary profit	110.0	45.0	-38.1
Net income	60.0	25.0	6.8
(Non-consolidated)			
Net business profit before credit costs	140.0	60.0	-35.4
Total substantial credit costs	-35.0	-15.0	-42.4
(Total credit costs)	(-30.0)	(-10.0)	(-38.4)
Ordinary profit	85.0	35.0	-42.5
Net income	50.0	20.0	28.3

<Dividend forecast>

	FY2009		Forecast for
	Interim		FY2010
Dividend on common share (Yen)	10.0	5.0	10.0
Consolidated dividend payout ratio (%)	33.1%	—	30.2%

Assets and liabilities

<Balance of major accounts>

(Non-consolidated)

(1) The average balance of non-consolidated loan portfolio during FY2009 increased by 115.6 billion yen from the previous fiscal year to 11.6 trillion yen. Deposits, including the principal guaranteed trust a/c, increased by 164.7 billion yen from the previous fiscal year to 12.7 trillion yen due to the increase in time deposits of retail clients, though the balance of principal guaranteed trust a/c decreased.

(2) The loan-deposit margin, for domestic banking a/c and principal guaranteed trust a/c combined, declined by 0.06% from the previous fiscal year to 0.94%, because the decline in yield on loans due to the decline in market interest rates exceeded the decline in yield on deposits.

<Assets classified under the Financial Reconstruction Law>

(Non-consolidated; banking a/c and principal guaranteed trust a/c combined)

(1) The total balance of assets classified under the Financial Reconstruction Law as of the end of Mar. 2010 increased by 60.0 billion yen from the end of previous fiscal year to 176.5 billion yen due to the increase in substandard loans, though the balance of loans in bankrupt and practically bankrupt and doubtful loans decreased. The ratio of assets classified under the Financial Reconstruction Law to the total loan balance increased by 0.5% from the end of previous fiscal year to 1.4%.

(2) Coverage ratio for assets classified under the Financial Reconstruction Law as of the end of Mar. 2010 stands at 80%, and those for "Doubtful loans" and "Substandard loans" stand at 86% and 72%, respectively, all of which represent sufficient level.

(3) Loans to special mention debtors decreased by 221.2 billion yen from the end of previous fiscal year to 624.2 billion yen, owing to reclassification and decline in the loan balance of some of the domestic clients.

<Status of the securities with fair value>

(Consolidated)

(1) Book value of held-to-maturity debt securities with fair value decreased by 110.6 billion yen from the end of previous fiscal year to 546.6 billion yen, and net unrealized gains/ losses improved by 49.3 billion yen to the net gains of 53.7 billion yen over the same period mainly due to the recovery of the prices of foreign bonds.

(2) Cost of available-for-sale securities with fair value decreased by 579.4 billion yen from the end of previous fiscal year mainly due to the decline in the cost of foreign bonds, and net unrealized gains/ losses improved by 163.3 billion yen to the net gains of 94.3 billion yen mainly due to the Japanese stock market appreciation and the recovery of the prices of foreign bonds.

<Status of the international credit investment>

(Non-consolidated)

(1) The balance of held-to-maturity debt securities decreased by 38.2 billion yen from the end of previous fiscal year to 262.6 billion yen, and net unrealized gains/ losses improved by 48.4 billion yen to the net gains of 45.4 billion yen over the same period resulting from the recovery of the market.

(2) As to available-for-sale securities with fair value, the balance of asset-backed securities declined by 56.6 billion yen from the previous fiscal year to 34.0 billion yen, and that of corporate bonds decreased by 45.5 billion yen to 241.9 billion yen over the same period, owing to sales and redemption. Unrealized gains/ losses of those securities improved significantly from the end of previous fiscal year by 14.4 billion yen and 32.7 billion yen to the net gains of 1.4 billion yen and 5.9 billion yen, respectively.

(3) The balance of overseas corporate loans (non-Japanese) decreased by 66.5 billion yen from the end of previous fiscal year to 246.2 billion yen mainly due to collection and sales.

<Status of BIS capital adequacy ratio (Consolidated)> (Preliminary)

(1) Consolidated BIS capital adequacy ratio and consolidated Tier I capital ratio improved significantly by 1.76% and 2.23% from the end of previous fiscal year to 13.85% and 9.86%, respectively.

(2) Tier I capital increased by 204.5 billion yen from the end of previous fiscal year owing to the issuance of preferred shares (109.0 billion yen) and the improvement in net unrealized losses of available-for-sale securities, while total risk-weighted assets decreased by approximately 1.1 trillion yen from the end of previous fiscal year mainly due to the decline in the amount of credit risk-weighted assets

<Balance of major accounts>

(Non-consolidated)

(Average balance of major accounts; Banking a/c and Principal guaranteed trust a/c combined)

	(Billions of Yen)		
	FY2009	FY2008	Change fm FY2008
Loans	11,608.2	11,492.6	115.6
Deposits	12,730.8	12,566.1	164.7

Note: All branches

(Spread; Domestic banking a/c and Principal guaranteed trust a/c combined)

	FY2009			FY2008	Change
	(A)	2H	1H	(B)	(A) - (B)
Loan-deposit margin	0.94	0.92	0.96	1.00	-0.06
Loans and bills discounted	1.45	1.41	1.48	1.58	-0.13
Deposits	0.51	0.49	0.52	0.58	-0.07

<Assets classified under the Financial Reconstruction Law>

(Non-consolidated; banking a/c and principal guaranteed trust a/c combined)

	(Billions of Yen)				
	Mar. 2010	Change fm Sep. 2009	Change fm Mar. 2009	Coverage ratio (*1)	Reserve ratio (*2)
Loans in bankrupt and practically bankrupt	17.6	-8.5	-10.4	100%	100%
Doubtful loans	61.2	-181.0	-12.5	86%	77%
Substandard loans	97.7	56.8	82.9	72%	22%
Assets classified under the Financial Reconstruction Law	176.5	-132.7	60.0	80%	57%
Ratio to total loan balance	1.4%	-1.1%	0.5%		
Special mention (exc. substandard)	624.2	5.1	-221.2		

(*1) Coverage ratio for loan balance which is secured by collateral values and allowance for loan losses

(*2) Reserve ratio for uncovered portion of loan balance (remaining loan balance after deduction of collateral values)

<Status of the securities with fair value>

(Consolidated)

(Held-to-maturity debt securities with fair value)

	(Billions of Yen)				
	Mar. 2010 Book value	Fair value	Net	Change of book value	Change of net
Japanese government bonds	236.0	244.0	8.0	-95.6	0.8
Japanese corporate bonds	23.2	23.3	0.1	-1.0	△ 0.0
Foreign bonds	287.2	332.8	45.5	-13.8	48.4
Total	546.6	600.3	53.7	-110.6	49.3

(Available-for-sale securities with fair value)

	(Billions of Yen)				
	Mar. 2010 Cost	Book value (Fair value)	Net	Change of cost	Change of net
Japanese stocks	426.7	491.8	65.1	-5.9	89.5
Japanese bonds	1,592.9	1,618.3	25.3	52.0	5.0
Others	1,500.7	1,504.5	3.7	-625.5	68.7
Foreign bonds	1,070.6	1,066.3	-4.2	-563.5	41.0
Total	3,520.4	3,614.7	94.3	-579.4	163.3

<Status of the international credit investment>

(Non-consolidated)

(Held-to-maturity debt securities with fair value)

	(Billions of Yen)				%
	Cost (after impairment)	Unrealized gains/ losses	Change fm Mar. 2009	Change fm Mar. 2009	
Asset-backed securities	262.6	-38.2	45.4	48.4	17.3%

(*1) Unamortized amount of unrealized gains/ losses resulting from reclassification is -78.8 billion yen as of the end of Mar. 2010.

(Available-for-sale securities with fair value)

	Cost	Book value	Net	Change of cost	Change of net
Asset-backed securities	34.0	-56.6	1.4	14.4	4.3%
Corporate bonds	241.9	-45.5	5.9	32.7	2.4%
Total	276.0	-102.2	7.3	47.1	2.7%

<Status of loans to overseas corporations>

(Non-consolidated)

(Billions of Yen)	
Balance	Change fm Mar. 2009
Corporate loans	246.2 -66.5

<Status of BIS capital adequacy ratio> (Preliminary)

(Consolidated)

	(Billions of Yen)		
	Mar. 2010	Change fm Sep. 2009	Change fm Mar. 2009
BIS capital adequacy ratio	13.85%	-0.32%	1.76%
Tier I capital ratio	9.86%	-0.02%	2.23%
Total qualifying capital	1,777.3	-41.5	94.4
Tier I	1,266.3	-2.3	204.5
Total risk-weighted assets	12,831.3	-2.9	-1,080.1

I. Outline of the financial results

1. Outline of the financial performance

(1) Financial results

(Consolidated)

		Millions of Yen		
		FY2009	FY2008	Change
(Gross profit before credit costs) (2-4)	1	(397,105)	(438,706)	(-41,600)
Gross profit	2	397,105	438,707	-41,601
Net trust fees	3	53,062	64,448	-11,386
Principal guaranteed trust a/c credit costs	4	-	0	-0
Trust fees from principal guaranteed trust a/c	5	5,577	8,172	-2,594
Other trust fees	6	47,484	56,275	-8,791
Net interest income	7	182,892	174,172	8,719
Net fees and commissions	8	91,455	75,661	15,794
Net trading income	9	15,672	-52,027	67,700
Net other operating income	10	54,023	176,452	-122,429
General and administrative expenses	11	-205,333	-201,068	-4,265
(excluding amortization of goodwill)	12	(-194,900)	(-192,539)	(-2,361)
Personnel expenses	13	-86,675	-86,865	190
Non-personnel expenses excluding taxes	14	-111,874	-107,237	-4,637
Taxes other than income taxes	15	-6,783	-6,965	181
Provision of general allowance for loan losses	16	-	2,410	-2,410
Banking a/c credit costs	17	-9,969	-103,111	93,141
Written-off of loans	18	-6,332	-12,348	6,015
Provision of specific allowance for loan losses	19	-	-85,345	85,345
Losses on sales of loans	20	-3,637	-5,417	1,780
Net gains on sales of stocks and other securities	21	-7,379	-48,370	40,991
Net income from affiliates by equity method	22	1,316	-2,122	3,438
Others	23	-27,592	-56,835	29,242
Ordinary profit	24	148,147	29,609	118,537
Extraordinary profit	25	-14,989	23,955	-38,944
Reversal of allowance for loan losses (*1)	26	7,330	-	7,330
Recoveries of written-off claims	27	1,355	905	449
Gains on securities contributed to employee retirement benefit trust	28	-	21,538	-21,538
Gain on retirement of perpetual subordinated bonds	29	9,083	-	9,083
Goodwill impairment loss	30	-34,438	-	-34,438
Income before income taxes	31	133,157	53,565	79,592
Income taxes-current	32	-16,116	-45,937	29,820
Income taxes-deferred	33	-50,283	10,540	-60,824
Minority interest	34	-13,576	-10,221	-3,355
Net income	35	53,180	7,946	45,233
Total credit costs (4 + 16 + 17 + 26 + 27)	36	-1,284	-99,794	98,510
Total substantial credit costs (*2)	37	-4,238	-170,098	165,860
(Difference from non-consolidated Total substantial credit costs)	38	(-11,718)	(-48,786)	(37,068)
Net business profit before credit costs (*3)	39	197,888	241,153	-43,265
(Difference from non-consolidated net business profit before credit costs (Adjusted, *4))	40	(31,952)	(40,131)	(-8,178)
(Difference from non-consolidated net business profit before credit costs)	41	(22,438)	(40,131)	(-17,692)

(*1) Due to the reversal of reserves, the amount is included in the extraordinary income.

(*2) Total substantial credit costs (37) = (36) + Costs included in (21) (23) which are related to investment in securities of domestic and overseas credit + Affiliates' total credit costs included in (22)

(*3) Consolidated net business profit before credit costs = Non-consolidated net business profit before credit costs + Subsidiary companies' ordinary profits (non-recurring effect adjusted) + Affiliates' ordinary profits (non-recurring effect adjusted) x Ratio of equity holdings - Intra-group transaction (dividends, etc.)

(*4) For FY2009, the dividend income from a subsidiary resulting from the gain on retirement of perpetual subordinated bonds(29) (9,083 million yen) is eliminated.

<Number of subsidiaries/affiliates>

	Mar. 2010	Mar. 2009	Change
Consolidated subsidiaries	48	37	11
Affiliates (subject to the equity method)	11	8	3

(Non-consolidated)

		Millions of Yen			% change
		FY2009	FY2008	Change	
Gross business profit before credit costs (2-4)	1	304,668	334,312	-29,643	-8.9
(Gross profit)	2	(304,668)	(334,312)	(-29,643)	(-8.9)
Net trust fees	3	53,140	64,478	-11,338	-17.6
Principal guaranteed trust a/c credit costs	4	-	0	-0	-100.0
Trust fees from principal guaranteed trust a/c	5	5,577	8,172	-2,594	-31.8
Other trust fees	6	47,562	56,305	-8,742	-15.5
Net interest income	7	179,660	155,677	23,983	15.4
Domestic	8	130,532	128,578	1,954	1.5
Net fees and commissions	9	39,999	28,323	11,675	41.2
Domestic	10	39,189	29,819	9,370	31.4
Net trading income	11	15,672	-52,027	67,700	130.1
Net other operating income	12	16,195	137,861	-121,665	-88.3
Net gains on foreign exchange transactions	13	-3,891	11,828	-15,720	-132.9
Net gains on bonds	14	24,470	119,415	-94,944	-79.5
Net gains from derivatives other than for trading or hedging	15	-6,769	3,517	-10,286	-292.5
General and administrative expenses	16	-129,219	-133,289	4,070	3.1
Personnel expenses	17	-48,761	-50,368	1,607	3.2
Non-personnel expenses excluding taxes	18	-74,686	-76,943	2,257	2.9
Taxes other than income taxes	19	-5,771	-5,977	205	3.4
Net business profit before credit costs (1 + 16)	20	175,449	201,022	-25,572	-12.7
(Excluding Net gains on bonds) (20 - 14)	21	(150,978)	(81,607)	(69,371)	(85.0)
Provision of general allowance for loan losses	22	-	7,624	-7,624	-100.0
Net business profit	23	175,449	208,647	-33,197	-15.9
Net non-recurring profit	24	-47,943	-170,673	122,730	71.9
Net gains on sales of stocks and other securities	25	-7,839	-46,661	38,822	83.2
Gains on sales of stocks and other securities	26	12,779	7,214	5,565	77.1
Losses on sales of stocks and other securities	27	-2,048	-3,631	1,583	43.6
Losses on devaluation of stocks and other securities	28	-18,571	-50,244	31,673	63.0
Banking a/c net credit costs	29	-6,905	-63,490	56,585	89.1
Written-off of loans	30	-3,274	-11,045	7,771	70.4
Provision of specific allowance for loan losses	31	-	-47,048	47,048	100.0
Losses on sales of loans	32	-3,630	-5,396	1,765	32.7
Others	33	-33,198	-60,521	27,323	45.1
Amortization of net actuarial losses/ prior service cost	34	-16,245	-9,900	-6,345	-64.1
Net gains on stock related derivatives	35	-1,995	7,396	-9,391	-127.0
Losses on investment in partnerships	36	-8,970	-1,670	-7,300	-437.1
Losses related to overseas credit investment	37	-3,766	-52,487	48,720	92.8
Ordinary profit	38	127,506	37,973	89,532	235.8
Extraordinary profit	39	-49,784	23,565	-73,349	-311.3
Net gains on disposal of fixed assets	40	-302	-296	-6	-2.2
Reversal of allowance for loan losses (*1)	41	14,003	-	14,003	-
Recoveries of written-off claims	42	1,352	901	451	50.1
Gains on securities contributed to employee retirement benefit trust	43	-	21,538	-21,538	-100.0
Allowance for investment loss	44	-64,808	-	-64,808	-
Income before income taxes	45	77,721	61,538	16,183	26.3
Income taxes-current	46	-5,074	-36,132	31,058	86.0
Income taxes-deferred	47	-50,956	13,529	-64,486	-476.6
Net income	48	21,691	38,936	-17,244	-44.3
Total credit costs (4 + 22 + 29 + 41 + 42)	49	8,451	-54,964	63,415	115.4
Total substantial credit costs (*2)	50	7,480	-121,312	128,792	106.2
Domestic	51	10,670	-48,174	58,844	122.1
International	52	-3,190	-73,137	69,947	95.6

(*1) Due to the reversal of reserves, the amount is included in the extraordinary income.

(*2) Total substantial credit costs (50) = (49) + Costs included in (25) (33) which are related investment in securities of domestic and overseas credit.

(2) Breakdown of profit by business group

1) Gross business profit before credit costs

(Non-consolidated)

	Billions of Yen		
	FY2009	FY2008	Change
Retail financial services	75.3	79.0	-3.7
Wholesale financial services	111.4	96.9	14.5
Stock transfer agency services	14.3	18.5	-4.2
Global Markets	77.9	142.7	-64.7
Fiduciary services	49.0	57.2	-8.2
Pension asset management	36.2	39.4	-3.2
Securities processing services	12.8	17.8	-5.0
Real estate	10.6	12.7	-2.1
Fees paid for outsourcing	-21.5	-25.3	3.8
Stock transfer agency services	-6.7	-11.6	4.8
Fiduciary services	-14.8	-13.7	-1.0
Others (*)	2.0	-28.8	30.9
Gross business profit before credit costs	304.6	334.3	-29.6

2) Net business profit before credit costs

(Non-consolidated)

	Billions of Yen		
	FY2009	FY2008	Change
Retail financial services	14.9	19.7	-4.7
Wholesale financial services	81.8	61.0	20.7
Stock transfer agency services	5.7	4.6	1.0
Global Markets	67.0	130.7	-63.6
Fiduciary services	18.7	27.5	-8.8
Pension asset management	11.8	15.9	-4.0
Securities processing services	6.8	11.6	-4.7
Real estate	3.6	4.8	-1.1
Others (*)	-10.6	-42.7	32.1
Net business profit before credit costs	175.4	201.0	-25.5

(Consolidated)

	Billions of Yen		
	FY2009	FY2008	Change
Retail financial services	18.1	22.6	-4.4
Wholesale financial services	102.1	95.3	6.8
Stock transfer agency services	4.6	7.9	-3.2
Global Markets	67.0	130.7	-63.6
Fiduciary services	24.2	31.3	-7.0
Pension asset management	16.7	16.8	-0.1
Securities processing services	7.6	14.5	-6.9
Real estate	4.1	5.6	-1.5
Others (*)	-17.7	-44.4	26.6
Net business profit before credit costs	197.8	241.1	-43.2

(*) Managerial accounting basis. Net of dividend income, cost of capital sourcing and adjustments as a result of reclassifying some non-recurring profit into gross business profit for certain business group are included. Dividend income which is generated by retirement of perpetual subordinated bonds (9.0 billion yen) is included in FY2009.

(3) Fee revenue breakdown
(Consolidated)

	Billions of Yen		
	FY2009	FY2008	Change
Other trust fees	47.4	56.2	-8.7
Pension management and other asset management services	28.2	32.4	-4.1
Securities processing services	12.3	15.8	-3.5
Asset securitization business (*2)	2.1	2.6	-0.4
Real estate	3.1	3.9	-0.7
Net fees and commissions	91.4	75.6	15.7
Domestic business	84.3	67.7	16.5
Retail financial services	20.7	16.9	3.7
Wholesale financial services (*2)	39.3	42.4	-3.1
Stock transfer agency services	15.5	21.9	-6.3
Real estate	15.5	18.1	-2.6
Fiduciary services	26.2	10.4	15.7
Fees paid for outsourcing	-14.8	-13.7	-1.0
International business	7.0	7.8	-0.8
Total	138.9	131.9	7.0

(*1) Managerial accounting basis.

(*2) From this presentation, some of asset securitization related revenue has been reclassified from "Net fees and commissions" to "Other trust fees".

Fee revenue ratio	34.9%	30.0%	4.9%
Gross profit before credit costs	397.1	438.7	-41.6

(4) Return on equity (ROE)
(Consolidated)

	Percentage points		
	FY2009	FY2008	Change
Return (Net income) on shareholders' equity	4.98	0.79	4.19
Return (Net income) on equity	5.28	0.81	4.47

(Non-consolidated)

	Percentage points		
	FY2009	FY2008	Change
Return (Net income) on shareholders' equity	1.96	4.04	-2.08
Return (Net income) on equity	2.05	4.13	-2.08
Return (Net business profit before credit costs) on shareholders' equity	17.79	20.89	-3.10
Return (Net business profit before credit costs) on equity	18.65	21.35	-2.70

(*1) Return on shareholders' equity (equity) formula

$$= \{ \text{Net income (Net business profit before credit costs)} - \text{Total amount of dividend for preferred shares} \} \\ \div [\{ \text{Beginning balance of shareholders' equity (equity)} \\ + (\text{Ending balance of shareholders' equity (equity)} - \text{Ending balance of deduction} (^*)) \} \div 2] \times 100$$

(*) Balance of preferred shares issued + Dividend amount for preferred shares

(*2) Shareholders' equity = Total net assets - Minority interests - Valuation and translation adjustments

(*3) Equity = Total net assets - Minority interests

(5) Major subsidiaries

	Billions of Yen					
	STB Leasing Group (Consolidated)			Sumishin Matsushita Financial Services		
	FY2009	FY2008	Change	FY2009	FY2008	Change
Ordinary profit	5.8	3.4	2.3	3.7	4.4	-0.7
Net income	3.5	1.9	1.5	3.4	2.9	0.5
Total substantial credit costs	-1.9	-4.2	2.2	-3.6	-2.8	-0.8
	Mar. 2010	Mar. 2009	Change	Mar. 2010	Mar. 2009	Change
Total assets	522.6	590.1	-67.5	622.7	584.4	38.2
Net assets	47.9	45.7	2.1	76.6	73.9	2.7

	Billions of Yen					
	First Credit			Life Housing Loan		
	FY2009	FY2008	Change	FY2009	FY2008	Change
Ordinary profit	1.6	-30.4	32.0	3.5	3.4	0.1
Net income	1.5	-32.6	34.1	3.3	2.0	1.3
Total substantial credit costs	-2.7	-37.3	34.6	-0.2	-0.2	0
	Mar. 2010	Mar. 2009	Change	Mar. 2010	Mar. 2009	Change
Total assets	92.9	128.4	-35.4	158.3	149.5	8.8
Net assets	17.3	15.8	1.4	12.7	9.3	3.3

	Billions of Yen		
	Nikko Asset Management		
	FY2009	FY2008	Change
Ordinary profit	6.0	5.3	0.6
Net income	4.0	3.6	0.4

(Note) Net income for FY2009 has been adjusted concerning one-time expenses related to the period before the acquisition.

	Mar. 2010	Mar. 2009	Change
Total assets	59.7	54.4	5.2
Net assets	45.7	44.3	1.4
Assets under management	10,443.9	8,817.5	1,626.3

2. Assets and liabilities

(1) Balance of major accounts (Banking a/c and Principal guaranteed trust a/c combined)

1) Balance of major accounts

(Non-consolidated)

		Millions of Yen					
		Mar. 2010		Mar. 2009		Change	
		Total	Domestic branches	Total	Domestic branches	Total	Domestic branches
Loans and bills discounted	(Ending balance)	12,184,208	11,303,968	11,768,406	11,011,380	415,801	292,587
	(Average balance)	11,608,278	10,951,066	11,492,601	10,814,095	115,676	136,971
Banking account	(Ending balance)	11,921,476	11,041,236	11,488,687	10,731,661	432,789	309,574
	(Average balance)	11,357,422	10,700,210	11,177,311	10,498,804	180,111	201,405
Principal guaranteed trust account	(Ending balance)	262,731	262,731	279,719	279,719	-16,987	-16,987
	(Average balance)	250,856	250,856	315,290	315,290	-64,434	-64,434
Deposits(*)	(Ending balance)	12,216,451	11,442,952	11,906,026	11,320,003	310,424	122,948
	(Average balance)	11,991,082	11,261,460	11,687,515	11,090,278	303,567	171,181
Time deposits	(Ending balance)	9,837,327	9,196,847	9,789,382	9,310,599	47,945	-113,752
	(Average balance)	9,922,433	9,340,351	9,728,725	9,212,702	193,707	127,648
Liquidity deposits(**)	(Ending balance)	2,082,980	2,077,350	1,778,150	1,775,482	304,830	301,868
	(Average balance)	1,757,075	1,755,304	1,672,891	1,671,323	84,183	83,981
Trust principal	(Ending balance)	657,591	657,591	766,686	766,686	-109,095	-109,095
	(Average balance)	739,807	739,807	878,671	878,671	-138,864	-138,864

(*) Excluding NCDs and as to Domestic branches, excluding offshore accounts.

(**) Including Current deposits, Ordinary deposits and Deposits at notice.

2) Ending balance of domestic deposits classified by depositors

(Non-consolidated)

	Millions of Yen				
	Mar. 2010	Sep. 2009	Mar. 2009	Change from Sep. 2009	Change from Mar. 2009
Individuals	8,882,693	8,875,825	8,641,695	6,868	240,997
Deposits (*)	8,394,937	8,335,092	8,055,573	59,842	339,364
Trust principal (Principal guaranteed)	487,756	540,729	586,122	-52,973	-98,366
Corporations and other organizations	2,474,290	2,593,345	2,499,264	-119,055	-24,973
Deposits (*)	2,304,454	2,409,045	2,318,700	-104,590	-14,245
Trust principal (Principal guaranteed)	169,835	184,300	180,563	-14,465	-10,728
Others	743,560	872,137	945,730	-128,577	-202,170
Total	12,100,543	12,341,308	12,086,689	-240,764	13,853

(*) Excluding NCDs and offshore accounts

(2) Spread

(Non-consolidated)

1) Domestic banking a/c

	Percentage points				
	FY2009			FY2008	Change from FY2008
	2HFY2009	1HFY2009			
Average yield on interest-earning assets (A)	1.39	1.35	1.43	1.48	-0.09
Loans and bills discounted (B)	1.45	1.42	1.48	1.59	-0.14
Securities	1.39	1.25	1.53	1.66	-0.27
Average yield on interest-bearing liabilities (C)	0.53	0.50	0.54	0.63	-0.10
Deposits (D)	0.53	0.51	0.55	0.60	-0.07
Gross margin (A) - (C)	0.86	0.85	0.89	0.85	0.01
Loan-deposit margin (B) - (D)	0.92	0.91	0.93	0.99	-0.07

2) Domestic banking a/c and principal guaranteed trust a/c combined

	Percentage points				
	FY2009			FY2008	Change from FY2008
	2HFY2009	1HFY2009			
Average yield on interest-earning assets (A)	1.39	1.35	1.43	1.48	-0.09
Loans and bills discounted (B)	1.45	1.41	1.48	1.58	-0.13
Securities	1.39	1.25	1.53	1.66	-0.27
Average yield on interest-bearing liabilities (C)	0.50	0.48	0.52	0.60	-0.10
Deposits (D)	0.51	0.49	0.52	0.58	-0.07
Gross margin (A) - (C)	0.89	0.87	0.91	0.88	0.01
Loan-deposit margin (B) - (D)	0.94	0.92	0.96	1.00	-0.06

(3) Balance and sales volume of mutual fund/ individual annuity (for retail customers)

(Non-consolidated)

	Billions of Yen						
	Balance			Sales volume			
	Mar. 2010	Mar. 2009	Change	FY2009		FY2008	
				2HFY2009	1HFY2009	2HFY2008	1HFY2008
Mutual fund	1,075.5	925.8	149.7	133.9	87.2	40.5	94.2
Individual annuity	691.6	578.5	113.0	82.7	50.0	36.3	33.0
Total	1,767.2	1,504.4	262.8	216.7	137.2	76.9	127.2

(4) Unrealized gains/ losses on investment securities

1) Held-to-maturity debt securities with fair value

(Consolidated)

	Millions of Yen							
	Mar. 2010			Mar. 2009			Change of book value	Change of net
	Book value	Fair value	Net	Book value	Fair value	Net		
Japanese Government Bonds	236,046	244,094	8,047	331,712	338,881	7,169	-95,665	878
Japanese Local Government Bonds	-	-	-	50	50	0	-50	-0
Japanese Corporate Bonds	23,286	23,392	105	24,288	24,431	142	-1,001	-36
Others	287,284	332,868	45,583	301,180	298,294	-2,885	-13,895	48,469
Foreign bonds	287,284	332,868	45,583	301,180	298,294	-2,885	-13,895	48,469
Total	546,618	600,355	53,737	657,231	661,657	4,426	-110,613	49,310

Note : Prices of some of the overseas asset-backed securities have been changed from the prices collected from outside companies (broker or information vender) (herein after "market prices") to the rationally calculated prices. As a result, "Fair value" of the "Foreign bonds" have increased by 293 million yen, as of the end of Mar. 2010.

(Non-consolidated)

	Millions of Yen							
	Mar. 2010			Mar. 2009			Change of book value	Change of net
	Book value	Fair value	Net	Book value	Fair value	Net		
Japanese Government Bonds	235,710	243,751	8,041	331,345	338,510	7,164	-95,634	876
Japanese Local Government Bonds	-	-	-	-	-	-	-	-
Japanese Corporate Bonds	23,286	23,392	105	24,288	24,431	142	-1,001	-36
Others	287,060	332,617	45,557	300,957	298,023	-2,933	-13,896	48,491
Foreign bonds	287,060	332,617	45,557	300,957	298,023	-2,933	-13,896	48,491
Total	546,057	599,762	53,704	656,591	660,964	4,373	-110,533	49,330

Note : Prices of some of the overseas asset-backed securities have been changed from the market prices to the rationally calculated prices. As a result, "Fair value" of the "Foreign bonds" have increased by 293 million yen, as of the end of Mar. 2010.

2) Available-for-sale securities with fair value
(Consolidated)

	Millions of Yen							
	Mar. 2010			Mar. 2009			Change of cost	Change of net
	Cost	Book value	Net	Cost	Book value	Net		
Japanese stocks	426,721	491,862	65,140	432,655	408,214	-24,441	-5,934	89,582
Japanese bonds	1,592,954	1,618,338	25,383	1,540,872	1,561,195	20,323	52,082	5,060
Government bonds	1,191,327	1,215,914	24,586	1,416,534	1,437,271	20,737	-225,206	3,849
Local government bonds	11,847	11,829	-18	11,758	11,766	7	89	-26
Corporate bonds	389,779	390,594	815	112,580	112,158	-421	277,199	1,237
Others	1,500,787	1,504,575	3,788	2,126,369	2,061,444	-64,925	-625,582	68,713
Foreign stocks	140	550	410	346	483	136	-206	273
Foreign bonds	1,070,641	1,066,354	-4,287	1,634,165	1,588,837	-45,328	-563,524	41,040
Others	430,005	437,671	7,665	491,857	472,123	-19,733	-61,851	27,399
Total	3,520,463	3,614,777	94,313	4,099,898	4,030,854	-69,043	-579,434	163,356

Note1: Including NCDs in "Cash and Due from Banks", trust beneficiary certificates backed by loans in "Monetary Claims Bought" and so on, as well as securities.

Note2: Prices of floating rate government bonds and some of the overseas asset-backed securities have been changed from the market prices to the rationally calculated prices. As a result, "Book value" and "Net" of "Government bonds" has increased by 13,368 million yen, and "Book value" and "Net" of "Foreign bonds" has increased by 128 million yen.

Note3: From Mar. 2010, private placement bonds with no market price has been evaluated due to the application of "Accounting Standards for Financial Instruments" (The Accounting Standards Board of Japan ("JASB") Statement No.10 (revised 2008)) and "Implementation Guidance on Disclosures about Fair Value of Financial Instruments" (JASB Guidance No.19). As a result, "Cost" of "Corporate bonds" and "Others" have increased by 293,543 million yen and 33,768 million yen, "Net" of "Corporate bonds" and "Others" have increased by 782 million yen and 912 million yen respectively.

(Non-consolidated)

	Millions of Yen							
	Mar. 2010			Mar. 2009			Change of cost	Change of net
	Cost	Book value	Net	Cost	Book value	Net		
Japanese stocks	426,661	491,690	65,029	432,577	408,008	-24,568	-5,915	89,597
Japanese bonds	1,612,954	1,638,338	25,383	1,540,872	1,561,195	20,323	72,082	5,060
Government bonds	1,191,327	1,215,914	24,586	1,416,534	1,437,271	20,737	-225,206	3,849
Local government bonds	11,847	11,829	-18	11,758	11,766	7	89	-26
Corporate bonds	409,779	410,594	815	112,580	112,158	-421	297,199	1,237
Others	1,476,462	1,479,055	2,592	2,109,252	2,045,033	-64,218	-632,790	66,811
Foreign stocks	137	301	164	343	434	90	-206	73
Foreign bonds	1,056,698	1,052,585	-4,112	1,618,748	1,573,994	-44,754	-562,050	40,641
Others	419,626	426,167	6,541	490,160	470,605	-19,554	-70,533	26,095
Total	3,516,079	3,609,084	93,005	4,082,702	4,014,238	-68,464	-566,623	161,469

Note1: Including NCDs in "Cash and Due from Banks", trust beneficiary certificates backed by loans in "Monetary Claims Bought" and so on, as well as securities.

Note2: Prices of floating rate government bonds and some of the overseas asset-backed securities have been changed from the market prices to the rationally calculated prices. As a result, "Book value" and "Net" of "Government bonds" has increased by 13,368 million yen, and "Book value" and "Net" of "Foreign bonds" has increased by 128 million yen.

Note3: From Mar. 2010, private placement bonds with no fair value has been evaluated due to the application of "Accounting Standards for Financial Instruments" (JASB Statement No.10 (revised 2008)). As a result, "Cost" of "Corporate bonds" and "Others" have increased by 313,543 million yen and 33,768 million yen, "Net" of "Corporate bonds" and "Others" have increased by 673 million yen and 912 million yen respectively.

(5) Unrealized gains/ losses of derivative transactions

(Non-consolidated)

	Millions of Yen					
	Hedge accounting applied (deferred gains/ losses)			Hedge accounting not applied (unrealized gains/ losses)		
	Mar. 2010	Mar. 2009	Change	Mar. 2010	Mar. 2009	Change
Interest rate related	4,059	1,074	2,985	109,522	103,008	6,513
Interest rate swaps	4,059	1,074	2,985	177,754	159,973	17,780
Currency related	1,886	5,619	-3,732	23,226	34,298	-11,071
Stock related	-5,835	-7,532	1,696	-181	-330	148
Bond related	-	-	-	-105	-89	-16
Credit related	-	-	-	-530	489	-1,020
Total	110	-838	949	131,930	137,376	-5,446

(6) Shareholdings

1) Shareholdings (with Fair value)

(Consolidated)

	Billions of Yen		
	Mar. 2010	Sep. 2009	Mar. 2009
Cost basis (A)	426.7	422.5	432.6
Mark-to-market basis	491.8	491.1	408.2
Tier I (B)	1,266.3	1,268.7	1,061.8
Percentage (A) / (B)	33.6%	33.3%	40.7%

2) Unwinding of cross shareholdings (Cost basis)

(Non-consolidated)

	Billions of Yen			
	FY2009		FY2008	
	1HFY2009		1HFY2008	
Cost basis	10.3	8.0	36.4	1.7

Note 1: Including cross shareholdings with no available fair value.

Note 2: Including stocks contributed to employee retirement benefit trust (15.4 billion yen) in FY2008.

3) Shares held primarily for strategic purpose

Summary of shares which STB holds primarily for strategic purpose (excluding off-balanced and non-listed shares) are stated below, which will be disclosed in securities report for fiscal years ending on or after Mar. 31, 2010 due to the amendments to Cabinet Office Ordinance on Disclosure of Corporate Information, etc.

(Non-consolidated)

	Billions of Yen	
	Number of the issuers	Book value
Shares held primarily for strategic purpose	817	538.9

Note: There is no shareholding primarily for investment purpose.

(7) Exposure to securitized products

1) Status of the international credit investment

a) Securities with fair value

i) Available-for-sale securities

(Non-consolidated)

		Billions of Yen, millions of U.S. Dollars						
		Mar. 2010						
		Cost (after impairment)			Unrealized gains/ losses (*1), (*2)			
		North America	Europe	Change from Mar. 2009	Change from Mar. 2009	% change		
Asset-backed securities	1	34.0	3.6	29.2	-56.6	1.4	14.4	4.3%
(in U.S. Dollars)	2	(366)	(39)	(314)	(-556)	(15)	(147)	(4.3%)
Securities backed by non-securitized assets	3	33.2	2.9	29.1	-52.5	-4.0	8.3	-12.2%
RMBS exc. Subprime related RMBS	4	16.1	-	14.9	-8.6	-1.5	0.9	-9.6%
CMBS (Commercial mortgage)	5	14.1	-	14.1	-9.3	-2.5	3.3	-17.6%
CARDS (Credit card receivables)	6	2.7	2.7	-	-2.7	-0.0	0.6	-0.7%
CLO (Corporate loans)	7	-	-	-	-0.0	-	-	-
Other ABSs	8	0.1	0.1	-	-18.3	0.0	2.0	16.5%
Subprime related RMBS	9	-	-	-	-4.7	-	0.6	-
CDO mezzanine	10	-	-	-	-3.4	-	-	-
Synthetic CDO	11	-	-	-	-5.2	-	0.8	-
ABS-CDO (resecuritization)	12	0.1	0.1	-	-2.9	0.0	0.4	35.4%
CLO equities	13	0.6	0.5	0.0	-0.6	5.4	5.4	797.0%
SIV Capital notes	14	0.0	0.0	-	-0.5	-	0.1	-
Corporate bonds	15	241.9	21.3	95.0	-45.5	5.9	32.7	2.4%
(in U.S. Dollars)	16	(2,601)	(230)	(1,022)	(-324)	(63)	(336)	(2.4%)
Bonds issued by financial institutions	17	59.5	11.5	29.2	-17.4	-1.4	12.7	-2.5%
Total	18	276.0	25.0	124.2	-102.2	7.3	47.1	2.7%
(in U.S. Dollars)	19	(2,968)	(269)	(1,336)	(-881)	(79)	(484)	(2.7%)

(*1) As a result of using rationally calculated prices instead of market prices, "Book value" of asset-backed securities increased by 0.1 billion yen.

(*2) "Cost" and "Unrealized gains/ losses" of asset-backed securities and corporate bonds guaranteed by "Monoline" insurance companies are 0.1 billion yen and 0.0 billion yen, respectively, as of the end of Mar. 2010.

(*3) There are no securities issued by government sponsored enterprises (Fannie Mae, Freddie Mac, FHLB).

ii) Held-to-maturity debt securities

(Non-consolidated)

		Billions of Yen, millions of U.S. Dollars						
		Mar. 2010						
		Cost			Unrealized gains/ losses (*1), (*2)			
		North America	Europe	Change from Mar. 2009	Change from Mar. 2009	% change		
Asset-backed securities	20	262.6	129.3	133.2	-38.2	45.4	48.4	17.3%
(in U.S. Dollars)	21	(2,824)	(1,391)	(1,433)	(-238)	(489)	(518)	(17.3%)
RMBS exc. Subprime related RMBS	22	91.7	-	91.7	-15.9	10.8	5.1	11.8%
CARDS (Credit card receivables)	23	39.4	34.2	5.2	-13.7	9.5	5.2	24.3%
CLO (Corporate loans)	24	130.5	94.3	36.2	-5.5	25.0	37.7	19.2%
Other ABSs	25	0.8	0.8	-	-3.0	0.0	0.1	1.6%

(*1) As a result of using rationally calculated prices instead of market prices, "Fair value" of asset-backed securities increased by 0.2 billion yen.

(*2) Unamortized amount of unrealized gains/ losses resulting from reclassification is -78.8 billion yen as of the end of Mar. 2010.

(*3) Vintage of RMBS : 2007 : 12.75%, 2006 : 31.43%, 2005 and before : 55.82%

iii) Credit ratings

(Non-consolidated)

		Billions of Yen					
		Mar. 2010					
		Cost (after impairment)					
		AAA	AA	A	BBB	BB and below (No rating)	
Available-for-sale securities	26	276.0	15.8	36.5	120.3	79.1	24.0
Asset-backed securities	27	34.0	15.8	12.2	2.3	2.7	0.8
Corporate bonds	28	241.9	-	24.2	118.0	76.3	23.2
Held-to-maturity debt securities	29	262.6	63.0	130.8	39.7	29.1	-

b) Securities with no available fair value

(Non-consolidated)

		Billions of Yen			
		Mar. 2010			
		Cost (after impairment)			
		North America	Europe	Change from Mar. 2009	
Securities with no available fair value	30	23.1	8.9	6.8	-4.6

c) Exposure to corporate loans
(Non-consolidated)

	Billions of Yen, millions of U.S. Dollars							
	Mar. 2010							
	Balance			Internal Credit Ratings (*2)				
		North America	Europe	Change from Mar. 2009	1-4	5-6	7-8	
Corporate loans (*3)	31	246.2	121.3	46.5	-66.5	75.2	143.8	27.0
(in U.S. Dollars)	32	(2,647)	(1,305)	(500)	(-535)	(809)	(1,546)	(290)
Manufacturing	33	58.8	27.5	23.9	-27.1	0.6	44.5	13.5
Construction, Real estate	34	5.5	2.1	-	-2.9	4.3	1.1	-
Electricity, gas, heat supply and water	35	30.0	4.8	-	5.6	7.2	22.6	0.1
Information and communications	36	25.5	14.9	5.5	-6.7	0.8	23.3	1.3
Transport and postal activities	37	26.9	1.6	4.1	-8.9	13.9	8.5	4.4
Wholesale and retail trade	38	16.0	13.4	2.4	-10.0	5.4	9.7	0.7
Finance and insurance	39	41.0	30.2	0.4	-5.5	38.1	1.7	1.0

(*1) Above table is made based on the categorization of "Survey on loans by industry" of Bank of Japan. As a result of reclassification from this fiscal year, figures for Mar. 2009 are shown by the new category.

(*2) Internal Credit Ratings: 1-6: Ordinary debtors, 7-8: Special mention debtors (except for Substandard debtors)

(*3) There are no subprime related loans.

d) Total substantial credit costs (Losses related to international credit investments)
(Non-consolidated)

	Billions of Yen						
	FY2009						
	Losses related to international credit investments						
	Losses on sales	Losses on devaluation	Total credit costs	Net gains on sales of stocks	Others		
Asset-backed securities	1	-0.7	0.4	-1.1	-	2.5	-3.2
Corporate bonds	2	-0.4	-0.4	-	-	-	-0.4
Corporate loans	3	-1.9	-3.6	-0.0	-2.1	-	0.2
Total	4	-3.1	-3.6	-1.2	-2.1	2.5	-3.5

2) Status of domestic credit investment

a) Exposure to asset-backed securities

(Non-consolidated)

	Billions of Yen							
	Mar. 2010							
	Cost (after impairment)		Unrealized gains/ losses			Internal Credit Ratings		
		Change from Mar. 2009	Change from Mar. 2009	%	1-4	5-6		
Asset-backed securities with fair value	5	372.6	-78.1	-4.4	9.6	-1.2%	296.0	76.6
Residential Mortgage loans	6	224.6	-28.4	-3.3	0.8	-1.5%	219.4	5.1
Other consumer loans	7	22.1	-43.4	0.0	0.1	0.4%	22.1	-
Commercial real estate-secured loans	8	30.4	-2.4	-0.5	0.0	-1.9%	19.7	10.6
Corporate loans and bonds	9	83.0	11.8	-0.7	8.3	-0.9%	22.1	60.8
Claims on lease payments	10	12.4	-15.6	0.0	0.1	0.3%	12.4	-
Asset-backed securities with no available fair value	11	1.2	-30.6	-----	-----	-----	-	1.2
Residential Mortgage loans	12	-	-3.5	-----	-----	-----	-	-
Other consumer loans	13	1.1	-1.1	-----	-----	-----	-	1.1
Commercial real estate-secured loans	14	-	-13.7	-----	-----	-----	-	-
Corporate loans and bonds	15	0.1	-12.1	-----	-----	-----	-	0.1

Note: Categorized by collateralized assets

b) Domestic LBO finance

(Non-consolidated)

	Billions of Yen					
	Mar. 2010					
	Balance		Internal Credit Ratings			
		Change from Mar. 2009	1-4	5-6	7-8	
Domestic LBO finance	16	62.8	6.5	2.6	45.6	14.5

3) Off-balance risk from Special Purpose Entities(SPEs)

a) SPE related transactions collateralized by overseas assets

There are no transactions that STB sponsors or complements SPEs' liquidity and/or credit.

b) SPE related transactions collateralized by domestic assets

STB complements liquidity and credit for the purpose of facilitating domestic Asset-backed Commercial Paper(ABCP) programs of SPEs which were established in order to meet customers' needs such as raising funds and securitizing assets.

As of the end of Mar. 2010, the balance of outstanding ABCP and collateral are 262.6 billion yen and 350.3 billion yen respectively, and major collateralized assets are account receivables.

(8) Non-performing loans
After partial direct written-off1) Assets classified under the Financial Reconstruction Law (Banking a/c and principal guaranteed trust a/c combined)
(Non-consolidated)

	Millions of Yen				
	Mar. 2010	Sep. 2009	Mar. 2009	Change from Sep. 2009	Change from Mar. 2009
Assets classified under the Financial Reconstruction Law (a)	176,475	309,159	116,441	-132,684	60,033
Loans in bankrupt and practically bankrupt	17,582	26,094	27,969	-8,512	-10,387
Doubtful loans	61,223	242,212	73,748	-180,988	-12,524
Substandard loans (b)	97,668	40,852	14,723	56,816	82,945
Ordinary assets	12,508,847	11,959,395	12,363,321	549,452	145,526
Loans to substandard debtors (excluding Substandard loans) (c)	37,420	10,981	13,215	26,439	24,205
Loans to special mention debtors (excluding (b) and (c))	586,761	608,122	832,133	-21,361	-245,372
Loans to ordinary debtors	11,884,665	11,340,291	11,517,972	544,374	366,693
Total loan balance (d)	12,685,323	12,268,555	12,479,763	416,767	205,559
(Ratio to total loan balance (a) / (d))	(1.4%)	(2.5%)	(0.9%)	(-1.1%)	(0.5%)
Loans to substandard debtors (b) + (c)	135,089	51,833	27,939	83,256	107,150

Note1: Partial direct written-off: Mar. 2010: 28,453 million yen, Sep. 2009: 29,727 million yen, Mar. 2009: 28,877 million yen.

Note2: Private placement bonds with bank's guarantee are posted in fair value.

2) Asset classified under the Financial Reconstruction Law as of Mar. 2010 (Non-consolidated)
(Banking a/c and principal guaranteed trust a/c combined)

(in millions of Yen)

	Balance		Collateral/Reserves	Reserve ratio
		Coverage ratio		
Loans in bankrupt/ practically bankrupt (A)	(a) 17,582 (27,969)	100% (100%)	Specific allowance for loan losses (b) 11,154	100% (100%)
			Guarantee and collateral (c) 6,428	(b) / ((a) - (c))
Doubtful loans (B)	(d) 61,223 (73,748)	86% (87%)	Uncovered 8,153	77%
			Specific allowance for loan losses (e) 28,407	(79%)
			Guarantee and collateral (f) 24,663	(e) / ((d) - (f))
Substandard loans (C)	(g) 97,668 (14,723)	72% (65%)	Uncovered 26,426	22%
			General allowance for loan losses (h) 7,564	(15%)
			Guarantee and collateral (i) 63,678	(h) / ((g) - (i))
Ordinary assets	12,508,847 (12,363,321)		General allowance for loan losses 51,200	
			Allowance for loan losses in specified foreign countries -	
Figures are after partial direct written-off of 28,453 million yen.				
Total loan balance	12,685,323 (12,479,763)		Total of (A), (B) and (C) 176,475 (116,441)	Ratio to total loan balance 1.4%

Note1: Numbers in parenthesis are as of Mar. 2009

Note2: Other than above mentioned, there is Reserves for loan trust of 604 million yen and Reserves for JOMT (Jointly-operated money trust) of 437 million yen.

Note3: Private placement bonds with bank's guarantee are posted in fair value.

3) Risk managed loans (Banking a/c and principal guaranteed trust a/c combined)

(Consolidated)

	Millions of Yen				
	Mar. 2010	Sep. 2009	Mar. 2009	Change from Sep. 2009	Change from Mar. 2009
Risk managed loans	214,422	363,583	191,372	-149,161	23,049
Loans in bankruptcy proceedings	9,178	19,178	22,008	-10,000	-12,829
Other delinquent loans	103,936	300,572	147,283	-196,635	-43,346
Loans more than 3 months past due	0	40	5	-40	-4
Restructured loans	101,306	43,791	22,075	57,514	79,230
Total loans under risk management	11,949,361	11,485,905	11,509,323	463,456	440,037
(Ratio to total loan balance)	(1.8%)	(3.2%)	(1.7%)	(-1.4%)	(0.1%)

Note: Partial direct written-off: Mar. 2010: 53,027 million yen, Sep. 2009: 62,666 million yen, Mar. 2009: 54,922 million yen.

(Non-consolidated)

	Millions of Yen				
	Mar. 2010	Sep. 2009	Mar. 2009	Change from Sep. 2009	Change from Mar. 2009
Risk managed loans	169,178	300,529	108,625	-131,350	60,553
Loans in bankruptcy proceedings	7,693	16,424	17,315	-8,731	-9,621
Other delinquent loans	63,816	243,252	76,587	-179,435	-12,771
Loans more than 3 months past due	-	40	-	-40	-
Restructured loans	97,668	40,812	14,723	56,856	82,945
Total loans under risk management	12,184,208	11,723,215	11,768,406	460,993	415,801
(Ratio to total loan balance)	(1.4%)	(2.6%)	(0.9%)	(-1.2%)	(0.5%)

Note: Partial direct written-off: Mar. 2010: 28,453 million yen, Sep. 2009: 29,727 million yen, Mar. 2009: 28,877 million yen

3. Total risk-weighted assets and capital (Basel II)

(1) Risk measurement methodologies

Credit risk:	Foundation Internal Ratings-Based Approach(*)
Market risk:	Internal Models Approach
Operational risk:	Standardized Approach

(*) The Standardized Approach is applied to the material consolidated subsidiaries as the phased rollout of the Foundation Internal Ratings-Based Approach. Sumitomo Trust plans for these business units a transition to the Foundation Internal Ratings-Based Approach, when it will have a suitable risk management system. The Standardized Approach is duly applicable in light of materiality to the business units such as small-sized subsidiaries as the exception of the Foundation Internal Ratings-Based Approach.

(2) BIS capital adequacy ratio (Preliminary)

(Consolidated)

	Millions of Yen				
	Mar. 2010	Sep. 2009	Mar. 2009	Change from Sep. 2009	Change from Mar. 2009
Total qualifying capital	1,777,360	1,818,913	1,682,888	-41,552	94,472
Tier I	1,266,342	1,268,713	1,061,806	-2,370	204,535
Shareholders' equity	1,133,388	1,110,088	990,472	23,300	142,916
(Preferred shares)	(109,000)	(109,000)	(-)	(-)	(109,000)
Less: Unrealized loss on available-for-sale securities	335	9,676	109,615	-9,341	-109,280
Minority interest	301,361	307,153	306,969	-5,791	-5,607
(Noncumulative preferred securities issued by overseas special purpose companies)	(280,000)	(280,000)	(280,000)	(-)	(-)
Less: Goodwill equivalents	133,092	102,715	106,980	30,376	26,112
Less: Equivalent to 50% of the excess of expected loss over qualifying reserves	22,141	25,348	7,865	-3,206	14,275
Tier II	606,622	632,863	683,624	-26,240	-77,001
Upper Tier II	196,714	216,964	302,738	-20,249	-106,023
45% of unrealized gain on available-for-sale securities	-	-	-	-	-
45% of revaluation reserve for land	505	567	614	-62	-109
General allowance for loan losses	9,294	8,511	9,383	783	-89
Perpetual subordinated debt	186,915	207,885	292,740	-20,969	-105,824
Lower Tier II	409,907	415,899	380,885	-5,991	29,022
Subordinated term debt and fixed-term preferred shares	409,907	415,899	380,885	-5,991	29,022
Less: Deduction (double gearing, etc.)	95,604	82,662	62,542	12,941	33,061
Total risk-weighted assets	12,831,367	12,834,331	13,911,473	-2,963	-1,080,105
Amount of credit risk-weighted assets	11,963,692	12,029,936	12,943,870	-66,244	-980,178
Amount of market risk equivalents	96,869	131,631	284,753	-34,761	-187,883
Amount of operational risk equivalents	770,806	672,763	682,848	98,042	87,957
BIS capital adequacy ratio	13.85%	14.17%	12.09%	-0.32%	1.76%
(Tier I capital ratio)	(9.86%)	(9.88%)	(7.63%)	(-0.02%)	(2.23%)

Note : Non-consolidated BIS capital adequacy ratio and Tier I capital ratio as of Mar. 2010 are 15.26% and 11.04%, respectively.

(3) Monitoring the interest rate risk of the banking account (Outlier ratio)

a. Measurement methodology

Grid Point Sensitivity Approach

b. Selected level of confidence or interest rate shock

For assets in Japanese yen, US dollar and Euro, 1st and 99th percentile of observed interest rate changes using a 1 year holding period and a minimum of 5 years of observations. For assets in the currencies less than 5% of total assets or liabilities, an upward and downward 200 basis points parallel rate shock.

c. Definition of core deposits

The upper limit of the core deposits is defined as the minimum of the following:

(a) minimum balance in the last 5 years, (b) the balance after deducting the maximum annual outflow in the last 5 years from the current balance, or (c) the equivalent of 50% of the current balance. The maturity of up to 5 years (average 2.5 years) is assumed.

d. Outlier ratio

Outlier ratio was 1.32%, below the outlier level (more than 20%).

(Consolidated)

	Billions of Yen		
	Mar. 2010 (Preliminary)	Mar. 2009	Change
Total interest rate risk (A)	24.7	137.8	-113.1
Tier I + Tier II (B)	1,872.9	1,745.4	127.5
Outlier ratio (A) / (B)	1.32%	7.90%	-6.58%

4. Forecast

(1) Forecast for full FY2010

	Billions of Yen			
	Forecast for FY2010		FY2009 (Actual) (B)	Change (A)-(B)
	Full FY2010 (A)	1HFY2010		
(Consolidated)				
Net business profit before credit costs	175.0	75.0	197.8	-22.8
Ordinary profit	110.0	45.0	148.1	-38.1
Net income	60.0	25.0	53.1	6.8
Dividend per common share (Yen)	10.00	5.00	10.00	-
Consolidated dividend payout ratio (%) (*)	30.2%	-----	33.1%	-2.9%
(Non-consolidated)				
Net business profit before credit costs	140.0	60.0	175.4	-35.4
Total credit costs	-30.0	-10.0	8.4	-38.4
Other non-recurring profit	-25.0	-15.0	-41.0	16.0
Ordinary profit	85.0	35.0	127.5	-42.5
Net income	50.0	20.0	21.6	28.3
(Total substantial credit costs)				
Consolidated	-45.0	-20.0	-4.2	-40.7
Non-consolidated	-35.0	-15.0	7.4	-42.4
Domestic	-30.0	-10.0	10.6	-40.6
International	-5.0	-5.0	-3.1	-1.8
Group companies	-10.0	-5.0	-11.7	1.7

(*) Consolidated dividend payout ratio

= { Total amount of dividends for common shares / (Consolidated net income - Total amount of dividends for preferred shares) } X 100

Note: Forecast is subject to change.

<Forecast for FY2010>

- Net business profit before credit costs is forecasted to be 140.0 billion yen on a non-consolidated basis and 175.0 billion yen on a consolidated basis, respectively, based on the assumption that the net gains on bonds will decline, and that loan-deposit margin will continue to shrink until FY2010, in addition to the elimination of the previous fiscal year's one-off dividend income from the subsidiaries.
- Net income is forecasted to be 60.0 billion yen on a consolidated basis and 50.0 billion yen on a non-consolidated basis, respectively, assuming non-consolidated total credit costs of 30.0 billion yen (consolidated total substantial credit costs of 45.0 billion yen).

<Dividend forecast>

- Dividend on common share for full FY2009 is planned to be 10 yen per share (year end dividend: 5 yen, consolidated dividend payout ratio: 33%), the same level as the previous fiscal year, based on the dividend policy which targets consolidated dividend payout ratio of 30% level.
- Based on the earnings forecast mentioned above, dividend on common share for full FY2010 is forecasted to be 10 yen per share, corresponding to the consolidated payout ratio of 30%.

II. Supplementary information

1. Outline of the financial results

(1) Major subsidiaries and affiliates

Company names	Capital	Primary business	STB Group's share in voting rights		Net income (Billions of Yen)		
			(STB's share in voting rights)		FY2009	FY2008	Change
(Subsidiaries)							
The Sumishin Shinko Co., Ltd.	JPY 50 mil.	Property maintenance	100	(100)	1.3	0.2	1.0
Sumishin Guaranty Co., Ltd.	JPY 300 mil.	Housing loan guaranty	100	(100)	1.4	1.1	0.2
First Credit Corporation	JPY 13,500 mil.	Finance services	100	(100)	1.5	-32.6	34.1
STB Leasing & Financial Group Co., Ltd.	JPY 50 mil.	Holding company of leasing subsidiaries	100	(100)	1.4	5.8	-4.4
STB Leasing Co., Ltd.	JPY 5,064 mil.	General leasing	100	(-)	3.1	1.6	1.5
STB Wealth Partners Co., Ltd.	JPY 155 mil.	Consulting	100	(100)	0.0	0.0	-0.0
Life Housing Loan, Ltd.	JPY 1,000 mil.	Finance services	100	(100)	3.3	2.0	1.3
Sumishin Business Service Co., Ltd.	JPY 80 mil.	Agency services/temporary staffing/training services	100	(100)	0.0	0.0	-0.0
STB Real Estate Investment Management Co., Ltd.	JPY 300 mil.	Asset management	100	(100)	0.3	0.4	-0.0
Nikko Asset Management Co., Ltd. (*1)	JPY 17,363 mil.	Asset management	98.59	(98.59)	2.3	-----	-----
Japan TA Solution, Ltd.	JPY 2,005 mil.	Development and management of systems/operations of entrusted data processing	80	(80)	-0.6	1.9	-2.5
Sumishin Matsushita Financial Services Co., Ltd.	JPY 20,520 mil.	General leasing/credit cards	77.38	(11.38)	3.4	2.9	0.5
Sumishin Card Co., Ltd.	JPY 50 mil.	Credit cards	95	(50)	0.1	0.0	0.1
STB Investment Corporation	JPY 35 mil.	Venture capital	100	(40)	-0.0	0.3	-0.3
Sumishin Information Service Co., Ltd.	JPY 100 mil.	Information technology/ commissioned accounting operation	100	(35)	0.3	0.4	-0.0
STB Asset Management Co., Ltd.	JPY 300 mil.	Asset management	100	(30)	0.4	0.5	-0.0
STB Research Institute Co., Ltd.	JPY 300 mil.	Research and consulting/ asset management	100	(29.83)	0.0	0.0	-0.0
Sumishin Realty Co., Ltd.	JPY 300 mil.	Residential brokerage	100	(5)	-0.1	-0.0	-0.0
The Sumitomo Trust Finance (H.K.) Ltd.	USD 45 mil.	Banking and security services	100	(100)	0.4	0.6	-0.2
Sumitomo Trust and Banking (Luxembourg) S.A.	USD 30 mil.	Banking, security and trust services	100	(100)	0.2	0.3	-0.0
Sumitomo Trust and Banking Co. (U.S.A.)	USD 56 mil.	Banking and trust services	100	(100)	0.8	2.5	-1.6
STB Preferred Capital 2 (Cayman) Ltd.	JPY 51,500 mil.	Finance services	100	(100)	1.4	1.4	0.0
STB Preferred Capital 3 (Cayman) Ltd.	JPY 51,500 mil.	Finance services	100	(100)	1.4	1.4	0.0
STB Preferred Capital 4 (Cayman) Ltd.	JPY 111,600 mil.	Finance services	100	(100)	4.6	2.7	1.8
STB Preferred Capital 5 (Cayman) Ltd.	JPY 70,900 mil.	Finance services	100	(100)	3.5	0.4	3.0
STB Omega Investment Ltd.	USD 60 mil.	Finance services	75	(75)	0.6	-2.2	2.8
(Affiliates)							
SBI Sumishin Net Bank, Ltd.	JPY 25,000 mil.	Banking	50	(50)	2.3	-3.6	6.0
Japan Pension Operation Service, Ltd.	JPY 1,500 mil.	Pension plan administration services	50	(50)	0.0	0.0	-0.0
BUSINEXT CORPORATION (*2)	JPY 9,000 mil.	Finance services	40	(40)	0.8	0.3	0.4
Sumishin Life Card Co., Ltd.	JPY 255 mil.	Credit cards	40	(40)	0.0	0.0	0.0
Top REIT Asset Management Co., Ltd.	JPY 300 mil.	Investment company (Asset management)	38	(38)	0.2	0.2	0.0
HR One Corporation (*3)	JPY 519 mil.	Employees data administration	35.89	(35.89)	0.0	0.0	0.0
Japan Trustee Services Bank, Ltd.	JPY 51,000 mil.	Trust and banking	33.33	(33.33)	0.2	0.4	-0.2
Japan Trustee Information Systems, Ltd.	JPY 300 mil.	Information technology/ commissioned accounting operation	33.33	(5)	0.0	0.1	-0.1

(*1) Nikko Asset Management Co., Ltd. is newly consolidated from October 1, 2009. Figure for FY2009 is adjusted as to specific factors.

(*2) Figure for FY2009 of BUSINEXT CORPORATION is adjusted as to specific factors.

(*3) HR One Corporation was renamed from Human Resource Management & Consulting Co., Ltd. in October 2009.

(*4) STB Preferred Capital (Cayman) Ltd. is excluded from subsidiaries due to the liquidation in March 2010.

2. Assets and liabilities

(1) Loans

1) Loans to small and mid-sized enterprises (SMEs)

(Banking a/c and principal guaranteed trust a/c combined) (Non-consolidated)

	Percentage points, Millions of Yen				
	Mar. 2010	Sep. 2009	Mar. 2009	Change from Sep. 2009	Change from Mar. 2009
Ratio to total loan balance	47.9	47.6	47.3	0.3	0.6
Loan balance	5,416,062	5,193,692	5,210,944	222,370	205,118

2) Consumer loans

(Banking a/c and principal guaranteed trust a/c combined) (Non-consolidated)

	Millions of Yen				
	Mar. 2010	Sep. 2009	Mar. 2009	Change from Sep. 2009	Change from Mar. 2009
Residential mortgage loans	1,829,650	1,681,475	1,591,868	148,175	237,782
Loans to individual for business use	199,938	204,799	212,633	-4,860	-12,694
Other consumer loans	150,128	151,610	152,938	-1,481	-2,810
Total	2,179,717	2,037,885	1,957,440	141,832	222,277

3) The loan terms revision based on "Act concerning temporary measures to facilitate financing for SMEs, etc"

(Preliminary) (Non-consolidated)

	Number of debts, Millions of Yen					
	Cumulative total from 2009/12/4 to 2010/3/31					
	SMEs				Residential mortgage loans	
	# of debts		Amount		# of debts	Amount
Apply for the loan terms revision	346	12,755	83	8,462	263	4,293
The loan terms revision has been executed	86	5,709	40	4,701	46	1,008
The loan terms revision has been refused	5	78	1	7	4	70
The loan terms revision is under review	179	4,151	28	1,885	151	2,265
The loan terms revision has been abandoned	76	2,816	14	1,867	62	949

Note: The definition of "the loan terms revision" is based on "Act concerning temporary measures to facilitate financing for SMEs, etc".

4) Real estate non recourse loans

(Banking a/c) (Non-consolidated)

	Billions of Yen				
	Mar. 2010	Sep. 2009	Mar. 2009	Change from Sep. 2009	Change from Mar. 2009
Loan balance	831.3	882.2	905.9	-50.8	-74.5

Note: Addition to the listed above, there are loans to REIT (294.1 billion yen) and investments in CMBS (30.4 billion yen) as of Mar. 2010.

5) Overseas loans by borrowers' location

(Non-consolidated)

	Millions of Yen						
	Mar. 2010		Mar. 2009		Change		
	Japanese	Non-Japanese	Japanese	Non-Japanese	Japanese	Non-Japanese	
North America	401,747	277,788	123,959	373,084	208,484	28,663	69,303
Europe	177,887	135,045	42,841	172,136	114,393	5,750	20,652
Latin America	256,880	246,926	9,954	219,851	208,727	37,029	38,199
Asia and Oceania	396,826	357,058	39,768	322,468	265,094	74,357	91,963
Total	1,288,950	1,046,542	242,407	1,126,696	817,968	162,253	228,573

6) Loans by industry

(Non-consolidated)

	Millions of Yen						
	Mar. 2010				Mar. 2009		
	Banking a/c	Trust a/c (*)	Banking + Trust a/c		Banking a/c	Trust a/c (*)	
			Change from Mar. 2009			Banking + Trust a/c	
Domestic Branches (excluding offshore)	11,041,236	262,731	11,303,968	292,587	10,731,661	279,719	11,011,380
Manufacturing	1,883,143	13,776	1,896,919	80,434	1,800,786	15,698	1,816,484
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel	20,170	-	20,170	-4,142	24,312	-	24,312
Construction	105,553	-	105,553	906	104,646	-	104,646
Electricity, gas, heat supply and water	162,902	406	163,308	16,913	145,714	680	146,395
Information and communications	216,514	-	216,514	61,510	155,003	-	155,003
Transport and postal activities	711,102	9,531	720,634	-22,974	737,703	5,904	743,608
Wholesale and retail trade	932,209	3,742	935,951	-20,195	952,787	3,359	956,146
Finance and insurance	1,789,808	83,000	1,872,808	170,946	1,668,862	33,000	1,701,862
Real estate	1,818,729	33,015	1,851,745	-83,739	1,915,543	19,942	1,935,485
Goods rental and leasing	801,913	28,000	829,913	-195,331	941,245	84,000	1,025,245
Others	2,599,189	91,259	2,690,448	288,259	2,285,054	117,134	2,402,189
Overseas branches and offshore	880,240	-	880,240	123,214	757,025	-	757,025
Total	11,921,476	262,731	12,184,208	415,801	11,488,687	279,719	11,768,406

Note: Above table is made based on the categorization of "Survey on loans by industry" of Bank of Japan. As a result of reclassification from this fiscal year, figures for Mar. 2009 are shown by the new category.

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

(2) Assets classified under the Financial Reconstruction Law

After partial direct written-offs

1) Banking a/c (Non-consolidated)

	Millions of Yen				
	Mar. 2010	Sep. 2009	Mar. 2009	Change from Sep. 2009	Change from Mar. 2009
Assets classified under the Financial Reconstruction Law (a)	163,063	294,859	101,944	-131,796	61,118
Loans in bankrupt and practically bankrupt	17,519	25,915	27,795	-8,395	-10,275
Doubtful loans	47,993	228,218	59,692	-180,225	-11,698
Substandard loans (b)	97,549	40,725	14,456	56,824	83,092
Ordinary assets	12,259,528	11,722,697	12,098,099	536,830	161,428
Loans to substandard debtors (excluding Substandard loans) (c)	37,384	10,943	13,168	26,441	24,216
Loans to special mention debtors (excluding (b) and (c))	578,402	600,059	823,385	-21,657	-244,983
Loans to ordinary debtors	11,643,741	11,111,694	11,261,545	532,046	382,195
Total loan balance (d)	12,422,591	12,017,556	12,200,044	405,034	222,547
(Ratio to total loan balance (a) / (d))	(1.3%)	(2.5%)	(0.8%)	(-1.2%)	(0.5%)
Loans to substandard debtors (b) + (c)	134,934	51,669	27,624	83,265	107,309

Note1: Partial direct written-off: Mar. 2010: 28,453 million yen, Sep. 2009: 29,727 million yen, Mar. 2009: 28,877 million yen

Note2: Private placement bonds with the bank's guarantee are posted in fair value.

2) Principal guaranteed trust a/c (Non-consolidated)

	Millions of Yen				
	Mar. 2010	Sep. 2009	Mar. 2009	Change from Sep. 2009	Change from Mar. 2009
Assets classified under the Financial Reconstruction Law (e)	13,411	14,300	14,496	-888	-1,084
Loans in bankrupt and practically bankrupt	62	179	174	-117	-111
Doubtful loans	13,229	13,993	14,055	-763	-825
Substandard loans (f)	119	126	266	-7	-147
Ordinary assets	249,319	236,698	265,222	12,621	-15,902
Loans to substandard debtors (excluding Substandard loans) (g)	35	37	47	-1	-11
Loans to special mention debtors (excluding (f) and (g))	8,359	8,063	8,747	295	-388
Loans to ordinary debtors	240,924	228,597	256,426	12,327	-15,501
Total loan balance (h)	262,731	250,998	279,719	11,732	-16,987
(Ratio to total loan balance (e) / (h))	(5.1%)	(5.7%)	(5.2%)	(-0.6%)	(-0.1%)
Loans to substandard debtors (f) + (g)	155	164	314	-9	-159

3) Asset classified under the Financial Reconstruction Law as of Mar. 2010 (Non-consolidated)

(Banking a/c)

(Millions of Yen)

	Balance		Collateral / Reserves		Reserve ratio
		Coverage ratio			
Loans in bankrupt/ practically bankrupt (A)	(a)	100%	Specific allowance for loan losses (b)	11,154	100%
	17,519 (27,795)	(100%)	Guarantee and collateral (c)	6,365	(100%) (b) / ((a) - (c))
Doubtful loans (B)	(d)	83%	Uncovered	8,153	77%
			Specific allowance for loan losses (e)	28,407	(79%)
			Guarantee and collateral (f)	11,433	(e) / ((d) - (f))
Substandard loans (C)	(g)	72%	Uncovered	26,426	22%
			General allowance for loan losses (h)	7,564	(15%)
			Guarantee and collateral (i)	63,559	(h) / ((g) - (i))
Ordinary assets	12,259,528 (12,098,099)		General allowance for loan losses	51,200	
			Allowance for loan losses in specified foreign countries	-	
Figures are after partial direct written-off of 28,453 million yen.					
Total loan balance	12,422,591 (12,200,044)		Total of (A), (B) and (C)	163,063 (101,944)	Ratio to total loan balance 1.3%

Note: Private placement bonds with the bank's guarantee are posted in fair value.

(Principal guaranteed trust a/c)

(Millions of Yen)

	Balance		Collateral / Reserves		Reserves for principal
		Coverage Ratio			
Loans in bankrupt/ practically bankrupt (D)	62 (174)	100% (100%)	Guarantee and collateral	62	Reserves for loan trust 604
Doubtful loans (E)	13,229 (14,055)	100% (100%)	Guarantee and collateral	13,229	Reserves for JOMT (Jointly-operated money trust) 437
Substandard loans (F)	119 (266)	100% (100%)	Guarantee and collateral	119	
Ordinary assets	249,319 (265,222)				
Total loan balance	262,731 (279,719)		Total of (D), (E) and (F)	13,411 (14,496)	Ratio to total loan balance 5.1%

(Banking a/c and principal guaranteed trust a/c combined)

Grand total	12,685,323 (12,479,763)	Total of (A), (B), (C), (D), (E) and (F)	176,475 (116,441)	Ratio to grand total loan balance 1.4%
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Note: Numbers in parenthesis are as of Mar. 2009

4) Assets classified under the Financial Reconstruction Law by industry

(Non-consolidated)

	Millions of Yen						
	Mar. 2010				Mar. 2009		
	Banking a/c	Trust a/c (*)	Banking + Trust a/c		Banking a/c	Trust a/c (*)	Banking + Trust a/c
			Change from Mar. 2009				
Domestic Branches (excluding offshore)	157,922	13,411	171,334	59,176	97,661	14,496	112,158
Manufacturing	6,609	-	6,609	1,048	5,560	-	5,560
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	491	-	491	-28	519	-	519
Construction	6,681	-	6,681	301	6,379	-	6,379
Electricity, gas, heat supply and water	-	-	-	-	-	-	-
Information and communications	20,462	-	20,462	-6,583	27,045	-	27,045
Transport and postal activities	14,771	-	14,771	14,771	-	-	-
Wholesale and retail trade	1,909	-	1,909	785	1,123	-	1,123
Finance and insurance	58,838	-	58,838	58,763	75	-	75
Real estate	33,985	12,742	46,727	-5,828	38,864	13,691	52,555
Goods rental and leasing	-	-	-	-	-	-	-
Others	14,173	669	14,842	-4,055	18,092	805	18,898
Overseas branches and offshore	5,140	-	5,140	857	4,283	-	4,283
Total	163,063	13,411	176,475	60,033	101,944	14,496	116,441

Note: Above table is made based on the categorization of "Survey on loans by industry" of Bank of Japan. As a result of reclassification from this fiscal year, figures for Mar. 2009 are shown by the new category.

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

5) Allowance for loan losses

Banking account (Consolidated)

	Millions of Yen				
	Mar. 2010	Sep. 2009	Mar. 2009	Change from Sep. 2009	Change from Mar. 2009
Allowance for loan losses	125,598	176,247	166,971	-50,648	-41,373
General allowance for loan losses	70,823	70,599	92,124	224	-21,301
Specific allowance for loan losses	54,775	105,648	74,846	-50,873	-20,071

Banking account (Non-consolidated)

	Millions of Yen				
	Mar. 2010	Sep. 2009	Mar. 2009	Change from Sep. 2009	Change from Mar. 2009
Allowance for loan losses	104,843	147,408	136,880	-42,564	-32,036
General allowance for loan losses	59,128	59,891	80,813	-762	-21,685
Specific allowance for loan losses	45,715	87,517	56,066	-41,801	-10,351

Principal guaranteed trust a/c (Non-consolidated)

	Millions of Yen				
	Mar. 2010	Sep. 2009	Mar. 2009	Change from Sep. 2009	Change from Mar. 2009
Reserves for loan trust	604	793	1,011	-188	-406
Reserves for JOMT (Jointly-operated money trust)	437	545	631	-107	-193
Total	1,042	1,338	1,642	-295	-599

6) Reserve ratio for loans to special mention/ ordinary debtors (general allowance for loan losses)

Banking account (Non-consolidated)

	Percentage points				
	Mar. 2010	Sep. 2009	Mar. 2009	Change from Sep. 2009	Change from Mar. 2009
Special mention	4.3	4.6	5.9	-0.3	-1.6
Substandard debtors	7.9	11.4	8.3	-3.5	-0.4
(Against uncovered portion)	(25.6)	(21.5)	(28.8)	(4.1)	(-3.2)
Other than substandard debtors	3.5	4.0	5.8	-0.5	-2.3
(Against uncovered portion)	(6.8)	(6.3)	(10.3)	(0.5)	(-3.5)
Ordinary debtors	0.2	0.2	0.2	0.0	0.0

Note: Reserve ratio = general allowance for loan losses / loan amount

(3) Final disposal of non-performing loans

(Banking a/c and principal guaranteed trust a/c combined)

1) Loans outstanding in doubtful or worse categories (Non-consolidated)

Total

	Billions of Yen									
	Before Mar. 2006	Sep. 2006	Mar. 2007	Sep. 2007	Mar. 2008	Sep. 2008	Mar. 2009	Sep. 2009	Mar. 2010	Change from Sep. 2009
Loans in bankrupt/ practically bankrupt	139.6	6.0	6.5	5.5	6.9	19.6	28.0	26.1	17.6	-8.5
Doubtful loans	999.8	23.4	58.5	59.8	27.3	28.3	73.7	242.2	61.2	-181.0
Total	1,139.3	29.4	65.0	65.3	34.1	47.9	101.7	268.3	78.8	-189.5
Loans outstanding in doubtful or worse categories as of Mar. 2006 and disposal thereafter										
Loans in bankrupt/ practically bankrupt	139.6	5.2	4.5	4.3	3.6	1.6	1.5	1.4	1.1	-0.2
Doubtful loans	999.8	13.9	8.4	6.0	4.9	5.4	4.9	3.5	1.8	-1.7
Total	1,139.3	19.1	12.9	10.3	8.5	7.0	6.4	4.9	2.9	-2.0
New entry to doubtful or worse categories during 1HFY2006 and disposal thereafter										
Loans in bankrupt/ practically bankrupt		0.7	0.4	0.2	0.1	0.1	0.0	0.1	0.1	-0.0
Doubtful loans		9.6	1.9	0.9	0.3	0.3	0.2	0.2	0.1	-0.1
Total		10.3	2.3	1.1	0.4	0.4	0.2	0.2	0.1	-0.1
New entry to doubtful or worse categories during 2HFY2006 and disposal thereafter										
Loans in bankrupt/ practically bankrupt			1.6	0.4	0.1	0.4	0.4	0.1	0.1	0.0
Doubtful loans			48.2	43.6	0.8	0.5	0.4	0.6	0.5	-0.1
Total			49.8	44.0	1.0	0.8	0.7	0.6	0.6	-0.0
New entry to doubtful or worse categories during 1HFY2007 and disposal thereafter										
Loans in bankrupt/ practically bankrupt				0.6	0.4	0.5	0.1	0.1	0.1	-0.0
Doubtful loans				9.4	7.6	5.1	4.8	4.5	4.4	-0.1
Total				10.0	8.1	5.6	4.9	4.6	4.5	-0.1
New entry to doubtful or worse categories during 2HFY2007 and disposal thereafter										
Loans in bankrupt/ practically bankrupt					2.5	0.3	0.3	0.2	0.2	-0.1
Doubtful loans					13.6	13.0	12.6	12.4	11.6	-0.8
Total					16.1	13.3	12.8	12.7	11.8	-0.9
New entry to doubtful or worse categories during 1HFY2008 and disposal thereafter										
Loans in bankrupt/ practically bankrupt						16.8	13.9	13.1	7.1	-6.0
Doubtful loans						4.0	2.4	1.6	1.1	-0.5
Total						20.8	16.2	14.7	8.2	-6.4
New entry to doubtful or worse categories during 2HFY2008 and disposal thereafter										
Loans in bankrupt/ practically bankrupt							11.8	9.0	6.9	-2.0
Doubtful loans							48.6	16.5	4.5	-12.1
Total							60.3	25.5	11.4	-14.1
New entry to doubtful or worse categories during 1HFY2009 and disposal thereafter										
Loans in bankrupt/ practically bankrupt								2.2	1.1	-1.1
Doubtful loans								202.9	28.5	-174.4
Total								205.1	29.7	-175.4
New entry to doubtful or worse categories during 2HFY2009 and disposal thereafter										
Loans in bankrupt/ practically bankrupt									0.8	0.8
Doubtful loans									8.7	8.7
Total									9.5	9.5

2) Progress of final disposal

(Non-consolidated)

(Billions of Yen)

Period	Primary amount	Amount as of Mar.2010	Quasi final disposal or in the process of final disposal (Less)	Amount of final disposal during 2HFY2009 (Less)	Ratio of final disposal progression (%)	Adjusted ratio of final disposal progression (%) (*)
Before 2HFY2005	1,139.3	2.9	0.7	2.0	99.7	99.8
1HFY2006	10.3	0.1	0.0	0.1	98.6	98.6
2HFY2006	49.8	0.6	0.0	0.0	98.8	98.8
1HFY2007	10.0	4.5	0.0	0.1	54.7	54.8
2HFY2007	16.1	11.8	0.0	0.9	26.9	27.2
1HFY2008	20.8	8.2	7.0	6.4	60.4	94.3
2HFY2008	60.3	11.4	6.8	14.1	81.1	92.4
1HFY2009	205.1	29.7	0.7	175.4	85.5	85.9
2HFY2009	9.5	9.5	0.2	-	-	1.6
Total	-----	78.8	15.5	199.0	-----	-----

(*) Ratio of final disposal progression considering quasi final disposal

(4) Deferred tax assets

1) Major factors for deferred tax assets and deferred tax liabilities

(Consolidated)

	Billions of Yen		
	Mar. 2010	Mar. 2009	Change
Deferred tax assets (A)	79.1	207.7	-128.6
Allowance for loan losses (including written-off of loans)	56.7	77.8	-21.0
Devaluation of securities	34.5	66.9	-32.4
Provision for retirement benefits	22.5	16.9	5.5
Loss carry forwards	10.9	3.3	7.6
Valuation difference on available-for-sale securities	-	67.0	-67.0
Others	21.0	11.4	9.6
Valuation allowance	-23.2	-28.3	5.1
Offset with deferred tax liabilities	-43.4	-7.4	-35.9
Deferred tax liabilities (B)	0.0	0.0	-0.0
Employee retirement benefit trust	23.9	-	23.9
Defined hedge gains/ losses	6.3	-	6.3
Valuation difference on available-for-sale securities	5.8	0.0	5.8
Others	7.2	7.4	-0.1
Offset with deferred tax assets	-43.4	-7.4	-35.9
Net deferred tax assets (A) - (B)	79.0	207.7	-128.6
Percentage to Tier I	6.2%	19.6%	-13.4%
Tier I	1,266.3	1,061.8	204.5

(Non-consolidated)

	Billions of Yen		
	Mar. 2010	Mar. 2009	Change
Deferred tax assets (A)	59.5	191.2	-131.7
Allowance for loan losses (including written-off of loans)	38.3	53.5	-15.1
Devaluation of securities	38.0	66.8	-28.8
Allowance for investment loss	26.7	0.4	26.3
Provision for retirement benefits	18.7	13.3	5.3
Valuation difference on available-for-sale securities	-	66.9	-66.9
Others	11.5	2.5	8.9
Valuation allowance	-33.3	-8.7	-24.6
Offset with deferred tax liabilities	-40.5	-3.6	-36.8
Deferred tax liabilities (B)	-	-	-
Employee retirement benefit trust	23.9	-	23.9
Defined hedge gains/ losses	7.0	-	7.0
Valuation difference on available-for-sale securities	5.6	-	5.6
Others	3.8	3.6	0.2
Offset with deferred tax assets	-40.5	-3.6	-36.8
Net deferred tax assets (A) - (B)	59.5	191.2	-131.7
Percentage to Tier I	4.5%	16.9%	-12.4%
Tier I	1,329.8	1,129.4	200.4

2) Adequacy for calculating and posting net deferred tax assets (Non-consolidated)

STB falls under the company of which performances of past fiscal years are stable. Thus, the item 2 of the practical guideline, "Treatment for audit of recoverability of deferred tax assets" (*) is applicable. And net deferred tax assets are posted based on the tax planning with limits of not more than the total future taxable income.

(*) Classification of companies in the practical guideline, the Japanese Institute of Certified Public Accountants ("JICPA") Industry Auditing Committee Report No. 66 Treatment for audit of recoverability of deferred tax assets (November 9, 2001)

Item 2: Companies which show stable business performance but do not report taxable income enough for covering temporary differences that will result in deductible amounts in the future years.

	Billions of Yen				
	FY2009	FY2008	FY2007	FY2006	FY2005
Taxable income before deduction of loss carry forwards (*)	-3.8	86.8	144.6	199.2	93.6
Net business profit before credit costs	175.4	201.0	173.8	175.9	164.6

(*) Figure for FY2009 is estimated.

(5) Retirement benefits
(Consolidated)

		Millions of Yen		
		Mar. 2010	Mar. 2009	Change
Projected benefit obligation	(A)	234,388	238,929	-4,541
(Discount rate)		(2.0%)	(2.0%)	(-%)
Plan assets	(B)	264,099	227,146	36,953
Provision for retirement benefits	(C)	8,927	8,539	388
Advanced benefit paid	(D)	110,635	118,428	-7,792
Unrecognized net prior service cost	(E)	670	1,043	-373
Unrecognized net actuarial loss	(A-B-C+D-E)	71,325	120,629	-49,304

		Millions of Yen		
		FY2009	FY2008	Change
Retirement benefit expenses		-14,322	-9,977	-4,345

(Non-consolidated)

		Millions of Yen		
		Mar. 2010	Mar. 2009	Change
Projected benefit obligation	(A)	216,958	220,244	-3,285
(Discount rate)		(2.0%)	(2.0%)	(-%)
Plan assets	(B)	256,382	216,413	39,968
Provision for retirement benefits	(C)	223	214	9
Advanced benefit paid	(D)	110,530	118,317	-7,787
Unrecognized net prior service cost	(E)	808	1,201	-393
Unrecognized net actuarial loss	(A-B-C+D-E)	70,074	120,732	-50,658

		Millions of Yen		
		FY2009	FY2008	Change
Retirement benefit expenses		-12,995	-7,657	-5,337
Service cost-benefits earned		-5,254	-4,953	-301
Interest cost on projected benefit obligation		-4,400	-4,323	-77
Expected return on plan assets		13,179	11,645	1,533
Amortization of prior service cost		-393	-393	-
Amortization of net actuarial losses		-15,852	-9,507	-6,345
Others (additional benefit at retirement, etc)		-273	-125	-147

(6) Statements of trust account
(Non-consolidated)

	Millions of Yen				
	Mar. 2010	Sep. 2009	Mar. 2009	Change from Sep. 2009	Change from Mar. 2009
Loans and bills discounted	398,476	378,542	369,126	19,933	29,350
Securities	554,630	319,078	351,435	235,552	203,194
Money held in trust	61,043,709	63,708,157	65,304,242	-2,664,447	-4,260,533
Securities held in custody accounts	372,763	395,066	420,212	-22,303	-47,448
Money claims	10,226,782	9,808,542	9,524,281	418,239	702,500
Tangible fixed assets	4,418,089	4,465,727	4,485,986	-47,637	-67,896
Intangible fixed assets	37,721	37,714	37,706	6	15
Other claims	1,598,623	1,418,253	1,505,504	180,370	93,119
Call loans	30,900	3,900	32,700	27,000	-1,800
Loans to banking account	430,969	1,056,013	547,115	-625,043	-116,145
Cash and due from banks	195,020	281,646	192,657	-86,626	2,362
Other assets	-	1	-	-1	-
Total assets	79,307,687	81,872,644	82,770,968	-2,564,956	-3,463,281
Money trusts	12,284,982	12,926,169	13,679,006	-641,187	-1,394,023
Pension trusts	5,435,133	5,087,975	5,999,483	347,157	-564,350
Property formation benefit trusts	8,521	9,360	9,268	-838	-746
Loan trusts	74,774	123,950	161,907	-49,175	-87,132
Securities investment trusts	23,576,929	24,240,029	24,659,872	-663,100	-1,082,942
Money entrusted, other than money trusts	2,406,475	2,384,805	2,439,777	21,669	-33,301
Securities trusts	16,414,987	18,447,758	17,200,893	-2,032,771	-785,906
Money claim trusts	10,116,344	9,614,558	9,271,464	501,785	844,879
Land and fixtures trusts	43,940	44,656	51,863	-715	-7,922
Composite trusts	8,945,597	8,993,378	9,297,432	-47,780	-351,834
Other trusts	0	0	0	-	-
Total liabilities	79,307,687	81,872,644	82,770,968	-2,564,956	-3,463,281

Note: The amount of re-trusted assets to Japan Trustee Services Bank, Ltd. as a securities processing is included in Money held in trust: Mar. 2010: 61,007,191 million yen, Sep. 2009: 63,677,815 million yen, Mar. 2009: 65,262,953 million yen

(7) Breakdown of principal guaranteed trust a/c
(Non-consolidated)

	Millions of Yen					
	Mar. 2010	Sep. 2009	Mar. 2009	Change from Sep. 2009	Change from Mar. 2009	
Money trusts	Loans and bills discounted	262,731	250,998	279,719	11,732	-16,987
	Securities	48	48	48	-	-
	Others	322,386	352,835	328,380	-30,449	-5,993
	Total assets	585,166	603,883	608,148	-18,716	-22,981
	Principal	584,105	602,992	607,193	-18,887	-23,088
	Reserves for JOMT (Jointly-operated money trust)	437	545	631	-107	-193
	Others	623	345	323	278	300
Total liabilities	585,166	603,883	608,148	-18,716	-22,981	
Loan trusts	Loans and bills discounted	-	-	-	-	-
	Securities	-	-	-	-	-
	Others	74,780	123,955	161,923	-49,175	-87,143
	Total assets	74,780	123,955	161,923	-49,175	-87,143
	Principal	73,486	122,038	159,492	-48,552	-86,006
	Reserves for loan trust	604	793	1,011	-188	-406
	Others	689	1,124	1,419	-435	-729
Total liabilities	74,780	123,955	161,923	-49,175	-87,143	