

Additional explanatory material
Fiscal Year 2009
ended on Mar. 31, 2010

The Sumitomo Trust and Banking Co., Ltd.

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1. Summary of income/expenses in domestic/international business (Non-consolidated)

<Banking a/c>

	Millions of Yen					
	FY2009			FY2008		
	Domestic business	International business	Total	Domestic business	International business	Total
Trust fee income	53,140	-	53,140	64,478	-	64,478
Net interest income	130,532	49,128	179,660	128,578	27,098	155,677
			6,554			9,777
Interest income	210,786	85,135	289,366	225,646	141,715	357,584
			6,554			9,777
Interest expenses	80,254	36,007	109,706	97,068	114,616	201,907
Net fees and commissions	39,189	809	39,999	29,819	-1,495	28,323
Fees and commissions received	69,275	3,507	72,782	64,811	2,997	67,808
Fees and commissions paid	30,085	2,697	32,783	34,991	4,493	39,485
Net gains on trading	12,358	3,313	15,672	5,976	-58,003	-52,027
Trading revenue	12,358	3,313	15,672	6,339	-	6,339
Trading expenses	-	-	-	363	58,003	58,367
Net other operating income	1,798	14,396	16,195	14,501	123,359	137,861
Other operating income	10,071	28,548	38,619	20,017	141,285	161,302
Other operating expenses	8,272	14,151	22,424	5,515	17,925	23,440

Note 1: Expenses matching the amount of investment of money held in trust is excluded from Interest expenses. (FY2009 116 million yen, FY2008 101 million yen)

Note 2: Figures in the upper rows in Interest income and Interest expenses show interests that accrue from transaction between domestic business and international business.

2. Summary of interest-earning assets/interest-bearing liabilities in domestic/international business (Non-consolidated)
<Banking a/c>

Domestic business

	Millions of Yen, percentage points					
	FY2009			FY2008		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Interest-earning assets	15,091,941	210,786	1.39%	15,157,138	225,646	1.48%
Loans and bills discounted	10,232,196	149,061	1.45%	10,087,538	160,716	1.59%
Securities	2,951,794	41,080	1.39%	2,945,268	49,060	1.66%
Government bonds	1,545,096	16,037	1.03%	1,406,911	16,662	1.18%
Corporate bonds	417,872	5,119	1.22%	511,963	5,602	1.09%
Stocks	831,973	14,682	1.76%	839,560	12,210	1.45%
Call loans and bills bought	78,842	108	0.13%	88,701	315	0.35%
Monetary claims bought	314,885	3,007	0.95%	412,392	5,140	1.24%
Due from banks	3,858	8	0.22%	4,200	18	0.43%
JPY deposit converted into foreign currencies	1,191,479	6,554	0.55%	1,438,562	9,777	0.67%
Interest-bearing liabilities	15,141,708	80,254	0.53%	15,367,157	97,068	0.63%
Deposits	11,121,274	59,411	0.53%	10,911,198	65,933	0.60%
Negotiable certificates of deposit	2,181,682	5,738	0.26%	2,361,527	16,540	0.70%
Call money and bills sold	22,370	31	0.13%	77,235	390	0.50%
Short-term bonds payable	271,488	626	0.23%	273,607	1,875	0.68%
Bonds payable	336,149	6,545	1.94%	300,019	5,777	1.92%
Borrowed money	361,406	4,913	1.35%	406,721	4,619	1.13%
Borrowed money from trust account	533,175	2,712	0.50%	640,061	4,345	0.67%

International business

	Millions of Yen, percentage points					
	FY2009			FY2008		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Interest-earning assets	3,144,235	85,135	2.70%	3,830,458	141,715	3.69%
Loans and bills discounted	1,125,225	20,503	1.82%	1,089,772	36,889	3.38%
Securities (Foreign securities)	1,710,969	55,075	3.21%	2,314,763	92,101	3.97%
Call loans and bills bought	23,287	99	0.42%	33,844	858	2.53%
Due from banks	240,960	1,422	0.59%	367,767	9,195	2.50%
Interest-bearing liabilities	3,662,505	36,007	0.98%	4,249,397	114,616	2.69%
Deposits	869,807	7,024	0.80%	776,316	25,109	3.23%
Negotiable certificates of deposit	100,468	771	0.76%	55,715	2,218	3.98%
Call money and bills sold	115,162	794	0.68%	131,187	3,264	2.48%
Payables under repurchase agreements	748,565	2,354	0.31%	1,165,245	27,668	2.37%
Borrowed money	530,131	17,434	3.28%	615,472	19,433	3.15%
Foreign currency deposit converted from JPY	1,191,479	6,554	0.55%	1,438,562	9,777	0.67%

3. Summary of fees and commissions received/paid in domestic/international business

(Consolidated)

	Millions of Yen							
	FY2009				FY2008			
	Domestic business	International business	Elimination	Total	Domestic business	International business	Elimination	Total
Fees and commissions received	137,122	12,127	-18,538	130,711	114,197	15,191	-26,377	103,012
Trust related	34,362	42	-280	34,125	38,682	45	-337	38,390
Deposit and loans	18,370	2,751	-204	20,918	12,614	2,076	-150	14,541
Foreign exchange	643	153	-	797	776	159	-	936
Securities related	24,098	26	-11,430	12,693	30,274	15	-18,522	11,766
Agency business	5,414	8,533	-3,002	10,946	3,903	12,069	-3,564	12,407
Safe keeping deposit/safe deposit box	339	-	-	339	357	-	-	357
Guarantee	5,397	340	-1,994	3,743	5,147	392	-2,058	3,481
Fees and commissions paid	49,425	5,088	-15,257	39,255	42,474	7,372	-22,496	27,351
Foreign exchange	338	61	-	400	368	63	-	431

(Non-consolidated)

	Millions of Yen							
	FY2009				FY2008			
	Domestic business	International business	Elimination	Total	Domestic business	International business	Elimination	Total
Fees and commissions received	69,275	3,507	-	72,782	64,811	2,997	-	67,808
Trust related	26,983	42	-	27,026	30,595	45	-	30,641
Deposit and loans	16,988	2,751	-	19,739	10,620	2,076	-	12,697
Foreign exchange	643	153	-	797	776	159	-	936
Securities related	16,069	26	-	16,095	15,297	15	-	15,313
Agency business	5,414	-	-	5,414	3,903	-	-	3,903
Safe keeping deposit/safe deposit box	339	-	-	339	357	-	-	357
Guarantee	779	340	-	1,120	982	392	-	1,374
Fees and commissions paid	30,085	2,697	-	32,783	34,991	4,493	-	39,485
Foreign exchange	338	61	-	400	367	63	-	431

4. Summary of trading income/expenses and assets/liabilities in domestic/international business

(1) Trading income/expenses

	Millions of Yen					
	FY2009			FY2008		
	Domestic business	International business	Total	Domestic business	International business	Total
Trading income	12,358	3,313	15,672	6,339	-	6,339
Gains on trading account securities transactions	130	-	130	196	-	196
Income from securities and derivatives related to trading transactions	-78	197	118	-	-	-
Income from trading-related financial derivatives transactions	10,513	3,116	13,630	-	-	-
Other trading income	1,793	-	1,793	6,143	-	6,143
Trading expenses	-	-	-	363	58,003	58,367
Expenses on trading securities and derivatives	-	-	-	-	-	-
Expenses on securities and derivatives related to trading transactions	-	-	-	-488	1,889	1,401
Expenses on trading-related financial derivatives transactions	-	-	-	851	56,113	56,965
Other trading expenses	-	-	-	-	-	-

(2) Trading assets/liabilities

	Millions of Yen					
	FY2009			FY2008		
	Domestic business	International business	Total	Domestic business	International business	Total
Trading assets	648,393	160,001	808,394	841,079	249,177	1,090,257
Trading account securities	9,661	-	9,661	8,554	-	8,554
Derivatives of trading securities	41	-	41	27	-	27
Securities related to trading transactions	-	-	-	-	-	-
Derivatives of securities related to trading transactions	6	0	7	-	19	19
Trading-related financial derivatives	103,765	160,000	263,766	105,853	249,158	355,012
Other trading assets	534,918	-	534,918	726,643	-	726,643
Trading liabilities	48,155	49,978	98,134	46,145	85,556	131,702
Trading securities sold for short sales	-	-	-	-	-	-
Derivatives of trading securities-assets	-	-	-	-	-	-
Securities related to trading transactions sold for short sales	-	-	-	-	-	-
Derivatives of securities related to trading transactions	-	2	2	33	8	41
Trading-related financial derivatives	48,155	49,976	98,131	46,112	85,548	131,660
Other trading liabilities	-	-	-	-	-	-

5. 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. 2009	295,081	71,881	287,297	321,147	311,441	481,766	-	1,768,616
	Mar. 2010	450,170	70,107	214,627	254,279	325,155	137,285	-	1,451,625
Japanese local government bonds	Mar. 2009	5,003	2,965	1,886	99	1,811	-	-	11,766
	Mar. 2010	2,948	50	5,106	-	3,723	-	-	11,829
Japanese corporate bonds	Mar. 2009	93,755	153,745	134,723	36,493	6,897	1,181	-	426,797
	Mar. 2010	71,003	141,250	164,037	32,765	20,843	18,990	-	448,890
Japanese stocks	Mar. 2009	-----	-----	-----	-----	-----	-----	747,850	747,850
	Mar. 2010	-----	-----	-----	-----	-----	-----	956,829	956,829
Foreign securities and others	Mar. 2009	38,531	397,035	931,061	203,494	75,996	322,160	167,704	2,135,986
	Mar. 2010	124,635	248,523	590,260	112,601	166,283	240,080	122,806	1,605,192
Foreign bonds	Mar. 2009	21,269	348,056	927,781	191,189	72,974	319,496	-	1,880,768
	Mar. 2010	121,776	232,058	556,264	100,481	90,372	239,809	-	1,340,762
Foreign stocks	Mar. 2009	-----	-----	-----	-----	-----	-----	33,781	33,781
	Mar. 2010	-----	-----	-----	-----	-----	-----	31,775	31,775

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

6. Shareholdings (Non-consolidated)

<Banking a/c>

Top 10 list 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.

Issuer	Number of Shares Held	Book Value (Millions of yen)
Asahi Breweries, Ltd.	8,126,000	14,196
Sumitomo Realty & Development Co., Ltd.	8,136,000	13,749
Sumitomo Chemical Company, Limited	31,007,000	13,146
Nidec Corporation	1,376,400	12,881
Keio Corporation	18,240,000	11,144
Ricoh Company, Ltd.	7,543,000	10,281
West Japan Railway Company	32,000	10,068
Sumitomo Corporation	9,898,000	10,056
The Chugoku Electric Power Co., Inc.	4,985,800	9,278
Sumitomo Electric industries, Ltd.	8,325,700	9,241

7. Maturity ladder of swaps (Non-consolidated)

		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	Total
Market value applied	Mar. 2009	26,636,574	45,068,100	41,148,682	17,834,934	23,596,064	5,447,426	159,731,784
	Mar. 2010	30,839,646	52,784,726	37,807,210	21,056,242	24,714,955	5,504,152	172,706,933
Fix Rcv-FI Pay	Mar. 2009	12,823,674	22,445,550	20,406,124	8,921,474	11,485,974	2,668,170	78,750,970
	Mar. 2010	14,757,620	26,487,330	18,047,406	10,323,783	12,688,635	2,607,773	84,912,550
FI Rcv-Fix Pay	Mar. 2009	13,188,612	21,718,765	19,959,955	8,778,730	11,915,192	2,762,255	78,323,511
	Mar. 2010	15,418,925	25,081,695	18,849,304	10,559,518	11,787,984	2,845,249	84,542,678
FI Rcv-FI Pay	Mar. 2009	624,287	903,784	782,603	134,730	194,897	17,000	2,657,303
	Mar. 2010	663,100	1,215,700	910,499	172,940	238,335	51,130	3,251,704
Hedge accounting applied	Mar. 2009	993,113	1,770,765	1,261,607	595,132	795,616	452,364	5,868,600
	Mar. 2010	1,142,695	1,827,268	1,244,546	681,361	624,603	192,364	5,712,838
Fix Rcv-FI Pay	Mar. 2009	834,913	1,510,208	987,601	344,544	407,025	29,984	4,114,275
	Mar. 2010	1,027,340	1,498,465	1,082,169	386,436	319,565	29,984	4,343,959
FI Rcv-Fix Pay	Mar. 2009	158,200	260,557	274,006	250,588	388,591	422,380	1,754,325
	Mar. 2010	115,355	328,803	162,377	294,925	305,038	162,380	1,368,879
FI Rcv-FI Pay	Mar. 2009	-	-	-	-	-	-	-
	Mar. 2010	-	-	-	-	-	-	-

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

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

(1HFY2009)

	Billions of Yen							
	Mar. 2009	Sep. 2009	Change	Change				Repayment, etc.
				Downgrade (+)	Downgrade(-)	Upgrade (+)	Upgrade (-)	
Bankrupt / practically bankrupt	28.0	26.1	-1.9	2.5	-	-	-0.5	-3.9
Doubtful	73.7	242.2	168.5	202.9	-0.3	0.4	-19.1	-15.3
Loans to substandard debtors	27.9	51.8	23.9	10.5	-0.8	18.7	-2.3	-2.2
Loans to special mention debtors (excluding loans to substandard debtors)	832.1	608.1	-224.0	72.7	-213.7	2.6	-42.8	-42.8

(2HFY2009)

	Billions of Yen							
	Sep. 2009	Mar. 2010	Change	Change				Repayment, etc.
				Downgrade (+)	Downgrade(-)	Upgrade (+)	Upgrade (-)	
Bankrupt / practically bankrupt	26.1	17.6	-8.5	1.3	-	-	-6.6	-3.2
Doubtful	242.2	61.2	-181.0	8.8	-0.5	0.0	-155.4	-33.9
Loans to substandard debtors	51.8	135.1	83.3	2.1	-4.0	93.9	-2.5	-6.2
Loans to special mention debtors (excluding loans to substandard debtors)	608.1	586.8	-21.4	69.3	-4.7	70.6	-124.8	-31.7

9. Risk-weighted assets for credit risk (Preliminary) (Consolidated)

	Billions of Yen								
	Mar. 2010			Sep. 2009			Mar. 2009		
	Exposure	Risk-weighted asset	Expected Loss	Exposure	Risk-weighted asset	Expected Loss	Exposure	Risk-weighted asset	Expected Loss
Internal Ratings-Based	19,853.8	10,432.4	178.3	20,329.9	10,568.7	228.5	20,263.0	11,409.2	180.7
Corporate, etc.	14,989.8	7,177.3	161.3	15,371.1	7,372.6	210.4	15,273.2	8,084.2	164.0
Corporate	10,435.8	6,735.8	160.6	10,384.2	6,941.4	209.7	10,405.7	7,424.0	163.0
Sovereign	3,003.7	123.0	0.1	3,594.2	127.6	0.1	3,623.0	342.9	0.2
Financial institution	1,550.2	318.5	0.5	1,392.7	303.6	0.5	1,244.4	317.2	0.7
Retail	2,229.8	757.5	13.1	2,072.8	722.4	12.2	1,996.6	708.7	12.2
Residential mortgage exposure	1,953.5	626.5	9.0	1,801.9	592.9	8.7	1,730.1	583.5	8.5
Qualifying revolving retail exposure	9.3	5.0	0.1	9.6	5.2	0.1	10.2	5.5	0.1
Other retail exposure	267.0	125.9	4.0	261.2	124.3	3.4	256.2	119.7	3.5
Equity	715.3	986.7	0.9	673.3	941.9	0.3	590.6	854.0	0.2
Fund	242.3	605.6	0.2	237.5	533.7	1.0	192.5	547.4	0.9
Securitization	752.2	231.1	-	880.1	252.2	-	1,006.8	291.6	-
Purchased receivables	616.0	440.4	2.5	632.8	458.3	4.4	761.6	544.2	3.2
Other assets	308.0	233.5	-	462.0	287.3	-	441.5	378.7	-
Standardized Approach	1,229.1	1,161.3	-	1,232.8	1,150.0	-	1,257.2	1,193.4	-
(Phased rollout to Internal Ratings-Based)									
Subsidiaries	1,229.1	1,161.3	-	1,232.8	1,150.0	-	1,257.2	1,193.4	-
Exemption	864.6	369.8	-	716.8	311.0	-	763.2	341.1	-
Total credit risk	21,947.5	11,963.6	178.3	22,279.6	12,029.9	228.5	22,283.5	12,943.8	180.7

Note: Risk-weighted asset is after scaling factor adjustments.