

*Additional explanatory material*

*1st Half Fiscal Year 2010  
ended on Sep. 30, 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					
	1HFY2010			1HFY2009		
	Domestic business	International business	Total	Domestic business	International business	Total
Trust fee income	25,130	-	25,130	26,336	-	26,336
Net interest income	59,720	9,684	69,405	66,849	20,847	87,697
			2,738			3,522
Interest income	93,629	23,983	114,874	108,795	41,951	147,223
			2,738			3,522
Interest expenses	33,908	14,299	45,469	41,945	21,103	59,525
Net fees and commissions	18,478	132	18,611	18,082	376	18,459
Fees and commissions received	34,658	1,441	36,099	32,664	1,764	34,429
Fees and commissions paid	16,180	1,308	17,488	14,581	1,388	15,970
Net gains on trading	4,924	708	5,632	6,339	3,691	10,030
Trading revenue	4,924	708	5,632	6,339	3,691	10,030
Trading expenses	-	-	-	-	-	-
Net other operating income	4,653	1,558	6,212	136	3,591	3,728
Other operating income	12,686	14,524	27,211	4,017	13,811	17,828
Other operating expenses	8,032	12,965	20,998	3,880	10,219	14,100

Note 1: Expenses matching the amount of investment of money held in trust is excluded from Interest expenses. (1HFY2010: 51 million yen, 1HFY2009: 60 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					
	1HFY2010			1HFY2009		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Interest-earning assets	14,967,322	93,629	1.24%	15,095,596	108,795	1.43%
Loans and bills discounted	10,135,907	67,474	1.32%	10,258,430	76,598	1.48%
Securities	3,062,230	14,221	0.92%	2,910,846	22,401	1.53%
Government bonds	1,510,674	4,709	0.62%	1,575,884	9,408	1.19%
Corporate bonds	436,140	2,567	1.17%	420,727	2,577	1.22%
Stocks	899,888	6,108	1.35%	767,891	5,735	1.48%
Call loans and bills bought	109,849	77	0.14%	62,693	38	0.12%
Monetary claims bought	247,192	1,512	1.22%	339,409	1,581	0.92%
Due from banks	3,942	2	0.12%	3,782	5	0.30%
JPY deposit converted into foreign currencies	1,142,683	2,738	0.47%	1,223,904	3,522	0.57%
Interest-bearing liabilities	14,692,666	33,908	0.46%	15,213,309	41,945	0.54%
Deposits	10,857,627	25,197	0.46%	11,118,778	30,694	0.55%
Negotiable certificates of deposit	2,117,797	1,611	0.15%	2,137,180	3,407	0.31%
Call money and bills sold	19,467	10	0.11%	26,505	20	0.15%
Short-term bonds payable	260,350	173	0.13%	269,672	392	0.29%
Bonds payable	364,028	3,494	1.91%	327,452	3,190	1.94%
Borrowed money	459,659	2,417	1.04%	448,090	2,585	1.15%
Borrowed money from trust account	457,390	959	0.41%	553,010	1,500	0.54%

**International business**

	Millions of Yen, percentage points					
	1HFY2010			1HFY2009		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Interest-earning assets	2,800,782	23,983	1.70%	3,076,105	41,951	2.72%
Loans and bills discounted	1,331,186	9,693	1.45%	986,920	10,961	2.21%
Securities (Foreign securities)	1,172,611	14,889	2.53%	1,782,140	32,288	3.61%
Call loans and bills bought	26,128	51	0.39%	11,191	34	0.61%
Due from banks	226,272	786	0.69%	250,208	811	0.64%
Interest-bearing liabilities	3,221,603	14,299	0.88%	3,710,785	21,103	1.13%
Deposits	848,042	2,443	0.57%	819,933	4,458	1.08%
Negotiable certificates of deposit	166,790	501	0.59%	29,207	303	2.07%
Call money and bills sold	83,437	217	0.52%	114,650	560	0.97%
Payables under repurchase agreements	365,615	444	0.24%	832,606	1,657	0.39%
Borrowed money	455,165	7,513	3.29%	602,457	9,744	3.22%
Foreign currency deposit converted from JPY	1,142,683	2,738	0.47%	1,223,904	3,522	0.57%

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

#### (Consolidated)

	Millions of Yen							
	1HFY2010				1HFY2009			
	Domestic business	International business	Elimination	Total	Domestic business	International business	Elimination	Total
Fees and commissions received	84,004	5,714	-9,907	79,811	52,150	6,321	-9,702	48,769
Trust related	19,519	20	-22	19,517	16,505	33	-46	16,491
Deposit and loans	7,335	1,018	-63	8,290	8,365	1,361	-67	9,659
Foreign exchange	309	79	-18	369	319	75	-	395
Securities related	13,078	53	-6,360	6,771	12,149	4	-6,040	6,113
Agency business	2,996	4,265	-1,402	5,859	2,204	4,520	-1,880	4,844
Safe keeping deposit/safe deposit box	12	-	-	12	14	-	-	14
Guarantee	2,817	128	-981	1,965	2,646	175	-1,006	1,815
Fees and commissions paid	31,977	2,668	-8,361	26,285	17,977	2,567	-7,891	12,654
Foreign exchange	168	44	-	213	169	30	-	199

#### (Non-consolidated)

	Millions of Yen							
	1HFY2010				1HFY2009			
	Domestic business	International business	Elimination	Total	Domestic business	International business	Elimination	Total
Fees and commissions received	34,658	1,441	-	36,099	32,664	1,764	-	34,429
Trust related	15,549	20	-	15,569	13,153	33	-	13,186
Deposit and loans	6,594	1,018	-	7,612	7,708	1,361	-	9,069
Foreign exchange	309	79	-	388	319	75	-	395
Securities related	8,612	53	-	8,665	7,805	4	-	7,809
Agency business	2,996	-	-	2,996	2,204	-	-	2,204
Safe keeping deposit/safe deposit box	12	-	-	12	14	-	-	14
Guarantee	349	128	-	478	408	175	-	583
Fees and commissions paid	16,180	1,308	-	17,488	14,581	1,388	-	15,970
Foreign exchange	168	44	-	213	169	30	-	199

#### 4. Summary of trading income/expenses and assets/liabilities in domestic/international business (Non-consolidated)

##### (1) Trading income/expenses

	Millions of Yen					
	1HFY2010			1HFY2009		
	Domestic business	International business	Total	Domestic business	International business	Total
Trading income	4,924	708	5,632	6,339	3,691	10,030
Gains on trading account securities transactions	141	-	141	71	-	71
Income from securities and derivatives related to trading transactions	20	258	278	10	-9	1
Income from trading-related financial derivatives transactions	4,346	449	4,796	5,162	3,700	8,862
Other trading income	416	-	416	1,095	-	1,095
Trading expenses	-	-	-	-	-	-
Expenses on trading securities and derivatives	-	-	-	-	-	-
Expenses on securities and derivatives related to trading transactions	-	-	-	-	-	-
Expenses on trading-related financial derivatives transactions	-	-	-	-	-	-
Other trading expenses	-	-	-	-	-	-

##### (2) Trading assets/liabilities

	Millions of Yen					
	1HFY2010			1HFY2009		
	Domestic business	International business	Total	Domestic business	International business	Total
Trading assets	574,364	213,988	788,352	731,835	174,036	905,872
Trading account securities	12,652	-	12,652	8,963	-	8,963
Derivatives of trading securities	-	-	-	-	-	-
Securities related to trading transactions	-	-	-	-	-	-
Derivatives of securities related to trading transactions	68	24	92	-	38	38
Trading-related financial derivatives	135,138	213,963	349,102	102,370	173,997	276,368
Other trading assets	426,505	-	426,505	620,501	-	620,501
Trading liabilities	87,918	83,466	171,384	44,247	51,563	95,811
Trading securities sold for short sales	-	-	-	-	-	-
Derivatives of trading securities-assets	-	-	-	41	-	41
Securities related to trading transactions sold for short sales	-	-	-	-	-	-
Derivatives of securities related to trading transactions	-	54	54	0	-	0
Trading-related financial derivatives	87,918	83,411	171,329	44,206	51,563	95,770
Other trading liabilities	-	-	-	-	-	-

## 5. Maturity ladder of interest rate 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. 2010	30,839,646	52,784,726	37,807,210	21,056,242	24,714,955	5,504,152	172,706,933
	<b>Sep. 2010</b>	<b>36,805,126</b>	<b>64,555,225</b>	<b>37,653,753</b>	<b>25,389,399</b>	<b>22,199,027</b>	<b>4,695,238</b>	<b>191,297,772</b>
Fix Rcv-Flt Pay	Mar. 2010	14,757,620	26,487,330	18,047,406	10,323,783	12,688,635	2,607,773	84,912,550
	<b>Sep. 2010</b>	<b>19,614,238</b>	<b>29,214,616</b>	<b>18,691,403</b>	<b>13,358,777</b>	<b>11,280,710</b>	<b>2,270,843</b>	<b>94,430,590</b>
Flt Rcv-Fix Pay	Mar. 2010	15,418,925	25,081,695	18,849,304	10,559,518	11,787,984	2,845,249	84,542,678
	<b>Sep. 2010</b>	<b>16,274,388</b>	<b>33,634,759</b>	<b>17,891,914</b>	<b>11,766,651</b>	<b>10,654,633</b>	<b>2,364,809</b>	<b>92,587,157</b>
Flt Rcv-Flt Pay	Mar. 2010	663,100	1,215,700	910,499	172,940	238,335	51,130	3,251,704
	<b>Sep. 2010</b>	<b>916,500</b>	<b>1,705,850</b>	<b>1,070,435</b>	<b>263,970</b>	<b>263,683</b>	<b>59,585</b>	<b>4,280,023</b>
Hedge accounting applied	Mar. 2010	1,142,695	1,827,268	1,244,546	681,361	624,603	192,364	5,712,838
	<b>Sep. 2010</b>	<b>696,088</b>	<b>1,982,696</b>	<b>1,534,491</b>	<b>647,744</b>	<b>490,416</b>	<b>185,864</b>	<b>5,537,301</b>
Fix Rcv-Flt Pay	Mar. 2010	1,027,340	1,498,465	1,082,169	386,436	319,565	29,984	4,343,959
	<b>Sep. 2010</b>	<b>593,220</b>	<b>1,666,231</b>	<b>1,376,175</b>	<b>326,425</b>	<b>206,600</b>	<b>29,984</b>	<b>4,198,635</b>
Flt Rcv-Fix Pay	Mar. 2010	115,355	328,803	162,377	294,925	305,038	162,380	1,368,879
	<b>Sep. 2010</b>	<b>102,868</b>	<b>316,465</b>	<b>158,316</b>	<b>321,319</b>	<b>283,816</b>	<b>155,880</b>	<b>1,338,666</b>
Flt Rcv-Flt Pay	Mar. 2010	-	-	-	-	-	-	-
	<b>Sep. 2010</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

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

(2HFY2009)

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

(1HFY2010)

	Billions of Yen							
	Mar. 2010	Sep. 2010	Change	Change				Repayment, etc.
				Downgrade (+)	Downgrade(-)	Upgrade (+)	Upgrade (-)	
Bankrupt / practically bankrupt	17.6	<b>10.3</b>	-7.2	0.9	-	-	-0.6	-7.5
Doubtful	61.2	<b>66.8</b>	5.6	11.9	-0.3	0.2	-1.0	-5.2
Loans to substandard debtors	135.1	<b>114.4</b>	-20.7	3.4	-0.1	0.6	-6.2	-18.4
Loans to special mention debtors (excluding loans to substandard debtors)	586.8	<b>483.8</b>	-102.9	34.0	-13.8	6.4	-57.4	-72.1



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

	Billions of Yen								
	Sep. 2010			Mar. 2010			Sep. 2009		
	Exposure	Risk-weighted asset	Expected Loss	Exposure	Risk-weighted asset	Expected Loss	Exposure	Risk-weighted asset	Expected Loss
Internal Ratings-Based	<b>18,754.4</b>	<b>10,075.3</b>	<b>164.7</b>	19,853.8	10,432.4	178.3	20,329.9	10,568.7	228.5
Corporate, etc.	<b>13,921.8</b>	<b>6,755.6</b>	<b>146.3</b>	14,989.8	7,177.3	161.3	15,371.1	7,372.6	210.4
Corporate	<b>10,054.3</b>	<b>6,345.6</b>	<b>145.6</b>	10,435.8	6,735.8	160.6	10,384.2	6,941.4	209.7
Sovereign	<b>2,464.9</b>	<b>115.6</b>	<b>0.1</b>	3,003.7	123.0	0.1	3,594.2	127.6	0.1
Financial institution	<b>1,402.5</b>	<b>294.3</b>	<b>0.5</b>	1,550.2	318.5	0.5	1,392.7	303.6	0.5
Retail	<b>2,284.8</b>	<b>767.2</b>	<b>14.1</b>	2,229.8	757.5	13.1	2,072.8	722.4	12.2
Residential mortgage exposure	<b>2,015.8</b>	<b>642.8</b>	<b>10.1</b>	1,953.5	626.5	9.0	1,801.9	592.9	8.7
Qualifying revolving retail exposure	<b>8.8</b>	<b>4.7</b>	<b>0.1</b>	9.3	5.0	0.1	9.6	5.2	0.1
Other retail exposure	<b>260.1</b>	<b>119.6</b>	<b>3.9</b>	267.0	125.9	4.0	261.2	124.3	3.4
Equity	<b>654.3</b>	<b>904.4</b>	<b>0.8</b>	715.3	986.7	0.9	673.3	941.9	0.3
Fund	<b>277.1</b>	<b>719.7</b>	<b>0.3</b>	242.3	605.6	0.2	237.5	533.7	1.0
Securitization	<b>625.4</b>	<b>210.6</b>	-	752.2	231.1	-	880.1	252.2	-
Purchased receivables	<b>585.3</b>	<b>452.2</b>	<b>2.9</b>	616.0	440.4	2.5	632.8	458.3	4.4
Other assets	<b>405.4</b>	<b>265.4</b>	-	308.0	233.5	-	462.0	287.3	-
Standardized Approach	<b>1,219.8</b>	<b>1,150.5</b>	-	1,229.1	1,161.3	-	1,232.8	1,150.0	-
(Phased rollout to Internal Ratings-Based)									
Subsidiaries	<b>1,219.8</b>	<b>1,150.5</b>	-	1,229.1	1,161.3	-	1,232.8	1,150.0	-
Exemption	<b>835.1</b>	<b>358.6</b>	-	864.6	369.8	-	716.8	311.0	-
<b>Total credit risk</b>	<b>20,809.4</b>	<b>11,584.4</b>	<b>164.7</b>	21,947.5	11,963.6	178.3	22,279.6	12,029.9	228.5

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