

Explanatory Material

*Fiscal Year 2012
ended on Mar. 31, 2013*



SUMITOMO MITSUI TRUST HOLDINGS

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<Definition of terms in this document>

Consolidated : SMTH (Consolidated)

Non-consolidated : SMTB (Non-consolidated)

CMTB : Former Chuo Mitsui Trust and Banking CMAB : Former Chuo Mitsui Asset Trust and Banking STB : Former Sumitomo Trust and Banking

Figures of the past fiscal years are combined total for those of CMTB (non-consolidated), CMAB (non-consolidated) and STB (non-consolidated) unless otherwise noted.

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, Sumitomo Mitsui Trust Holdings, Inc. hereby cautions against sole reliance on such forward-looking statements in making investment decisions.

Summary of FY2012 financial results

1. Financial Results

<Consolidated>

- (1) "Net business profit before credit costs" <1> decreased by 57.5 billion yen from FY2011 to 284.6 billion yen due to the disappearance of one-time effect on consolidated accounting method resulting from the management integration (Purchase accounting method) (*) in addition to the decrease in net business profit before credit costs of SMTB (non-consolidated basis).
 (2) "Total credit costs" <5> stood at the reversal of 6.1 billion yen due to the posting of the reversal of allowance for loan losses. "Net losses on stocks" <6> stood at 4.2 billion yen mainly due to the "Losses on devaluation of stocks" <7>.
 (3) As a result, "Ordinary profit" <2> decreased by 17.0 billion yen from FY2011 to 255.0 billion yen. "Net income (excl. 43.4 billion yen of gain on amortization of negative goodwill caused by the share exchange)" <3> increased by 12.5 billion yen from FY2011 to 133.7 billion yen mainly due to the disappearance of the decrease in deferred tax assets resulting from the reduction in a corporate tax rate in FY2011, and it represents 111% of net income forecast of 120.0 billion yen in FY2012.
 (*) Please refer to "Summary 5"

[Consolidated]	(Billions of Yen)			
	FY2012	FY2011	Change	
Net business profit before credit costs (*1)	1	284.6	342.2	(57.5)
Ordinary profit	2	255.0	272.1	(17.0)
Net income (Excl. amortization of negative goodwill)	3	133.7	121.2	12.5
(Net income (Incl. amortization of negative goodwill))	4	133.7	164.6	(30.8)
Total credit costs	5	6.1	(8.9)	15.0
Net gains on stocks	6	(4.2)	(33.9)	29.7
Losses on devaluation of stocks	7	(7.7)	(30.3)	22.6
Return (Net income) on equity (Excl. amortization of negative goodwill)	8	7.48%	6.98%	0.50%
(Difference from non-consolidated financial results) (*2)				
Net business profit before credit costs	9	74.3	103.1	(28.8)
Net income (Excl. amortization of negative goodwill)	10	28.6	64.8	(36.2)
(Net income (Incl. amortization of negative goodwill))	11	28.6	108.2	(79.6)
Total credit costs	12	0.7	(10.0)	10.8
Net gains on stocks	13	1.1	9.2	(8.0)

(*1) Consolidated net business profit before credit costs = Non-consolidated net business profit before credit costs + Ordinary profits of other subsidiary companies (non-recurring effect adjusted) + Ordinary profits of affiliates (non-recurring effect adjusted) x Ratio of equity holdings - Intra-group transaction (dividends, etc.)

(*2) Differences between "Consolidated" and "Non-consolidated"

<Non-consolidated>

- (1) "Net business profit before credit costs" <21> decreased by 28.7 billion yen from FY2011 to 210.2 billion yen mainly due to the decrease in "Net interest income and related profit" <15> and "Net gains on bonds" <19> which recorded significant profit in FY2011, while "Net fees and commissions and related profit" <16> increased and "General and administrative expenses" <20> decreased.
 (2) "Ordinary profit" <28> increased by 32.4 billion yen from FY2011 to 190.6 billion yen, due to the 5.3 billion yen reversal of "Total credit costs" <37> resulting from the improvement of financial condition of clients and the limited occurrence of new non-performing loans, and also because "Net losses on stocks" <25> stayed at 5.3 billion yen, significantly improving from the previous fiscal year due to the stock market recovery.
 (3) In addition, "Net income" <36> increased by 48.7 billion yen from FY2011 to 105.1 billion yen mainly due to the disappearance of the decrease in deferred tax assets resulting from the reduction in a corporate tax rate in FY2011, and it represents 116% of net income forecast of 90.0 billion yen in FY2012.

[Non-consolidated]	(Billions of Yen)			
	FY2012	FY2011	Change	
Gross business profit	14	449.6	487.6	(38.0)
Net interest income and related profit	15	207.2	228.3	(21.0)
Net fees and commissions and related profit	16	167.6	164.9	2.7
Net trading profit	17	24.1	12.5	11.5
Net other operating profit	18	50.6	81.8	(31.2)
Net gains on bonds	19	50.5	79.2	(28.6)
General and administrative expenses	20	(239.4)	(248.6)	9.2
Net business profit before credit costs	21	210.2	239.0	(28.7)
Net non-recurring profit	22	(19.6)	(90.6)	71.0
Banking a/c credit costs	23	(1.4)	(23.5)	22.0
Reversal of allowance for loan losses, etc.	24	6.7	14.8	(8.0)
Net gains on stocks	25	(5.3)	(43.1)	37.7
Losses on devaluation of stocks	26	(10.9)	(35.2)	24.3
Others	27	(19.5)	(38.8)	19.2
Ordinary profit	28	190.6	158.1	32.4
Extraordinary profit/ loss	29	(31.6)	(44.5)	12.9
Impairment loss on fixed assets	30	(20.9)	(6.8)	(14.0)
Net gains on disposal of fixed assets	31	0.6	(0.3)	1.0
Loss on cancellation of shares due to absorption of a subsidiary	32	-	(24.8)	24.8
Costs related to the Management Integration	33	(11.3)	(10.0)	(1.2)
Income before income taxes	34	159.0	113.6	45.4
Total income taxes	35	(53.8)	(57.2)	3.3
Net income	36	105.1	56.4	48.7
Total credit costs	37	5.3	1.1	4.2
Overhead ratio (-20 / 14)	38	53.24%	50.99%	2.25%

(For reference) Overview of the business operation

<Balance of major accounts>

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

[Non-consolidated]			(Billions of Yen)		
			Mar. 2013	Mar. 2012	Change from Mar. 2012
			(FY2012) (A)	(FY2011) (B)	(A) - (B)
Loans and bills discounted	(Ending balance)	1	22,457.3	21,002.1	1,455.1
	(Average balance)	2	21,186.7	20,273.1	913.6
Deposits, Trust principal (*)	(Ending balance)	3	24,195.6	23,484.1	711.5
	(Average balance)	4	23,291.3	23,298.1	(6.8)

(*) Deposits: Excluding NCD

(2) Yields and margins (Domestic Banking a/c and Principal guaranteed trust a/c combined)

[Non-consolidated]			(%)				
			FY2012		FY2011	Change	
			(A)	2H	(B)	(A) - (B)	
Loan deposit margin		5	0.78	0.76	0.79	0.84	(0.06)
Loans and bills discounted		6	1.09	1.07	1.11	1.19	(0.10)
Deposits and trust principal		7	0.31	0.31	0.32	0.35	(0.04)

(3) Status of loans (Banking a/c and Principal guaranteed trust a/c combined)

[Non-consolidated]			(Billions of Yen)		
			Mar. 2013	Mar. 2012	Change from Mar. 2012
Loans to individuals		8	6,927.5	6,434.8	492.7
Residential mortgage loans		9	6,478.0	5,936.7	541.2
Loans to corporations		10	15,529.8	14,567.3	962.4
Japanese corporations operating overseas		11	2,134.6	1,627.5	507.0

<Investment trust and Insurance>

(1) Sales volume and sales balance of investment trust/ insurance

[Non-consolidated]			(Billions of Yen)		
<Sales volume>			FY2012	FY2011	Change from FY2011
Total		12	1,508.9	1,360.8	148.0
Investment trust		13	1,163.7	909.8	253.8
Fund wrap, SMA		14	89.7	60.8	28.8
Insurance		15	255.4	390.0	(134.6)

<Sales balance>			(Billions of Yen)		
			Mar. 2013	Mar. 2012	Change from Mar. 2012
Total		16	5,207.7	4,773.1	434.6
Investment trust		17	2,345.8	2,072.9	272.9
Fund wrap, SMA		18	198.5	139.6	58.9
Insurance		19	2,663.3	2,560.5	102.7

(2) Fees and commissions

[Non-consolidated]			(Billions of Yen)		
			FY2012	FY2011	Change from FY2011
Total		20	48.8	44.8	4.0
Sales fees of investment trust/ insurance		21	33.2	29.7	3.4
Others (management and administration)		22	15.6	15.0	0.6

<Overview of fiduciary services business>

(1) Assets under management

[Non-consolidated]

(Billions of Yen)

		Mar. 2013	Mar. 2012	Change from Mar. 2012
Assets under management	23	43,869.7	46,465.7	(2,595.9)
Corporate pension	24	14,979.7	13,542.6	1,437.0
Public pension	25	9,541.0	8,820.8	720.1
Investment discretion	26	19,349.0	24,102.2	(4,753.1)

(2) Fees from fiduciary services business

[Non-consolidated]

(Billions of Yen)

		FY2012	FY2011	Change from FY2011
Fees from fiduciary services business	27	57.0	60.4	(3.3)
Gross business profit from fiduciary services business	28	84.0	85.2	(1.1)
Fees paid for outsourcing	29	(27.0)	(24.8)	(2.2)

<Overview of real estate business>

Fees from real estate business

[Non-consolidated]

(Billions of Yen)

		FY2012	FY2011	Change from FY2011
Fees from real estate business	30	19.3	20.2	(0.9)
o/w Real estate brokerage fees	31	11.7	12.7	(0.9)
o/w Real estate trust fees, etc.	32	6.7	6.4	0.2

2. Financial conditions

<Status of the holding securities>

- (1) Cost of "Available-for-sale securities" <1> decreased by 653.1 billion yen from the end of the previous fiscal year to 5,268.9 billion yen due to the decrease in cost of "Japanese bonds" <4>, while cost of "Others" <5> increased mainly from US treasury. Unrealized gains/ losses of "Available-for-sale securities" stood at net gains of 281.9 billion yen due to the improvement on that of "Japanese stocks" <2> resulting from the stock market recovery.
- (2) Cost of "Japanese stocks" <2> decreased by 57.4 billion yen from the end of the previous fiscal year to 788.5 billion yen, steadily progressing the reduction of equity holdings for the purpose of stock price risk reduction.
- (3) Cost of "Held-to-maturity debt securities" <6> decreased by 3.7 billion yen from the end of the previous fiscal year to 636.2 billion yen, and unrealized gains/ losses of those securities stood at the net gains of 46.9 billion yen.

Securities with fair value

[Consolidated]

(Billions of Yen)

		Mar. 2013			Change of cost from Mar.2012	Change of net from Mar.2012
		Cost	Fair value	Net		
Available-for-sale securities	1	5,268.9	5,550.9	281.9	(653.1)	185.4
Japanese stocks	2	788.5	1,041.1	252.5	(57.4)	202.3
Japanese bonds	3	2,955.9	2,965.5	9.6	(872.7)	(16.4)
Government bonds	4	2,290.2	2,296.5	6.2	(714.4)	(16.0)
Others	5	1,524.4	1,544.2	19.7	277.0	(0.3)
Held-to-maturity debt securities	6	636.2	683.1	46.9	(3.7)	10.0

[Non-consolidated]

(Billions of Yen)

		Mar. 2013			Change of cost from Mar.2012	Change of net from Mar.2012
		Cost	Fair value	Net		
Available-for-sale securities	7	5,075.5	5,388.5	313.0	(281.1)	189.2
Japanese stocks	8	749.4	1,038.1	288.6	(58.9)	201.4
Japanese bonds	9	2,807.5	2,817.4	9.8	(498.3)	(11.1)
Government bonds	10	2,122.1	2,128.3	6.2	(340.8)	(10.0)
Others	11	1,518.4	1,533.0	14.5	276.1	(1.0)
Held-to-maturity debt securities	12	634.3	681.4	47.1	(4.6)	9.9

<Reference 1> Breakdown of "Available-for-sale securities (Others)"

[Non-consolidated]

(Billions of Yen)

		Mar. 2013				
		Cost	Fair value	Net	Change of cost from Mar.2012	Change of net from Mar.2012
Domestic investment (*1)	1	235.4	234.6	(0.8)	(119.9)	4.0
International investment (*1)	2	960.6	990.3	29.6	268.9	7.1
Foreign bonds	3	958.9	979.6	20.6	267.8	6.0
US treasury	4	298.9	309.7	10.7	113.1	2.8
European government bonds (*2)	5	113.4	114.9	1.5	64.5	1.0
US agency MBS (*3)	6	42.5	43.2	0.7	14.3	(0.2)
Others (Investment trust, etc.) (*4)	7	322.2	308.0	(14.2)	127.0	(12.2)
Total	8	1,518.4	1,533.0	14.5	276.1	(1.0)

(*1) "Domestic investment" and "International investment" are basically categorized by the countries where final exposure exists.

(*2) German government bonds (Bunds), UK government bonds (Gilts) and French government bonds (OATs).

(*3) Constituted by GNMA only

(*4) "Investment trust" and investment securities uncategorizable into "Domestic investment" or "International investment"

<Reference 2> Breakdown of "Held-to-maturity debt securities"

[Non-consolidated]

(Billions of Yen)

		Mar. 2013				
		Cost	Fair value	Net	Change of cost from Mar.2012	Change of net from Mar.2012
Japanese government bonds	9	265.4	278.2	12.7	101.0	5.2
Japanese local government bonds/ Corporate bonds	10	6.7	6.8	0.0	(10.3)	(0.0)
Others	11	362.0	396.3	34.2	(95.2)	4.7
Domestic investment (*)	12	43.5	44.2	0.6	(14.4)	0.0
International investment (*)	13	318.5	352.1	33.5	(80.8)	4.7
Total	14	634.3	681.4	47.1	(4.6)	9.9

(*) "Domestic investment" and "International investment" are basically categorized by the countries where final exposure exists.

<Problem assets based on the Financial Reconstruction Act>

- (1) The total balance of "Problem assets based on the Financial Reconstruction Act" <1> increased by 71.6 billion yen from the end of previous fiscal year to 305.9 billion yen. The ratio of "Problem assets based on the Financial Reconstruction Act" to the total balance <2> rose 0.2% points to 1.3% over the same period.
- (2) Coverage ratio as of the end of March 2013 for "Doubtful" <4> and "Substandard" <5>, covered by collateral value and allowance for loan losses, stood at 93.2% and 71.9%, respectively, and the coverage ratio for total "Problem assets based on the Financial reconstruction Act" stood at 86.8%, all of which represents sufficient levels.
- (3) The balance of assets to "Other special mention debtors" <8> decreased by 114.9 billion yen from the previous fiscal year to 588.5 billion yen mainly due to the improvement of financial condition of clients and repayments from clients.

[Non-consolidated] (Banking a/c and Principal guaranteed trust a/c combined)

(Billions of Yen)

		Mar. 2013	Mar. 2012	Change from Mar. 2012	Mar. 2013	
					Coverage ratio	Allowance ratio
Problem assets based on the Financial Reconstruction Act	1	305.9	234.3	71.6	86.8%	53.2%
Ratio to total balance	2	1.3%	1.1%	0.2%		
Bankrupt and practically bankrupt	3	31.7	33.3	(1.6)	100.0%	100.0%
Doubtful	4	172.9	124.0	48.8	93.2%	71.7%
Substandard (a)	5	101.4	76.9	24.5	71.9%	24.9%
Ordinary assets	6	22,719.0	21,405.4	1,313.6		
Substandard debtors (excl. (a) (b))	7	44.7	43.1	1.6		
Other special mention debtors (excl. (a) and (b))	8	588.5	703.4	(114.9)		
Ordinary debtors	9	22,085.8	20,658.9	1,426.9		

<Status of BIS capital adequacy ratio (Basel III, international standard)>

(1) "Common equity Tier 1 capital ratio" <1>, "Tier 1 capital ratio" <2> and "Total capital ratio" <3> as of the end of March 2013 stood at 8.30%, 9.95% and 14.10%, respectively, all of which exceeded the minimum requirement of 3.50%, 4.50% and 8.00%.

[Consolidated]

		Mar. 2013 (Preliminary)		(Billions of Yen)	
				Minimum requirement	
Common equity Tier 1 capital ratio	1		8.30%		3.50%
Tier 1 capital ratio	2		9.95%		4.50%
Total capital ratio	3		14.10%		8.00%
Common equity Tier 1 capital	4		1,613.7		
Tier 1 capital	5		1,934.0		
Total capital	6		2,738.5		
Total risk-weighted assets	7		19,421.5		

3. Accounting for business combination related to the Management Integration (Purchase accounting method)

(1) Effects on consolidated financial results by applying purchase accounting methods for FY2012 were 7.3 billion yen of profit at the level of "Net business profit before credit costs" <3> and 12.2 billion yen of profit at the level of "Net income" <10> including one-time effects such as gains/ losses on sales or devaluation of securities.

<Amount of effects>

		(Billions of Yen)		
		FY2012	FY2011	Change from FY2011
Amortization/ Accumulation of loans and bills discounted, bonds and deposits, etc.	1	1.6	15.5	(13.8)
Effects of sales of bonds, etc.	2	5.7	35.4	(29.7) (*1)
Effect on net business profit before credit costs	3	7.3	50.9	(43.6)
Cancellation of amortization of net actuarial losses	4	10.5	13.3	(2.7)
Effects of sales/ cancellation of devaluation of stocks, etc.	5	(1.1)	12.5	(13.6) (*1)
Effect on ordinary profit	6	16.7	76.7	(60.0)
Effect on extraordinary profit	7	6.5	0.5	5.9 (*1)
Effect on income before income taxes (*2)	8	23.2	77.3	(54.0)
Tax effects on above items	9	(11.0)	(38.9)	27.9
Effect on net income (*2)	10	12.2	38.3	(26.0)

(*1) One-time effect

(*2) Excluding gain on amortization of negative goodwill resulting from the share exchange

4. Forecast for FY2013

[Consolidated]

		(Billions of Yen)			
		Forecast for FY2013		FY2012 Actual	Change
		1HFY2013	(A)	(B)	(A) - (B)
Net business profit before credit costs	1	125.0	270.0	284.6	(14.6)
Ordinary profit	2	105.0	225.0	255.0	(30.0)
Net income	3	60.0	130.0	133.7	(3.7)
Total credit costs	4	(10.0)	(25.0)	6.1	(31.1)
Dividend per common share (Yen)	5	5.00	10.00	9.00	1.00
Consolidated dividend payout ratio (*)	6	-----	29.4%	27.2%	2.2%

(*) Consolidated dividend payout ratio = { Total amount of dividends for common shares / (Consolidated Net income - Total amount of dividends for preferred shares) } x100

[Non-consolidated]

		(Billions of Yen)			
		Forecast for FY2013		FY2012 Actual	Change
		1HFY2013	(A)	(B)	(A) - (B)
Net business profit before credit costs	7	95.0	205.0	210.2	(5.2)
Ordinary profit	8	75.0	165.0	190.6	(25.6)
Net income	9	50.0	105.0	105.1	(0.1)
Total credit costs	10	(10.0)	(20.0)	5.3	(25.3)

Financial figures

1. Status of profit and loss

[Consolidated]

(in millions of yen)

		FY2012	FY2011	Change
Consolidated gross business profit (*1)	1	637,848	710,509	(72,661)
Consolidated gross business profit (after written-off of principal guaranteed trust a/c) (1 + 19)	2	637,840	710,509	(72,668)
Net interest income and related profit	3	227,433	264,127	(36,694)
Net interest income	4	219,730	253,677	(33,947)
Trust fees from principal guaranteed trust a/c (before written-off of principal guaranteed trust a/c)	5	7,703	10,450	(2,746)
Net fees and commissions and related profit	6	301,275	291,091	10,183
Net fees and commissions	7	212,780	203,333	9,446
Other trust fees	8	88,494	87,757	737
Net trading profit	9	24,011	12,405	11,606
Net other operating profit	10	85,127	142,884	(57,757)
Net gains on bonds	11	56,680	103,348	(46,668)
Net gains from derivatives other than for trading or hedging	12	(5,873)	(4,096)	(1,777)
General and administrative expenses	13	(373,774)	(375,669)	1,894
(excluding amortization of goodwill)	14	(365,376)	(367,091)	1,714
Personnel expenses	15	(171,301)	(164,872)	(6,429)
Non-personnel expenses excluding taxes	16	(189,317)	(197,123)	7,806
Taxes other than income taxes	17	(13,154)	(13,672)	518
Provision of general allowance for loan losses	18	-	10,038	(10,038)
Principal guaranteed trust a/c credit costs	19	(7)	-	(7)
Banking a/c credit costs	20	(3,216)	(32,393)	29,177
Written-off of loans	21	(3,205)	(4,131)	926
Provision of specific allowance for loan losses	22	-	(25,290)	25,290
Losses on sales of loans	23	(11)	(2,970)	2,959
Reversal of allowance for loan losses	24	5,706	-	5,706
Recoveries of written-off claims	25	3,650	13,437	(9,787)
Net gains on stocks	26	(4,215)	(33,916)	29,701
Losses on devaluation of stocks	27	(7,714)	(30,332)	22,618
Net income from affiliates by equity method	28	2,808	3,561	(752)
Others	29	(13,724)	(23,429)	9,704
Ordinary profit	30	255,075	272,137	(17,062)
Extraordinary profit	31	(26,740)	22,829	(49,570)
Gain on amortization of negative goodwill related to share exchange (*2)	32	-	43,431	(43,431)
Gain on amortization of other negative goodwill	33	2,388	2,629	(241)
Impairment loss on fixed assets	34	(16,281)	(11,578)	(4,703)
Impairment loss on consolidation of branches, etc.	35	(10,668)	(5,298)	(5,369)
Costs related to the Management Integration	36	(12,109)	(8,840)	(3,268)
Income before income tax	37	228,334	294,967	(66,632)
Total income taxes	38	(75,158)	(109,339)	34,180
Income taxes-current	39	(21,855)	(19,735)	(2,120)
Income taxes-deferred	40	(53,303)	(89,604)	36,300
Net income before minority interests	41	153,176	185,628	(32,451)
Minority interest	42	(19,407)	(20,967)	1,560
Net income (excluding gain on amortization of negative goodwill related to share exchange)	43	133,768	121,228	12,540
Net income	44	133,768	164,660	(30,891)
Total credit costs (18 + 19 + 20 + 24 + 25)	45	6,132	(8,917)	15,050

(*1) Consolidated gross business profit = Trust fees + (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments) + (Trading income - Trading expenses) + (Other operating income - Other operating expenses)

(*2) It was posted resulting from the share exchange related to the management integration of former Chuo Mitsui Trust Holdings, Inc. and STB conducted on April 20

Consolidated net business profit before credit costs (*3)	46	284,629	342,209	(57,579)
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(*3) Consolidated net business profit before credit costs = Non-consolidated net business profit before credit costs + Ordinary profits of other subsidiary companies (non-recurring effect adjusted) + Ordinary profits of affiliates (non-recurring effect adjusted) x Ratio of equity holdings - Intra-group transaction (dividends, etc.)

<Difference from non-consolidated financial results (*4)>

Net business profit before credit costs	47	74,371	103,195	(28,824)
Net income (43)	48	28,607	64,827	(36,219)
Net income (44)	49	28,607	108,259	(79,651)
Total credit costs	50	792	(10,033)	10,825
Net gains on stocks	51	1,181	9,224	(8,043)

(*4) Differences between "Consolidated" and "Non-consolidated".

<Number of subsidiaries/ affiliates>

		Mar. 2013	Mar. 2012	Change
Consolidated subsidiaries	52	74	77	(3)
Affiliates (subject to the equity method)	53	29	24	5

[Non-consolidated]

		(in millions of yen)		
		FY2012	FY2011	Change
Gross business profit	1	449,681	487,693	(38,011)
Gross business profit (after written-off of principal guaranteed trust a/c) (1 + 23)	2	449,674	487,693	(38,019)
Net interest income and related profit	3	207,270	228,346	(21,075)
Net interest income	4	199,567	218,004	(18,437)
Domestic	5	175,821	195,223	(19,401)
International	6	23,745	22,781	964
Trust fees from principal guaranteed trust a/c (before written-off of principal guaranteed trust a/c)	7	7,703	10,341	(2,637)
Net fees and commissions and related profit	8	167,632	164,930	2,701
Net fees and commissions	9	85,343	83,195	2,148
Other trust fees	10	82,288	81,735	553
Net trading income	11	24,153	12,567	11,586
Net other operating income	12	50,624	81,849	(31,224)
Net gains on foreign exchange transactions	13	6,139	2,728	3,410
Net gains on bonds	14	50,541	79,203	(28,661)
Net gains from derivatives other than for trading or hedging	15	(5,773)	(3,969)	(1,804)
General and administrative expenses	16	(239,422)	(248,679)	9,256
Personnel expenses	17	(97,942)	(99,257)	1,315
Non-personnel expenses	18	(130,101)	(137,480)	7,379
Taxes other than income taxes	19	(11,379)	(11,941)	561
Net business profit before credit costs (1 + 16)	20	210,258	239,013	(28,755)
(Excluding Net gains on bonds) (20 - 14)	21	159,716	159,810	(93)
Provision of general allowance for loan losses	22	-	9,788	(9,788)
Principal guaranteed trust a/c credit costs	23	(7)	-	(7)
Net business profit	24	210,251	248,802	(38,551)
Net non-recurring profit	25	(19,602)	(90,634)	71,031
Banking a/c credit costs	26	(1,441)	(23,502)	22,061
Written-off of loans	27	(1,430)	(1,348)	(81)
Provision of specific allowance for loan losses	28	-	(19,221)	19,221
Losses on sales of loans	29	(11)	(2,932)	2,920
Reversal of allowance for loan losses	30	3,841	2,215	1,626
Recoveries of written-off claims	31	2,947	12,614	(9,666)
Net gains on stocks	32	(5,397)	(43,141)	37,744
Losses on devaluation of stocks	33	(10,913)	(35,231)	24,317
Others	34	(19,553)	(38,819)	19,266
Amortization of net actuarial losses/ prior service cost	35	(21,475)	(23,534)	2,058
Provision for contingent loss	36	2,323	5,047	(2,724)
Provision for relocation expenses	37	274	(3,446)	3,721
Losses on investment in partnerships	38	(3,798)	(4,354)	556
Net gains on stock related derivatives	39	8,379	(1,032)	9,412
Ordinary profit	40	190,648	158,168	32,480
Extraordinary profit	41	(31,613)	(44,548)	12,934
Impairment loss on fixed assets	42	(20,977)	(6,877)	(14,099)
Impairment loss on consolidation of branches, etc.	43	(15,226)	(5,575)	(9,650)
Net gains on disposal of fixed assets	44	687	(326)	1,014
Loss on cancellation of shares due to absorption of a subsidiary	45	-	(24,888)	24,888
Costs related to the Management Integration	46	(11,315)	(10,057)	(1,258)
Income before income taxes	47	159,034	113,619	45,415
Total income taxes	48	(53,873)	(57,218)	3,344
Income taxes-current	49	(10,251)	(5,536)	(4,715)
Income taxes-deferred	50	(43,621)	(51,681)	8,059
Net income	51	105,160	56,401	48,759
Total credit costs (22 + 23 + 26 + 30 + 31)	52	5,340	1,115	4,224
Overhead ratio (-16/1)	53	53.24%	50.99%	2.25%

2. Breakdown of profit by business group

(1) Gross business profit

[Non-consolidated]

(in billions of yen)

	FY2012	FY2011 (*1)	Change
Retail financial services	135.1	140.6	(5.4)
Wholesale financial services	111.7	114.0	(2.2)
Stock transfer agency services	30.0	30.6	(0.6)
Real estate	19.3	20.2	(0.9)
Fiduciary services	84.0	85.2	(1.1)
Global markets	122.2	145.8	(23.5)
Fees paid for outsourcing	(42.9)	(39.3)	(3.6)
Stock transfer agency services	(15.9)	(14.5)	(1.4)
Fiduciary services	(27.0)	(24.8)	(2.2)
Others (*2)	(9.9)	(9.6)	(0.2)
Gross business profit	449.6	487.6	(38.0)

(*1) Figures of FY2011 are tentative calculations based on certain assumptions (transfer pricing, etc.) under managerial accounting.

Figures for "Wholesale financial services" do not include those for "Stock transfer agency services".

(*2) Figures for "Others" include costs of capital funding, dividends of shares for cross-shareholdings, general and administrative expenses of headquarters, etc.

(2) Net business profit before credit costs

[Consolidated]

(in billions of yen)

	FY2012	FY2011 (*1)	Change
Retail financial services	28.5	24.2	4.3
Wholesale financial services	99.0	105.4	(6.4)
Stock transfer agency services	11.6	14.4	(2.7)
Real estate	11.2	11.2	(0.0)
Fiduciary services	39.2	45.0	(5.8)
Global markets	112.8	133.8	(20.9)
Others (*2)	(17.9)	7.8	(25.8)
Net business profit before credit costs	284.6	342.2	(57.5)

(*1) Figures of FY2011 are tentative calculations based on certain assumptions (transfer pricing, etc.) under managerial accounting.

Figures for "Wholesale financial services" do not include those for "Stock transfer agency services".

(*2) Figures for "Others" include costs of capital funding, dividends of shares for cross-shareholdings, general and administrative expenses of headquarters, etc.

[Non-consolidated]

(in billions of yen)

	FY2012	FY2011 (*1)	Change
Retail financial services	17.7	16.8	0.9
Wholesale financial services	76.4	81.3	(4.9)
Stock transfer agency services	10.4	13.2	(2.7)
Real estate	9.0	10.0	(1.0)
Fiduciary services	26.5	31.0	(4.4)
Global markets	112.8	133.8	(20.9)
Others (*2)	(42.8)	(47.4)	4.5
Net business profit before credit costs	210.2	239.0	(28.7)

(*1) Figures of FY2011 are tentative calculations based on certain assumptions (transfer pricing, etc.) under managerial accounting.

Figures for "Wholesale financial services" do not include those for "Stock transfer agency services".

(*2) Figures for "Others" include costs of capital funding, dividends of shares for cross-shareholdings, general and administrative expenses of headquarters, etc.

(3) Fee revenue breakdown

[Consolidated]

(in billions of yen)

	FY2012	FY2011 (*)	Change
Net fees and commissions	212.7	203.3	9.4
Retail financial services	61.6	60.0	1.5
Wholesale financial services	40.9	34.6	6.3
Stock transfer agency services	31.2	33.1	(1.9)
Real estate	27.2	26.8	0.3
Fiduciary services	70.6	70.5	0.0
Fees paid for outsourcing	(12.1)	(13.3)	1.2
Stock transfer agency services	(5.1)	(6.4)	1.3
Fiduciary services	(6.9)	(6.9)	(0.0)
Other trust fees	88.4	87.7	0.7
Wholesale financial services	5.5	3.0	2.5
Real estate	4.3	4.7	(0.4)
Fiduciary services	78.5	79.5	(1.0)
Net fees and commissions and related profit	301.2	291.0	10.1
Fee revenue ratio	47.2%	41.0%	6.2%
Consolidated gross business profit	637.8	710.5	(72.6)

(*) Figures of FY2011 are tentative calculations based on certain assumptions (transfer pricing, etc.) under managerial accounting.
 Figures for "Wholesale financial services" do not include those for "Stock transfer agency services".

3. Major subsidiaries

	(in billions of yen)			(in billions of yen)		
	Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. (Consolidated)			Sumitomo Mitsui Trust Loan & Finance Co., Ltd.		
	FY2012	FY2011	Change	FY2012	FY2011	Change
Ordinary profit	13.1	13.1	0.0	5.5	5.1	0.3
Net income	8.2	2.7	5.4	4.9	6.1	(1.1)
Total credit costs	1.8	(8.1)	10.0	0.1	0.7	(0.5)

	Mar. 2013	Mar. 2012	Change	Mar. 2013	Mar. 2012	Change
Total assets	902.2	902.4	(0.1)	303.1	286.7	16.4
Net assets	140.9	133.1	7.8	36.1	31.2	4.9

Note: Figures for FY2011/ Mar. 2012 of Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. and Sumitomo Mitsui Trust Loan & Finance Co., Ltd. are those of former Sumishin Panasonic Financial Services Co., Ltd. and Sumishin Loan & Finance, Ltd., respectively.

	(in billions of yen)		
	Nikko Asset Management Co., Ltd. (Consolidated)		
	FY2012	FY2011	Change
Ordinary profit	7.7	9.3	(1.6)
Net income	4.5	4.8	(0.2)

	Mar. 2013	Mar. 2012	Change
Total assets	76.1	67.8	8.3
Net assets	60.2	52.7	7.5
Assets under management	15,258.9	12,991.1	2,267.8

4. Yields and margins

(1) Domestic banking a/c

[Non-consolidated]

	FY2012	2HFY2012	1HFY2012	FY2011	(%) Change from FY2011
Average yield on interest-earning assets (A)	1.00	0.90	1.11	1.11	(0.11)
Loans and bills discounted (B)	1.09	1.07	1.11	1.19	(0.10)
Securities	1.02	0.87	1.17	1.16	(0.14)
Average yield on interest-bearing liabilities (C)	0.33	0.28	0.39	0.37	(0.04)
Deposits (D)	0.33	0.32	0.34	0.37	(0.04)
Gross margin (A) - (C)	0.67	0.62	0.72	0.74	(0.07)
Loan-deposit margin (B) - (D)	0.76	0.75	0.77	0.82	(0.06)

Note: Figures for the past fiscal year are recalculated based on the combined total for those of CMTB (non-consolidated) and STB (non-consolidated).

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

[Non-consolidated]

	FY2012	2HFY2012	1HFY2012	FY2011	(%) Change from FY2011
Average yield on interest-earning assets (A)	1.00	0.90	1.11	1.09	(0.09)
Loans and bills discounted (B)	1.09	1.07	1.11	1.19	(0.10)
Securities	1.02	0.87	1.17	1.16	(0.14)
Average yield on interest-bearing liabilities (C)	0.31	0.26	0.37	0.35	(0.04)
Deposits (D)	0.31	0.31	0.32	0.35	(0.04)
Gross margin (A) - (C)	0.69	0.64	0.74	0.74	(0.05)
Loan-deposit margin (B) - (D)	0.78	0.76	0.79	0.84	(0.06)

Note: Figures for the past fiscal year are recalculated based on the combined total for those of CMTB (non-consolidated) and STB (non-consolidated).

5. Net gains on securities

[Consolidated]

(in millions of yen)

	FY2012	FY2011	Change
Net gains on bonds	56,680	103,348	(46,668)
Gains on sales of bonds	64,004	111,275	(47,271)
Gains on redemption of bonds	1	70	(68)
Losses on sales of bonds	(7,324)	(7,860)	535
Losses on redemption of bonds	(1)	-	(1)
Losses on devaluation of bonds	-	(136)	136
Net gains on stocks	(4,215)	(33,916)	29,701
Gains on sales of stocks	22,840	7,325	15,514
Losses on sales of stocks	(19,341)	(10,909)	(8,432)
Losses on devaluation of stocks	(7,714)	(30,332)	22,618

[Non-consolidated]

(in millions of yen)

	FY2012	FY2011	Change
Net gains on bonds	50,541	79,203	(28,661)
Gains on sales of bonds	58,585	90,346	(31,760)
Gains on redemption of bonds	-	50	(50)
Losses on sales of bonds	(8,043)	(11,056)	3,012
Losses on redemption of bonds	-	-	-
Losses on devaluation of bonds	-	(136)	136
Net gains on stocks	(5,397)	(43,141)	37,744
Gains on sales of stocks	24,617	11,191	13,425
Losses on sales of stocks	(19,101)	(19,102)	1
Losses on devaluation of stocks	(10,913)	(35,231)	24,317

Note: Figures for the past fiscal year are combined total for those of CMTB (non-consolidated) and STB (non-consolidated).

6. Unrealized gains/ losses on investment securities

(1) Securities with fair value

[Consolidated]

	(in millions of yen)									
	Mar. 2013				Sep. 2012		Mar. 2012		Change from Mar. 2012	
	Cost	Net	Unrealized gains	Unrealized losses	Cost	Net	Cost	Net	Cost	Net
Available-for-sale securities	5,268,972	281,951	361,497	(79,545)	6,243,145	25,246	5,922,099	96,454	(653,127)	185,497
Japanese stocks (*)	788,571	252,544	302,473	(49,928)	789,151	(27,234)	845,972	50,217	(57,400)	202,326
Japanese bonds	2,955,959	9,616	11,219	(1,603)	4,317,606	17,164	3,828,727	26,087	(872,767)	(16,470)
Government bonds	2,290,208	6,292	6,324	(32)	3,505,305	13,186	3,004,659	22,374	(714,450)	(16,081)
Local government bonds	20,560	364	370	(5)	15,354	241	16,689	183	3,870	181
Corporate bonds	645,191	2,959	4,524	(1,565)	796,946	3,736	807,378	3,530	(162,187)	(570)
Others	1,524,441	19,790	47,804	(28,013)	1,136,388	35,317	1,247,400	20,149	277,041	(358)
Held-to-maturity debt securities	636,246	46,940	47,187	(247)	684,849	38,140	640,018	36,939	(3,771)	10,000

(*) Fair value of listed stocks included in "Available-for-sale securities" is determined based on the average quoted market price over the month preceding the consolidated balance sheet date.

[Non-consolidated]

	(in millions of yen)									
	Mar. 2013				Sep. 2012		Mar. 2012		Change from Mar. 2012	
	Cost	Net	Unrealized gains	Unrealized losses	Cost	Net	Cost	Net	Cost	Net
Available-for-sale securities	5,075,534	313,024	393,111	(80,086)	5,910,933	66,217	5,356,712	123,785	(281,178)	189,238
Japanese stocks (*1)	749,487	288,623	338,691	(50,067)	740,785	18,673	808,403	87,192	(58,916)	201,431
Japanese bonds	2,807,578	9,842	11,069	(1,227)	4,037,379	16,075	3,305,968	21,033	(498,390)	(11,191)
Government bonds (*2)	2,122,103	6,292	6,320	(28)	3,205,548	11,706	2,462,994	16,325	(340,890)	(10,033)
Local government bonds	20,560	364	370	(5)	15,354	241	16,689	183	3,870	181
Corporate bonds	664,914	3,185	4,378	(1,193)	816,475	4,126	826,284	4,524	(161,370)	(1,339)
Others	1,518,468	14,558	43,349	(28,791)	1,132,768	31,469	1,242,340	15,560	276,127	(1,001)
Held-to-maturity debt securities	634,325	47,135	47,378	(242)	682,891	37,963	638,950	37,205	(4,625)	9,930

(*)1 Fair value of listed stocks included in "Available-for-sale securities" is determined based on the average quoted market price over the month preceding the balance sheet date.

(*)2 For some of floating rate government bonds included in "Available-for-sale securities" as of the end of Sep. 2012 and Mar. 2012, theoretical prices have been applied instead of market prices.

As a result, net unrealized gains/ losses of "Government bonds" have increased by 2.0 billion yen as of the end of Sep. 2012 and by 5.8 billion yen as of the end of Mar. 2012, respectively.

As of the end of Mar. 2013, theoretical prices have not been applied.

<Reference 1>

Breakdown of "Available-for-sale securities (Others)"

[Non-consolidated]

	(in millions of yen)							
	Mar. 2013		Sep. 2012		Mar. 2012		Change from Mar. 2012	
	Cost	Net	Cost	Net	Cost	Net	Cost	Net
Domestic investment (*1)	235,477	(837)	284,946	(2,489)	355,428	(4,906)	(119,950)	4,068
Asset-backed securities	109,579	(816)	135,619	(1,360)	193,624	(2,113)	(84,044)	1,296
Others	125,898	(21)	149,327	(1,129)	161,804	(2,793)	(35,906)	2,772
International investment (*1)	960,697	29,636	642,224	29,366	691,698	22,500	268,999	7,135
Foreign government bonds	958,926	20,682	640,743	21,295	691,110	14,583	267,816	6,098
o/w US Treasury	298,983	10,730	168,581	13,219	185,848	7,901	113,134	2,828
o/w European government bonds (*2)	113,410	1,510	46,564	118	48,843	476	64,567	1,034
o/w US agency MBS (*3)	42,514	764	27,894	1,312	28,136	1,017	14,377	(253)
o/w Corporate bonds (*4)	348,665	5,535	318,402	4,186	355,611	3,419	(6,945)	2,115
Foreign stocks and others	1,771	8,953	1,480	8,070	588	7,916	1,183	1,036
Others (Investment trust, etc.) (*5)	322,293	(14,239)	205,596	4,592	195,213	(2,033)	127,079	(12,206)
Total	1,518,468	14,558	1,132,768	31,469	1,242,340	15,560	276,127	(1,001)

(*)1 "Domestic investment" and "International investment" are basically categorized by the countries where final exposure exists.

(*)2 German government bonds (Bunds), UK government bonds (Gilts) and French government bonds (OATs).

(*)3 Constituted by GNMA only.

(*)4 Corporate bonds which are based on issuer's credit risk.

(*)5 "Investment trust" and investment securities uncategorizable into "Domestic investment" or "International investment"

<Reference 2>

Breakdown of "Held-to-maturity debt securities"

[Non-consolidated]

	(in millions of yen)							
	Mar. 2013		Sep. 2012		Mar. 2012		Change from Mar. 2012	
	Cost	Net	Cost	Net	Cost	Net	Cost	Net
Held-to-maturity debt securities	634,325	47,135	682,891	37,963	638,950	37,205	(4,625)	9,930
Japanese Government Bonds	265,491	12,789	265,560	7,925	164,451	7,564	101,039	5,224
Japanese Local Government Bonds	-	-	-	-	-	-	-	-
Japanese Corporate Bonds	6,768	79	11,990	102	17,159	137	(10,390)	(58)
Others	362,064	34,266	405,340	29,935	457,339	29,503	(95,275)	4,763
Domestic investment (*)	43,532	691	52,724	445	57,934	680	(14,401)	11
International investment (*)	318,531	33,575	352,616	29,490	399,405	28,823	(80,873)	4,751

(*) "Domestic investment" and "International investment" are basically categorized by the countries where final exposure exists.

(2) Securities with no available fair value

[Non-consolidated]

	(in millions of yen)			
	Mar. 2013	Sep. 2012	Mar. 2012	Change from
		Cost		Mar. 2012
Available-for-sale securities	250,223	255,264	272,663	(22,440)
Japanese stocks	107,294	110,908	113,201	(5,906)
Japanese bonds	-	-	-	-
Others	142,929	144,356	159,462	(16,533)
Domestic investment (*)	120,417	125,470	133,119	(12,702)
International investment (*)	22,511	18,886	26,343	(3,831)

(*) "Domestic investment" and "International investment" are basically categorized by the countries where final exposure exists.

(3) Domestic LBO finance

[Non-consolidated]

	(in billions of yen)			
	Mar. 2013	Sep. 2012	Mar. 2012	Change from
		Balance		Mar. 2012
Domestic LBO finance	131.2	133.0	111.0	20.1

Note: Figures for the past fiscal year are combined total for those of CMTB (non-consolidated) and STB (non-consolidated).

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

a) SPEs related transactions collateralized by overseas assets

There are no transactions that SMTB sponsors or complements liquidity and/ or credit of SPEs.

b) SPEs related transactions collateralized by domestic assets

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

As of Mar. 2013, the balance of outstanding ABCP and collateral are 240.0 billion yen and 583.4 billion yen, respectively, and major underlying assets are account receivables.

7. Maturity ladder of securities

<"Held-to-maturity debt securities" with fair value and "Available-for-sale securities" with fair value>

[Consolidated]

(in millions of yen)

	Mar. 2013					Mar. 2012				
	Less than 1 year	1 year to 5 years	5 years to 10 years	Over 10 years	Total	Less than 1 year	1 year to 5 years	5 years to 10 years	Over 10 years	Total
Japanese bonds	2,024,599	808,885	146,630	258,151	3,238,266	1,945,933	1,181,783	831,714	77,737	4,037,168
Government bonds	1,923,190	375,068	42,808	221,326	2,562,393	1,864,707	565,322	732,147	29,894	3,192,071
Local government bonds	40	13,895	6,989	-	20,925	50	7,942	8,879	-	16,872
Corporate bonds	101,368	419,921	96,833	36,825	654,948	81,176	608,517	90,687	47,843	828,224
Others	336,735	742,048	469,180	293,954	1,841,919	232,954	700,901	368,715	349,901	1,652,473

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

[Non-consolidated]

(in millions of yen)

	Mar. 2013					Mar. 2012				
	Less than 1 year	1 year to 5 years	5 years to 10 years	Over 10 years	Total	Less than 1 year	1 year to 5 years	5 years to 10 years	Over 10 years	Total
Japanese bonds	1,856,469	828,458	146,630	258,122	3,089,681	1,381,992	1,201,378	831,663	77,580	3,492,614
Government bonds	1,755,060	374,693	42,808	221,326	2,393,887	1,300,766	565,017	732,095	29,894	2,627,774
Local government bonds	40	13,895	6,989	-	20,925	50	7,942	8,879	-	16,872
Corporate bonds	101,368	439,870	96,833	36,796	674,868	81,176	628,417	90,687	47,686	847,968
Others	334,159	741,452	467,876	280,859	1,824,348	230,047	697,880	368,231	348,594	1,644,753

Note 1: Including NCD in "Cash and Due from Banks", trust beneficiary certificates backed by loans in "Monetary Claims Bought" and so on, as well as securities.

Note 2: Figures for the past fiscal year are combined total for those of CMTB (non-consolidated) and STB (non-consolidated).

8. Shareholdings

1) Balance of listed stocks

[Consolidated]

(in billions of yen)

	Mar. 2013	Mar. 2012
Cost basis (A)	787.8	845.2
Fair value basis	1,040.3	895.2
Tier I (B) (*)	1,992.2	2,125.5
Percentage (A) / (B)	39.5%	39.7%

(*) Based on Basel II (estimation as of Mar. 2013)

As to the Tier 1 capital based on Basel III, please refer to "10. BIS capital adequacy ratio (Basel III, International standard)".

2) Sales of cross shareholdings

[Non-consolidated]

(in billions of yen)

	FY2012		FY2011 (*)	
	Full	1H	Full	1H
Cost basis	55.9	20.2	61.0	5.9

(*) Figures for the past fiscal year include the sales amount of CMTB Equity Investments Co., Ltd which was merged as of March 1, 2012.

Note: Including the sales amount of cross shareholdings with no available fair value.

9. Deferred unrealized gains/ losses of derivative transactions qualified for hedge accounting

[Consolidated]

(in millions of yen)

	Mar. 2013	Sep. 2012	Mar. 2012	Change from Mar. 2012
Interest rate related	(13,561)	(12,107)	(12,062)	(1,499)
Interest rate swaps	(13,561)	(12,107)	(12,062)	(1,499)
Currency related	(6,306)	(4,507)	(1,978)	(4,327)
Total	(19,867)	(16,614)	(14,041)	(5,826)

[Non-consolidated]

(in millions of yen)

	Mar. 2013	Sep. 2012	Mar. 2012	Change from Mar. 2012
Interest rate related	(12,584)	(11,017)	(5,338)	(7,245)
Interest rate swaps	(12,584)	(11,017)	(5,338)	(7,245)
Currency related	(6,306)	(4,507)	(2,067)	(4,238)
Total	(18,890)	(15,524)	(7,406)	(11,484)

Note 1: Before considering tax effect accounting.

Note 2: Figures for the past fiscal year are combined total for those of CMTB (non-consolidated) and STB (non-consolidated).

10. BIS capital adequacy ratio (Basel III, international standard)

[Consolidated]

		(in billions of yen)		
			Mar. 2013 (Preliminary)	Minimum requirement
Common Equity Tier 1 capital ratio	(9) / (17)	1	8.30%	3.50%
Tier 1 capital ratio	(11) / (17)	2	9.95%	4.50%
Total capital ratio	(13) / (17)	3	14.10%	8.00%
<hr/>				
		4	(93.1)	
	o/w Treasury stock			
	o/w Directly issued qualifying capital plus retained earnings	5	1,582.7	
	o/w Accumulated Other Comprehensive Income	6	-	
	Instruments and reserves	7	1,613.7	
	Regulatory adjustments	8	-	
	Common Equity Tier 1 capital (CET1)	9	1,613.7	
	Additional Tier 1 capital (AT1)	10	320.2	
	Tier 1 capital (T1 = CET1 + AT1)	11	1,934.0	
	Tier 2 capital (T2)	12	804.5	
	Total capital (T1 + T2)	13	2,738.5	
<hr/>				
	Amount of credit risk-weighted assets	14	17,716.3	
	Amount of market risk equivalents	15	528.3	
	Amount of operational risk equivalents	16	1,176.9	
	Total risk weighted assets	17	19,421.5	

11. Return on equity (ROE)

[Consolidated]

	(%)		
	FY2012	FY2011	Change
Return (Net income) on shareholders' equity (excluding gain on amortization of negative goodwill related to share exchange)	7.81	6.99	0.82
Return (Net income) on shareholders' equity	7.81	9.60	(1.79)
Return (Net income) on equity (excluding gain on amortization of negative goodwill related to share exchange)	7.48	6.98	0.50
Return (Net income) on equity	7.48	9.58	(2.10)

Note1: Return on shareholders' equity (equity) formula

= { Net income - Total amount of dividend for preferred shares }

÷ [{ (Beginning balance of shareholders' equity (equity) - Beginning balance of deduction (*))

+ (Ending balance of shareholders' equity (equity) - Ending balance of deduction (*)) } ÷ 2] X 100

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

Note2: Shareholders' equity = Total net assets - Share purchase warrants - Minority interests - Total accumulated other comprehensive income

Note3: Equity = Total net assets - Share purchase warrants - Minority interests

12. Loans and Deposits (Banking a/c and principal guaranteed trust a/c combined)

(1) Balance of loans and deposits

[Non-consolidated]

		(in millions of yen)					
		Mar. 2013		Sep. 2012	Mar. 2012	Change from Mar. 2012	
		Total	Domestic branches	Total	Total	Total	Domestic branches
Loans and bills discounted	(Ending balance)	22,457,369	20,620,381	21,427,256	21,002,182	1,455,187	758,910
	(Average balance)	21,186,790	19,657,403	20,539,431	20,273,143	913,647	436,460
Banking account	(Ending balance)	22,349,067	20,512,078	21,241,320	20,789,254	1,559,812	863,536
	(Average balance)	21,002,927	19,473,540	20,334,751	19,939,514	1,063,412	586,224
Principal guaranteed trust account	(Ending balance)	108,302	108,302	185,935	212,927	(104,625)	(104,625)
	(Average balance)	183,863	183,863	204,680	333,628	(149,764)	(149,764)
Deposits, Trust principal	(Ending balance)	24,195,653	23,176,817	23,248,581	23,484,100	711,552	269,458
	(Average balance)	23,291,365	22,532,693	23,006,825	23,298,196	(6,831)	(2,597)
Deposits (*1)	(Ending balance)	22,885,737	21,866,901	21,984,346	22,059,484	826,252	384,158
	(Average balance)	21,993,471	21,234,800	21,705,366	21,786,802	206,669	210,903
Time deposits	(Ending balance)	17,953,091	16,940,173	17,752,694	17,688,910	264,180	(178,255)
	(Average balance)	17,807,835	17,055,501	17,686,600	17,761,853	45,982	51,790
Liquid deposits	(Ending balance)	4,166,755	4,160,857	3,787,110	3,907,725	259,030	259,339
	(Average balance)	3,693,747	3,687,816	3,611,687	3,587,624	106,123	104,791
Trust principal	(Ending balance)	1,309,916	1,309,916	1,264,234	1,424,616	(114,699)	(114,699)
	(Average balance)	1,297,893	1,297,893	1,301,459	1,511,394	(213,500)	(213,500)

(*1) Excluding NCD.

Note: Figures for the past fiscal year are combined total for those of CMTB (non-consolidated) and STB (non-consolidated).

(2) Ending balance of domestic deposits classified by depositors (Domestic branches)

[Non-consolidated]

		(in millions of yen)			
		Mar. 2013	Sep. 2012	Mar. 2012	Change from Mar. 2012
Individuals		17,254,893	17,171,876	17,267,360	(12,466)
Deposits (*1)		16,267,283	16,137,398	16,177,589	89,693
Trust principal (Principal guaranteed)		987,610	1,034,477	1,089,770	(102,160)
Corporations and other organizations (*2)		5,704,310	5,250,586	5,481,178	223,131
Deposits (*1)		5,382,004	5,020,829	5,146,333	235,670
Trust principal (Principal guaranteed)		322,305	229,756	334,845	(12,539)
Total		22,959,203	22,422,462	22,748,538	210,664

(*1) Excluding NCD and offshore accounts

(*2) "Other organizations" are public organizations and financial institutions.

Note: Figures for the past fiscal year are combined total for those of CMTB (non-consolidated) and STB (non-consolidated).

13. Loans (Banking a/c and principal guaranteed trust a/c combined)

1) Loans to small and mid-sized enterprises

[Non-consolidated]

	(in millions of yen, %)			
	Mar. 2013	Sep. 2012	Mar. 2012	Change from Mar. 2012
Loan balance	11,863,559	11,456,980	11,158,988	704,570
Ratio to total loan balance	57.5	57.0	56.1	1.4

Note: Figures for the past fiscal year are combined total for those of CMTB (non-consolidated) and STB (non-consolidated).

2) Loans to individuals

[Non-consolidated]

	(in millions of yen)			
	Mar. 2013	Sep. 2012	Mar. 2012	Change from Mar. 2012
Residential mortgage loans	6,478,032	6,128,527	5,936,795	541,236
Loans to individual for business use	322,702	334,759	351,761	(29,059)
Other consumer loans	126,794	136,668	146,269	(19,474)
Total	6,927,529	6,599,956	6,434,826	492,702

Note: Figures for the past fiscal year are combined total for those of CMTB (non-consolidated) and STB (non-consolidated).

3) Overseas loans by borrowers' location

(1) Loans to Japanese corporations operating overseas

[Non-consolidated]

	(in millions of yen)			
	Mar. 2013	Sep. 2012	Mar. 2012	Change from Mar. 2012
Total	2,134,664	1,752,208	1,627,564	507,099
North America	568,080	441,518	398,967	169,112
Europe	245,792	226,339	207,446	38,346
Latin America	500,903	437,478	404,547	96,355
Asia and Oceania	736,120	573,129	541,626	194,493

Note 1: Based on borrowers' location.

Note 2: Figures for the past fiscal year are combined total for those of CMTB (non-consolidated) and STB (non-consolidated).

(2) Loans to overseas non-Japanese borrowers

[Non-consolidated]

	(in millions of yen)			
	Mar. 2013	Sep. 2012	Mar. 2012	Change from Mar. 2012
Total	1,028,314	775,592	541,484	486,829
North America	229,210	117,281	115,056	114,154
Europe	504,278	432,411	295,972	208,305
Latin America	14,286	7,354	5,822	8,463
Asia and Oceania	257,824	203,201	116,522	141,302

Note 1: Based on the location of final exposure.

Note 2: Figures for the past fiscal year are combined total for those of CMTB (non-consolidated) and STB (non-consolidated).

4) Loans by industry

[Non-consolidated]

	(in millions of yen)			
	Mar. 2013	Sep. 2012	Mar. 2012	Change from Mar. 2012
Domestic Branches (excluding offshore)	20,618,682	20,071,225	19,859,097	759,584
Manufacturing	2,834,327	2,686,394	2,691,348	142,978
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	16,259	16,043	26,237	(9,978)
Construction	150,570	156,707	163,598	(13,027)
Electricity, gas, heat supply and water	843,093	742,005	735,690	107,402
Information and communications	241,755	246,894	250,981	(9,226)
Transport and postal activities	1,205,547	1,244,654	1,266,445	(60,897)
Wholesale and retail trade	1,232,766	1,214,470	1,271,995	(39,229)
Finance and insurance	2,392,356	2,378,316	2,403,443	(11,086)
Real estate	2,672,099	2,824,286	2,832,151	(160,052)
Goods rental and leasing	673,381	623,098	696,002	(22,621)
Others	8,356,524	7,938,352	7,521,201	835,323
Offshore	1,838,687	1,356,030	1,143,085	695,602
Total	22,457,369	21,427,256	21,002,182	1,455,187

Note 1: The above table is made based on the categorization of "Survey on loans by industry" of Bank of Japan.

Note 2: Figures for the past fiscal year are combined total for those of CMTB (non-consolidated) and STB (non-consolidated).

14. Problem assets based on the Financial Reconstruction Act (Banking a/c and principal guaranteed trust a/c combined)

(1) Problem assets based on the Financial Reconstruction Act (After partial direct written-off)

[Consolidated]

	Mar. 2013		Sep. 2012	Mar. 2012	Change from Mar. 2012	
	Total	Banking a/c			Total	Banking a/c
Problem assets based on the Financial Reconstruction Act (a)	362,658	337,195	289,148	293,326	69,331	72,144
Bankrupt and practically bankrupt	40,849	40,834	38,890	40,270	579	592
Doubtful	206,397	181,329	156,443	160,708	45,688	48,235
Substandard	115,411	115,032	93,813	92,347	23,063	23,316
Ordinary assets	23,562,730	23,477,565	22,582,011	22,093,636	1,469,093	1,568,580
Total balance (b)	23,925,389	23,814,761	22,871,159	22,386,963	1,538,425	1,640,725
Ratio to total balance (a) / (b)	1.5%	1.4%	1.3%	1.3%	0.2%	0.2%

Note : Partial direct written-off: Mar. 2013: 43,386 million yen, Sep. 2012: 51,533 million yen, Mar. 2012: 56,886 million yen

[Non-consolidated]

	Mar. 2013		Sep. 2012	Mar. 2012	Change from Mar. 2012	
	Total	Banking a/c			Total	Banking a/c
Problem assets based on the Financial Reconstruction Act (a)	305,921	280,458	232,613	234,286	71,635	74,448
Bankrupt and practically bankrupt	31,706	31,690	31,863	33,330	(1,624)	(1,610)
Doubtful	172,857	147,788	123,985	124,048	48,808	51,356
Substandard (b)	101,357	100,978	76,765	76,907	24,450	24,702
Ordinary assets	22,718,992	22,633,827	21,815,263	21,405,371	1,313,621	1,413,108
Assets to substandard debtors (excluding Substandard) (c)	44,700	44,700	31,614	43,142	1,557	1,586
Assets to other special mention debtors	588,514	586,479	687,963	703,377	(114,863)	(106,041)
Assets to ordinary debtors	22,085,777	22,002,648	21,095,685	20,658,850	1,426,926	1,517,563
Total balance (d)	23,024,914	22,914,286	22,047,876	21,639,657	1,385,256	1,487,556
Ratio to total balance (a) / (d)	1.3%	1.2%	1.1%	1.1%	0.2%	0.2%
Assets to substandard debtors (b) + (c)	146,058	145,678	108,379	120,050	26,008	26,289

Note 1 : Partial direct written-off: Mar. 2013: 30,660 million yen, Sep. 2012: 36,506 million yen, Mar. 2012: 39,651 million yen

Note 2: Figures for the past fiscal year are combined total for those of CMTB (non-consolidated) and STB (non-consolidated).

(2) Coverage ratio and allowance ratio of Problem assets based on the Financial Reconstruction Act

[Non-consolidated]

	Mar. 2013		Sep. 2012	Mar. 2012	Change from Mar. 2012	
	Total	Banking a/c			Total	Banking a/c
Problem assets based on the Financial Reconstruction Act	305,921	280,458	232,613	234,286	71,635	74,448
Coverage ratio	86.8%	85.7%	85.7%	86.1%	0.7%	1.4%
Allowance ratio	53.2%	53.2%	58.9%	57.9%	(4.7)%	(4.9)%
Bankrupt and practically bankrupt	31,706	31,690	31,863	33,330	(1,624)	(1,610)
Coverage ratio	100.0%	100.0%	100.0%	100.0%	- %	- %
Allowance ratio	100.0%	100.0%	100.0%	100.0%	- %	- %
Doubtful	172,857	147,788	123,985	124,048	48,808	51,356
Coverage ratio	93.2%	92.1%	90.5%	90.1%	3.1%	4.8%
Allowance ratio	71.7%	71.8%	68.6%	62.5%	9.2%	9.3%
Substandard	101,357	100,978	76,765	76,907	24,450	24,702
Coverage ratio	71.9%	71.8%	71.9%	73.5%	(1.6)%	(1.8)%
Allowance ratio	24.9%	24.9%	21.9%	29.5%	(4.6)%	(4.9)%

Note 1: Other than the above mentioned, there are Reserves for loan trust of 0.5 billion yen and Reserves for JOMT (Jointly-operated money trust) of 0.0 billion yen as of Mar. 2013.

Note 2: Figures for the past fiscal year are combined total for those of CMTB (non-consolidated) and STB (non-consolidated).

(3) Problem assets based on the Financial Reconstruction Act by industry
[Non-consolidated]

(in millions of yen)

	Mar. 2013	Sep. 2012	Mar. 2012	Change from Mar. 2012
Domestic Branches (excluding offshore)	305,632	232,374	234,000	71,631
Manufacturing	55,145	33,039	22,313	32,832
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	61	-	34	27
Construction	1,795	1,746	1,813	(17)
Electricity, gas, heat supply and water	112	152	152	(39)
Information and communications	2,505	2,663	3,202	(696)
Transport and postal activities	1,380	1,506	2,627	(1,247)
Wholesale and retail trade	1,516	1,766	3,521	(2,004)
Finance and insurance	105,930	65,876	70,923	35,006
Real estate	51,221	42,964	38,238	12,982
Goods rental and leasing	2	47	61	(58)
Others	85,960	82,612	91,113	(5,153)
Offshore	289	239	285	3
Total	305,921	232,613	234,286	71,635

Note 1: The above table is made according to the categorization of "Survey on loans by industry" of Bank of Japan.

Note 2: Figures for the past fiscal year are combined total for those of CMTB (non-consolidated) and STB (non-consolidated).

15. Self-Assessment and Problem assets based on the Financial Reconstruction Act
(Banking a/c and principal guaranteed trust a/c combined)

[Non-consolidated]

(in billions of yen, %)

Borrower classification under the self-assessment	Problem assets based on the Financial Reconstruction Act	Self-assessment				Allowance (*)	Coverage ratio	Allowance ratio
		Not categorized	Category II	Category III	Category IV			
Legally bankruptcy	(1) Bankrupt/ practically bankrupt 31.7	(1) Guarantee and collateral 25.1	Entirely covered by allowances	Entirely written-off or covered by allowances	(1) Specific allowance for loan losses 6.5	100.0	100.0	
Virtually bankruptcy								
At risk of bankruptcy	(2) Doubtful 172.9	(2) Guarantee and collateral 131.5	Partially covered by allowances		(2) Specific allowance for loan losses 29.6	93.2	71.7	
Requiring careful monitoring	(3) Substandard 101.4	(3) Guarantee and collateral 63.4			(3) General allowance for loan losses 9.4	71.9	24.9	
	A. Assets to substandard debtors (exc. Substandard) 44.7							
	B. Assets to other special mention debtors (exc. Assets to substandard debtors) 588.5							
Normal	C. Assets to ordinary debtors 22,085.8							
	(4) Ordinary assets (A + B + C) 22,719.0							
	Problem assets based on the Financial Reconstruction Act (1) + (2) + (3) 305.9	Guarantee and collateral (1) + (2) + (3) 220.1			Allowance for loan losses (1) + (2) + (3) 45.6	86.8	53.2	
Total balance (1) + (2) + (3) + (4) 23,024.9		Not categorized, category II 23,013.2	category III 11.6	category IV -				

(*) 0.6 billion yen of reserves for loan trust and reserves for JOMT (Jointly-operated money trust) are posted in principal guaranteed trust account.

16. Allowance for loan losses

(1) Allowance for loan losses

(Banking account)

[Consolidated]

(in millions of yen)

	Mar. 2013	Sep. 2012	Mar. 2012	Change from Mar. 2012
Allowance for loan losses	132,970	138,086	152,805	(19,835)
General allowance for loan losses	72,892	72,433	82,700	(9,807)
Specific allowance for loan losses	60,077	65,652	70,104	(10,027)
Partial direct written-off	43,662	51,791	57,639	(13,976)

[Non-consolidated]

(in millions of yen)

	Mar. 2013	Sep. 2012	Mar. 2012	Change from Mar. 2012
Allowance for loan losses	103,069	107,128	118,773	(15,704)
General allowance for loan losses	53,060	51,818	60,071	(7,010)
Specific allowance for loan losses	50,008	55,310	58,701	(8,693)
Partial direct written-off	30,879	36,688	39,818	(8,939)

Note : Figures for the past fiscal year are combined total for those of CMTB (non-consolidated) and STB (non-consolidated).

(Trust account)

[Non-consolidated]

(in millions of yen)

	Mar. 2013	Sep. 2012	Mar. 2012	Change from Mar. 2012
Reserves for loan trust	526	688	871	(345)
Reserves for JOMT (Jointly-operated money trust)	94	211	232	(138)
Total	620	899	1,104	(483)

Note 1: Trust a/c is principal guaranteed trust a/c

Note 2: Figures for the past fiscal year are combined total for those of CMTB (non-consolidated) and STB (non-consolidated).

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

(Banking account)

[Non-consolidated]

(%)

	Mar. 2013	Sep. 2012	Mar. 2012	Change from Mar. 2012
Assets to Special mention debtors	3.9	3.4	4.5	(0.6)
Substandard	10.7	9.7	12.7	(2.0)
Against uncovered portion	26.0	23.9	28.3	(2.3)
Other special mention	2.3	2.4	3.1	(0.8)
Against uncovered portion	4.5	5.0	6.1	(1.6)
Assets to Ordinary debtors	0.1	0.1	0.1	0.0

Note 1: The above list indicates the ratio of general allowance for loan losses to each asset.

Note 2: Figures for the past fiscal year are combined total for those of CMTB (non-consolidated) and STB (non-consolidated).

17. Retirement benefits

[Consolidated]

	(in millions of yen)		
	Mar. 2013	Mar. 2012	Change
Projected benefit obligation (A)	370,946	392,365	(21,419)
Discount rate	mainly 2.0%	mainly 2.0%	-----
Plan assets (B)	479,899	461,765	18,134
Provision for retirement benefits (C)	16,132	15,314	818
Advanced benefit paid (D)	166,606	152,474	14,132
Unrecognized net prior service cost (E)	462	(0)	462
Unrecognized net actuarial loss (F)	41,057	67,759	(26,702)

Note: (A) = (B) + (C) - (D) + (E) + (F)

	(in millions of yen)		
	FY2012	FY2011	Change
Retirement benefit expenses	1,011	(4,329)	5,341
Service cost - benefits earned	(9,428)	(10,620)	1,191
Interest cost on projected benefit obligation	(7,221)	(6,982)	(238)
Expected return on plan assets	31,494	26,821	4,673
Disposal of prior service cost	27	(83)	111
Disposal of actuarial loss	(11,242)	(10,287)	(955)
Others	(2,617)	(3,177)	559

[Non-consolidated]

	(in millions of yen)		
	Mar. 2013	Mar. 2012	Change
Projected benefit obligation (A)	348,775	371,874	(23,098)
Discount rate	2.0%	2.0%	- %
Plan assets (B)	469,645	434,147	35,498
Provision for retirement benefits (C)	689	722	(33)
Advanced benefit paid (D)	229,312	225,897	3,415
Unrecognized net prior service cost (E)	1,112	1,142	(29)
Unrecognized net actuarial loss (F)	106,640	161,759	(55,119)

Note: (A) = (B) + (C) - (D) + (E) + (F)

	(in millions of yen)		
	FY2012	FY2011	Change
Retirement benefit expenses	(7,103)	(15,150)	8,047
Service cost - benefits earned	(8,136)	(8,958)	821
Interest cost on projected benefit obligation	(6,885)	(6,665)	(220)
Expected return on plan assets	31,128	26,549	4,579
Disposal of prior service cost	(29)	(109)	79
Disposal of actuarial loss	(21,446)	(23,425)	1,979
Others	(1,734)	(2,541)	807

18. Deferred tax assets

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

[Consolidated]

	(in billions of yen)		
	Mar. 2013	Mar. 2012	Change
Deferred tax assets (A)	75.6	191.5	(115.9)
Devaluation of securities	44.4	46.5	(2.0)
Allowance for loan losses (including written-off of loans)	46.6	56.7	(10.0)
Loss carryforwards	55.3	86.4	(31.1)
Deferred gains/ losses on hedges	4.5	3.1	1.4
Valuation difference due to share exchange	44.0	41.1	2.8
Others	77.3	76.2	1.0
Valuation allowance	(53.5)	(45.6)	(7.9)
Offset with deferred tax liabilities	(143.2)	(73.1)	(70.0)
Deferred tax liabilities (B)	1.8	1.9	(0.1)
Employee retirement benefit trust	25.3	23.1	2.1
Deferred gains/ losses on hedges	-	2.9	(2.9)
Valuation difference on available-for-sale securities	94.7	22.6	72.1
Valuation difference due to share exchange	17.4	14.1	3.2
Others	7.5	12.2	(4.6)
Offset with deferred tax assets	(143.2)	(73.1)	(70.0)
Net deferred tax assets (A) - (B)	73.8	189.6	(115.7)

[Non-consolidated]

	(in billions of yen)		
	Mar. 2013	Mar. 2012	Change
Deferred tax assets (A)	35.5	146.4	(110.9)
Devaluation of securities	48.3	49.6	(1.3)
Allowance for loan losses (including written-off of loans)	34.6	41.2	(6.5)
Loss carryforwards	42.0	80.4	(38.3)
Deferred gains/ losses on hedges	4.2	-	4.2
Provision for investment loss	-	0.4	(0.4)
Others	61.2	58.5	2.7
Valuation allowance	(31.0)	(32.7)	1.6
Offset with deferred tax liabilities	(124.0)	(51.1)	(72.8)
Deferred tax liabilities (B)	-	-	-
Employee retirement benefit trust	25.3	23.1	2.1
Deferred gains/ losses on hedges	-	0.2	(0.2)
Valuation difference on available-for-sale securities	93.4	22.0	71.3
Others	5.2	5.7	(0.5)
Offset with deferred tax assets	(124.0)	(51.1)	(72.8)
Net deferred tax assets (A) - (B)	35.5	146.4	(110.9)

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

[Non-consolidated]

(Examples on Practical Guideline, Estimated Future Taxable Income)

Although there are significant operating loss carryforwards on the tax base, "examples (4) proviso" of Practical Guideline is applied as the loss carryforwards are due to non-recurring factors.

Estimated future taxable income is calculated according to the future income plan by the Management Plan.

	(in billions of yen)
Projected amount of net business profit before credit costs used for the estimation (Sum of 5 years)	1,427.7
Projected amount of income before income taxes used for the estimation (Sum of 5 years)	1,156.5
Estimated amount of taxable income before adjustments (Sum of 5 years)	1,207.5

(Reference) Taxable income before deduction of loss carryforwards for the past 5 years

	(in billions of yen)				
	FY2012	FY2011	FY2010	FY2009	FY2008
Taxable income before deduction of loss carryforwards	131.8	(*2) 9.5	120.4	106.2	(*1) (81.1)
Net business profit before credit costs	210.2	239.0	233.3	284.4	313.8

(*1) Including non-recurring loss of 164.2 billion yen due to the CMTB's restructuring such as sales of Japanese domestic equity investments to reduce financially unstable factors.

(*2) Including non-recurring loss of 80.0 billion yen from untaxation of the past taxable depreciation due to the STB's restructuring of subsidiaries (dissolution of First Credit Corporation).

<Reference> Other referential financial figures of SMTB

(1) Balance Sheets

[Non-consolidated]

(in billions of yen)

	Mar. 2013	Mar. 2012	Change
Assets:			
Cash and due from banks	2,953.5	2,394.2	559.3
Call loans	329.2	389.8	(60.6)
Receivables under resale agreements	91.9	55.2	36.6
Receivables under securities borrowing transactions	207.4	18.6	188.8
Monetary claims bought	177.8	235.0	(57.1)
Trading assets	752.9	643.7	109.1
Money held in trust	17.0	17.0	(0.0)
Securities	6,531.2	6,585.8	(54.5)
Loans and bills discounted	22,349.0	20,789.2	1,559.8
Foreign exchanges	59.5	9.4	50.1
Other assets	1,264.5	1,033.8	230.6
Tangible fixed assets	205.8	224.6	(18.7)
Intangible fixed assets	69.2	59.6	9.6
Deferred tax assets	35.5	146.4	(110.9)
Customers' liabilities for acceptances and guarantees	352.9	355.6	(2.7)
Allowance for loan losses	(103.0)	(118.7)	15.7
Allowance for investment loss	-	(1.1)	1.1
Total assets	35,294.9	32,838.7	2,456.1
Liabilities:			
Deposits	22,885.7	22,059.5	826.1
Negotiable certificates of deposit	4,222.9	3,301.3	921.6
Call money	215.3	549.9	(334.5)
Payables under repurchase agreements	605.7	211.5	394.2
Collateral for lending securities	-	227.9	(227.9)
Trading liabilities	233.1	179.3	53.8
Borrowed money	1,065.2	1,059.5	5.6
Foreign exchanges	0.1	0.0	0.0
Short-term bonds payable	753.3	249.3	503.9
Corporate bonds	880.9	784.4	96.4
Borrowed money from trust account	1,281.0	1,233.7	47.2
Other liabilities	884.4	603.7	280.6
Provision for bonuses	8.5	7.0	1.5
Provision for directors' bonuses	0.1	0.0	0.0
Provision for retirement benefits	0.6	0.7	(0.0)
Provision for reimbursement of deposits	6.2	6.9	(0.7)
Provision for contingent loss	9.7	12.5	(2.8)
Provision for relocation expenses	-	8.7	(8.7)
Deferred tax liabilities for land revaluation	4.1	4.4	(0.3)
Acceptances and guarantees	352.9	355.6	(2.7)
Total liabilities	33,410.2	30,856.7	2,553.4
Net assets:			
Capital stock (*)	342.0	752.7	(410.6)
Capital surplus	608.7	466.8	141.9
Legal capital surplus (*)	273.0	412.8	(139.7)
Other capital surplus (*)	335.7	54.0	281.7
Retained earnings	756.9	726.1	30.8
Legal retained earnings	69.0	109.2	(40.1)
Other retained earnings	687.9	616.8	71.0
Reserve for overseas investment loss	-	0.0	(0.0)
Other voluntary reserve	371.8	371.8	-
Retained earnings brought forward	316.0	245.0	71.0
Shareholders' equity	1,707.8	1,945.6	(237.8)
Valuation difference on available-for-sale securities	181.6	55.5	126.0
Deferred gains/ losses on hedges	(7.6)	0.4	(8.0)
Revaluation reserve for land	2.8	(19.6)	22.5
Valuation and translation adjustments	176.8	36.3	140.5
Total net assets	1,884.7	1,981.9	(97.2)
Total liabilities and net assets	35,294.9	32,838.7	2,456.1

(*) With the establishment of SMTB, total capital stock (410.6 billion yen) and total legal capital surplus (170.2 billion yen) as of Mar. 2012 of CMTB and CMAB, which are the extinct companies upon merger, are included in other capital surplus of SMTB.

(2) Statements of Income

[Non-consolidated]

(in billions of yen)

	FY2012	FY2011	Change
Ordinary income	725.4	753.3	(27.8)
Trust fees	89.9	92.0	(2.0)
Interest income	333.3	366.5	(33.1)
Interest on loans and discounts	237.1	241.8	(4.7)
Interest and dividends on securities	88.8	111.7	(22.8)
Fees and commissions	160.9	144.7	16.1
Trading income	24.4	12.8	11.6
Other ordinary income	64.8	97.0	(32.1)
Other income	51.8	40.1	11.7
Ordinary expenses	534.8	595.1	(60.3)
Interest expenses	133.8	148.5	(14.7)
Interest on deposits	76.4	85.5	(9.1)
Fees and commissions payments	75.5	61.5	14.0
Trading expenses	0.3	0.2	0.0
Other ordinary expenses	14.2	15.2	(0.9)
General and administrative expenses	261.7	272.7	(11.0)
Other expenses	49.1	96.7	(47.6)
Ordinary profit	190.6	158.1	32.4
Extraordinary income	3.3	0.2	3.0
Extraordinary losses	34.9	44.8	(9.8)
Income before Income Taxes	159.0	113.6	45.4
Income taxes-Current	10.2	5.5	4.7
Income taxes-Deferred	43.6	51.6	(8.0)
Income taxes	53.8	57.2	(3.3)
Net income	105.1	56.4	48.7

(3) Statement of trust account
[Non-consolidated]

(in billions of yen)			
Items	Mar. 2013	Mar. 2012	Change
Loans and bills discounted	468.2	402.5	65.6
Securities	721.6	460.7	260.8
Beneficiary rights	98,377.1	96,776.7	1,600.4
Securities held in custody accounts	121.5	178.5	(56.9)
Money claims	9,974.3	8,992.7	981.6
Tangible fixed assets	9,745.7	9,439.2	306.5
Intangible fixed assets	68.5	69.5	(1.0)
Other claims	5,834.8	1,770.9	4,063.8
Call loans	36.7	30.3	6.4
Loans to banking account	1,281.0	1,233.7	47.2
Cash and due from banks	413.0	441.4	(28.3)
Total assets	127,042.8	119,796.5	7,246.2
Money trusts	20,259.8	21,965.3	(1,705.5)
Pension trusts	14,166.6	12,721.1	1,445.5
Property formation benefit trusts	20.6	22.3	(1.7)
Loan trusts	81.7	143.7	(62.0)
Securities investment trusts	40,591.8	37,766.7	2,825.1
Money entrusted, other than money trusts	3,754.5	3,061.2	693.2
Securities trusts	21,203.6	18,965.7	2,237.8
Money claim trusts	10,123.7	9,060.9	1,062.7
Land and fixtures trusts	112.3	117.8	(5.4)
Composite trusts	16,727.7	15,971.3	756.3
Other trusts	-	0.0	(0.0)
Total liabilities	127,042.8	119,796.5	7,246.2

Note: The amount of re-trusted assets to Japan Trustee Services Bank, Ltd. for asset administration is included in Beneficiary rights:

Mar. 2013: 98,225.2 billion yen, Mar. 2012: 96,715.9 billion yen

(4) Breakdown of principal guaranteed trust a/c
[Non-consolidated]

(in billions of yen)				
	Mar. 2013	Mar. 2012	Change	
Money trusts	Loans and bills discounted	108.3	212.9	(104.6)
	Securities	0.0	0.0	(0.0)
	Others	1,121.6	1,070.8	50.7
	Total assets	1,229.9	1,283.8	(53.8)
	Principal	1,229.2	1,283.0	(53.8)
	Reserves for JOMT (Jointly-operated money trust)	0.0	0.2	(0.1)
	Others	0.6	0.5	0.0
Total liabilities	1,229.9	1,283.8	(53.8)	
Loan trusts	Loans and bills discounted	-	-	-
	Securities	-	-	-
	Others	82.0	144.0	(62.0)
	Total assets	82.0	144.0	(62.0)
	Principal	80.6	141.5	(60.8)
	Reserves for loan trust	0.5	0.8	(0.3)
	Others	0.8	1.6	(0.8)
Total liabilities	82.0	144.0	(62.0)	

Note: Figures for the past fiscal year are combined total for those of CMTB (non-consolidated) and STB (non-consolidated).