



Supplemental material on financial results

Fiscal Year 2012 ended on Mar. 31, 2013

1. Summary of income/ expenses

(1) Summary of income/ expenses in domestic/ international business

[Non-consolidated]

(Millions of yen)

	FY2012			FY2011		
	Domestic business	International business	Total	Domestic business	International business	Total
Trust fee income (after written-off of principal guaranteed trust a/c)	89,984	-	89,984	92,076	-	92,076
Net interest income	175,821	23,745	199,567	195,223	22,781	218,004
Interest income (*1)	262,764	76,568	333,312	293,716	81,000	366,505
Interest expenses (*1, *2)	86,942	52,822	133,744	98,493	58,218	148,500
Net fees and commissions	75,528	9,814	85,343	80,023	3,172	83,195
Fees and commissions received	147,446	13,480	160,927	138,180	6,569	144,750
Fees and commissions paid	71,917	3,666	75,583	58,157	3,397	61,554
Net trading income	22,849	1,304	24,153	7,974	4,592	12,567
Trading income	22,887	1,605	24,493	7,974	4,838	12,813
Trading expenses	38	300	339	-	246	246
Net other operating income	20,781	29,843	50,624	25,047	56,802	81,849
Other operating income	21,643	43,243	64,886	34,670	62,406	97,077
Other operating expenses	862	13,399	14,261	9,623	5,604	15,227

(*1) Figures in the upper rows in Interest income and Interest expenses show interests that accrue from transaction between domestic business and international business.

(*2) Expenses matching the amount of investment of money held in trust is excluded from Interest expenses. (FY2012: 57 million yen, FY2011: 70 million yen)

(2) Summary of interest-earning assets/ interest-bearing liabilities in domestic/ international business (Banking a/c)

[Non-consolidated]

(Domestic business)

(Millions of Yen, percentage points)

	FY2012			FY2011		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Interest-earning assets	26,100,139	262,764	1.00%	26,435,370	293,716	1.11%
Loans and bills discounted	18,097,039	197,566	1.09%	17,925,708	214,120	1.19%
Securities	5,553,505	57,127	1.02%	5,789,527	67,126	1.15%
Japanese government bonds	3,181,721	10,103	0.31%	3,179,952	19,132	0.60%
Japanese corporate bonds	799,651	7,835	0.97%	848,275	9,107	1.07%
Japanese stocks	1,243,062	22,154	1.78%	1,436,633	27,347	1.90%
Call loans and bills bought	186,863	216	0.11%	255,331	320	0.12%
Monetary claims bought	200,928	1,166	0.58%	259,445	2,954	1.13%
Due from banks	4,083	1	0.02%	20,536	44	0.21%
JPY deposit converted into foreign currencies	1,599,055	6,019	0.37%	1,986,024	8,212	0.41%
Interest-bearing liabilities (*)	25,758,358	86,942	0.33%	26,242,369	98,493	0.37%
Deposits	20,802,936	69,745	0.33%	20,639,245	78,401	0.37%
Negotiable certificates of deposit (NCD)	1,999,007	2,752	0.13%	2,080,883	2,826	0.13%
Call money and bills sold	20,147	22	0.11%	86,343	89	0.10%
Short-term bonds payable	276,393	324	0.11%	199,462	243	0.12%
Bonds payable	717,143	13,130	1.83%	667,707	13,212	1.97%
Borrowed money	670,125	7,397	1.10%	826,942	7,738	0.93%
Borrowed money from trust account	1,186,895	5,787	0.48%	1,169,625	5,737	0.49%

(*) Average balance and interest matching the amount of investment of money held in trust are excluded from those of Interest-bearing liabilities.

(in order of average balance and interest, FY2012: 17,019 million yen, 57 million yen, FY2011: 20,569 million yen, 70 million yen)

(International business)

(Millions of Yen, percentage points)

	FY2012			FY2011		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Interest-earning assets	5,131,637	76,568	1.49%	4,536,232	81,000	1.78%
Loans and bills discounted	2,905,887	39,547	1.36%	2,013,805	27,773	1.37%
Securities (Foreign securities)	1,584,628	31,758	2.00%	1,918,288	44,651	2.32%
Call loans and bills bought	63,919	258	0.40%	115,913	630	0.54%
Due from banks	299,527	3,878	1.29%	398,839	4,933	1.23%
Interest-bearing liabilities	5,865,188	52,822	0.90%	5,449,696	58,218	1.06%
Deposits	1,190,535	6,689	0.56%	1,147,641	7,183	0.62%
Negotiable certificates of deposit (NCD)	1,841,781	6,910	0.37%	799,428	3,423	0.42%
Call money and bills sold	126,394	831	0.65%	359,304	2,105	0.58%
Payables under repurchase agreements	548,845	1,089	0.19%	298,429	469	0.15%
Borrowed money	381,765	12,408	3.25%	409,501	13,565	3.31%
Foreign currency deposit converted from JPY	1,599,055	6,019	0.37%	1,986,024	8,212	0.41%

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

[Consolidated]

(Millions of Yen)

	FY2012				FY2011			
	Domestic business	International business	Elimination	Total	Domestic business	International business	Elimination	Total
Fees and commissions received	285,017	36,902	(39,365)	282,555	275,865	26,217	(39,168)	262,914
Trust related	76,789	120	(2,596)	74,313	85,889	50	(3,717)	82,223
Deposit and loans	25,280	11,436	(117)	36,599	25,022	5,177	(1,550)	28,648
Foreign exchange	1,602	271	(51)	1,822	1,848	233	(211)	1,870
Securities related	57,097	547	(21,367)	36,278	41,230	1,294	(16,854)	25,670
Agency business	10,992	10,614	(2,657)	18,949	21,240	8,439	(2,448)	27,231
Safe keeping deposit/ safe deposit box	587	-	-	587	656	-	-	656
Guarantee	14,711	418	(4,825)	10,304	14,259	243	(4,982)	9,519
Fees and commissions paid	112,591	6,510	(49,327)	69,774	98,973	6,256	(45,649)	59,580
Foreign exchange	700	110	-	810	855	537	(167)	1,225

[Non-consolidated]

(Millions of Yen)

	FY2012			FY2011		
	Domestic business	International business	Total	Domestic business	International business	Total
Fees and commissions received	147,446	13,480	160,927	138,180	6,569	144,750
Trust related	57,498	120	57,619	57,091	50	57,142
Deposit and loans	29,759	11,436	41,195	22,080	5,177	27,257
Foreign exchange	1,300	271	1,572	1,564	233	1,798
Securities related	45,883	230	46,113	34,234	386	34,620
Agency business	9,832	-	9,832	20,081	-	20,081
Safe keeping deposit/ safe deposit box	587	-	587	656	-	656
Guarantee	964	418	1,383	979	243	1,222
Fees and commissions paid	71,917	3,666	75,583	58,157	3,397	61,554
Foreign exchange	699	110	810	854	537	1,392

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

(i) Trading income/ expenses

[Non-consolidated]

(Millions of Yen)

	FY2012			FY2011		
	Domestic business	International business	Total	Domestic business	International business	Total
Trading income	22,887	1,605	24,493	7,974	4,838	12,813
Gains on trading account securities transactions	458	-	458	168	-	168
Income from securities and derivatives related to trading transactions	-	-	-	(35)	197	162
Income from trading-related financial derivatives transactions	21,796	1,605	23,402	7,118	4,640	11,759
Other trading income	632	-	632	723	-	723
Trading expenses	38	300	339	-	246	246
Expenses on trading securities and derivatives	-	-	-	-	-	-
Expenses on securities and derivatives related to trading transactions	38	300	339	-	246	246
Expenses on trading-related financial derivatives transactions	-	-	-	-	-	-
Other trading expenses	-	-	-	-	-	-

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

(ii) Ending balance of trading assets/ liabilities

[Non-consolidated]

(Millions of Yen)

	Mar. 2013			Mar. 2012		
	Domestic business	International business	Total	Domestic business	International business	Total
Trading assets	543,002	209,899	752,901	434,477	209,294	643,772
Trading account securities	25,193	-	25,193	45,442	-	45,442
Derivatives of trading securities	2	-	2	3	-	3
Securities related to trading transactions	-	-	-	-	-	-
Derivatives of securities related to trading transactions	-	-	-	-	126	126
Trading-related financial derivatives	153,158	209,899	363,057	108,275	209,168	317,444
Other trading assets	364,648	-	364,648	280,755	-	280,755
Trading liabilities	148,959	84,182	233,141	92,663	86,655	179,319
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	7	76	83	-	19	19
Trading-related financial derivatives	148,951	84,106	233,058	92,663	86,636	179,299
Other trading liabilities	-	-	-	-	-	-

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

2. Non-performing loans

(1) Risk monitored loans (Banking a/c and principal guaranteed trust a/c combined)

[Consolidated]

	Mar. 2013		Sep. 2012	Mar. 2012	Change from Mar. 2012	
	(Banking a/c)				(Banking a/c)	
Risk monitored loans	337,530	312,067	266,328	268,018	69,511	72,324
Loans in bankruptcy proceedings	19,539	19,536	19,595	19,605	(65)	(65)
Other delinquent loans	202,578	177,498	152,919	156,091	46,487	49,047
Loans past due 3 months or more	13	13	14	64	(51)	(51)
Restructured loans	115,398	115,019	93,798	92,256	23,141	23,394
Total loan balance	22,499,963	22,391,660	21,377,311	20,849,385	1,650,577	1,755,202
(Ratio to total loan balance)	1.5%	1.4%	1.2%	1.3%	0.2%	0.2%

Note: Partial direct written-off: Mar. 2013: 37,867 million yen, Sep. 2012: 45,075 million yen, Mar. 2012: 50,413 million yen

[Non-consolidated]

	Mar. 2013		Sep. 2012	Mar. 2012	Change from Mar. 2012	
	(Banking a/c)				(Banking a/c)	
Risk monitored loans	296,207	270,744	223,927	225,786	70,420	73,234
Loans in bankruptcy proceedings	16,987	16,983	17,618	18,026	(1,039)	(1,039)
Other delinquent loans	177,862	152,782	129,543	130,852	47,010	49,570
Loans past due 3 months or more	13	13	14	64	(51)	(51)
Restructured loans	101,344	100,965	76,750	76,842	24,501	24,754
Total loan balance	22,457,369	22,349,067	21,427,256	21,002,182	1,455,187	1,559,812
(Ratio to total loan balance)	1.3%	1.2%	1.0%	1.1%	0.2%	0.2%

Note 1: Partial direct written-off: Mar. 2013: 29,731 million yen, Sep. 2012: 36,248 million yen, Mar. 2012: 39,372 million yen

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

(2) Risk monitored loans by industry (Banking a/c and principal guaranteed trust a/c combined)

[Non-consolidated]

(Millions of Yen)

	Mar. 2013	Sep. 2012	Mar. 2012	Change from Mar. 2012
	Domestic Branches (excluding offshore)	295,918	223,687	225,501
Manufacturing	52,181	30,608	21,029	31,151
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	3,327	(1,810)
Finance and insurance	105,904	65,876	70,923	34,980
Real estate	51,221	42,961	37,915	13,305
Goods rental and leasing	2	47	61	(58)
Others	79,236	76,358	84,413	(5,176)
Overseas branches and offshore	289	239	285	3
Total	296,207	223,927	225,786	70,420

Note 1: 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 former CMTB (non-consolidated) and former STB (non-consolidated).

(3) Migration analysis of assets to special mention or worse categories (Banking a/c and principal guaranteed trust a/c combined)

[Non-consolidated]

(1HFY2012)

(Billions of yen)

	Balance			Migration				
	Mar. 2012	Sep. 2012	Change	Downgrade (+)	Downgrade (-)	Upgrade (+)	Upgrade (-)	Repayment, etc.
Bankrupt and practically bankrupt	33.3	31.9	(1.5)	2.9	-----	-----	(1.9)	(2.4)
Doubtful	124.0	124.0	(0.1)	19.3	(1.0)	0.7	(7.8)	(11.3)
Assets to substandard debtors	120.1	108.4	(11.7)	6.6	(10.4)	3.8	(3.1)	(8.6)
Assets to other special mention debtors	703.4	688.0	(15.4)	111.5	(11.0)	7.5	(70.3)	(53.2)

(2HFY2012)

(Billions of yen)

	Balance			Migration				
	Sep. 2012	Mar. 2013	Change	Downgrade (+)	Downgrade (-)	Upgrade (+)	Upgrade (-)	Repayment, etc.
Bankrupt and practically bankrupt	31.9	31.7	(0.2)	4.1	-----	-----	(1.0)	(3.2)
Doubtful	124.0	172.9	48.9	59.1	(2.6)	0.2	(2.1)	(5.7)
Assets to substandard debtors	108.4	146.1	37.7	41.5	(1.6)	0.8	(0.3)	(2.7)
Assets to other special mention debtors	688.0	588.5	(99.4)	75.6	(91.1)	1.9	(55.8)	(30.1)

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

(4) Final disposal of non-performing loans (Banking a/c and principal guaranteed trust a/c combined)

(i) Loans outstanding in doubtful or worse categories

[Non-consolidated]

Total (Billions of Yen)

	Mar. 2010	Sep. 2010	Mar. 2011	Sep. 2011	Mar. 2012	Sep. 2012	Mar. 2013	Change from Sep. 2012
Bankrupt and practically bankrupt	37.4	32.2	41.3	33.7	33.3	31.9	31.7	(0.2)
Doubtful	138.3	112.6	93.7	133.9	124.0	124.0	172.9	48.9
Total	175.8	144.8	134.9	167.7	157.4	155.8	204.6	48.7

Loans outstanding in doubtful or worse categories as of Mar. 2010 and disposal thereafter

Bankrupt and practically bankrupt	37.4	30.1	23.6	14.6	11.6	10.2	11.1	0.9
Doubtful	138.3	95.5	73.8	58.3	33.3	27.9	25.3	(2.5)
Total	175.8	125.6	97.3	72.9	44.9	38.1	36.4	(1.7)

New entry to doubtful or worse categories during 1HFY2010 and disposal thereafter

Bankrupt and practically bankrupt		2.1	1.8	1.0	0.8	0.4	0.4	(0.0)
Doubtful		17.1	8.6	7.3	6.9	6.6	6.4	(0.2)
Total		19.2	10.4	8.3	7.7	7.0	6.8	(0.2)

New entry to doubtful or worse categories during 2HFY2010 and disposal thereafter

Bankrupt and practically bankrupt			15.9	16.0	1.1	0.7	0.6	(0.1)
Doubtful			11.3	5.3	4.6	2.8	2.8	(0.1)
Total			27.2	21.3	5.7	3.5	3.4	(0.1)

New entry to doubtful or worse categories during 1HFY2011 and disposal thereafter

Bankrupt and practically bankrupt				2.2	1.4	0.7	1.6	0.9
Doubtful				63.0	50.5	42.8	40.6	(2.3)
Total				65.2	51.9	43.6	42.2	(1.4)

New entry to doubtful or worse categories during 2HFY2011 and disposal thereafter

Bankrupt and practically bankrupt					18.4	18.1	15.7	(2.4)
Doubtful					28.8	24.5	23.5	(1.0)
Total					47.2	42.6	39.2	(3.4)

New entry to doubtful or worse categories during 1HFY2012 and disposal thereafter

Bankrupt and practically bankrupt						1.8	1.0	(0.8)
Doubtful						19.3	16.1	(3.2)
Total						21.1	17.1	(4.0)

New entry to doubtful or worse categories during 2HFY2012 and disposal thereafter

Bankrupt and practically bankrupt							1.4	1.4
Doubtful							58.1	58.1
Total							59.5	59.5

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

(ii) Progress of final disposal

[Non-consolidated]

(Billions of Yen)

Period	Primary amount (A)	Amount as of Mar. 2013 (B)	Quasi final disposal or in the process of final disposal (C)	Amount of final disposal during 2HFY2012	Ratio of final disposal progression (%)	Adjusted ratio of final disposal progression (%) (*)
					(A-B)/A	(A-B+C)/A
Before 2HFY2009	3,226.8	36.4	10.7	1.7	98.8	99.2
1HFY2010	19.2	6.8	0.1	0.2	64.6	65.3
2HFY2010	27.2	3.4	0.1	0.1	87.5	88.0
1HFY2011	65.2	42.2	2.8	1.4	35.2	39.5
2HFY2011	47.2	39.2	14.9	3.4	16.8	48.4
1HFY2012	21.1	17.1	0.1	4.0	18.8	19.4
2HFY2012	59.5	59.5	0.2	-	-	0.2
Total	-----	204.6	28.9	10.8	-----	-----

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

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

[SMTB Consolidated]

(Billions of yen)

	Mar. 2013 (Preliminary)
Common Equity Tier 1 capital ratio	8.61%
Tier 1 capital ratio	9.49%
Total capital ratio	13.75%
Common Equity Tier 1 capital	1,664.3
Tier 1 capital	1,835.6
Total capital	2,659.3
Total risk weighted assets	19,328.2

[SMTB Non-consolidated]

(Billions of yen)

	Mar. 2013 (Preliminary)
Common Equity Tier 1 capital ratio	8.40%
Tier 1 capital ratio	9.90%
Total capital ratio	14.25%
Common Equity Tier 1 capital	1,564.5
Tier 1 capital	1,843.5
Total capital	2,654.6
Total risk weighted assets	18,618.2

Note: For details, please refer to our web site, "Composition of capital" (<http://smth.jp/en/ir/basel/index.html>)

4. Major subsidiaries and affiliates

[Consolidated]
(Subsidiaries)

Company names	Capital	Primary business	SMTH Group's share in voting rights (Subsidiaries' share in voting rights)		Net income (Billions of Yen)		
					FY2012	FY2011	Change
Sumitomo Mitsui Trust Bank, Limited (*1)	JPY 342,037 mil.	Trust and banking	100	(-)	105.1	56.4	48.7
Sumitomo Mitsui Trust Asset Management Co., Ltd. (*1)	JPY 300 mil.	Asset management	100	(-)	0.7	1.3	(0.6)
Sumitomo Mitsui Trust Research Institute Co., Ltd. (*1)	JPY 300 mil.	Research and consulting/ Asset management	100	(-)	0.0	0.1	(0.0)
Sumitomo Mitsui Trust Capital Co., Ltd. (*1)	JPY 1,247 mil.	Private equity fund management	100	(-)	0.1	0.0	0.0
Japan Trustee Services Bank, Ltd.	JPY 51,000 mil.	Trust and banking	66.66	(-)	0.5	0.5	(0.0)
Tokyo Securities Transfer Agent Co., Ltd.	JPY 50 mil.	Stock transfer agency services	100	(100)	0.4	0.3	0.1
Sumitomo Mitsui Trust Guarantee Co., Ltd. (*1)	JPY 301 mil.	Housing loan guaranty	100	(100)	4.3	(0.2)	4.6
Sumishin Guaranty Co., Ltd.	JPY 300 mil.	Housing loan guaranty	100	(100)	2.4	3.4	(0.9)
Sumitomo Mitsui Trust Card Co., Ltd. (*1)	JPY 100 mil.	Credit cards	100	(100)	0.9	4.6	(3.7)
Sumitomo Mitsui Trust Realty Co., Ltd. (*1)	JPY 300 mil.	Residential brokerage	100	(100)	1.0	1.7	(0.7)
Sumitomo Mitsui Trust General Service Co., Ltd. (*1)	JPY 100 mil.	Property management	100	(100)	0.3	0.4	(0.0)
Sumitomo Mitsui Trust Wealth Partners Co., Ltd. (*1)	JPY 155 mil.	Consulting	100	(100)	0.0	0.0	(0.0)
Sumitomo Mitsui Trust Loan & Finance Co., Ltd. (*1)	JPY 6,000 mil.	Finance services	100	(100)	4.9	6.1	(1.1)
Sumitomo Mitsui Trust Investment Co., Ltd. (*1)	JPY 100 mil.	Venture capital	100	(100)	0.0	(0.0)	0.0
Sumitomo Mitsui Trust Real Estate Investment Management Co., Ltd. (*1)	JPY 300 mil.	Asset management	100	(100)	0.3	0.0	0.3
Nikko Asset Management Co., Ltd.	JPY 17,363 mil.	Asset management	91.34	(91.34)	4.5	4.8	(0.2)
Japan Securities Agents, Ltd. (*2)	JPY 500 mil.	Stock transfer agency services	85.10	(85.10)	(0.5)	-----	-----
Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. (*1)	JPY 25,584 mil.	General leasing/ Credit cards	84.89	(84.89)	8.2	2.7	5.4
Top REIT Asset Management Co., Ltd. (*3)	JPY 300 mil.	J-REIT asset management	69.00	(69.00)	0.2	0.2	(0.0)
Sumitomo Mitsui Trust (Hong Kong) Limited (*1)	USD 45 mil.	Finance services	100	(100)	(0.1)	0.2	(0.3)
Sumitomo Mitsui Trust Bank (Luxembourg) S.A. (*1)	USD 30 mil.	Banking, security and trust services	100	(100)	0.2	0.2	0.0
Sumitomo Mitsui Trust (UK) Limited (*4)	GBP 1.784 mil.	Trust services	100	(100)	0.0	-----	-----
Sumitomo Mitsui Trust International Limited (*1)	GBP 20 mil.	Security, asset management	100	(100)	0.0	0.0	(0.0)
Sumitomo Mitsui Trust Bank (U.S.A.) Limited (*1)	USD 56 mil.	Banking and trust services	100	(100)	0.4	0.9	(0.4)
Sumitomo Mitsui Trust (Ireland) Limited (*4)	EUR 13.374 mil.	Trust services	100	(100)	(0.1)	-----	-----

(Affiliates)

SBI Sumishin Net Bank, Ltd.	JPY 31,000 mil.	Banking	50	(50)	4.8	5.1	(0.3)
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(*1) As a part of reorganization of SMTH group's subsidiaries, following subsidiaries were merged and changed their corporate names on April 1, 2012.
Net income for FY2011 are combined total of those of respective subsidiaries.

<Former corporate name>	<Current corporate name>
The Sumitomo Trust and Banking Co., Ltd. The Chuo Mitsui Trust and Banking Company, Limited Chuo Mitsui Asset Trust and Banking Company, Limited	(after merger) Sumitomo Mitsui Trust Bank, Limited
STB Asset Management Co., Ltd. Chuo Mitsui Asset Management Company, Limited	(after merger) Sumitomo Mitsui Trust Asset Management Co., Ltd.
STB Research Institute Co., Ltd.	Sumitomo Mitsui Trust Research Institute Co., Ltd.
Chuo Mitsui Capital Company, Limited	Sumitomo Mitsui Trust Capital Co., Ltd.
Chuo Mitsui Guarantee Company, Limited	Sumitomo Mitsui Trust Guarantee Co., Ltd.
Sumishin Card Company, Limited Chuo Mitsui Card Co., Ltd.	(after merger) Sumitomo Mitsui Trust Card Co., Ltd.
Sumishin Realty Company, Limited Chuo Mitsui Realty Company, Limited	(after merger) Sumitomo Mitsui Trust Realty Co., Ltd.
CMTB Facilities Company, Limited The Sumishin Shinko Company Limited	(after merger) Sumitomo Mitsui Trust General Service Co., Ltd.
Sumishin Wealth Partners Co., Limited	Sumitomo Mitsui Trust Wealth Partners Co., Ltd.
Sumishin Real Estate Loan & Finance, Ltd.	Sumitomo Mitsui Trust Loan & Finance Co., Ltd.
STB Investment Corporation	Sumitomo Mitsui Trust Investment Co., Ltd.
STB Real Estate Investment Management Co., Ltd. Chuo Mitsui Trust Realty Company, Limited	(after merger) Sumitomo Mitsui Trust Real Estate Investment Management Co., Ltd.
Sumishin Panasonic Financial Services Co., Ltd.	Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.
The Sumitomo Trust Finance (H.K.) Limited	Sumitomo Mitsui Trust (Hong Kong) Limited
Sumitomo Trust and Banking (Luxembourg) S.A.	Sumitomo Mitsui Trust Bank (Luxembourg) S.A.
Chuo Mitsui Trust International Ltd.	Sumitomo Mitsui Trust International Limited
Sumitomo Trust and Banking Co. (U.S.A.)	Sumitomo Mitsui Trust Bank (U.S.A.) Limited

(*2) Japan Securities Agents, Ltd. became a consolidated subsidiary on April 2, 2012.

(*3) Top REIT Asset Management Co., Ltd. became a consolidated subsidiary from a equity method affiliate on September 28, 2012 due to the additional acquisition of shares.

(*4) Sumitomo Mitsui Trust (UK) Limited and Sumitomo Mitsui Trust (Ireland) Limited became consolidated subsidiaries on November 21, 2012.

5. Derivative transactions

Maturity ladder of interest rate swaps (qualified for hedge accounting)

[Non-consolidated]

	Millions of Yen							
	Mar. 2013				Mar. 2012			
	Less than 1 year	1 year to 5 years	Over 5 years	Total	Less than 1 year	1 year to 5 years	Over 5 years	Total
Fix Rcv-Flt Pay	3,552,601	6,458,442	631,084	10,642,127	1,130,000	2,664,492	696,049	4,490,541
Flt Rcv-Flt Pay	74,651	658,998	863,260	1,596,909	197,088	469,602	634,665	1,301,355

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

6. Shareholdings

[Non-consolidated]

The list of shares which exceed one hundredth of SMTH's capital stock and held primarily for strategic purpose (excluding nonlisted shares) by SMTB (as the largest entity among SMTH and its subsidiaries in terms of shareholdings amounts) are stated below (*).

(*) This information is disclosed in Annual Securities Report for fiscal year ending on Mar. 31, 2013 based on Cabinet Office Ordinance on Disclosure of Corporate Information, etc.

Specified investment shares

Issuer	Number of Shares Held	Book Value (Millions of yen)
Tokyu Corporation	59,573,000	39,854
TOYOTA MOTOR CORPORATION	6,925,325	33,837
Mitsui Fudosan Co., Ltd.	11,418,000	29,732
MITSUI & CO., LTD.	20,799,700	28,641
Sumitomo Realty & Development Co., Ltd.	6,393,000	22,637
DAIWA HOUSE INDUSTRY CO., LTD.	10,701,000	19,679
Asahi Group Holdings, Ltd.	8,126,000	18,259
Bridgestone Corporation	5,587,000	17,565
Tokyu Land Corporation	19,594,000	16,360
Keio Corporation	18,241,000	14,647
Central Japan Railway Company	1,495,000	14,633
West Japan Railway Company	3,200,100	14,224
Oriental Land Co., Ltd.	862,900	12,978
SUZUKI MOTOR CORPORATION	5,500,000	12,171
NIPPON STEEL & SUMITOMO METAL CORPORATION	48,661,180	12,067
Odakyu Electric Railway Co., Ltd.	10,600,000	12,009
ITOCHU Corporation	9,428,000	11,049
Idemitsu Kosan Co., Ltd.	1,285,700	10,717
Keihan Electric Railway Co.,Ltd.	25,503,000	10,711
Marubeni Corporation	14,414,000	10,435
AIR WATER INC.	7,936,000	10,396
FUJIFILM Holdings Corporation	5,580,000	10,278
Ricoh Company, Ltd.	9,428,000	9,673
Toray Industries, Inc.	15,127,000	9,182
Daikin Industries, Ltd.	2,279,000	8,557
OKASAN SECURITIES GROUP INC.	9,726,000	8,208
JX Holdings, Inc.	14,974,850	8,146
Nidec Corporation	1,376,400	7,655
Asahi Kasei Corporation	12,500,000	7,650
Keikyu Corporation	8,035,000	7,585
Oji Holdings Corporation	21,493,000	7,458
Toyo Seikan Group Holdings, Ltd.	5,492,000	7,331
Shimano Inc.	1,000,000	7,235
Toshiba Corporation	15,604,000	7,193
JTEKT Corporation	7,635,680	6,940
The Yachiyo Bank, Limited	2,290,600	6,631
Nagase & Co., Ltd.	5,776,000	6,469
Makita Corporation	1,488,000	6,438
Nippon Paint Co., Ltd.	7,053,000	6,382
The Chugoku Electric Power Co., Inc.	5,360,800	6,282
Shiseido Company, Limited	4,800,000	6,278
Shionogi & Co., Ltd.	3,210,000	6,214
TOBU RAILWAY CO.,LTD.	10,817,000	5,841
Keisei Electric Railway Co.,Ltd.	5,753,000	5,603
Electric Power Development Co., Ltd.	2,247,400	5,400
Sumitomo Corporation	4,390,500	5,281

Issuer	Number of Shares Held	Book Value (Millions of yen)
Takeda Pharmaceutical Company Limited	1,000,000	5,107
Minebea Co., Ltd.	15,349,000	5,034
Sumitomo Electric industries, Ltd.	4,325,700	4,983
Eisai Co., Ltd.	1,100,800	4,704
Japan Exchange Group, Inc.	605,700	4,640
Kintetsu Corporation	10,457,000	4,621
JSR Corporation	2,352,400	4,509
Fuji Heavy Industries Ltd.	3,028,000	4,502
Sumitomo Chemical Company, Limited	15,504,000	4,372
The Japan Steel Works, Ltd.	8,152,000	4,222
Sumitomo Rubber Industries, Ltd.	2,692,000	4,086
Tosoh Corporation	15,004,000	4,066
Mitsubishi Electric Corporation	5,000,000	3,975
Sumitomo Mitsui Financial Group, Inc.	1,000,000	3,927
Osaka Gas Co., Ltd.	10,000,000	3,920
TOPPAN PRINTING CO., LTD.	5,782,000	3,839
ONO PHARMACEUTICAL CO., LTD.	700,000	3,709
Kao Corporation	1,200,000	3,709
J. FRONT RETAILING Co., Ltd.	5,493,000	3,630
Okuma Corporation	5,225,000	3,600
ISEKI & CO., LTD.	10,600,000	3,593
Yamaha Motor Co., Ltd.	2,810,000	3,487
Meiji Holdings Co., Ltd.	817,200	3,486
Toyo Suisan Kaisha, Ltd.	1,190,000	3,437
The Kansai Electric Power Co., Inc.	4,274,900	3,398
Sumitomo Forestry Co., Ltd.	3,408,000	3,353
Zenkoku Hoshu Co., Ltd.	1,000,000	3,319
The Shiga Bank, Ltd.	5,506,000	3,314
Daicel Corporation	4,479,000	3,274
Sotetsu Holdings, Inc.	9,181,000	3,213
The Sumitomo Warehouse Co., Ltd.	5,081,000	3,160
GS Yuasa Corporation	7,354,000	3,147
Nankai Electric Railway Co., Ltd.	7,580,000	3,122
Japan Tobacco Inc.	1,000,000	3,057
Tokai Tokyo Financial Holdings, Inc.	4,800,000	3,033
LIFE CORPORATION	2,264,000	3,002
The Bank of Kyoto, Ltd.	3,392,000	2,984
Chubu Electric Power Company, Incorporated	2,572,400	2,945
Mazda Motor Corporation	10,000,000	2,910
JFE Holdings, Inc.	1,500,000	2,853
IHI Corporation	9,957,000	2,837
Olympus Corporation	1,270,000	2,832
House Foods Corporation	1,750,000	2,777
SCSK Corporation	1,501,300	2,769
ÆON MALL Co., Ltd.	1,000,000	2,707

Regarded as holding shares

Issuer	Number of Shares Held	Book Value (Millions of yen)
KUBOTA Corporation	22,982,000	30,749
Central Japan Railway Company	2,005,000	19,889
Daiwa Securities Group Inc.	24,888,000	16,326
NIPPON STEEL & SUMITOMO METAL CORPORATION	54,783,000	12,874
Keikyu Corporation	10,977,000	10,812
Odakyu Electric Railway Co., Ltd.	9,124,000	10,684
Honda Motor Co., Ltd.	2,999,800	10,664
Hino Motors, Ltd.	10,031,000	10,131
HIROSE ELECTRIC CO., LTD.	735,400	9,346
Keio Corporation	10,000,000	8,090
Hankyu Hanshin Holdings, Inc.	13,665,000	7,775
AEON Co., Ltd.	6,370,000	7,739
YASKAWA Electric Corporation	7,970,000	7,436
Sumitomo Metal Mining Co., Ltd.	5,000,000	6,715
Toyota Tsusho Corporation	2,128,000	5,190
Nitori Holdings Co., Ltd	720,000	5,184
Sumitomo Electric Industries, Ltd.	4,245,000	4,928
Murata Manufacturing Co., Ltd.	642,000	4,500
Keisei Electric Railway Co., Ltd.	4,468,000	4,481
TOBU RAILWAY CO., LTD.	8,000,000	4,296
West Japan Railway Company	899,900	4,063
TOHO GAS CO., LTD.	6,441,000	3,948
Mitsui Engineering & Shipbuilding Co., Ltd.	23,316,000	3,870
Anritsu Corporation	2,500,000	3,632
Sumitomo Heavy Industries, Ltd.	8,244,000	3,140
Mitsui O.S.K. Lines, Ltd.	10,000,000	3,090
Fujikura Ltd.	9,777,000	2,864
JX Holdings, Inc.	5,350,000	2,787

(Note 1) As to "Regarded as holding shares", "Number of Shares Held" is the number of shares of which SMTB has voting rights, "Book Value" is the amount equal to the fair value of "Regarded as holding shares" as of the end of March, 2013 multiplied by the "Number of Shares Held".

(Note 2) "Specified investment shares" and "Regarded as holding shares" are not combined when selecting the list of shares.

(Note 3) There are no shares which are held for investment purpose.