



Supplemental material on financial results

2nd Quarter of Fiscal Year 2013 ended on Sep. 30, 2013

Table of Contents

1. Summary of income/ expenses	
(1) Summary of income/ expenses in domestic/ international business	----- 1
(2) Summary of interest-earning assets/ interest-bearing liabilities in domestic/ international business (Banking a/c)	----- 2
(3) Summary of fees and commissions received/ paid in domestic/ international business	----- 3
(4) Summary of trading income/ expenses and assets/ liabilities in domestic/ international business	----- 4
2. Non-performing loans	
(1) Risk monitored loans (Banking a/c and principal guaranteed trust a/c combined)	----- 5
(2) Risk monitored loans by industry (Banking a/c and principal guaranteed trust a/c combined)	----- 6
(3) Migration analysis of assets to special mention or worse categories (Banking a/c and principal guaranteed trust a/c combined)	----- 6
(4) Final disposal of non-performing loans (Banking a/c and principal guaranteed trust a/c combined)	----- 7
3. BIS capital adequacy ratio (Basel III, international standard)	----- 8
4. Major subsidiaries and affiliates	----- 9
5. Derivative transactions	
Maturity ladder of interest rate swaps (qualified for hedge accounting)	----- 10

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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.

<Definition of terms in this document>
Consolidated: SMTH (Consolidated)
Non-consolidated: SMTB (Non-consolidated)

1. Summary of income/ expenses

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

[Non-consolidated]

(Millions of yen)

	1HFY2013			1HFY2012		
	Domestic business	International business	Total	Domestic business	International business	Total
Trust fee income (after written-off of principal guaranteed trust a/c)	48,719	-	48,719	43,120	-	43,120
Net interest income	89,725	11,176	100,902	94,140	11,079	105,220
Interest income (*1)	131,310	44,778	173,254	144,465	28,893	170,451
Interest expenses (*1, *2)	41,584	33,601	72,351	50,324	17,813	65,230
Net fees and commissions	46,931	4,206	51,138	33,788	5,145	38,934
Fees and commissions received	80,613	6,154	86,768	68,979	6,811	75,791
Fees and commissions paid	33,681	1,948	35,630	35,190	1,665	36,856
Net trading income	5,525	6,305	11,830	14,446	(9,997)	4,449
Trading income	5,797	6,305	12,103	14,515	(9,794)	4,720
Trading expenses	272	-	272	68	202	270
Net other operating income	4,308	12,464	16,773	10,052	32,148	42,200
Other operating income	7,973	21,674	29,648	8,008	42,030	50,038
Other operating expenses	3,665	9,209	12,874	(2,043)	9,881	7,837

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

Figures in the lower rows in Interest income and Interest expenses show the result of (Domestic business + International business) – figures in the upper rows.

(*2) Expenses matching the amount of investment of money held in trust is excluded from Interest expenses. (1HFY2013: 22 million yen, 1HFY2012: 33 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, %)

	1HFY2013			1HFY2012		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Interest-earning assets	27,137,508	131,310	0.96%	25,898,784	144,465	1.11%
Loans and bills discounted	18,298,429	91,992	1.00%	17,971,981	100,415	1.11%
Securities	4,279,288	34,635	1.61%	5,604,423	33,130	1.17%
Japanese government bonds	2,112,032	3,688	0.34%	3,183,330	5,402	0.33%
Japanese corporate bonds	639,941	3,049	0.95%	841,149	4,226	1.00%
Japanese stocks	1,167,180	12,973	2.21%	1,255,327	11,659	1.85%
Call loans and bills bought	256,171	152	0.11%	155,338	89	0.11%
Monetary claims bought	157,457	508	0.64%	217,987	827	0.75%
Due from banks	1,861,973	932	0.09%	5,424	154	5.69%
JPY deposit converted into foreign currencies	1,630,063	2,833	0.34%	1,511,267	2,907	0.38%
Interest-bearing liabilities (*)	26,893,823	41,584	0.30%	25,499,423	50,324	0.39%
Deposits	21,038,944	32,630	0.30%	20,751,007	35,566	0.34%
Negotiable certificates of deposit (NCD)	2,306,279	1,237	0.10%	1,930,858	1,386	0.14%
Call money and bills sold	10,640	5	0.09%	6,454	2	0.08%
Short-term bonds payable	458,099	256	0.11%	189,282	112	0.11%
Bonds payable	728,555	6,225	1.70%	701,977	6,662	1.89%
Borrowed money	857,834	3,121	0.72%	667,839	3,730	1.11%
Borrowed money from trust account	1,345,332	3,442	0.51%	1,167,037	2,835	0.48%

(*) 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, 1HFY2013: 14,714 million yen, 22 million yen, 1HFY2012: 17,019 million yen, 33 million yen)

(International business)

(Millions of yen, %)

	1HFY2013			1HFY2012		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Interest-earning assets	6,443,136	44,778	1.38%	4,386,042	28,893	1.31%
Loans and bills discounted	4,003,487	25,374	1.26%	2,362,769	16,222	1.36%
Securities (Foreign securities)	1,568,511	15,893	2.02%	1,490,510	15,792	2.11%
Call loans and bills bought	90,809	241	0.52%	35,979	58	0.32%
Due from banks	424,194	2,625	1.23%	262,744	1,846	1.40%
Interest-bearing liabilities	7,585,951	33,601	0.88%	5,043,607	17,813	0.70%
Deposits	1,946,962	4,067	0.41%	954,358	2,831	0.59%
Negotiable certificates of deposit (NCD)	2,186,428	2,896	0.26%	1,516,219	3,193	0.42%
Call money and bills sold	222,553	834	0.74%	99,251	375	0.75%
Payables under repurchase agreements	755,826	310	0.08%	452,365	442	0.19%
Borrowed money	406,514	5,817	2.85%	375,521	6,214	3.30%
Foreign currency deposit converted from JPY	1,630,063	2,833	0.34%	1,511,267	2,907	0.38%

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

[Consolidated]

(Millions of yen)

	1HFY2013				1HFY2012			
	Domestic business	International business	Elimination	Total	Domestic business	International business	Elimination	Total
Fees and commissions received	160,582	21,487	(22,771)	159,298	133,767	16,780	(18,411)	132,136
Trust related	45,107	123	(1,400)	43,830	36,903	56	(1,902)	35,057
Deposit and loans	14,419	5,072	-	19,492	12,900	5,811	(67)	18,644
Foreign exchange	830	134	(39)	925	796	142	(24)	914
Securities related	32,701	469	(13,244)	19,926	23,107	241	(8,940)	14,408
Agency business	5,904	7,208	(1,474)	11,638	6,293	4,287	(1,179)	9,401
Safe keeping deposit/ safe deposit box	140	-	-	140	144	-	-	144
Guarantee	7,347	260	(2,357)	5,251	7,266	159	(2,427)	4,998
Fees and commissions paid	57,044	3,881	(25,845)	35,080	54,535	2,943	(23,061)	34,417
Foreign exchange	354	53	-	407	351	50	-	402

[Non-consolidated]

(Millions of yen)

	1HFY2013			1HFY2012		
	Domestic business	International business	Total	Domestic business	International business	Total
Fees and commissions received	80,613	6,154	86,768	68,979	6,811	75,791
Trust related	33,661	123	33,784	27,588	56	27,644
Deposit and loans	13,360	5,072	18,433	14,817	5,811	20,628
Foreign exchange	663	134	798	651	142	794
Securities related	25,772	165	25,937	18,817	113	18,931
Agency business	5,339	-	5,339	5,725	-	5,725
Safe keeping deposit/ safe deposit box	140	-	140	144	-	144
Guarantee	399	260	660	508	159	668
Fees and commissions paid	33,681	1,948	35,630	35,190	1,665	36,856
Foreign exchange	354	53	407	351	50	402

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

(i) Trading income/ expenses

[Non-consolidated]

(Millions of yen)

	1HFY2013			1HFY2012		
	Domestic business	International business	Total	Domestic business	International business	Total
Trading income	5,797	6,305	12,103	14,515	(9,794)	4,720
Gains on trading account securities transactions	-	-	-	142	-	142
Income from securities and derivatives related to trading transactions	(273)	321	48	-	-	-
Income from trading-related financial derivatives transactions	5,842	5,983	11,826	14,086	(9,794)	4,291
Other trading income	228	-	228	286	-	286
Trading expenses	272	-	272	68	202	270
Expenses on trading securities and derivatives	272	-	272	-	-	-
Expenses on securities and derivatives related to trading transactions	-	-	-	68	202	270
Expenses on trading-related financial derivatives transactions	-	-	-	-	-	-
Other trading expenses	-	-	-	-	-	-

(ii) Ending balance of trading assets/ liabilities

[Non-consolidated]

(Millions of yen)

	Sep. 2013			Mar. 2013		
	Domestic business	International business	Total	Domestic business	International business	Total
Trading assets	403,338	226,632	629,971	543,002	209,899	752,901
Trading account securities	36,050	-	36,050	25,193	-	25,193
Derivatives of trading securities	-	-	-	2	-	2
Securities related to trading transactions	-	-	-	-	-	-
Derivatives of securities related to trading transactions	-	1	1	-	-	-
Trading-related financial derivatives	108,616	226,631	335,247	153,158	209,899	363,057
Other trading assets	258,671	-	258,671	364,648	-	364,648
Trading liabilities	116,292	107,994	224,287	148,959	84,182	233,141
Trading securities sold for short sales	-	-	-	-	-	-
Derivatives of trading securities-assets	22	-	22	-	-	-
Securities related to trading transactions sold for short sales	-	-	-	-	-	-
Derivatives of securities related to trading transactions	2	36	39	7	76	83
Trading-related financial derivatives	116,267	107,957	224,225	148,951	84,106	233,058
Other trading liabilities	-	-	-	-	-	-

2. Non-performing loans

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

[Consolidated]

(Millions of yen)

	Sep. 2013		Mar. 2013		Change	
	(Banking a/c)		(Banking a/c)		(Banking a/c)	
Risk monitored loans	289,583	264,277	337,530	312,067	(47,946)	(47,790)
Loans in bankruptcy proceedings	3,598	3,598	19,539	19,536	(15,941)	(15,937)
Other delinquent loans	162,166	137,176	202,578	177,498	(40,412)	(40,322)
Loans past due 3 months or more	-	-	13	13	(13)	(13)
Restructured loans	123,818	123,502	115,398	115,019	8,420	8,483
Total loan balance	22,953,450	22,845,657	22,499,963	22,391,660	453,487	453,997
(Ratio to total loan balance)	1.3%	1.2%	1.5%	1.4%	(0.2%)	(0.2%)

Note: Partial direct written-off: Sep. 2013: 41,640 million yen, Mar. 2013: 37,867 million yen

[Non-consolidated]

(Millions of yen)

	Sep. 2013		Mar. 2013		Change	
	(Banking a/c)		(Banking a/c)		(Banking a/c)	
Risk monitored loans	250,596	225,290	296,207	270,744	(45,611)	(45,454)
Loans in bankruptcy proceedings	737	737	16,987	16,983	(16,250)	(16,246)
Other delinquent loans	137,277	112,287	177,862	152,782	(40,584)	(40,494)
Loans past due 3 months or more	-	-	13	13	(13)	(13)
Restructured loans	112,581	112,265	101,344	100,965	11,237	11,299
Total loan balance	23,069,137	22,961,343	22,457,369	22,349,067	611,767	612,276
(Ratio to total loan balance)	1.1%	1.0%	1.3%	1.2%	(0.2%)	(0.2%)

Note: Partial direct written-off: Sep. 2013: 34,214 million yen, Mar. 2013: 29,731 million yen

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

[Non-consolidated]

(Millions of yen)

	Sep. 2013	Mar. 2013	Change
Domestic Branches (excluding offshore)	250,310	295,918	(45,608)
Manufacturing	56,081	52,181	3,900
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	64	61	2
Construction	1,296	1,795	(499)
Electricity, gas, heat supply and water	112	112	-
Information and communications	1,263	2,505	(1,242)
Transport and postal activities	1,860	1,380	480
Wholesale and retail trade	1,400	1,516	(116)
Finance and insurance	65,172	105,904	(40,731)
Real estate	47,264	51,221	(3,956)
Goods rental and leasing	2	2	(0)
Others	75,790	79,236	(3,446)
Overseas branches and offshore	286	289	(2)
Total	250,596	296,207	(45,611)

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

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

[Non-consolidated]

(2HFY2012)

(Billions of yen)

	Balance			Migration				Repayment, etc.
	Sep. 2012	Mar. 2013	Change	Downgrade (+)	Downgrade (-)	Upgrade (+)	Upgrade (-)	
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)

(1HFY2013)

(Billions of yen)

	Balance			Migration				Repayment, etc.
	Mar. 2013	Sep. 2013	Change	Downgrade (+)	Downgrade (-)	Upgrade (+)	Upgrade (-)	
Bankrupt and practically bankrupt	31.7	11.3	(20.4)	2.1	-----	-----	(16.0)	(6.4)
Doubtful	172.9	135.9	(36.9)	13.5	(1.1)	15.3	(7.8)	(56.9)
Assets to substandard debtors	146.1	142.6	(3.4)	3.6	(2.3)	4.8	(0.9)	(8.7)
Assets to other special mention debtors	588.5	490.6	(97.9)	44.9	(8.8)	4.1	(106.4)	(31.7)

(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]

								(Billions of yen)		
	Sep. 2010	Mar. 2011	Sep. 2011	Mar. 2012	Sep. 2012	Mar. 2013	Sep. 2013	Change from Mar. 2013		
Total										
Bankrupt and practically bankrupt	32.2	41.3	33.7	33.3	31.9	31.7	11.3	(20.4)		
Doubtful	112.6	93.7	133.9	124.0	124.0	172.9	135.9	(36.9)		
Total	144.8	134.9	167.7	157.4	155.8	204.6	147.2	(57.3)		
Loans outstanding in doubtful or worse categories as of Sep. 2010 and disposal thereafter										
Bankrupt and practically bankrupt	32.2	25.4	15.6	12.5	10.6	11.5	6.9	(4.5)		
Doubtful	112.6	82.3	65.6	40.1	34.5	31.8	25.0	(6.7)		
Total	144.8	107.7	81.2	52.6	45.1	43.2	32.0	(11.2)		
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	0.4	(0.2)		
Doubtful		11.3	5.3	4.6	2.8	2.8	2.5	(0.3)		
Total		27.2	21.3	5.7	3.5	3.4	2.9	(0.5)		
New entry to doubtful or worse categories during 1HFY2011 and disposal thereafter										
Bankrupt and practically bankrupt			2.2	1.4	0.7	1.6	0.5	(1.0)		
Doubtful			63.0	50.5	42.8	40.6	37.2	(3.4)		
Total			65.2	51.9	43.6	42.2	37.7	(4.4)		
New entry to doubtful or worse categories during 2HFY2011 and disposal thereafter										
Bankrupt and practically bankrupt				18.4	18.1	15.7	0.6	(15.1)		
Doubtful				28.8	24.5	23.5	36.9	13.4		
Total				47.2	42.6	39.2	37.5	(1.8)		
New entry to doubtful or worse categories during 1HFY2012 and disposal thereafter										
Bankrupt and practically bankrupt					1.8	1.0	0.8	(0.2)		
Doubtful					19.3	16.1	5.4	(10.7)		
Total					21.1	17.1	6.2	(10.9)		
New entry to doubtful or worse categories during 2HFY2012 and disposal thereafter										
Bankrupt and practically bankrupt						1.4	1.0	(0.4)		
Doubtful						58.1	15.5	(42.6)		
Total						59.5	16.5	(43.0)		
New entry to doubtful or worse categories during 1HFY2013 and disposal thereafter										
Bankrupt and practically bankrupt							1.0	1.0		
Doubtful							13.5	13.5		
Total							14.5	14.5		

(ii) Progress of final disposal

[Non-consolidated]

Period	Primary amount	Amount as of Sep. 2013	Quasi final disposal or in the process of final disposal	Amount of final disposal during 1HFY2013	Ratio of final disposal progression (%)	Adjusted ratio of final disposal progression (%) (*)
Before 1HFY2010	3,246.0	32.0	7.6	11.2	99.0	99.2
2HFY2010	27.2	2.9	0.1	0.5	89.3	89.7
1HFY2011	65.2	37.7	1.1	4.4	42.1	43.8
2HFY2011	47.2	37.5	15.0	1.8	20.6	52.4
1HFY2012	21.1	6.2	0.1	10.9	70.6	71.0
2HFY2012	59.5	16.5	0.3	43.0	72.3	72.7
1HFY2013	14.5	14.5	0.1	-	-	0.9
Total	-----	147.2	24.3	71.8	-----	-----

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

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

[SMTB Consolidated]

(Billions of yen)

	Sep. 2013 (Preliminary)	Mar. 2013	Change
Common Equity Tier 1 capital ratio	9.41%	8.61%	0.80%
Tier 1 capital ratio	10.38%	9.49%	0.89%
Total capital ratio	15.14%	13.75%	1.39%
Common Equity Tier 1 capital	1,734.1	1,664.3	69.7
Tier 1 capital	1,912.3	1,835.6	76.6
Total capital	2,788.4	2,659.3	129.1
Total risk weighted assets	18,415.8	19,328.2	(912.3)

[SMTB Non-consolidated]

(Billions of yen)

	Sep. 2013 (Preliminary)	Mar. 2013	Change
Common Equity Tier 1 capital ratio	8.99%	8.40%	0.59%
Tier 1 capital ratio	10.54%	9.90%	0.64%
Total capital ratio	15.41%	14.25%	1.16%
Common Equity Tier 1 capital	1,618.9	1,564.5	54.4
Tier 1 capital	1,899.2	1,843.5	55.6
Total capital	2,775.9	2,654.6	121.2
Total risk weighted assets	18,006.9	18,618.2	(611.2)

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)		
					1HFY2013	1HFY2012	Change
Sumitomo Mitsui Trust Bank, Limited	JPY 342,037 mil.	Trust and banking	100	(-)	56.2	41.4	14.7
Sumitomo Mitsui Trust Asset Management Co., Ltd.	JPY 300 mil.	Asset management	100	(-)	0.8	0.0	0.8
Sumitomo Mitsui Trust Research Institute Co., Ltd.	JPY 300 mil.	Research and consulting/Asset management	100	(-)	0.0	(0.0)	0.0
Japan Trustee Services Bank, Ltd.	JPY 51,000 mil.	Trust and banking	66.66	(-)	0.2	0.5	(0.2)
Tokyo Securities Transfer Agent Co., Ltd.	JPY 50 mil.	Stock transfer agency services	100	(100)	0.3	0.3	0.0
Sumitomo Mitsui Trust Guarantee Co., Ltd.	JPY 301 mil.	Housing loan guaranty	100	(100)	1.7	2.6	(0.9)
Sumishin Guaranty Co., Ltd.	JPY 300 mil.	Housing loan guaranty	100	(100)	1.3	1.1	0.2
Sumitomo Mitsui Trust Card Co., Ltd. (*1)	JPY 100 mil.	Credit cards	100	(100)	0.2	0.5	(0.3)
Sumitomo Mitsui Trust Realty Co., Ltd. (*1)	JPY 300 mil.	Residential brokerage	100	(100)	1.0	0.1	0.9
Sumitomo Mitsui Trust General Service Co., Ltd.	JPY 100 mil.	Property management	100	(100)	0.0	0.1	(0.1)
Sumitomo Mitsui Trust Wealth Partners Co., Ltd.	JPY 155 mil.	Consulting	100	(100)	0.0	(0.0)	0.0
Sumitomo Mitsui Trust Loan & Finance Co., Ltd.	JPY 6,000 mil.	Finance services	100	(100)	1.6	2.1	(0.5)
Sumitomo Mitsui Trust Capital Co., Ltd.	JPY 1,247 mil.	Private equity fund management	100	(100)	0.1	0.0	0.1
Sumitomo Mitsui Trust Investment Co., Ltd.	JPY 100 mil.	Venture capital	100	(100)	0.0	0.0	0.0
Sumitomo Mitsui Trust Real Estate Investment Management Co., Ltd.	JPY 300 mil.	Asset management	100	(100)	0.2	0.3	(0.0)
Nikko Asset Management Co., Ltd.	JPY 17,363 mil.	Asset management	91.34	(91.34)	2.9	1.7	1.1
Japan Securities Agents, Ltd.	JPY 500 mil.	Stock transfer agency services	85.10	(85.10)	(0.0)	(0.2)	0.1
Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.	JPY 25,584 mil.	General leasing/ Credit cards	84.89	(84.89)	5.2	4.7	0.4
Top REIT Asset Management Co., Ltd.	JPY 300 mil.	J-REIT asset management	69.00	(69.00)	0.1	0.1	0.0
Sumitomo Mitsui Trust (Hong Kong) Limited	USD 45 mil.	Finance services	100	(100)	0.1	0.0	0.1
Sumitomo Mitsui Trust Bank (Luxembourg) S.A.	USD 30 mil.	Banking, security and trust services	100	(100)	0.0	0.1	(0.0)
Sumitomo Mitsui Trust (UK) Limited (*)	GBP 1.784 mil.	Trust services	100	(100)	0.0	-----	-----
Sumitomo Mitsui Trust International Limited	GBP 20 mil.	Security, asset management	100	(100)	0.1	(0.0)	0.1
Sumitomo Mitsui Trust Bank (U.S.A.) Limited	USD 56 mil.	Banking and trust services	100	(100)	0.3	0.2	0.1
Sumitomo Mitsui Trust (Ireland) Limited (*)	EUR 13.374 mil.	Trust services	100	(100)	(0.3)	-----	-----

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

(Affiliates)

SBI Sumishin Net Bank, Ltd.	JPY 31,000 mil.	Banking	50	(50)	3.4	1.7	1.6
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5. Derivative transactions

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

[Non-consolidated]

(Millions of yen)

	Sep. 2013				Mar. 2013			
	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	3,931,199	4,694,648	489,484	9,115,331	3,552,601	6,458,442	631,084	10,642,127
Flt Rcv-Flt Pay	92,658	670,948	843,986	1,607,592	74,651	658,998	863,260	1,596,909