

*Explanatory Material*

*Fiscal Year 2020  
ended on Sep. 30, 2020*



**SUMITOMO MITSUI TRUST HOLDINGS**















































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

	(Billions of yen)		
	Sep. 2020	Mar. 2020	Change
Loans and bills discounted	1,498.2	1,543.1	(44.8)
Securities	984.2	1,075.1	(90.9)
Beneficiary rights	180,267.9	172,441.2	7,826.6
Securities held in custody accounts	22.6	22.8	(0.1)
Money claims	22,489.6	19,271.0	3,218.6
Tangible fixed assets	18,102.9	17,315.5	787.3
Intangible fixed assets	195.3	194.2	1.1
Other claims	7,241.8	7,273.4	(31.6)
Loans to banking account	3,517.4	4,750.2	(1,232.8)
Cash and due from banks	549.9	538.3	11.5
<b>Total assets</b>	<b>234,870.2</b>	<b>224,425.3</b>	<b>10,444.8</b>
Money trusts	32,736.1	33,415.4	(679.3)
Pension trusts	12,560.6	13,023.7	(463.1)
Property formation benefit trusts	18.7	19.0	(0.3)
Securities investment trusts	81,136.2	79,777.2	1,358.9
Money entrusted, other than money trusts	37,001.9	32,458.3	4,543.6
Securities trusts	22,713.0	20,975.7	1,737.2
Money claim trusts	22,591.3	19,383.8	3,207.5
Land and fixtures trusts	0.9	78.4	(77.4)
Composite trusts	26,111.2	25,293.4	817.7
<b>Total liabilities</b>	<b>234,870.2</b>	<b>224,425.3</b>	<b>10,444.8</b>

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

Sep. 2020: 179,320.7 billion yen, Mar. 2020: 171,496.3 billion yen

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

	(Billions of yen)			
	Sep. 2020	Mar. 2020	Change	
Money trusts	Loans and bills discounted	17.5	26.7	(9.1)
	Others	3,292.5	4,576.6	(1,284.0)
	<b>Total assets</b>	<b>3,310.1</b>	<b>4,603.3</b>	<b>(1,293.2)</b>
	Principal	3,309.8	4,602.9	(1,293.0)
	Reserves for JOMT (Jointly-operated money trust)	0.0	0.0	(0.0)
	Others	0.2	0.3	(0.0)
	<b>Total liabilities</b>	<b>3,310.1</b>	<b>4,603.3</b>	<b>(1,293.2)</b>