

*Explanatory Material*

*Fiscal Year 2022  
ended on Mar. 31, 2023*



**SUMITOMO MITSUI TRUST HOLDINGS**

## Table of Contents

### Financial figures

1. Status of profit and loss	-----	1-2
2. Breakdown of profit by business group	-----	3
3. Yields and margins	-----	4
4. Net gains on securities	-----	4
5. Unrealized gains/ losses on investment securities	-----	5-6
6. Maturity ladder of securities	-----	7
7. Shareholdings	-----	7
8. Deferred unrealized gains/ losses of derivative transactions qualified for hedge accounting	-----	7
9. BIS capital adequacy ratio (Basel III, international standard)	-----	8-9
10. Return on equity (ROE)	-----	9
11. Loans and Deposits (Banking a/c and principal guaranteed trust a/c combined)	-----	10
12. Loans (Banking a/c and principal guaranteed trust a/c combined)	-----	11
13. Non-Performing Loans (NPLs) based on Banking Act and Reconstruction Act (Banking a/c and principal guaranteed trust a/c combined)	-----	12-13
14. Self-Assessment and Non-Performing Loans (NPLs) based on Banking Act and Reconstruction Act (Banking a/c and principal guaranteed trust a/c combined)	-----	13
15. Allowance for loan losses	-----	14
16. Final disposal of non-performing loans (Banking a/c and principal guaranteed trust a/c combined)	-----	15
17. Retirement benefits	-----	16
18. Deferred tax assets	-----	17
<Reference> Other referential financial figures of SuMi TRUST Bank	-----	18-20

<Definition of terms in this document>

Sumitomo MitsuiTrust Holdings (Consolidated): "SuMi TRUST Holdings" or "Consolidated"

Sumitomo Mitsui Trust Bank (Non-consolidated): "SuMi TRUST Bank" or "Non-Consolidated"

### 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.











































## (3) Statement of trust account

[Non-consolidated]

	(Billions of yen)		
	Mar. 2023	Mar. 2022	Change
Loans and bills discounted	2,154.6	2,131.2	23.3
Securities	846.5	859.1	(12.5)
Beneficiary rights	188,494.8	182,799.7	5,695.0
Securities held in custody accounts	20.6	22.5	(1.8)
Money claims	26,147.4	25,361.9	785.5
Tangible fixed assets	23,154.6	21,118.3	2,036.2
Intangible fixed assets	229.6	200.4	29.2
Other claims	9,856.7	10,789.3	(932.5)
Loans to banking account	4,332.4	4,298.8	33.6
Cash and due from banks	988.0	633.8	354.2
<b>Total assets</b>	<b>256,225.7</b>	<b>248,215.4</b>	<b>8,010.2</b>
Money trusts	38,420.3	36,216.3	2,203.9
Pension trusts	14,043.9	14,525.1	(481.1)
Property formation benefit trusts	18.4	18.8	(0.3)
Securities investment trusts	80,945.5	80,405.8	539.6
Money entrusted, other than money trusts	40,257.7	39,748.0	509.6
Securities trusts	23,513.4	22,159.5	1,353.9
Money claim trusts	26,400.8	25,588.8	812.0
Land and fixtures trusts	0.8	0.8	(0.0)
Composite trusts	32,624.5	29,551.9	3,072.6
<b>Total liabilities</b>	<b>256,225.7</b>	<b>248,215.4</b>	<b>8,010.2</b>

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

Mar. 2023: 186,860.5 billion yen, Mar. 2022: 181,438.8 billion yen

## (4) Breakdown of principal guaranteed trust a/c

[Non-consolidated]

	(Billions of yen)			
	Mar. 2023	Mar. 2022	Change	
Money trusts	Loans and bills discounted	10.4	13.3	(2.8)
	Others	4,093.3	4,039.4	53.8
	<b>Total assets</b>	<b>4,103.8</b>	<b>4,052.7</b>	<b>51.0</b>
	Principal	4,103.4	4,052.4	51.0
	Reserves for JOMT (Jointly-operated money trust)	0.0	0.0	(0.0)
	Others	0.3	0.3	0.0
	<b>Total liabilities</b>	<b>4,103.8</b>	<b>4,052.7</b>	<b>51.0</b>