



SuMi TRUST
SUMITOMO MITSUI TRUST GROUP

Investor Meeting on Financial Results for FY2014 <Data Book>

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Definitions of terms in this document

Sumitomo Mitsui Trust Holdings (Consolidated): "Consolidated " or "SuMi TRUST Holdings"

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

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

Figures before FY2011 in Non-consolidated : CMTB (Non-consolidated) + CMAB (Non-consolidated) + STB (Non-consolidated)

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Financial results and related information

Income/expenses in domestic / international business (Non-consolidated)

(Billions of yen)	FY2013	Domestic business	International business	FY2014	Domestic business	International business	Change	Domestic business	International business
Trust fee income (after written-off of principal guaranteed trust a/c)	99.3	99.3	-	99.2	99.2	-	(0.0)	(0.0)	-
Net interest income	207.9	164.1	43.8	224.4	156.4	67.9	16.4	(7.6)	24.1
Interest income (*1)	348.3	256.6	106.2	355.1	236.8	130.4	6.7	(19.7)	24.2
	14.4	---	---	12.1	---	---	(2.3)	---	---
Interest expenses (*1), (*2)	(140.4)	(92.4)	(62.3)	(130.6)	(80.3)	(62.4)	9.7	12.0	(0.0)
	(14.4)	---	---	(12.1)	---	---	2.3	---	---
Net fees and commissions	104.2	96.2	7.9	110.8	103.2	7.5	6.5	6.9	(0.4)
Fees and commissions received	176.7	164.2	12.4	182.9	168.7	14.1	6.1	4.5	1.6
Fees and commissions paid	(72.4)	(67.9)	(4.4)	(72.0)	(65.5)	(6.5)	0.3	2.4	(2.0)
Net trading income	24.3	13.2	11.0	32.4	18.4	13.9	8.0	5.1	2.8
Trading income	24.6	13.7	11.0	32.4	18.4	13.9	7.8	4.6	2.8
Trading expenses	(0.2)	(0.4)	-	-	-	-	0.2	0.4	-
Net other operating income	25.6	2.7	22.9	27.2	(2.9)	30.2	1.6	(5.6)	7.2
Other operating income	47.4	7.3	40.8	70.8	3.4	67.4	23.4	(3.9)	26.6
Other operating expenses	(21.8)	(4.6)	(17.8)	(43.6)	(6.3)	(37.2)	(21.7)	(1.7)	(19.3)
Gross business profit (after written-off of principal guaranteed trust a/c)	461.5	375.7	85.8	494.2	374.4	119.7	32.6	(1.2)	33.9

(*1) Figures in the lower rows of total "Interest income" and "Interest expense" show interests that accrue from transactions between domestic business and international business ("Accrual")

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

(*2) Expenses matching the amount of investment of money held in trust is excluded from "Interest expenses". (FY2013: 0.044 billion yen, FY2014: 0.010 billion yen.)

(*3) Total figure of "Trading income" and "Trading expenses" in FY2013 are 0.2bn yen less than sum of "Domestic business" and "International business" as net trading figures are shown for income and expenses from securities and derivatives related to trading transactions.

(*4) Total figure of "Net other operating income" and "Net other operating expenses" in FY2013 are 0.7bn yen less than sum of "Domestic business" and "International business" as net trading figures are shown for income and expenses from derivative other than for trading or hedging.

Interest-earning assets / interest-bearing liabilities in domestic / international business (1)

(Non-consolidated; Banking a/c)

<Domestic business>	FY2013			FY2014			Change		
(Average balance: Trillions of yen)	Average	Yield	Income/ expenses	Average	Yield	Income/ expenses	Average	Yield	Income/ expenses
(Income / Expenses: Billions of yen)	balance			balance			balance		
Interest-earning assets	28.16	0.91%	256.6	29.10	0.81%	236.8	0.94	(0.10%)	(19.7)
Loans and bills discounted	18.33	0.98%	180.1	18.29	0.93%	170.9	(0.03)	(0.05%)	(9.1)
Securities	3.95	1.44%	57.0	3.13	1.49%	46.8	(0.82)	0.05%	(10.1)
Japanese government bonds	1.84	0.35%	6.6	1.11	0.44%	4.9	(0.73)	0.09%	(1.6)
Japanese corporate bonds	0.63	0.93%	5.9	0.62	0.69%	4.3	(0.01)	(0.24%)	(1.6)
Japanese stocks	1.15	2.10%	24.4	1.12	2.13%	23.9	(0.03)	0.03%	(0.4)
Other securities	0.29	6.68%	19.9	0.26	5.18%	13.5	(0.03)	(1.50%)	(6.3)
Call loans	0.24	0.12%	0.2	0.20	0.12%	0.2	(0.03)	0.00%	(0.0)
Monetary claims bought	0.14	0.76%	1.1	0.11	0.51%	0.5	(0.03)	(0.25%)	(0.5)
Due from banks	3.18	0.09%	3.1	5.15	0.09%	5.1	1.96	0.00%	1.9
JPY deposit converted into foreign currencies	1.73	0.32%	5.6	1.67	0.27%	4.5	(0.05)	(0.05%)	(1.0)
Income on swaps	---	---	8.8	---	---	7.5	---	---	(1.2)
Interest-bearing liabilities	27.84	0.33%	(92.4)	28.64	0.28%	(80.3)	0.80	(0.05%)	12.0
Deposits	21.20	0.29%	(62.9)	20.93	0.25%	(52.5)	(0.26)	(0.04%)	10.4
Negotiable certificates of deposit (NCD)	2.85	0.10%	(2.8)	3.54	0.09%	(3.2)	0.69	(0.01%)	(0.3)
Borrowed money	1.02	0.65%	(6.7)	1.36	0.46%	(6.2)	0.33	(0.19%)	0.4
Short-term bonds payable	0.43	0.10%	(0.4)	0.29	0.10%	(0.2)	(0.13)	(0.00%)	0.1
Bonds payable	0.73	1.67%	(12.2)	0.68	1.45%	(10.0)	(0.04)	(0.22%)	2.2
Borrowed money from trust account	1.36	0.51%	(7.0)	1.48	0.51%	(7.6)	0.11	0.00%	(0.6)
Expenses on swaps	---	---	-	---	---	-	---	---	-
Gross margin/net interest income	---	0.58%	164.1	---	0.53%	156.4	---	(0.05%)	(7.6)
Loan-deposit margin/income	---	0.69%	117.1	---	0.68%	118.4	---	(0.01%)	1.2

Interest-earning assets / interest-bearing liabilities in domestic / international business (2) (Non-consolidated; Banking a/c)

<International business> (Average balance: Trillions of yen) (Income / Expenses: Billions of yen)	FY2013			FY2014			Change		
	Average balance	Yield	Income/expenses	Average balance	Yield	Income/expenses	Average balance	Yield	Income/expenses
Interest-earning assets	8.58	1.23%	106.2	10.50	1.24%	130.4	1.92	0.01%	24.2
Loans and bills discounted	4.41	1.27%	56.4	6.12	1.30%	80.1	1.70	0.03%	23.6
Securities	1.84	2.24%	41.4	1.82	2.16%	39.6	(0.01)	(0.08%)	(1.7)
Due from banks	1.83	0.34%	6.3	1.99	0.40%	8.0	0.15	0.06%	1.6
Income on swaps	---	---	-	---	---	-	---	---	-
Interest-bearing liabilities	8.40	0.74%	(62.3)	10.35	0.60%	(62.4)	1.95	(0.14%)	(0.0)
Deposits	2.19	0.43%	(9.6)	3.17	0.46%	(14.8)	0.97	0.03%	(5.1)
Negotiable certificates of deposit (NCD)	2.23	0.26%	(5.8)	3.12	0.25%	(8.0)	0.88	(0.01%)	(2.1)
Call money	0.22	0.76%	(1.7)	0.22	0.74%	(1.6)	(0.00)	(0.02%)	(0.0)
Borrowed money	0.39	2.65%	(10.4)	0.35	1.96%	(7.0)	(0.03)	(0.69%)	3.4
Bonds payable	0.19	3.36%	(6.6)	0.28	3.16%	(8.9)	0.08	(0.20%)	(2.2)
Foreign currency deposit converted from JPY	1.73	0.32%	(5.6)	1.67	0.27%	(4.5)	(0.05)	(0.05%)	1.0
Expenses on swaps	---	---	(20.3)	---	---	(14.8)	---	---	5.4
Gross margin / net interest income	---	0.49%	43.8	---	0.64%	67.9	---	0.15%	24.1
Loan-deposit margin / income	---	0.84%	46.8	---	0.84%	65.2	---	0.00%	18.4
<Domestic business / International business combined>									
Interest-earning assets	35.00	0.99%	348.3	37.94	0.93%	355.1	2.93	(0.06%)	6.7
Loans and bills discounted	22.74	1.04%	236.5	24.42	1.02%	251.0	1.67	(0.02%)	14.4
Interest-bearing liabilities	34.51	0.40%	(140.4)	37.32	0.35%	(130.6)	2.81	(0.05%)	9.7
Deposits	23.40	0.31%	(72.6)	24.10	0.27%	(67.3)	0.70	(0.04%)	5.2
Gross margin / net interest income	---	0.59%	207.9	---	0.58%	224.4	---	(0.01%)	16.4
Loan-deposit margin / income	---	0.73%	163.9	---	0.75%	183.7	---	0.02%	19.7

Contribution of major group companies to consolidated financial results

	Net business profit before credit costs			Net income		
	FY2013	FY2014	Change	FY2013	FY2014	Change
(Billions of yen)						
Consolidated difference	74.0	71.0	(2.9)	21.6	29.1	7.4
Effect of purchase accounting method	0.3	(0.1)	(0.5)	5.1	6.9	1.8
Contribution (before consolidated adjustments) (*)	62.4	63.3	0.9	34.3	37.6	3.3
Sumitomo Mitsui Trust Asset Management	2.9	4.7	1.8	1.7	3.0	1.2
Nikko Asset Management (Consolidated)	9.8	9.0	(0.8)	(0.4)	2.5	2.9
Japan Trustee Services Bank	0.6	0.7	0.1	0.3	0.3	(0.0)
Sumitomo Mitsui Trust Bank (U.S.A.)	1.6	2.0	0.4	0.8	1.2	0.3
Sumitomo Mitsui Trust Bank (Luxembourg)	0.3	0.2	(0.0)	0.1	0.2	0.0
Tokyo Securities Transfer Agent	0.3	0.4	0.1	0.2	0.2	(0.0)
Japan Securities Agents	0.0	0.1	0.1	(0.0)	0.1	0.1
Sumitomo Mitsui Trust TA Solution	0.6	0.6	(0.0)	0.3	0.3	(0.0)
Japan Stockholders Data Service	0.6	0.1	(0.5)	0.6	0.0	(0.5)
Sumitomo Mitsui Trust Realty	4.3	2.5	(1.8)	2.3	1.5	(0.8)
Sumitomo Mitsui Trust Real Estate Investment Management	0.6	0.2	(0.3)	0.3	0.1	(0.2)
Sumitomo Mitsui Trust Panasonic Finance (Consolidated)	10.4	10.5	0.1	6.2	5.6	(0.6)
Sumitomo Mitsui Trust Loan & Finance	8.0	8.6	0.5	8.2	10.5	2.3
Sumitomo Mitsui Trust Capital	1.0	1.6	0.5	0.7	1.0	0.3
Zijin Trust	0.8	1.2	0.3	0.6	1.0	0.3
SBI Sumishin Net Bank (Consolidated)	5.9	7.6	1.6	3.5	4.9	1.4
Sumitomo Mitsui Trust Guarantee (Consolidated)	11.2	11.4	0.2	5.9	6.8	0.9
Sumitomo Mitsui Trust Card	0.5	0.2	(0.2)	0.3	0.3	0.0

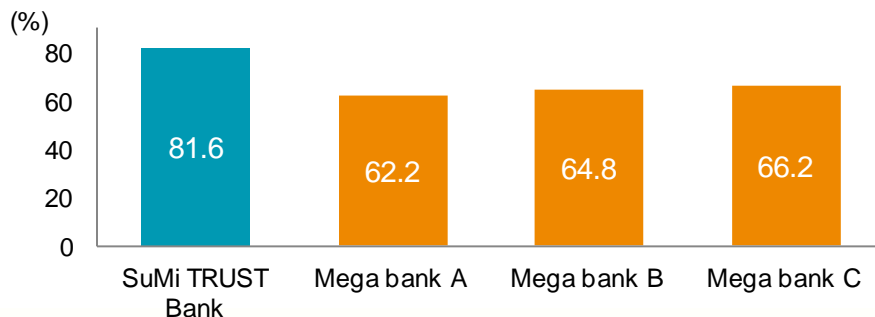
(*) Excluding the amount of consolidation adjustments such as performance of holding company alone, elimination of dividend and amortization of goodwill, etc.

Consolidated balance sheets

(Billions of yen)	Mar. 2014	Mar. 2015	Change
Cash and due from banks	6,916.9	10,530.7	3,613.8
Call loans and bills bought	651.5	205.0	(446.4)
Receivables under securities borrowing transactions	289.3	310.8	21.4
Monetary claims bought	936.4	794.8	(141.5)
Trading assets	537.0	754.9	217.9
Securities	5,764.4	4,813.3	(951.0)
Loans and bills discounted	23,824.0	25,550.0	1,726.0
Lease receivables and investment assets	540.2	547.0	6.8
Other assets	1,446.8	1,697.7	250.8
Tangible fixed assets	229.5	223.5	(6.0)
Intangible fixed assets	210.5	159.2	(51.2)
Assets for retirement benefits	150.1	190.7	40.5
Deferred Tax Assets	17.1	16.2	(0.8)
Customers' liabilities for acceptances and guarantees	485.3	531.5	46.1
Allowance for loan losses	(110.2)	(90.0)	20.2
Total assets	41,889.4	46,235.9	4,346.5

(Billions of yen)	Mar. 2014	Mar. 2015	Change
Deposits	24,123.3	25,079.7	956.3
Negotiable certificates of deposit	5,100.1	6,570.5	1,470.3
Call money and bills sold	200.0	497.6	297.5
Payables under repurchase agreements	1,291.6	462.9	(828.6)
Trading liabilities	214.1	405.1	191.0
Borrowed money	1,906.1	2,492.0	585.9
Short-term bonds payable	904.8	974.3	69.4
Bonds payable	1,057.7	1,026.1	(31.6)
Borrowed money from trust account	2,941.7	3,983.2	1,041.5
Other liabilities	1,183.4	1,323.4	139.9
Deferred tax liabilities	39.7	172.2	132.5
Acceptances and guarantees	485.3	531.5	46.1
Total liabilities	39,448.3	43,518.9	4,070.6
Capital stock	261.6	261.6	-
Capital surplus	754.2	645.2	(109.0)
Retained earnings	886.4	970.3	83.8
Treasury stock	(0.5)	(17.0)	(16.4)
Total shareholders' equity	1,901.7	1,860.1	(41.5)
Valuation difference on available-for-sale securities	229.6	505.4	275.8
Deferred gains or losses on hedges	(12.5)	(20.6)	(8.0)
Total accumulated other comprehensive income	203.5	529.6	326.0
Minority interests	335.6	326.9	(8.7)
Total net assets	2,441.0	2,716.9	275.9
Total liabilities and net assets	41,889.4	46,235.9	4,346.5

Comparison of loan-deposit ratio
(Non-consolidated, as of Mar. 2015)



Maturity ladder (loans, securities)

<Loans (Non-consolidated)>

(Billions of yen)	Mar. 2015					Change from Mar. 2014				
	Less than 1 year	1 year to 5 years	Over 5 years	Without maturity	Total	Less than 1 year	1 year to 5 years	Over 5 years	Without maturity	Total
Loans	4,416.3	9,435.1	9,424.1	2,550.8	25,826.4	278.1	944.7	515.3	53.9	1,792.1
Variable rate	---	7,396.0	7,443.1	2,550.2	17,389.3	---	595.3	14.0	53.3	662.7
Fixed rate	---	2,039.1	1,981.0	0.5	4,020.7	---	349.4	501.2	0.5	851.2

(Note) Loans and bills discounted within 1 year maturity is not divided into variable rate or fixed rate.

<Securities with fair value (Non-consolidated)>

(Billions of yen)	Mar. 2015					Change from Mar. 2014				
	Less than 1 year	1 year to 5 years	Over 5 years	Without maturity	Total	Less than 1 year	1 year to 5 years	Over 5 years	Without maturity	Total
Japanese bonds	478.9	738.7	302.6	-	1,520.4	(857.9)	217.1	(5.6)	-	(646.4)
Government bonds	441.6	310.7	172.7	-	925.0	(778.4)	156.2	13.8	-	(608.3)
Local government bonds	1.5	2.0	0.5	-	4.1	0.6	(5.6)	(6.5)	-	(11.5)
Corporate bonds	35.8	426.0	129.4	-	591.2	(80.2)	66.5	(12.9)	-	(26.6)
Japanese stocks	-	-	-	1,440.7	1,440.7	-	-	-	335.8	335.8
Other securities	294.8	407.6	719.3	68.4	1,490.4	86.6	(208.7)	(712.1)	4.5	(829.6)
Foreign bonds	293.2	329.7	518.9	-	1,141.9	86.6	(192.5)	(676.2)	-	(782.1)
Foreign stocks	-	-	-	9.0	9.0	-	-	-	7.2	7.2

(Note) Including NCD in "Cash and Due from Banks" and "Monetary Claims Bought", as well as securities.

Maturity ladder (time deposits, interest rate swaps)

<Time deposits (Non-consolidated)>

(Billions of yen)	Mar. 2015					Change from Mar. 2014				
	Less than 1 year	1 year to 2 years	2 years to 3 years	Over 3 years	Total	Less than 1 year	1 year to 2 years	2 years to 3 years	Over 3 years	Total
Time deposits	10,063.8	4,699.0	1,665.1	2,615.8	19,043.8	(283.8)	206.5	393.0	47.8	363.4
Variable rate	---	138.2	84.9	181.0	404.2	---	(22.7)	(48.1)	3.2	(67.7)
Fixed rate	---	4,560.7	1,580.2	2,434.7	8,575.7	---	229.2	441.2	44.6	715.0

(Note) Time deposits within 1 year maturity is not divided into variable rate or fixed rate.

<Maturity ladder of interest rate swaps (qualified for hedge accounting) (Non-consolidated)>

(Billions of yen)	Mar. 2015				Change from Mar. 2014			
	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	1,286.2	3,203.8	494.4	4,984.5	(2,513.3)	(545.1)	85.0	(2,973.4)
Flt Rcv-Fix Pay	151.8	598.9	782.2	1,532.9	25.9	(89.0)	53.8	(9.2)

Deferred tax assets

<Major factors for dererred tax assets and deferred tax liabilities> (Billions of yen)	Non-consolidated			Consolidated		
	Mar. 2014	Mar. 2015	Change	Mar. 2014	Mar. 2015	Change
Deferred tax assets (A)	99.1	91.6	(7.5)	149.6	118.5	(31.1)
Devaluation of securities	39.1	27.9	(11.2)	35.6	24.4	(11.2)
Allowance for loan losses (including written-off of loans)	27.5	20.0	(7.5)	37.9	29.6	(8.2)
Deferred gains/ losses on hedges	3.5	4.9	1.3	3.7	4.9	1.2
Liabilities for retirement benefits	---	---	---	27.7	-	(27.7)
Valuation difference due to share exchange	---	---	---	15.7	12.3	(3.3)
Others	63.7	50.6	(13.0)	89.8	82.6	(7.2)
Valuation allowance	(34.9)	(11.9)	22.9	(61.1)	(35.5)	25.5
Deferred tax liabilities (B)	160.9	254.8	93.9	172.2	274.5	102.2
Amount related retirement benefits	27.4	8.2	(19.2)	27.4	8.2	(19.2)
Valuation difference on available-for-sale securities	128.4	241.6	113.1	129.5	243.2	113.6
Valuation difference due to share exchange	---	---	---	14.6	12.1	(2.4)
Liabilities for retirement benefits	---	---	---	-	3.2	3.2
Others	5.0	5.0	0.0	0.5	7.5	7.0
Net deferred tax assets (A) - (B)	(61.7)	(163.2)	(101.4)	(22.5)	(155.9)	(133.4)

<(Reference) Taxable income before deduction of loss carryforwards for the past 5 years (Non-consolidated)>

(Billions of yen)	FY2010	FY2011	FY2012	FY2013	FY2014
Taxable income before deduction of loss carryforwards	120.4	9.5	133.0	107.4	120.3
Net business profit before credit costs	233.3	239.0	210.2	211.8	245.7

SuMi TRUST Bank applied the example category 2 of the practical guideline for tax effect accounting and posted net deferred tax assets as a company with stable business performance in the past.

Performance by business sections

Breakdown of profit by business

	Gross business profit (Non-consolidated)			Net business profit before credit costs (Non-consolidated)			Net business profit before credit costs (Consolidated)		
	FY2013	FY2014	Change	FY2013	FY2014	Change	FY2013	FY2014	Change
(Billions of yen)									
Retail financial services	144.0	150.2	6.2	15.3	21.1	5.7	22.8	28.8	5.9
Wholesale financial services	121.0	128.0	7.0	83.0	87.7	4.6	104.5	110.2	5.6
Stock transfer agency services	16.4	18.1	1.6	13.4	15.1	1.6	15.1	16.4	1.3
Gross business profit	29.4	28.4	(0.9)	---	---	---	---	---	---
Fees paid for outsourcing	(12.9)	(10.3)	2.5	---	---	---	---	---	---
Real estate	28.5	28.1	(0.4)	19.3	18.7	(0.5)	25.3	22.4	(2.8)
Fiduciary services	63.5	64.6	1.1	34.0	35.1	1.0	48.6	50.5	1.8
Gross business profit	91.3	93.1	1.7	---	---	---	---	---	---
Fees paid for outsourcing	(27.8)	(28.4)	(0.6)	---	---	---	---	---	---
Global markets	85.0	97.0	11.9	75.8	86.1	10.3	75.8	86.1	10.3
Others (*)	2.8	7.9	5.1	(29.2)	(18.3)	10.8	(6.4)	2.0	8.5
Total	461.5	494.2	32.6	211.8	245.7	33.8	285.8	316.7	30.8

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

Retail financial services / Wholesale financial services / Stock transfer agency services

Retail financial services / Gross business profit

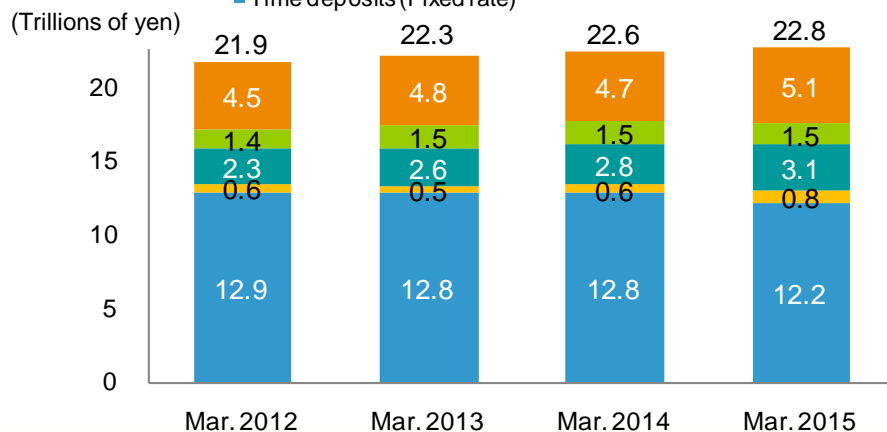
(Billions of yen)	FY2013	FY2014	Change
Business profit	103.3	112.8	9.4
Net interest income, etc.	46.7	48.0	1.3
Loans to individuals	46.8	50.0	3.2
Deposits	(2.7)	(3.5)	(0.8)
Others	2.6	1.6	(1.0)
Net fees and commissions	56.6	64.7	8.0
Investment trust / Insurance	59.4	66.7	7.3
Others	(2.7)	(2.0)	0.7
Adjustments among businesses	40.6	37.3	(3.2)
Gross business profit	144.0	150.2	6.2

Wholesale financial services / Gross business profit

(Billions of yen)	FY2013	FY2014	Change
Business profit	153.6	154.4	0.8
Net interest income, etc.	114.4	118.2	3.7
Loans, etc.	111.9	114.5	2.6
Deposits	1.2	0.1	(1.0)
Others	1.3	3.5	2.2
Net fees and commissions	39.1	36.2	(2.9)
Real estate NRL	4.5	6.1	1.6
Syndicated loans	23.2	21.7	(1.4)
Securitization	6.7	6.8	0.1
Adjustments among businesses	(32.5)	(26.3)	6.2
Gross business profit	121.0	128.0	7.0

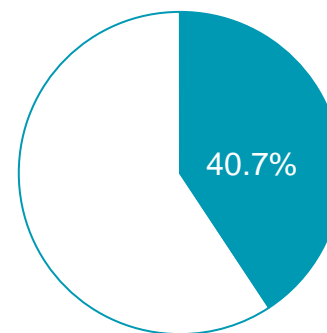
Total depositary assets from individuals

- Investment trust/ Insurance
- Others
- Ordinary deposits
- Time deposits (Variable rate) + Loan trust, Money trust
- Time deposits (Fixed rate)

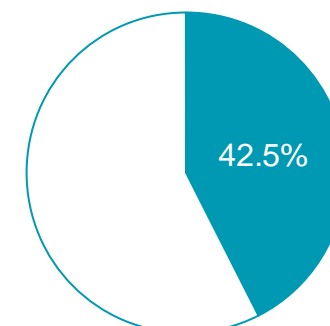


Market share of stock transfer agency services^(*) (as of Mar. 2015)

< Number of listed corporate clients >



< Number of shareholders under administration >



(*) Combined total of SuMi TRUST Bank, Tokyo Securities Transfer Agent, and Japan Securities Agents

Global markets

Gross business profit

(Billions of yen)	FY2013	FY2014	Change
Financial operations	32.8	34.8	1.9
Investment operations	11.8	17.2	5.3
Marketing functions	40.2	44.9	4.6
Total	85.0	97.0	11.9

<Financial operations>

Financial operations managing potential market risks(Interest rate, Equity, etc.) involved in the overall balance sheet

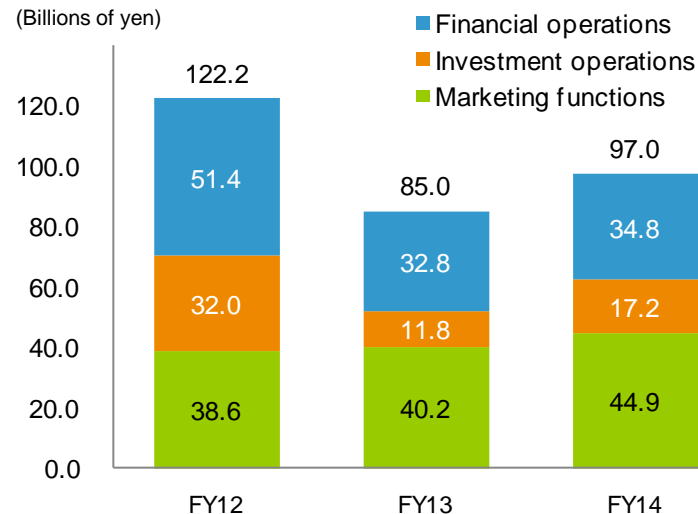
<Investment operations>

Proprietary investment pursuing absolute return, trading

<Marketing functions>

Market-making operations for interest rate and forex products; creation and sales of financial products

(Billions of yen)



Securities portfolio of Global markets business (*1)

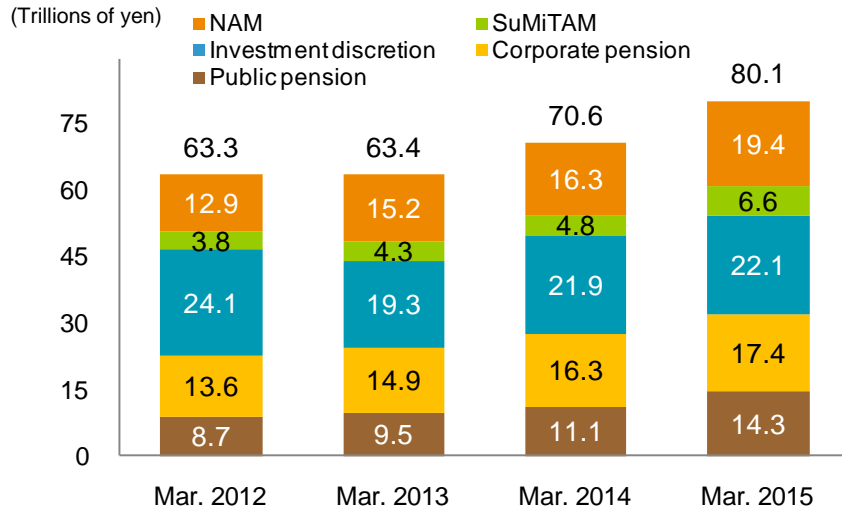
(Billions of yen)	Cost		Unrealized gains/losses		10BPV (*2)		Duration (years) (*2)	
	Mar. 2015	Change from Mar. 2014	Mar. 2015	Change from Mar. 2014	Mar. 2015	Change from Mar. 2014	Mar. 2015	Change from Mar. 2014
JPY	973.5	(656.3)	17.9	6.3	3.2	(0.0)	3.2	1.2
Others	505.0	(794.4)	14.1	15.1	2.6	(5.6)	5.1	(1.2)
USD	403.8	(706.8)	9.0	12.5	1.9	(5.4)	4.8	(1.8)
EUR, etc.	101.1	(87.5)	5.0	2.5	0.6	(0.2)	6.3	1.6

(*1) Managerial reporting basis; "Held-to-maturity debt securities" and "Available-for-sale securities" are combined.

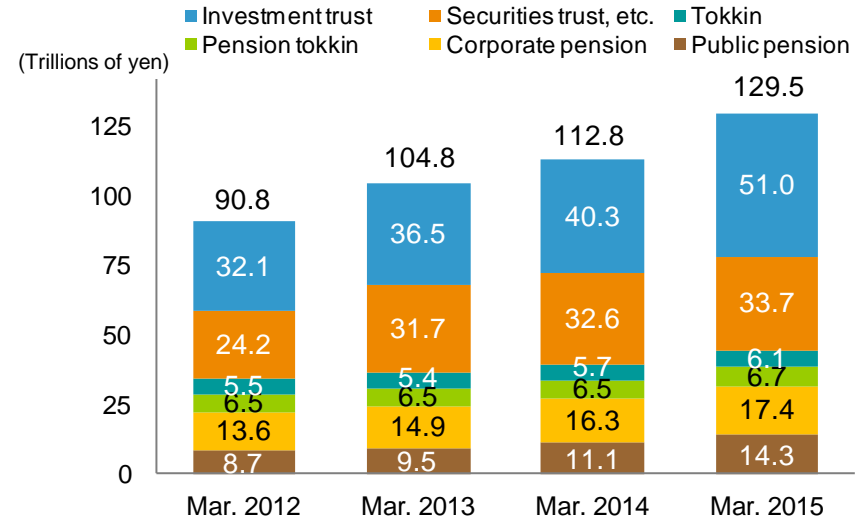
(*2) In the calculation of 10BPV and duration, investment balance hedged by derivative transactions were excluded.

Fiduciary services

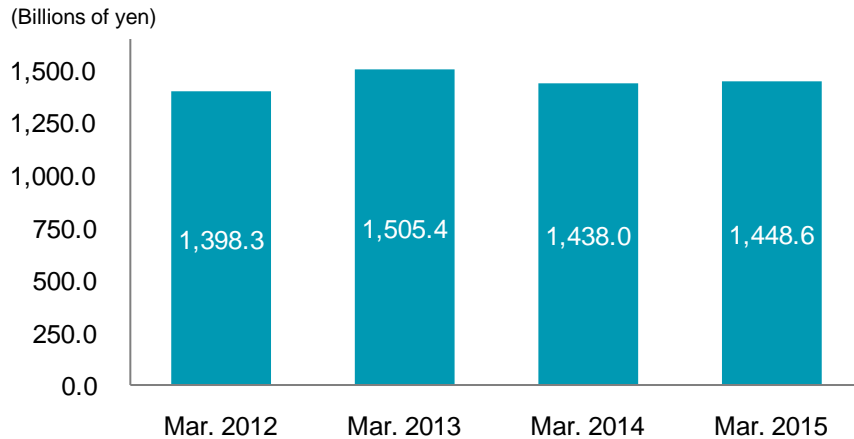
Assets under management (AUM) (Consolidated)



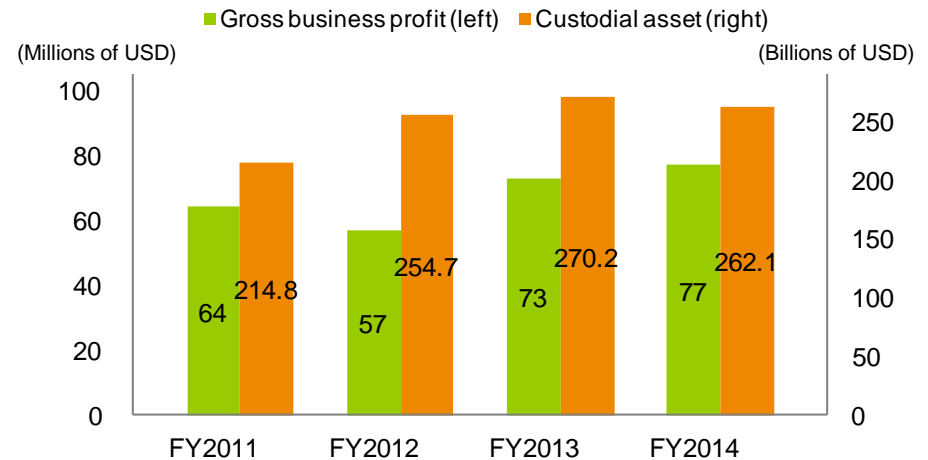
Entrusted assets (Non-consolidated)



Balance of alternative investment (Corporate pension) (Non-consolidated)



Global custody business



Credit portfolio

Loans by industry (Non-consolidated)

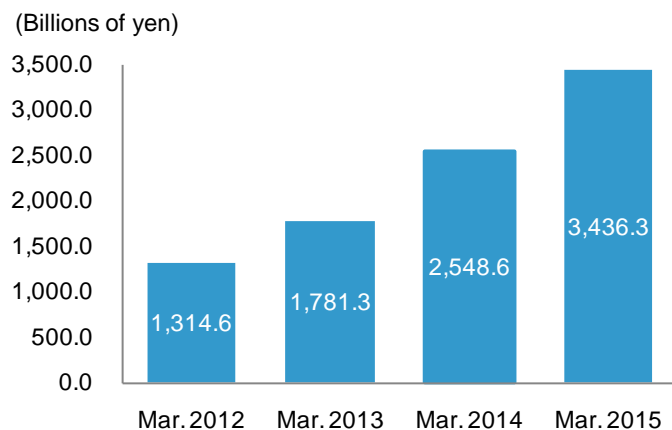
(Billions of yen)	Mar. 2014		Mar. 2015		Change	
	Balance	Proportion	Balance	Proportion	Balance	Proportion
Domestic Branches (excluding offshore accounts)	21,426.1	88.8%	22,246.9	85.9%	820.8	(2.9%)
Manufacturing	2,741.9	11.3%	2,595.2	10.0%	(146.7)	(1.3%)
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	15.8	0.1%	16.8	0.1%	1.0	(0.0%)
Construction	153.9	0.6%	169.7	0.6%	15.8	0.0%
Electricity, gas, heat supply and water	864.8	3.6%	905.2	3.5%	40.3	(0.1%)
Information and communications	355.6	1.5%	348.9	1.3%	(6.7)	(0.2%)
Transport and postal activities	1,140.6	4.7%	1,114.0	4.3%	(26.6)	(0.4%)
Wholesale and retail trade	1,254.9	5.2%	1,288.1	5.0%	33.1	(0.2%)
Finance and insurance	2,624.7	10.9%	2,833.7	10.9%	209.0	0.0%
Real estate	2,621.9	10.9%	2,785.2	10.8%	163.2	(0.1%)
Goods rental and leasing	682.6	2.8%	741.0	2.9%	58.3	0.1%
Others	8,968.8	37.2%	9,448.8	36.5%	480.0	(0.7%)
Overseas branches and offshore accounts	2,699.3	11.2%	3,647.4	14.1%	948.0	2.9%
Total	24,125.5	100.0%	25,894.3	100.0%	1,768.8	---

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

Non-Japanese / Overseas Japanese borrowers: Non-consolidated

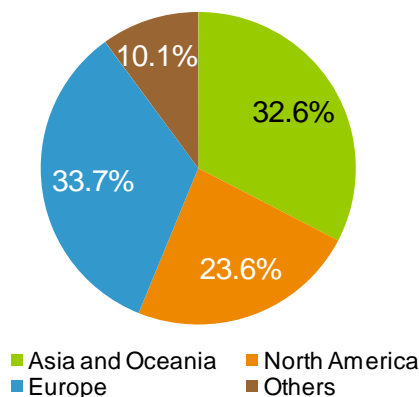
Non-Japanese borrowers

<Trend of balance>



<Location(*1)>

(*1) By location of the final exposure

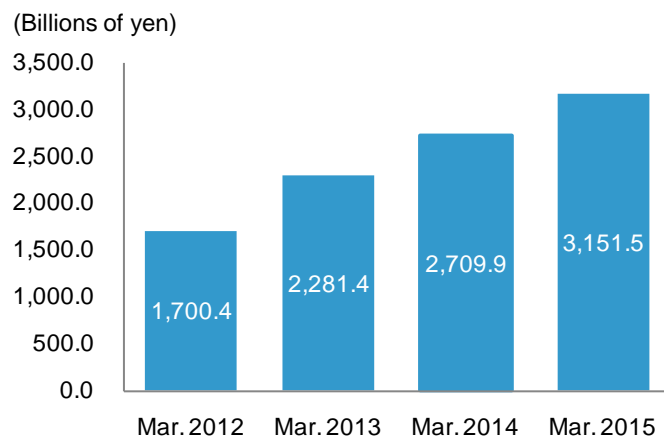


(Billions of yen)

Asia-Oceania	Korea	196.0
	Hong Kong	174.6
	China	169.0
	Australia	146.8
	India	125.8
North America	U.S.A	738.7
Europe	United Kingdom	341.2
	France	312.6
	Germany	140.6
	The Netherlands	129.7
	Switzerland	119.6

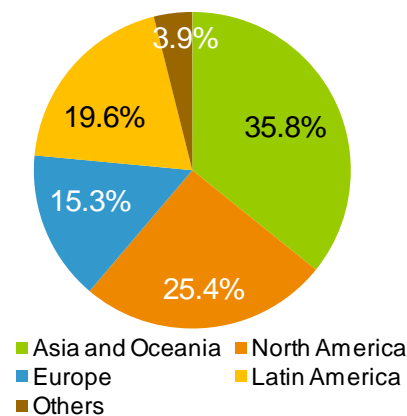
Overseas Japanese borrowers

<Trend of balance>



<Location(*2)>

(*2) By borrower's location

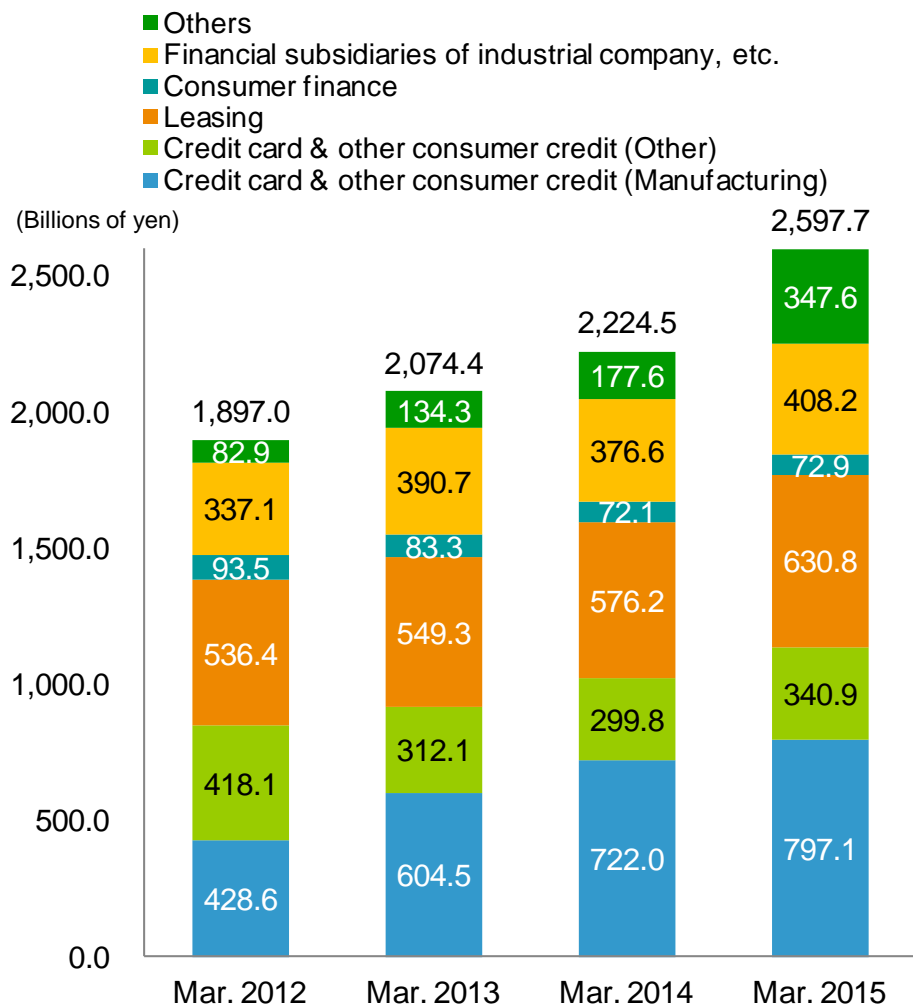


(Billions of yen)

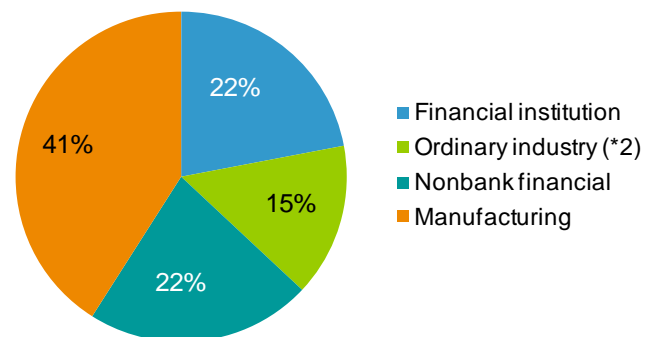
Asia-Oceania	China	269.7
	Thailand	218.2
	Australia	189.9
	Singapore	170.7
	Indonesia	162.1
North America	U.S.A	716.5
	Canada	84.5
Europe	United Kingdom	264.4
	The Netherlands	119.7
Latin America	Republic of Panama	471.8

Loans to nonbank financial industry: Non-consolidated

Outstanding loans to nonbank financial industry (*1)

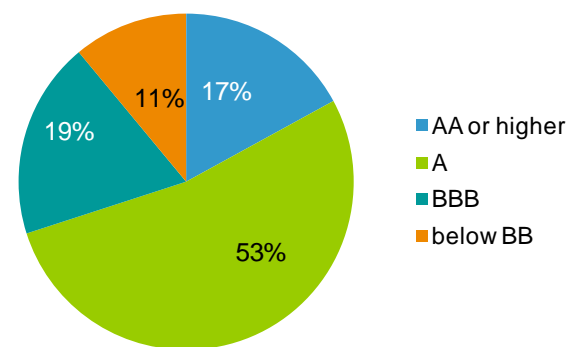


Characteristics of borrowers' parent company by industry



(*2) Ordinary industry: Retail / Services, etc.

Characteristics of borrowers by rating (parent company basis) (*3)



(*3) On internal credit ratings basis (shown by rating marks based on the general correspondence to external credit ratings)

(*1) Loans to government agency, money market dealer (Tanshi kaisha), etc. are excluded.

Real estate-related loans: Non-consolidated

Balance of real estate-related loans

(Billions of yen)	Mar. 2014	Mar. 2015	Change
Real estate-related loans	2,414.7	2,648.7	233.9
Corporation	775.6	887.2	111.6
Real estate NRL (*1)	1,095.1	1,117.0	21.9
REIT(*2)	544.0	644.4	100.4
CMBS	-	-	-

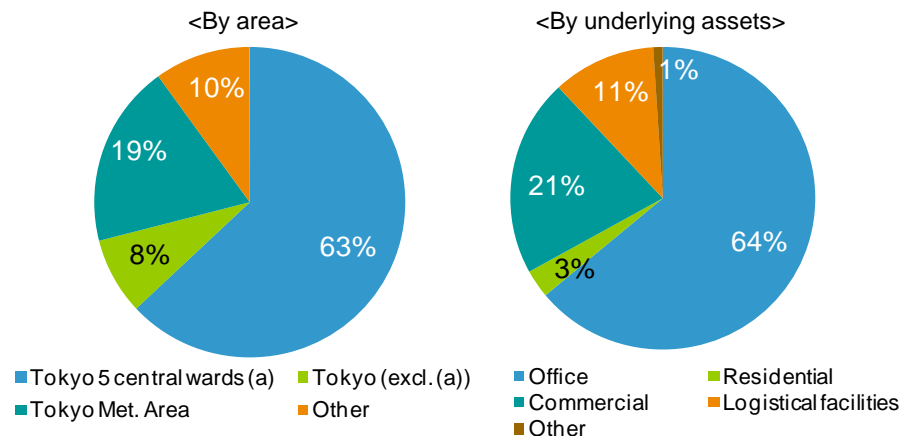
(*1) Including bond-type.Excluding overseas real estate NRL.

(*2) Excluding overseas REIT.

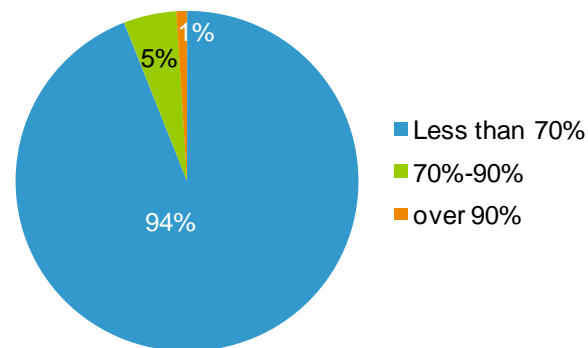
<Reference>

Real estate equity investment	12.8	29.4	16.6
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Characteristics of real estate NRL



LTV of real estate NRL (based on external appraisal value)



Non-performing loans

Problem assets based on Financial Reconstruction Act and migration analysis

< Problem assets based on the Financial Reconstruction Act (Non-consolidated) >

(Billions of yen)	Mar. 2014	Mar. 2015	Change	Collateral/Allowance	Coverage ratio (*1)	Allowance ratio (*2)	
	Balance	Balance					
Problem assets based on the Financial Reconstruction Act	234.8	166.1	(68.8)		87.1%	55.1%	
Ratio to total loan balance	1.0%	0.6%	(0.4%)				
Bankrupt and practically bankrupt	10.6	10.4	(0.2)	Total	10.4	100.0%	100.0%
				Collateral value	5.0		
				Specific allowance for loan losses	5.3		
Doubtful	100.7	81.7	(19.0)	Total	75.5	92.5%	72.0%
				Collateral value	59.9		
				Specific allowance for loan losses	15.6		
Substandard	123.5	73.9	(49.6)	Total	58.6	79.3%	25.3%
				Collateral value	53.5		
				General allowance for loan losses	5.1		
Assets to other special mention debtors	520.1	381.9	(138.2)	(*1) (Collateral value after considering haircuts + allowance for loan losses) / Loan balance			
Ordinary assets	23,893.2	25,906.2	2,013.0	(*2) Allowance for loan losses / (Loan balance - collateral value after considering haircuts)			
Total	24,648.1	26,454.2	1,806.0				

< Migration analysis (Non-consolidated) >

(Billions of yen)	Mar. 2014	Mar. 2015	Change	Downgrade	Downgrade	Upgrade	Upgrade	Repayment, etc.
	Balance	Balance		(+)	(-)	(+)	(-)	
Bankrupt and practically bankrupt	10.6	10.4	(0.2)	3.7			(1.6)	(2.3)
Doubtful	100.7	81.7	(19.0)	36.8	(1.2)	0.6	(23.1)	(32.0)
Assets to substandard debtors	154.1	114.1	(40.0)	5.7	(2.1)	3.3	(41.6)	(5.3)
Assets to other special mention debtors	489.5	341.7	(147.8)	70.6	(29.5)	22.2	(147.6)	(63.5)
Total	754.9	547.9	(207.0)					

Problem assets based on Financial Reconstruction Act by industry (Non-consolidated)

(Billions of yen)	Mar. 2014			Mar. 2015			Change	Banking a/c	Trust a/c
	Balance	Banking a/c	Trust a/c	Balance	Banking a/c	Trust a/c			
Domestic Branches (excluding offshore accounts)	234.8	209.9	24.9	160.9	154.3	6.6	(73.9)	(55.6)	(18.3)
Manufacturing	51.4	51.4	-	17.5	17.5	-	(33.8)	(33.8)	-
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	-	-	-	0.5	0.5	-	0.5	0.5	-
Construction	0.3	0.3	-	0.1	0.1	-	(0.2)	(0.2)	-
Electricity, gas, heat supply and water	0.1	0.1	-	0.0	0.0	-	(0.0)	(0.0)	-
Information and communications	0.1	0.1	-	0.0	0.0	-	(0.0)	(0.0)	-
Transport and postal activities	1.8	1.8	-	9.6	9.6	-	7.8	7.8	-
Wholesale and retail trade	1.1	1.1	-	3.2	3.2	-	2.1	2.1	-
Finance and insurance	64.9	45.8	19.1	33.8	33.8	-	(31.1)	(12.0)	(19.1)
Real estate	38.0	32.7	5.3	27.4	21.1	6.3	(10.7)	(11.6)	1.0
Goods rental and leasing	0.0	0.0	-	0.0	0.0	-	(0.0)	(0.0)	-
Others	77.1	76.6	0.5	68.7	68.4	0.3	(8.4)	(8.2)	(0.2)
Overseas branches and offshore accounts	-	-	-	5.2	5.2	-	5.2	5.2	-
Total	234.8	209.9	24.9	166.1	159.5	6.6	(68.8)	(50.4)	(18.3)

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

Risk monitored loans

< Consolidated > (Billions of yen)	Mar. 2014			Mar. 2015			Change	Banking a/c	Trust a/c
	Balance	Banking a/c	Trust a/c	Balance	Banking a/c	Trust a/c			
Risk monitored loans	266.1	241.2	24.9	194.2	187.6	6.5	(71.9)	(53.6)	(18.3)
Ratio to total loan balance	1.1%	1.0%	27.3%	0.8%	0.7%	9.7%	(0.3%)	(0.3%)	(17.6%)
Loans in bankruptcy proceedings	2.6	2.6	-	3.6	3.6	-	0.9	0.9	-
Other delinquent loans	129.3	104.7	24.6	108.1	102.6	5.5	(21.2)	(2.1)	(19.0)
Loans past due 3 months or more	-	-	-	0.0	0.0	-	0.0	0.0	-
Restructured loans	134.1	133.8	0.3	82.3	81.3	1.0	(51.7)	(52.4)	0.7
Total loan balance	23,915.3	23,824.0	91.2	25,617.9	25,550.0	67.9	1,702.6	1,726.0	(23.3)

Note: Partial direct written-off: Mar. 2014: 21.0 billion yen, Mar. 2015: 13.4 billion yen

< Non-consolidated > (Billions of yen)	Mar. 2014			Mar. 2015			Change	Banking a/c	Trust a/c
	Balance	Banking a/c	Trust a/c	Balance	Banking a/c	Trust a/c			
Risk monitored loans	229.0	204.1	24.9	160.9	154.3	6.5	(68.1)	(49.8)	(18.3)
Ratio to total loan balance	0.9%	0.8%	27.3%	0.6%	0.6%	9.7%	(0.3%)	(0.2%)	(17.6%)
Loans in bankruptcy proceedings	0.4	0.4	-	1.4	1.4	-	1.0	1.0	-
Other delinquent loans	105.1	80.5	24.6	85.5	79.9	5.5	(19.5)	(0.5)	(19.0)
Loans past due 3 months or more	-	-	-	0.0	0.0	-	0.0	0.0	-
Restructured loans	123.4	123.1	0.3	73.8	72.8	1.0	(49.6)	(50.3)	0.7
Total loan balance	24,125.5	24,034.2	91.2	25,894.3	25,826.4	67.9	1,768.8	1,792.1	(23.3)

Note: Partial direct written-off: Mar. 2014: 17.4 billion yen, Mar. 2015: 11.5 billion yen

Risk monitored loans by industry

< Non-consolidated >

(Billions of yen)	Mar. 2014			Mar. 2015			Change	Banking a/c	Trust a/c
	Balance	Banking a/c	Trust a/c	Balance	Banking a/c	Trust a/c			
Domestic Branches (excluding offshore accounts)	229.0	204.1	24.9	155.7	149.1	6.5	(73.3)	(54.9)	(18.3)
Manufacturing	50.0	50.0	-	16.9	16.9	-	(33.1)	(33.1)	-
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	-	-	-	0.4	0.4	-	0.4	0.4	-
Construction	0.2	0.2	-	0.1	0.1	-	(0.1)	(0.1)	-
Electricity, gas, heat supply and water	0.0	0.0	-	0.0	0.0	-	(0.0)	(0.0)	-
Information and communications	0.0	0.0	-	0.0	0.0	-	(0.0)	(0.0)	-
Transport and postal activities	1.8	1.8	-	9.5	9.5	-	7.7	7.7	-
Wholesale and retail trade	1.1	1.1	-	3.2	3.2	-	2.0	2.0	-
Finance and insurance	64.8	45.7	19.0	33.7	33.7	-	(31.0)	(12.0)	(19.0)
Real estate	38.0	32.7	5.2	26.9	20.6	6.2	(11.0)	(12.0)	0.9
Goods rental and leasing	0.0	0.0	-	0.0	0.0	-	(0.0)	(0.0)	-
Others	72.7	72.2	0.5	64.6	64.3	0.3	(8.0)	(7.8)	(0.2)
Overseas branches and offshore accounts	-	-	-	5.1	5.1	-	5.1	5.1	-
Total	229.0	204.1	24.9	160.9	154.3	6.5	(68.1)	(49.8)	(18.3)

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

Status of capital

Status of capital (Details : as of Mar. 2015)

< Status of capital and total risk weighted assets >
(Basel III, International standard) (Consolidated)

(Billions of yen)	Regulatory basis	<Pro forma> Fully-loaded basis
Total capital	2,938.2	
Tier 1 capital	2,160.6	
Common Equity Tier 1 capital	1,939.8	2,040.0
Instruments and reserves	2,070.2	2,365.9
Regulatory adjustments	(130.3)	(325.9)
Additional Tier 1 capital	220.8	
Eligible Tier 1 capital instruments subject to transitional arrangements	276.0	
Tier 2 capital	777.5	
Eligible Tier 2 capital instruments subject to transitional arrangements	574.1	
Total risk-weighted assets	18,868.4	18,727.1
Credit risk	17,641.5	17,500.2
Market risk	380.1	380.1
Operational risk	846.7	846.7
Floor adjustment	-	-
Total capital ratio	15.57%	
Tier 1 capital ratio	11.45%	
Common Equity Tier 1 capital ratio	10.28%	10.89%

<Fully-loaded basis>

- (1) Without considering transitional arrangements on "Accumulated Other Comprehensive Income", "Common share capital issued by subsidiaries and held by third parties", and "Regulatory adjustments."
- (2) Not including the amount of decrease in eligible capital instruments subject to phase-out arrangements after the expiring of transitional arrangements.

(Billions of yen)	Regulatory basis	<Pro forma> Fully-loaded basis
Common Equity Tier 1 capital (CET1)	1,939.8	2,040.0
Instruments and reserves	2,070.2	2,365.9
Directly issued qualifying capital plus retained earnings	1,835.0	1,835.0
Accumulated Other Comprehensive Income	211.8	529.6
Common share capital issued by subsidiaries and held by third parties	23.0	0.9
Amount allowed in group CET1 subject to transitional arrangements	22.0	-
Regulatory adjustments	(130.3)	(325.9)
Intangibles	(55.0)	(137.6)
Deferred tax assets excluding those arising from temporary differences	(0.2)	(0.5)
Shortfall of eligible provisions to expected losses	(22.0)	(55.2)
Assets for retirement benefits	(51.6)	(129.0)
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital	(5.0)	(12.7)
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-
Total risk-weighted assets	18,868.4	18,727.1
Amount of credit risk-weighted assets	17,641.5	17,500.2
Amount included in credit risk-weighted assets subject to transitional arrangements	141.3	-
Amount of market risk equivalents	380.1	380.1
Amount of operational risk equivalents	846.7	846.7
Floor adjustment	-	-

Credit risk-weighted assets

(Billions of yen)	Mar. 2015				Change from Mar. 2014			
	EAD	RW	RWA	EL	EAD	RW	RWA	EL
Internal Ratings-Based	45,783.7	37.5%	17,181.2	167.6	4,348.1	(3.7%)	77.3	(58.3)
Corporate, etc.	31,291.9	31.1%	9,760.0	127.6	3,296.0	(6.5%)	(810.5)	(48.0)
Corporation	18,688.1	47.0%	8,789.5	125.7	1,960.4	(11.0%)	(931.0)	(48.5)
Sovereign	10,194.0	2.2%	232.4	0.5	1,121.4	(0.6%)	(30.8)	0.1
Financial institution	2,409.7	30.6%	737.9	1.2	214.1	3.9%	151.3	0.3
Retail	7,775.4	14.6%	1,137.3	26.2	150.1	(2.5%)	(174.1)	(9.5)
Residential mortgage	7,148.3	12.9%	927.9	17.0	166.6	(2.4%)	(152.7)	(6.0)
Qualifying revolving retail exposure	84.6	18.7%	15.8	0.8	(21.1)	(0.1%)	(4.1)	(0.2)
Other retail exposure	542.3	35.6%	193.5	8.2	4.7	(3.5%)	(17.2)	(3.3)
Equity	1,674.3	147.4%	2,468.1	-	309.3	17.6%	696.3	-
Fund	1,223.9	155.7%	1,906.8	3.7	206.8	12.9%	454.4	(0.7)
Securitization	671.7	24.5%	164.9	0.4	164.7	(15.5%)	(38.4)	(0.2)
Purchased receivables	796.9	64.1%	511.5	2.2	(48.9)	3.1%	(4.9)	(0.0)
Others	2,349.3	52.4%	1,232.3	7.4	269.8	(8.9%)	(45.2)	0.2
Exemption	3,188.4	14.4%	460.3	-	615.0	(8.4%)	(129.8)	-
Total credit risk	48,972.1	36.0%	17,641.5	167.6	4,963.1	(4.1%)	(52.5)	(58.3)

EAD: Exposure, RW: Risk-weight, RWA: Risk-weighted assets (after scaling factor adjustments), EL: Expected loss

Risk-weight = Risk asset / Exposure

List of Preferred Stock and Preferred Securities (as of Mar. 2015)

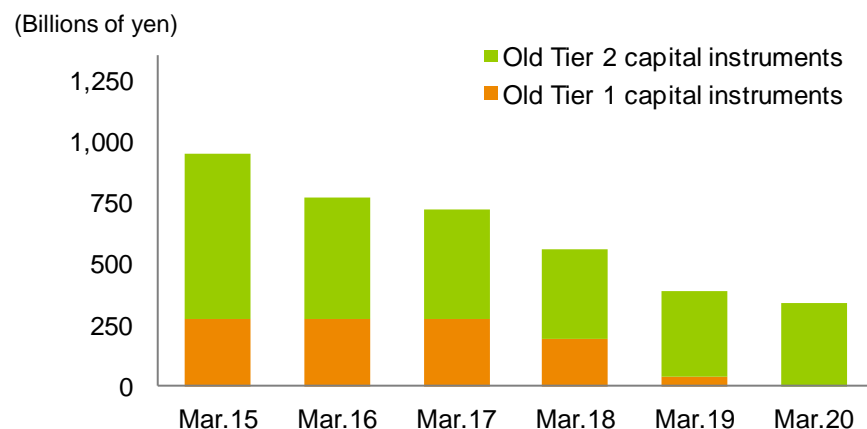
<Preferred Stock>

Not applicable

<Preferred Securities>

Issuer	Issue amount	Dividend	Step up clause	Issue date	First callable date	
MTH Preferred Capital 5 (Cayman) Limited	¥33.0 billion	3.02% Fixed	Yes	Mar. 1, 2007	July 25, 2017	
CMTH Preferred Capital 6 (Cayman) Limited	¥42.0 billion	3.52% Fixed	Yes	Feb. 15, 2008	July 25, 2018	
CMTH Preferred Capital 7 (Cayman) Limited	Series A	¥10.0 billion	5.09% Fixed	Yes	Dec. 16, 2008	July 25, 2019
	Series B	¥31.0 billion	5.59% Fixed	No	Dec. 16, 2008	July 25, 2019
STB Preferred Capital 3 (Cayman) Limited	¥50.0 billion	2.83% Fixed	Yes	Mar. 2, 2007	July 25, 2017	
STB Preferred Capital 4 (Cayman) Limited	Series A	¥56.0 billion	3.94% Fixed	Yes	June 24, 2008	July 25, 2018
	Series B	¥54.0 billion	4.44% Fixed	No	June 24, 2008	July 25, 2018

< Ladder of the Basel II based capital instruments (pro-forma) (*1) (*2) >



(*1) Issued amount basis

(*2) The first callable date is assumed as an effective maturity date for the instruments with issuer's call option

Subsidiaries and group companies

Major subsidiaries and affiliates

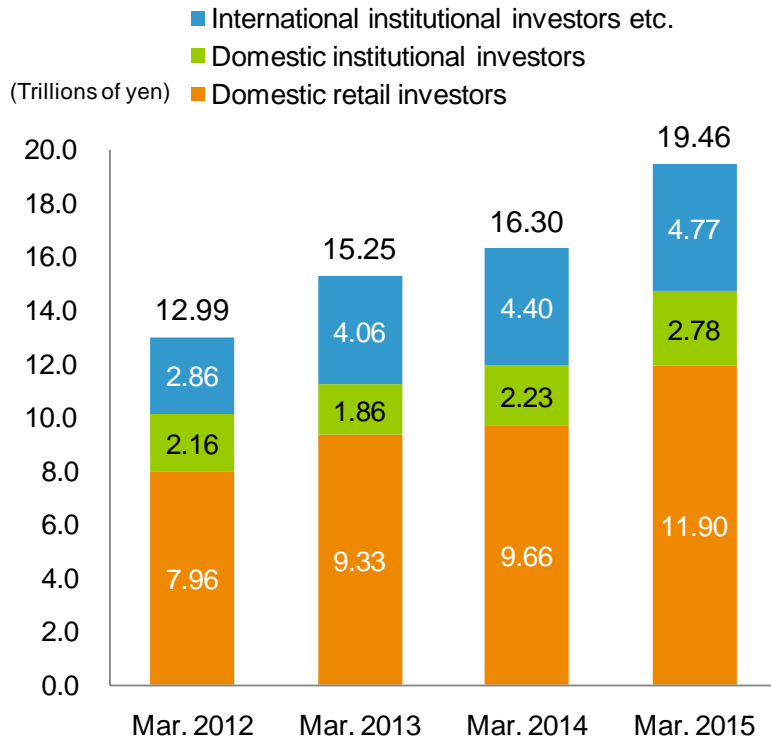
	Paid-in Capital	Primary business	(*)		FY2013	FY2014	Change
Sumitomo Mitsui Trust Bank, Limited	JPY 342.0 bn	Trust and banking	100	(-)	116.0	130.5	14.5
Sumitomo Mitsui Trust Asset Management Co., Ltd.	JPY 0.3 bn	Asset management	100	(-)	1.7	3.0	1.2
Sumitomo Mitsui Trust Research Institute Co., Ltd.	JPY 0.3 bn	Research and consulting/ Asset management	100	(-)	0.1	0.2	0.0
Japan Trustee Services Bank, Ltd.	JPY 51.0 bn	Trust and banking	66.66	(-)	0.4	0.4	0.0
Tokyo Securities Transfer Agent Co., Ltd.	JPY 0.05 bn	Stock transfer agency	100	(100)	0.2	0.2	(0.0)
Sumitomo Mitsui Trust Guarantee Co., Ltd.	JPY 0.3 bn	Housing loan guaranty	100	(100)	3.2	4.2	1.0
Sumishin Guaranty Co., Ltd.	JPY 0.3 bn	Housing loan guaranty	100	(100)	2.7	2.6	(0.0)
Sumitomo Mitsui Trust Card Co., Ltd.	JPY 0.1 bn	Credit cards	100	(100)	0.3	0.3	0.0
Sumitomo Mitsui Trust Realty Co., Ltd.	JPY 0.3 bn	Residential brokerage	100	(100)	2.3	1.5	(0.8)
Sumitomo Mitsui Trust General Service Co., Ltd.	JPY 0.1 bn	Property management	100	(100)	(0.2)	0.1	0.4
Sumitomo Mitsui Trust Wealth Partners Co., Ltd.	JPY 0.1 bn	Consulting	100	(100)	0.0	0.0	0.0
Sumitomo Mitsui Trust Loan & Finance Co., Ltd.	JPY 6.0 bn	Finance	100	(100)	2.6	3.5	0.8
Sumitomo Mitsui Trust Capital Co., Ltd.	JPY 1.2 bn	Private equity fund management	100	(100)	0.7	1.0	0.3
Sumitomo Mitsui Trust Investment Co., Ltd.	JPY 0.1 bn	Venture capital	100	(100)	0.1	0.1	0.0
Sumitomo Mitsui Trust Real Estate Investment Management Co., Ltd.	JPY 0.3 bn	Asset management	100	(100)	0.3	0.1	(0.2)
Nikko Asset Management Co., Ltd.	JPY 17.3 bn	Asset management	91.34	(91.34)	(0.4)	2.8	3.2
Japan Securities Agents, Ltd.	JPY 0.5 bn	Stock transfer agency	85.10	(85.10)	(0.0)	0.1	0.1
Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.	JPY 25.5 bn	General leasing/ Credit cards	84.89	(84.89)	7.3	6.6	(0.7)
Top REIT Asset Management Co., Ltd.	JPY 0.3 bn	J-REIT asset management	69.00	(69.00)	0.2	0.2	(0.0)
Sumitomo Mitsui Trust (Hong Kong) Limited	USD 45.0 mill	Security	100	(100)	0.3	0.3	(0.0)
Sumitomo Mitsui Trust Bank (Luxembourg) S.A.	USD 30.0 mill	Banking, security and trust	100	(100)	0.1	0.1	0.0
Sumitomo Mitsui Trust (UK) Limited	GBP 1.7 mill	Trust services	100	(100)	1.1	0.0	(1.1)
Sumitomo Mitsui Trust International Limited	GBP 20.0 mill	Security	100	(100)	0.2	0.0	(0.1)
Sumitomo Mitsui Trust Bank (U.S.A.) Limited	USD 56.0 mill	Banking and trust services	100	(100)	0.8	1.2	0.3
Sumitomo Mitsui Trust (Ireland) Limited	EUR 41.8 mill	Trust services	100	(100)	(0.8)	(0.7)	0.0
Sumitomo Mitsui Trust Bank (Thai) Public Company Limited	THB 20.0 bn	Preparations for the start of banking business operations	100	(100)	-	(0.4)	(0.4)
<Affiliates>							
SBI Sumishin Net Bank, Ltd.	JPY 31.0 bn	Banking	50	(50)	7.0	9.9	2.9
Zijin Trust Co., Ltd.	CNY 12.0 bn	Trust, Finance	19.99	(19.99)	3.2	5.1	1.8

(*) SuMi TRUST Holding's Group's ownership percentage in voting rights. Figures in "()" are Subsidiaries' ownership percentage in voting rights.

Financial business in group companies

1. Nikko Asset Management (Consolidated)

Assets under management (AUM) (Consolidated)



(Billions of yen)

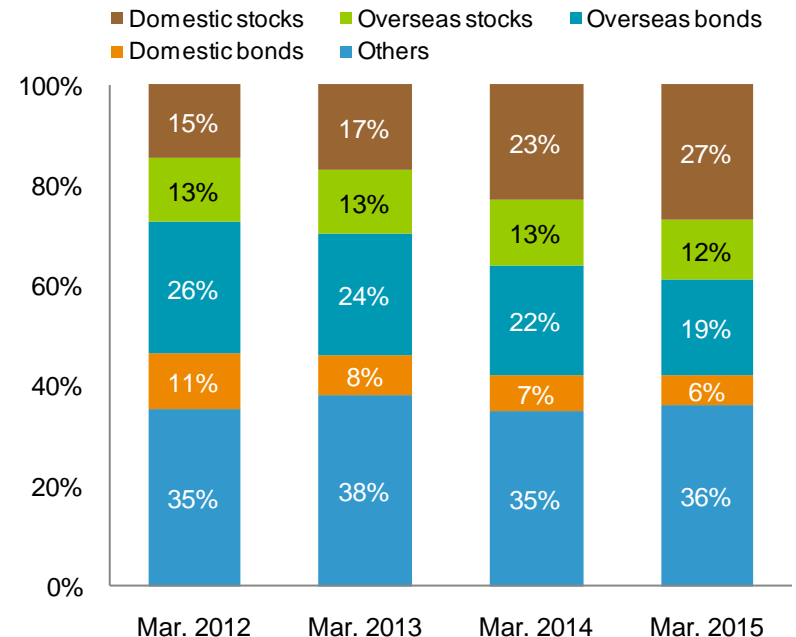
	FY2012	FY2013	FY2014
Net cash inflow/outflow	63.4	(247.2)	777.3
International institutional investors, etc.	126.0	(111.7)	(3.3)
Domestic institutional investors	(348.2)	242.6	223.0
Domestic retail investors	285.6	(378.0)	557.6

P/L

(Billions of yen)

	FY2013	FY2014	Change
Net business profit	7.7	5.8	(1.9)
Ordinary income	9.6	7.3	(2.3)
Net income	(0.4)	2.8	3.2

Breakdown of AUM by asset type



Financial business in group companies

2. SBI Sumishin Net Bank (Consolidated)

Major business figures

(Billions of yen)	Mar. 2014	Mar. 2015	Change
Number of account (millions)	1.97	2.30	0.3
Deposits	3,076.6	3,576.0	499.3
Loans	1,387.9	1,817.8	429.9

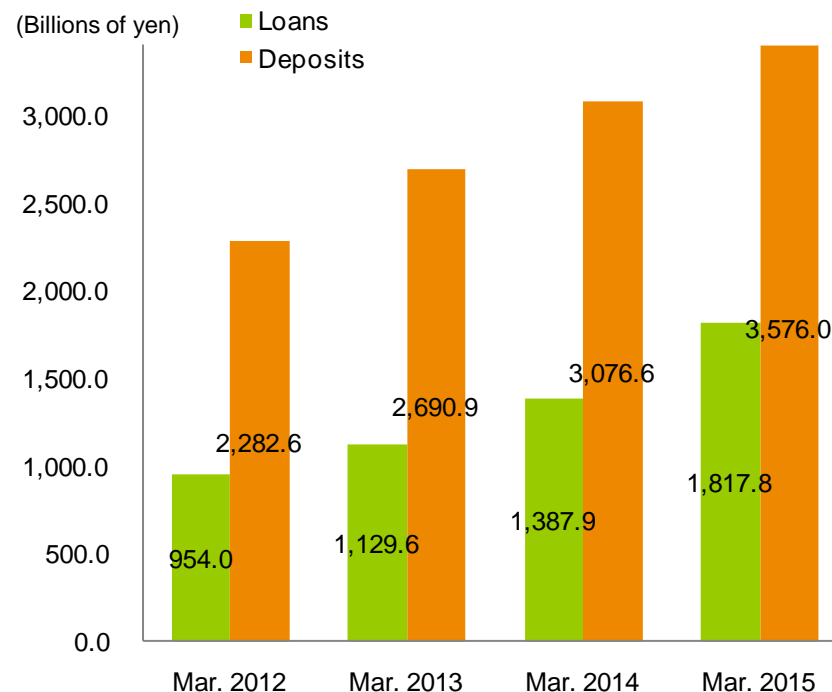
P/L

(Billions of yen)	FY2013	FY2014	Change
Net business profit	11.9	15.3	3.3
Ordinary income	11.7	15.2	3.4
Net income	7.1	9.9	2.8

B/S

(Billions of yen)	Mar. 2014	Mar. 2015	Change
Total assets	3,285.9	4,188.9	903.0
Net assets	49.1	66.5	17.3
Shareholders' equity	59.0	69.0	9.9

Balance of Loans and deposits

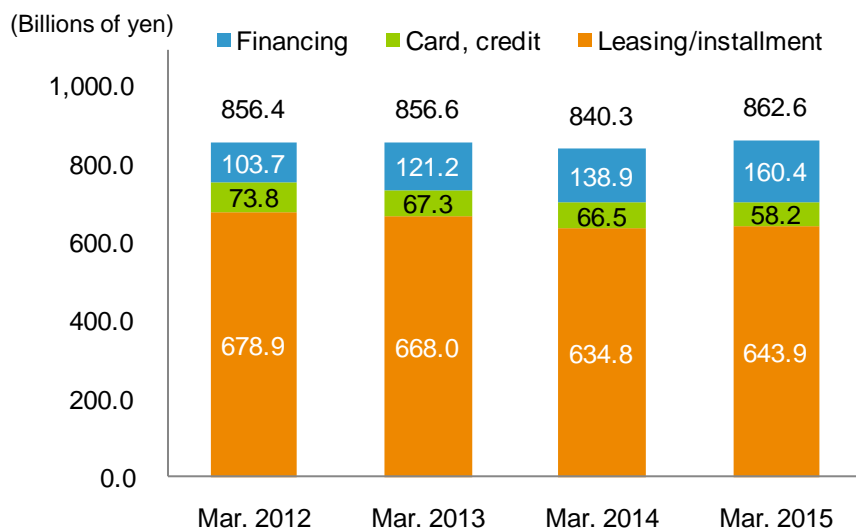


Financial business in group companies

3. Leasing, real estate-related finance, residential mortgage loans

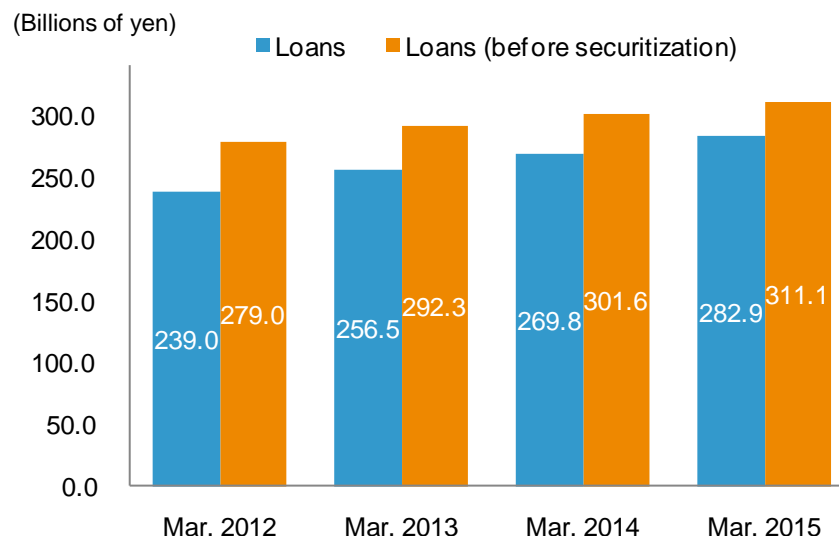
Sumitomo Mitsui Trust Panasonic Finance (Consolidated)

Operating assets



Sumitomo Mitsui Trust Loan & Finance

Loan balance



P/L

(Billion of yen)	FY2013	FY2014	Change
Net business profit	9.9	10.4	0.4
Ordinary profit	12.1	11.0	(1.0)
Net income	7.3	6.6	(0.7)
Total credit costs	1.8	1.1	(0.6)

P/L

(Billions of yen)	FY2013	FY2014	Change
Net business profit	5.7	6.1	0.3
Ordinary profit	6.2	6.8	0.5
Net income	2.6	3.5	0.8
Total credit costs	0.3	0.3	(0.0)

(Supplement) Long-term time series tables

Statement of income

<Consolidated>	FY2006	FY2007	FY2008	FY2009	FY2010	FY2011	FY2012	FY2013	FY2014
(Billions of yen)									
Net business profit before credit costs	397.2	378.8	362.7	316.3	290.6	342.2	284.6	285.8	316.7
Ordinary profit	330.1	262.3	(87.3)	231.5	185.4	272.1	255.0	258.0	292.4
Net income	216.6	154.1	(84.0)	100.0	130.7	164.6	133.7	137.6	159.6
<Non-consolidated>									
Net business profit before credit costs	352.9	328.3	313.8	284.4	233.3	239.0	210.2	211.8	245.7
Gross business profit	573.1	571.0	563.0	531.5	475.5	487.6	449.6	461.5	494.2
Net interest income and related profit	295.5	286.4	294.3	311.1	247.2	228.3	207.2	215.7	233.4
Net interest income	250.7	254.4	268.9	291.2	235.4	218.0	199.5	207.9	224.4
Trust fees from principal guaranteed trust a/c	44.8	31.9	25.4	19.9	11.8	10.3	7.7	7.8	8.9
Net fees and commissions and related profit	254.9	244.3	176.2	166.7	170.6	164.9	167.6	195.7	201.0
Net fees and commissions	144.0	130.4	77.0	80.3	84.8	83.1	85.3	104.2	110.8
Other trust fees	110.9	113.9	99.2	86.3	85.8	81.7	82.2	91.4	90.2
Net trading income	11.3	15.4	(49.5)	18.2	15.2	12.5	24.1	24.3	32.4
Net other operating income	11.3	24.7	142.0	35.3	42.2	81.8	50.6	25.6	27.2
Net gains on bonds	(1.3)	59.1	130.6	37.9	37.9	79.2	50.5	15.7	63.4
General and administrative expenses	(220.1)	(242.7)	(249.1)	(247.1)	(242.1)	(248.6)	(239.4)	(249.7)	(248.5)
Net non-recurring profit	(22.1)	(79.2)	(396.6)	(69.5)	(83.9)	(90.6)	(19.6)	(23.4)	(15.6)
Ordinary profit	288.7	230.7	(75.8)	212.5	149.4	158.1	190.6	188.4	230.0
Extraordinary profit	16.0	17.5	31.3	(47.1)	0.7	(44.5)	(31.6)	(2.4)	(60.0)
Income before income tax	304.8	248.3	(44.4)	165.4	150.1	113.6	159.0	185.9	169.9
Total income taxes	(104.5)	(96.4)	3.4	(86.1)	(27.1)	(57.2)	(53.8)	(69.9)	(39.4)
Net income	200.2	151.8	(41.0)	79.3	123.0	56.4	105.1	116.0	130.5
Total credit costs	(66.4)	(16.3)	(73.9)	2.2	(7.4)	1.1	5.3	7.6	18.1
Dividend on common share (Yen)						8.50	9.00	10.00	12.00

Balance sheet

<Consolidated>		(Billions of yen)		Mar. 2007	Mar. 2008	Mar. 2009	Mar. 2010	Mar. 2011	Mar. 2012	Mar. 2013	Mar. 2014	Mar. 2015
Loans and bills discounted				17,864.5	18,598.2	19,813.8	20,628.5	20,659.2	20,636.4	22,391.6	23,824.0	25,550.0
Securities				9,776.9	9,250.4	9,691.4	8,609.7	8,327.0	6,795.7	6,346.0	5,764.4	4,813.3
Total assets				35,093.5	36,653.5	36,416.5	35,529.0	35,157.1	34,376.3	37,704.0	41,889.4	46,235.9
Deposits				19,504.9	20,042.9	20,813.2	21,011.0	21,590.5	22,077.8	23,023.8	24,123.3	25,079.7
Negotiable certificates of deposit				2,740.6	3,120.0	2,845.7	2,678.0	2,549.1	3,252.8	4,103.5	5,100.1	6,570.5
Total liabilities				32,508.3	34,353.4	34,464.0	33,232.5	32,805.9	32,039.2	35,373.5	39,448.3	43,518.9
Capital stock				549.1	549.1	549.1	603.6	603.6	261.6	261.6	261.6	261.6
Capital surplus				369.8	369.9	242.5	297.0	297.0	859.4	752.9	754.2	645.2
Retained earnings				808.4	925.3	801.9	883.0	971.9	696.8	790.1	886.4	970.3
Treasury stock				(0.5)	(0.7)	(0.7)	(0.7)	(0.7)	(0.1)	(93.1)	(0.5)	(17.0)
Shareholders' equity				1,726.9	1,843.6	1,592.8	1,783.0	1,871.8	1,817.8	1,711.5	1,901.7	1,860.1
Valuation difference on available-for-sale securities				554.4	123.1	(185.5)	44.1	10.4	32.4	161.5	229.6	505.4
Total accumulated other comprehensive income				514.1	100.5	(217.5)	24.4	(12.7)	9.0	134.4	203.5	529.6
Minority interests				344.2	355.9	577.1	488.9	492.1	510.1	484.4	335.6	326.9
Total net assets				2,585.2	2,300.1	1,952.5	2,296.5	2,351.2	2,337.0	2,330.4	2,441.0	2,716.9
Total liabilities and net assets				35,093.5	36,653.5	36,416.5	35,529.0	35,157.1	34,376.3	37,704.0	41,889.4	46,235.9
Net assets per common shares	(yen)								413.11	470.71	511.02	618.63

<Non-consolidated>

Loans and bills discounted		18,175.5	18,880.5	20,070.4	20,860.2	21,015.2	20,789.2	22,349.0	24,034.2	25,826.4
Securities		10,024.2	9,553.7	10,054.9	9,058.1	8,721.5	6,585.8	6,531.2	5,971.2	5,039.6
Total assets		33,677.9	35,338.3	35,384.3	34,273.1	34,045.8	32,838.7	35,294.9	39,122.6	42,705.4
Deposits		19,487.1	20,141.1	20,860.1	21,038.7	21,639.6	22,059.5	22,885.7	24,072.9	24,855.5
Negotiable certificates of deposit		2,787.6	3,130.0	2,895.7	2,734.0	2,627.6	3,301.3	4,222.9	5,304.1	6,758.0
Total liabilities		31,470.3	33,531.9	33,904.5	32,397.6	32,119.3	30,856.7	33,410.2	37,091.4	40,476.9

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