



**SuMi TRUST**  
SUMITOMO MITSUI TRUST GROUP

# Investor Meeting on Financial Results for FY2021 <Data Book>

June 17, 2022

“Credit risk-weighted assets” (Page28) was revised.

May 20, 2022

# Table of Contents

## Financial results and related information

- Income/expenses in domestic / international business
- Interest-earning assets / interest-bearing liabilities in domestic / international business
- Contribution of major group companies to consolidated financial results
- Consolidated balance sheets
- Maturity ladder (loans, securities)
- Maturity ladder (time deposits, interest rate swaps)
- Deferred tax assets

## Performance by business sections

- Breakdown of profit by business
- Retail total solution services / Wholesale total solution services and Wholesale asset management / Stock transfer agency services
- Real estate
- Fiduciary services
- Global markets

## Credit portfolio

- Loans by industry
- Credit portfolio
- Loans to nonbank financial industry
- Real estate-related loans

## Non-performing loans

- Problem assets based on Financial Reconstruction Act
- Risk monitored loans

## Status of capital

- Credit risk-weighted assets
- Capital instruments

## Subsidiaries and group companies

- Major subsidiaries and affiliates
- Sumitomo Mitsui Trust Asset Management Co., Ltd.
- Nikko Asset Management Co., Ltd.
- SBI Sumishin Net Bank, Ltd.
- Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.
- Sumitomo Mitsui Trust Loan & Finance Co., Ltd.

## (Supplement) Long-term time series tables

- Statements of income
- Balance sheets

### 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)

Total solution: "TS"

Asset management: "AM"

### Financial indices per share

Indices regarding financial information per share such as "Net asset per 1 share," "Dividends per 1 share," are presented assuming that the consolidation of shares (one (1) share for every ten (10) shares) enacted on October 1, 2016, took place at the beginning of FY2011, for consistency purposes.

# Financial results and related information

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

(Yen bn)	FY20	Domestic business	International business	FY21	Domestic business	International business	Change	Domestic business	International business
Trust fee income (after written-off of principal guaranteed trust a/c)	102.8	102.8	-	110.5	110.5	-	7.6	7.6	-
Net interest income	212.1	154.5	57.5	256.0	158.5	97.5	43.9	3.9	39.9
Interest income	345.8	208.3	139.5	360.3	214.9	148.4	14.4	6.5	8.8
	1.9	---	---	3.0	---	---	1.0	---	---
Interest expenses (*1)	(133.6)	(53.7)	(81.9)	(104.2)	(56.3)	(50.9)	29.4	(2.6)	31.0
	(1.9)	---	---	(3.0)	---	---	(1.0)	---	---
Net fees and commissions	78.8	73.5	5.3	89.4	80.2	9.1	10.6	6.7	3.8
Fees and commissions received	178.5	165.7	12.7	196.3	180.6	15.6	17.8	14.8	2.9
Fees and commissions paid	(99.6)	(92.2)	(7.4)	(106.9)	(100.4)	(6.4)	(7.2)	(8.1)	0.9
Net trading income	(33.2)	8.1	(41.3)	13.4	29.8	(16.3)	46.6	21.6	24.9
Trading income (*2)	0.0	8.5	-	13.4	29.8	0.6	13.3	21.2	0.6
Trading expenses (*2)	(33.3)	(0.4)	(41.3)	-	-	(16.9)	33.3	0.4	24.3
Net other operating income	91.3	2.2	89.1	21.1	0.3	20.7	(70.1)	(1.8)	(68.3)
Other operating income (*3)	116.7	4.8	111.8	56.2	2.7	53.4	(60.4)	(2.1)	(58.3)
Other operating expenses (*3)	(25.3)	(2.6)	(22.7)	(35.0)	(2.3)	(32.6)	(9.6)	0.2	(9.9)
Gross business profit (after written-off of principal guaranteed trust a/c)	451.9	341.3	110.6	490.6	379.5	111.1	38.6	38.2	0.4

(\*1) Expenses matching the amount of investment of money held in trust is excluded from "Interest expenses". (FY2020: 0.0 billion yen, FY2021: 0.0 billion yen)

(\*2) Total figure of "Trading income" and "Trading expenses" in FY2020 are 8.5 bn yen respectively less than sum of "Domestic business" and "International business" as net trading figures are shown for income and expenses from securities and derivative related to trading transactions.

(\*3) Total figure of "Net other operating income" and "Net other operating expenses" in FY2021 are 16.9 bn yen respectively 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 business (Non-consolidated; Banking a/c)

<Domestic business> (Average balance: Yen tm) (Income / Expenses: Yen bn)	FY20			FY21			Change		
	Average balance	Yield	Income/ expenses	Average balance	Yield	Income/ expenses	Average balance	Yield	Income/ expenses
Interest-earning assets	43.23	0.48%	208.3	45.88	0.46%	214.9	2.64	(0.02%)	6.5
Loans and bills discounted	24.36	0.64%	156.8	24.60	0.63%	156.8	0.24	(0.01%)	(0.0)
Securities	4.15	1.09%	45.4	4.47	1.15%	51.6	0.32	0.06%	6.1
Japanese government bonds	1.14	0.15%	1.7	1.64	0.11%	1.8	0.50	(0.04%)	0.0
Japanese corporate bonds	0.75	0.36%	2.7	0.70	0.34%	2.4	(0.05)	(0.02%)	(0.3)
Japanese stocks	0.83	3.51%	29.5	0.86	4.72%	40.7	0.02	1.21%	11.2
Other securities	1.38	0.81%	11.3	1.22	0.53%	6.5	(0.16)	(0.28%)	(4.7)
Call loans	0.42	(0.03%)	(0.1)	0.97	(0.01%)	(0.1)	0.54	0.02%	(0.0)
Monetary claims bought	0.04	0.35%	0.1	0.10	0.25%	0.2	0.05	(0.10%)	0.0
Due from banks	12.84	0.04%	6.0	14.62	0.04%	6.3	1.78	(0.00%)	0.3
JPY deposit converted into foreign currencies	-	-	-	-	-	-	-	-	-
Income on swaps	---	---	-	---	---	-	---	---	-
Interest-bearing liabilities	42.81	0.12%	(53.7)	45.20	0.12%	(56.3)	2.39	(0.00%)	(2.6)
Deposits	27.05	0.06%	(18.1)	27.38	0.06%	(16.6)	0.32	(0.00%)	1.5
Negotiable certificates of deposit (NCD)	3.25	0.01%	(0.5)	3.11	0.01%	(0.3)	(0.13)	(0.00%)	0.1
Borrowed money	5.06	0.17%	(8.9)	5.83	0.14%	(8.2)	0.77	(0.03%)	0.7
Short-term bonds payable	0.31	0.01%	(0.0)	0.23	0.01%	(0.0)	(0.07)	0.00%	(0.0)
Bonds payable	0.34	1.24%	(4.3)	0.45	0.80%	(3.6)	0.10	(0.44%)	0.6
Borrowed money from trust account	3.71	0.47%	(17.6)	4.09	0.46%	(19.0)	0.38	(0.01%)	(1.3)
Foreign currencies' deposit converted into JPY	2.36	0.08%	(1.9)	3.82	0.07%	(3.0)	1.46	(0.01%)	(1.0)
Expenses on swaps	---	---	(0.6)	---	---	(4.0)	---	---	(3.3)
Gross margin/net interest income	---	0.36%	154.5	---	0.34%	158.5	---	(0.02%)	3.9
Loan-deposit margin/income	---	0.58%	138.7	---	0.57%	140.2	---	(0.01%)	1.5

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

<International business> (Average balance: Yen trn) (Income / Expenses: Yen bn)	FY20			FY21			Change		
	Average balance	Yield	Income/ expenses	Average balance	Yield	Income/ expenses	Average balance	Yield	Income/ expenses
Interest-earning assets	13.54	1.03%	139.5	15.32	0.96%	148.4	1.77	(0.07%)	8.8
Loans and bills discounted	6.18	1.52%	94.4	6.20	1.35%	84.3	0.01	(0.17%)	(10.1)
Securities	2.30	1.63%	37.8	2.60	2.09%	54.4	0.29	0.46%	16.6
Due from banks	1.95	0.19%	3.8	2.06	0.25%	5.1	0.11	0.06%	1.3
Foreign currency deposit converted into JPY	2.36	0.08%	1.9	3.82	0.07%	3.0	1.46	(0.01%)	1.0
Interest-bearing liabilities	13.59	0.60%	(81.9)	15.52	0.32%	(50.9)	1.92	(0.28%)	31.0
Deposits	5.84	0.43%	(25.4)	5.72	0.21%	(12.1)	(0.11)	(0.22%)	13.3
Negotiable certificates of deposit (NCD)	3.73	0.36%	(13.6)	4.99	0.12%	(6.4)	1.26	(0.24%)	7.2
Call money	0.16	0.66%	(1.0)	0.18	0.46%	(0.8)	0.02	(0.20%)	0.2
Borrowed money	0.62	0.55%	(3.5)	0.51	0.20%	(1.0)	(0.11)	(0.35%)	2.4
Bonds payable	0.14	0.71%	(1.0)	0.62	0.98%	(6.1)	0.47	0.27%	(5.1)
Foreign currency deposit converted from JPY	-	-	-	-	-	-	-	-	-
Expenses on swaps	---	---	(26.8)	---	---	(18.4)	---	---	8.4

Gross margin / net interest income	---	0.43%	57.5	---	0.64%	97.5	---	0.21%	39.9
Loan-deposit margin / income	---	1.09%	68.9	---	1.14%	72.1	---	0.05%	3.2

### <Domestic business / International business combined>

Interest-earning assets	54.41	0.63%	345.8	57.37	0.62%	360.3	2.96	(0.01%)	14.4
Loans and bills discounted	30.54	0.82%	251.3	30.80	0.78%	241.1	0.26	(0.04%)	(10.1)
Interest-bearing liabilities	54.04	0.24%	(133.6)	56.89	0.18%	(104.2)	2.85	(0.06%)	29.4
Deposits	32.89	0.13%	(43.6)	33.10	0.08%	(28.7)	0.20	(0.05%)	14.8

Gross margin / net interest income	---	0.39%	212.1	---	0.44%	256.0	---	0.05%	43.9
Loan-deposit margin / income	---	0.69%	207.7	---	0.70%	212.4	---	0.01%	4.7

# Contribution of major group companies to consolidated financial results

	Net business profit before credit costs		Net income attributable to owners of the parent		Goodwill as of Mar. 22	
	FY21	Change from FY20	FY21	Change from FY20	Amortization Amount	Outstanding balance
(Yen bn)						
Consolidation difference (*1)	103.9	15.8	55.7	9.4	(9.2)	44.0
Effect of purchase accounting method	-	(0.3)	(1.5)	(2.1)	---	---
Contribution (before consolidation adjustments) (*1)	116.8	21.2	80.2	18.0	(9.2)	44.0
Sumitomo Mitsui Trust Asset Management	9.4	(0.7)	6.4	(0.5)	-	-
Nikko Asset Management (Consolidated)	30.7	11.4	18.5	6.2	(*) (4.1)	(*) 20.0
Custody Bank of Japan, Ltd.	2.3	0.9	0.1	0.0	-	-
Sumitomo Mitsui Trust Bank (U.S.A.)	1.9	0.2	1.5	0.1	-	-
Sumitomo Mitsui Trust Bank (Luxembourg)	0.2	0.0	0.1	0.0	-	-
Tokyo Securities Transfer Agent	0.4	(0.0)	0.3	(0.5)	-	-
Japan Securities Agents	0.1	0.0	0.1	0.0	-	-
Sumitomo Mitsui Trust TA Solution	0.4	0.4	0.2	0.2	-	-
Japan Stockholders Data Service	0.0	0.0	0.0	0.0	-	-
Sumitomo Mitsui Trust Realty	6.8	3.2	4.7	2.4	-	-
Sumitomo Mitsui Trust Real Estate Investment Management	0.2	0.0	0.1	0.0	-	-
Sumitomo Mitsui Trust Panasonic Finance (Consolidated)	9.5	(0.9)	6.2	1.5	-	-
Sumitomo Mitsui Trust Loan & Finance	10.7	(0.4)	7.4	(0.2)	(3.8)	10.9
Marubeni SuMiT Rail Transport Inc. (Consolidated)	1.5	0.4	1.0	0.2	(0.7)	-
Zijin Trust	3.3	0.7	2.8	1.0	-	-
SBI Sumishin Net Bank (Consolidated)	11.5	0.9	8.5	1.5	-	-
Sumitomo Mitsui Trust Guarantee (Consolidated)	11.6	0.1	8.0	0.1	-	-
Sumitomo Mitsui Trust Card	0.2	0.0	0.2	0.2	-	-
Sumitomo Mitsui Trust Club	1.5	(0.2)	1.5	0.7	-	-

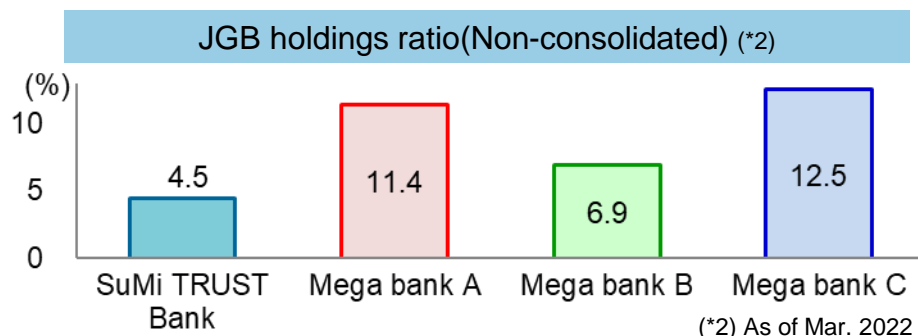
(\*1) Contribution of group companies (before consolidation adjustments) is a substantive amount which excludes consolidation adjustments that do not relate directly to the group companies' business results and dividend from group companies aimed to improve capital efficiency.  
(Non-consolidated profit/loss of the holding company, elimination of dividend, amortization of goodwill, etc.)

(\*2) Including ¥0.1bn of amortization amount and ¥1.5bn of outstanding balance from affiliated companies

# Consolidated balance sheets

(Yen bn)	Mar. 21 (*1)	Mar. 22	Change
Cash and due from banks	18,488.7	18,223.3	(265.3)
Call loans and bills bought	8.7	5.0	(3.7)
Receivables under securities borrowing transactions	727.6	652.5	(75.1)
Monetary claims bought	892.3	854.0	(38.2)
Trading assets	962.8	967.5	4.7
Securities	6,983.4	7,879.2	895.7
Loans and bills discounted	30,506.9	30,876.5	369.5
Lease receivables and investment assets	695.1	688.1	(7.0)
Other assets	3,133.9	3,550.8	416.9
Tangible fixed assets	228.1	224.5	(3.6)
Intangible fixed assets	112.3	125.6	13.3
Assets for retirement benefits	231.1	192.2	(38.9)
Deferred Tax Assets	14.4	15.6	1.1
Customers' liabilities for acceptances and guarantees	511.7	541.2	29.4
Allowance for loan losses	(129.2)	(163.3)	(34.1)
Total assets	63,368.5	64,633.2	1,264.6

(\*1) As for derivative transaction, presentation treatment has been changed from net basis to gross basis since FY21 (a general treatment in the practical guidance for accounting for financial instruments). Following the change, figures in Mar. 2021 has been updated



(Yen bn)	Mar. 21 (*1)	Mar. 22	Change
Deposits	33,467.6	33,230.1	(237.5)
Negotiable certificates of deposit	7,160.5	6,587.9	(572.6)
Call money and bills sold	60.6	799.5	738.8
Payables under repurchase agreements	1,628.4	1,485.0	(143.4)
Trading liabilities	850.6	906.6	56.0
Borrowed money	5,782.6	7,153.4	1,370.8
Short-term bonds payable	2,545.0	2,387.5	(157.4)
Bonds payable	1,545.6	2,076.6	530.9
Borrowed money from trust account	4,915.2	4,298.8	(616.3)
Other liabilities	2,096.1	2,376.7	280.6
Deferred tax liabilities	81.5	44.0	(37.5)
Acceptances and guarantees	511.7	541.2	29.4
Total liabilities	60,646.0	61,887.9	1,241.9
Capital stock	261.6	261.6	-
Capital surplus	576.1	576.1	-
Retained earnings	1,581.0	1,682.5	101.4
Treasury stock	(2.8)	(2.7)	0.1
Total shareholders' equity	2,416.0	2,517.5	101.5
Valuation difference on available-for-sale securities	329.4	277.6	(51.8)
Deferred gains or losses on hedges	(44.9)	(42.7)	2.1
Adjustments for Retirement Benefits	(4.0)	(42.7)	(38.7)
Others	(2.7)	5.8	8.6
Total accumulated other comprehensive income	277.7	198.0	(79.7)
Share acquisition rights	1.0	1.0	(0.0)
Minority interests	27.7	28.7	0.9
Total net assets	2,722.5	2,745.2	22.7
Total liabilities and net assets	63,368.5	64,633.2	1,264.6

# Maturity ladder (loans, securities)

## <Loans (Non-consolidated)>

(Yen bn)	Mar. 22					Change from Mar. 21				
	Less than 1 year(*1)	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	5,270.7	10,560.2	12,725.5	2,359.8	30,916.3	(2.5)	166.5	98.2	(37.4)	224.7
Variable rate	---	7,013.0	9,605.2	2,359.7	18,978.1	---	(30.5)	218.1	(37.4)	150.1
Fixed rate	---	3,547.2	3,120.2	0.0	6,667.5	---	197.0	(119.9)	-	77.1

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

## <Securities with fair value (Non-consolidated)>(\*2)

(Yen bn)	Mar. 22					Change from Mar. 21				
	Less than 1 year(*1)	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	1,808.2	1,248.8	546.5	-	3,603.5	848.9	216.4	54.2	-	1,119.6
Government bonds	1,724.5	797.1	317.8	-	2,839.6	796.9	212.7	69.4	-	1,079.1
Local government bonds	1.1	15.1	17.5	-	33.9	1.1	5.4	3.5	-	10.2
Corporate bonds	82.4	436.4	211.0	-	730.0	50.7	(1.7)	(18.7)	-	30.2
Japanese stocks	---	---	---	1,206.8	1,206.8	---	---	---	(212.0)	(212.0)
Other securities	640.8	726.7	1,072.0	96.5	2,536.3	221.4	(187.3)	(181.6)	40.9	(106.7)
Foreign bonds	419.6	363.8	843.0	-	1,626.6	4.6	(46.5)	3.8	-	(37.9)
Foreign stocks	-	-	-	2.4	2.4	-	-	-	0.2	0.2

(\*2) Including "Monetary Claims Bought", as well as securities.

# Maturity ladder (time deposits, interest rate swaps)

## <Time deposits (Non-consolidated)>

(Yen bn)	Mar. 22					Change from Mar. 21				
	Less than 1 year(*)	1 year to 2 years	2 year to 3 years	Over 3 years	Total	Less than 1 year(*)	1 year to 2 years	2 year to 3 years	Over 3 years	Total
Time deposits	14,499.8	4,144.0	1,794.4	2,185.2	22,623.6	116.6	510.7	(157.6)	(616.0)	(146.2)
Variable rate	---	99.5	139.6	262.8	502.0	---	2.3	46.3	(31.0)	17.6
Fixed rate	---	4,044.4	1,654.7	1,922.4	7,621.7	---	508.4	(203.9)	(584.9)	(280.5)

(\*) 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)>

(Yen bn)	Mar. 22				Change from Mar. 21			
	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	1,380.3	8,099.0	381.8	9,861.2	(1,367.1)	985.2	12.6	(369.2)
Flt Rcv-Fix Pay	483.8	2,198.2	1,639.5	4,321.6	244.2	155.3	20.9	420.5

# Deferred tax assets

<Major factors for deferred tax assets and deferred tax liabilities>

(Yen bn)	Non-consolidated			Consolidated		
	Mar. 21	Mar. 22	Change	Mar. 21	Mar. 22	Change
Deferred tax assets (A)	99.7	112.1	12.3	138.3	166.9	28.5
Devaluation of securities	37.2	36.2	(1.0)	19.0	18.0	(1.0)
Allowance for loan losses (including written-off of loans)	30.8	41.4	10.5	46.7	55.0	8.3
Deferred gains/ losses on hedges	17.3	18.7	1.3	18.4	18.3	(0.1)
Liabilities for retirement benefits	---	---	---	2.1	18.9	16.7
Valuation difference due to share exchange	---	---	---	4.4	4.4	0.0
Others	40.3	39.6	(0.6)	71.0	72.8	1.8
Valuation allowance	(25.9)	(23.8)	2.1	(23.6)	(20.9)	2.7
Deferred tax liabilities (B)	191.1	179.7	(11.3)	205.4	195.3	(10.0)
Amount related retirement benefits	39.2	46.4	7.2	39.2	46.4	7.2
Valuation difference on available-for-sale securities	147.9	128.4	(19.4)	150.2	131.3	(18.8)
Valuation difference due to share exchange	---	---	---	5.7	5.7	(0.0)
Others	3.9	4.8	0.9	10.2	11.8	1.5

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

(Yen bn)	FY17	FY18	FY19	FY20	FY21
Taxable income before deduction of loss carry-forwards	127.6	146.2	195.3	107.4	112.8
Net business profit before credit costs	189.7	231.4	206.8	206.5	242.0

SuMi TRUST Bank applied the category 2 of the Guidance No. 26 of the Accounting Standards for tax effect accounting and posted net deferred tax assets as a company reporting stable taxable income.

## Performance by business sections

# Breakdown of profit by business

(Yen bn)	Gross business profit (Non-consolidated)			Net business profit before credit costs (Non-consolidated)			Net business profit before credit costs (Consolidated)		
	FY20	FY21	Change	FY20	FY21	Change	FY20	FY21	Change
Retail TS services	122.7	131.3	8.5	(1.2)	13.7	14.9	15.5	32.2	16.6
Wholesale financial services (*1)	148.8	150.0	1.1	102.3	102.8	0.4	132.1	134.9	2.8
Stock transfer agency services	23.5	23.8	0.2	19.7	19.7	0.0	20.8	21.0	0.1
Gross business profit	34.0	34.6	0.6	---	---	---	---	---	---
Fees paid for outsourcing	(10.4)	(10.8)	(0.3)	---	---	---	---	---	---
Real estate	31.1	39.2	8.0	21.3	29.3	7.9	25.5	36.9	11.3
Fiduciary services	54.8	59.8	4.9	30.9	36.0	5.1	34.7	42.2	7.5
Gross business profit	92.6	99.1	6.4	---	---	---	---	---	---
Fees paid for outsourcing	(37.7)	(39.3)	(1.5)	---	---	---	---	---	---
Asset management business (*2)	---	---	---	---	---	---	29.8	40.5	10.7
Global markets	69.7	52.3	(17.4)	54.4	36.5	(17.8)	54.4	36.5	(17.8)
Others (*3)	0.9	34.1	33.1	(21.0)	3.7	24.8	(18.3)	1.6	19.9
Total	451.9	490.6	38.6	206.5	242.0	35.5	294.7	346.0	51.3

(\*1) Combined total of Wholesale total solution services and Wholesale asset management.

(\*2) Figures for "Net business profit before credit costs(Consolidated)" include total of asset management business (SuMi TRUST AM, Nikko AM (consolidated), Sky Ocean Asset Management, JP Asset Management).

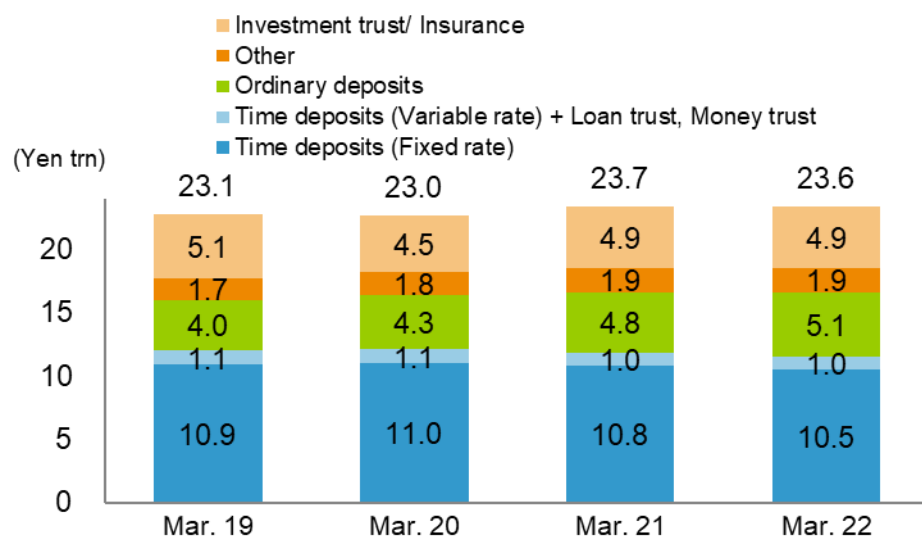
(\*3) Figures for "Others" include costs of capital funding, dividends of shares for cross-shareholdings, general and administrative expenses of headquarters, etc.

# Retail TS services / Wholesale TS services & Wholesale AM / Stock transfer agency services

## Retail TS services / Gross business profit

(Yen bn)	FY20	FY21	Change
Business profit	96.3	104.9	8.5
Net interest income, etc.	63.6	67.6	4.0
Loans to individuals	68.9	73.3	4.3
Deposits	(6.8)	(7.3)	(0.4)
Others	1.5	1.6	0.1
Net fees and commissions	32.7	37.2	4.5
Investment trust / Insurance	36.1	40.1	3.9
Others	(3.3)	(2.8)	0.5
Adjustments among businesses	26.4	26.3	(0.0)
Gross business profit	122.7	131.3	8.5

## Total depositary assets from individuals

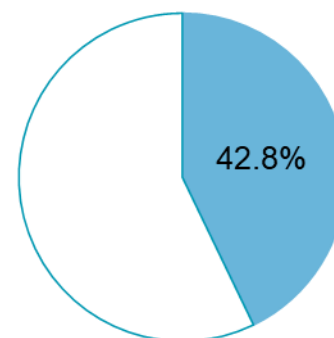


## Wholesale TS services & Wholesale AM / Gross business profit

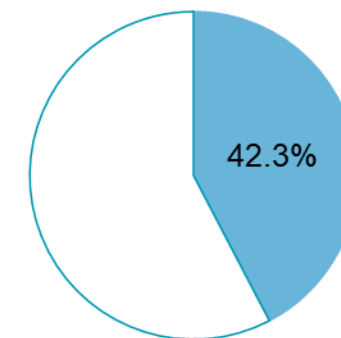
(Yen bn)	FY20	FY21	Change
Business profit	173.5	177.6	4.0
Net interest income, etc.	139.3	144.7	5.3
Net interest income	139.4	137.0	(2.4)
Deposits	(0.5)	1.4	1.9
Others	0.4	6.2	5.8
Net fees and commissions	34.1	32.8	(1.2)
Real estate NRL	3.8	3.6	(0.1)
Syndicated loans	19.7	18.0	(1.6)
Securitization	6.4	6.7	0.2
Adjustments among businesses	(24.6)	(27.5)	(2.9)
Gross business profit	148.8	150.0	1.1

## Market share of stock transfer agency services<sup>(\*)</sup> (as of Mar. 2022)

< Number of listed corporate clients >



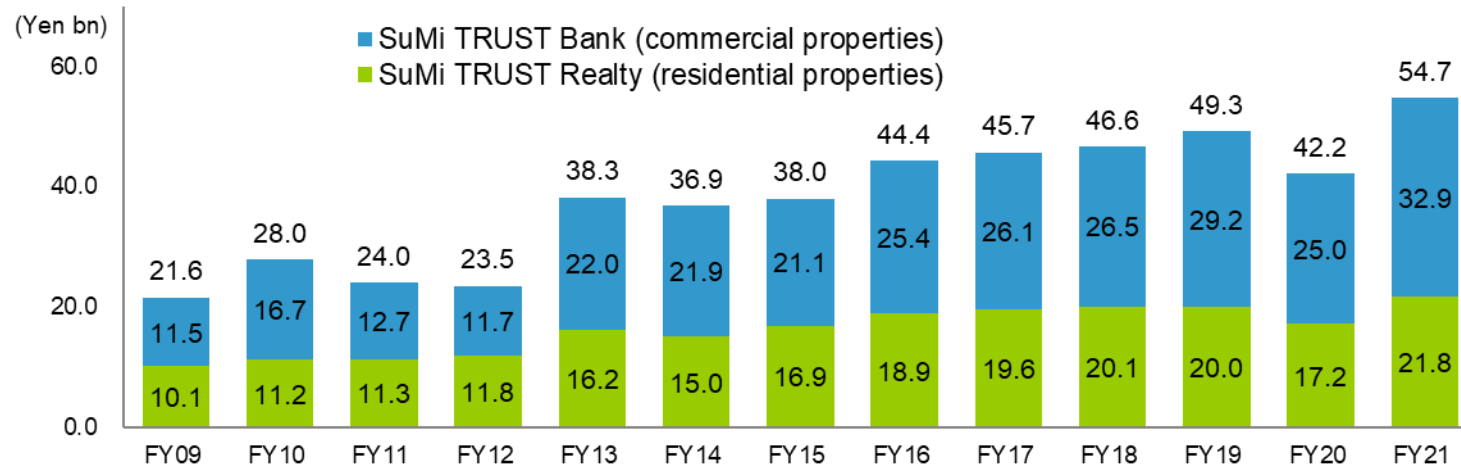
< Number of shareholders under administration >



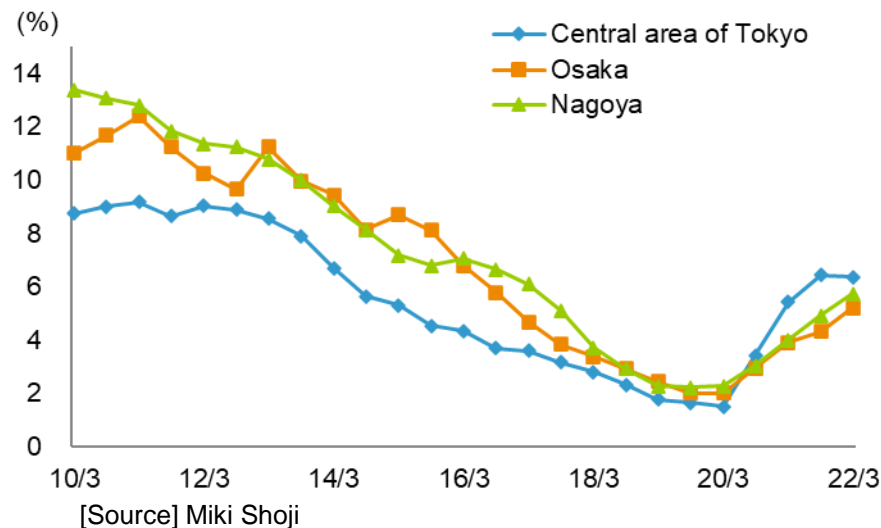
(\*) Combined total of SuMi TRUST Bank, Tokyo Securities Transfer Agent, and Japan Securities Agents

# Real estate

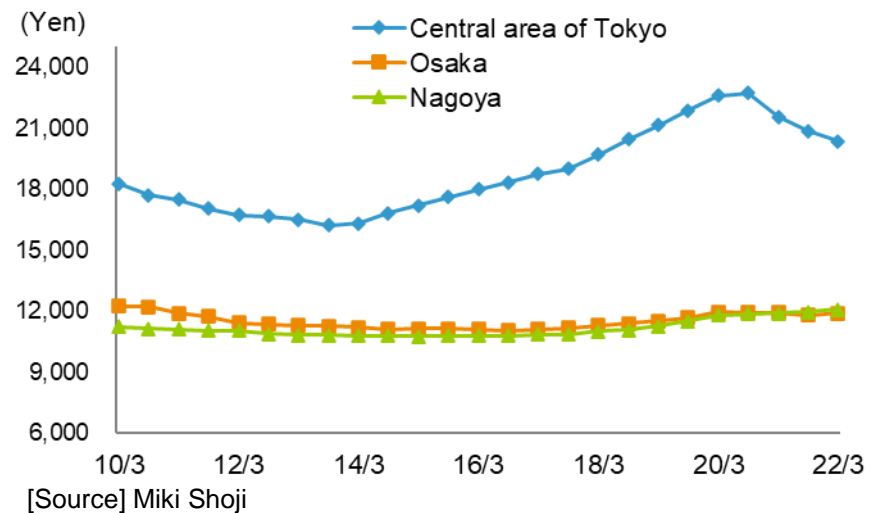
## Real estate brokerage fees



## Average Vacancy Rates (Office market)

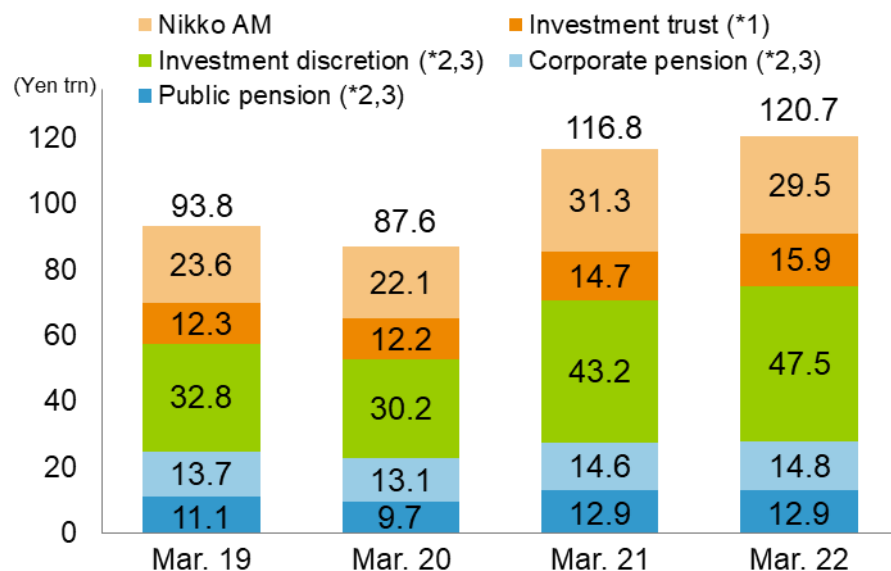


## Average Rent (Office market)

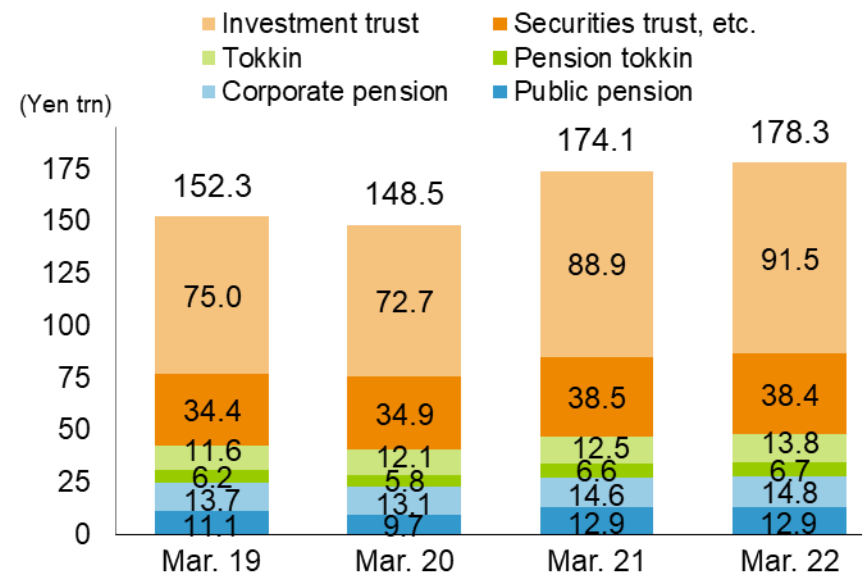


# Fiduciary services

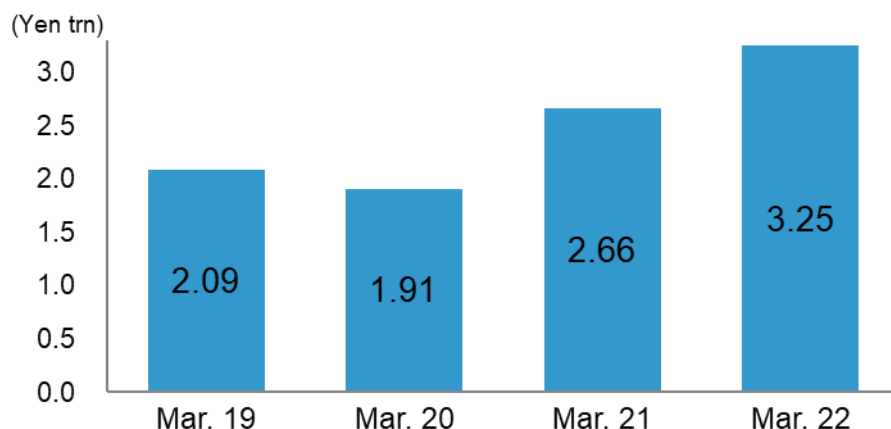
## Assets under management (AUM) (Group)



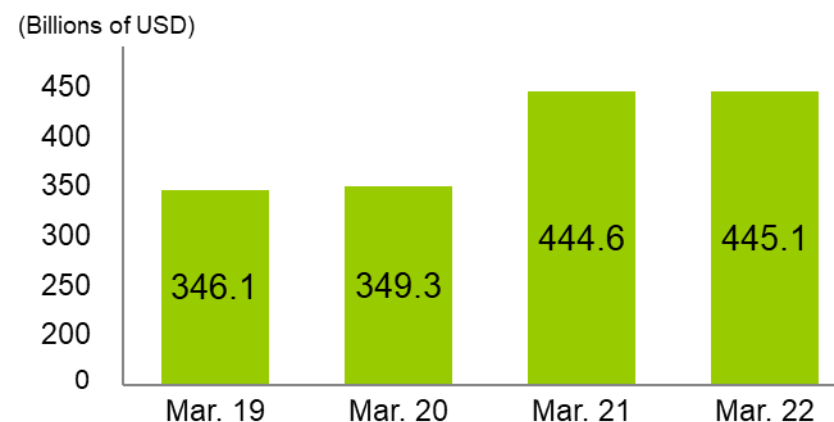
## Entrusted assets (Non-consolidated)



## AUM entrusted from overseas investors (\*2,3,4)



## Assets in global custody (\*5)



(\*1) Managed by SuMi TRUST AM (\*2) Partially include AUM managed by SuMi TRUST Bank (\*3) Managed by SuMi TRUST Bank until the end of Sep. 2018

(\*4) including the balance under investment advisory agreement (\*5) Combined figures of SuMi TRUST Bank, SuMi TRUST Bank (U.S.A.) and SuMi TRUST Bank (Luxemburg)

# Global markets

## Gross business profit

(Yen bn)	FY20	FY21	Change
Financial operations	-	-	-
Investment operations	17.5	(3.1)	(20.6)
Marketing functions	52.2	55.4	3.2
Total	69.7	52.3	(17.4)

### <Financial operations>

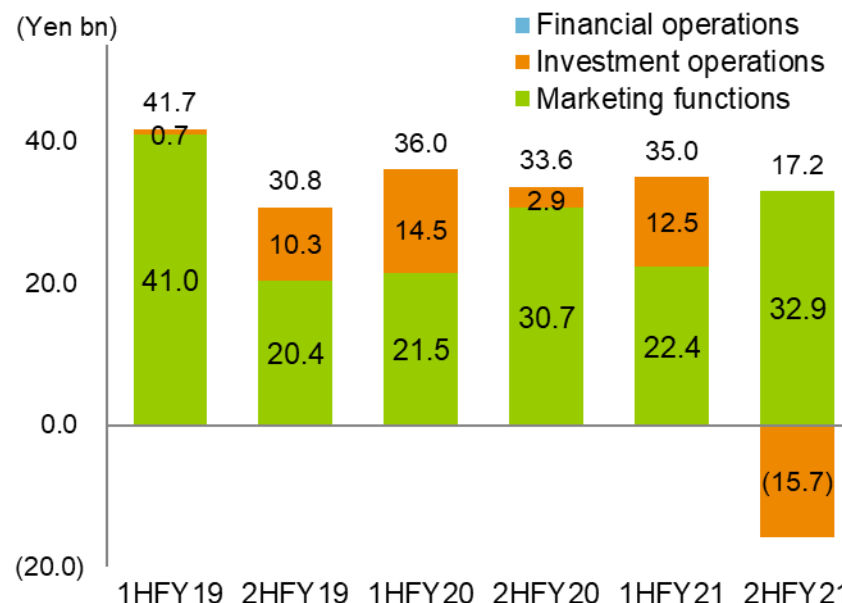
Financial operations managing potential market risks(Interest rate, Equity, etc.) involved in the overall balance sheet

### <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



## Securities portfolio of Global markets business (\*1)

(Yen bn)	Cost		Unrealized gains/losses		10BPV (*2)		Duration (years) (*2)	
	Mar. 22	Change from Mar. 21	Mar. 22	Change from Mar. 21	Mar. 22	Change from Mar. 21	Mar. 22	Change from Mar. 21
JPY	3,054.7	1,137.5	(2.1)	(16.1)	7.1	0.9	2.3	(0.8)
Others	579.7	(183.5)	(15.7)	(24.6)	1.6	(1.6)	2.9	(1.4)
USD	526.2	(176.1)	(15.1)	(23.8)	1.4	(1.2)	2.7	(1.1)
EUR, etc.	53.5	(7.4)	(0.6)	(0.7)	0.2	(0.3)	5.0	(5.7)

(\*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 and hedging effect utilizing investment trust taken into consideration.

# Credit portfolio

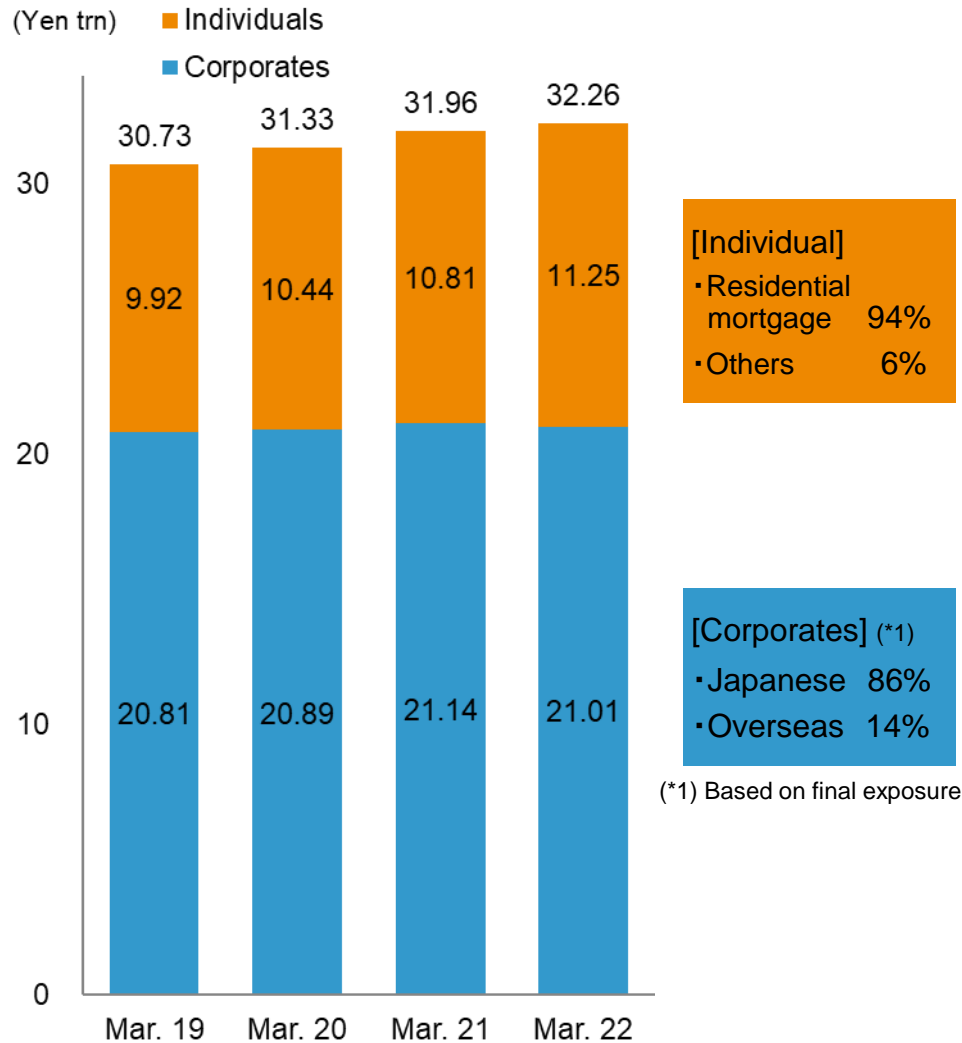
## Loans by industry (Non-consolidated)

	Mar. 21		Mar. 22		Change	
	Balance	Proportion	Balance	Proportion	Balance	Proportion
(Yen bn)						
Domestic Branches (excluding offshore accounts)	26,677.7	86.9%	26,649.4	86.2%	(28.3)	(0.7%)
Manufacturing	2,955.8	9.6%	2,812.1	9.1%	(143.7)	(0.5%)
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	64.7	0.2%	70.6	0.2%	5.8	0.0%
Construction	197.5	0.6%	189.7	0.6%	(7.8)	(0.0%)
Electricity, gas, heat supply and water	1,201.4	3.9%	1,301.3	4.2%	99.8	0.3%
Information and communications	313.2	1.0%	286.6	0.9%	(26.6)	(0.1%)
Transport and postal activities	1,293.3	4.2%	1,206.8	3.9%	(86.5)	(0.3%)
Wholesale and retail trade	1,249.6	4.1%	1,381.6	4.5%	131.9	0.4%
Finance and insurance	2,328.3	7.6%	2,283.5	7.4%	(44.7)	(0.2%)
Real estate	3,653.9	11.9%	3,592.3	11.6%	(61.6)	(0.3%)
Goods rental and leasing	1,293.6	4.2%	1,180.0	3.8%	(113.5)	(0.4%)
Others	12,125.8	39.5%	12,344.5	39.9%	218.7	0.4%
Residential mortgage	10,141.8	33.0%	10,543.7	34.1%	401.9	1.1%
Overseas branches and offshore accounts	4,029.8	13.1%	4,280.2	13.8%	250.4	0.7%
Total	30,707.5	100.0%	30,929.6	100.0%	222.1	---

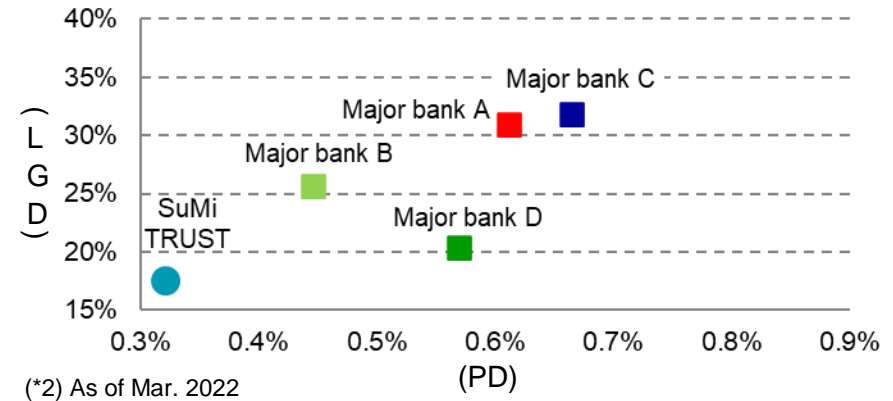
(\*) The above table is made based on the categorization of "Survey on loans by industry" of Bank of Japan.

# Credit portfolio (Non-consolidated)

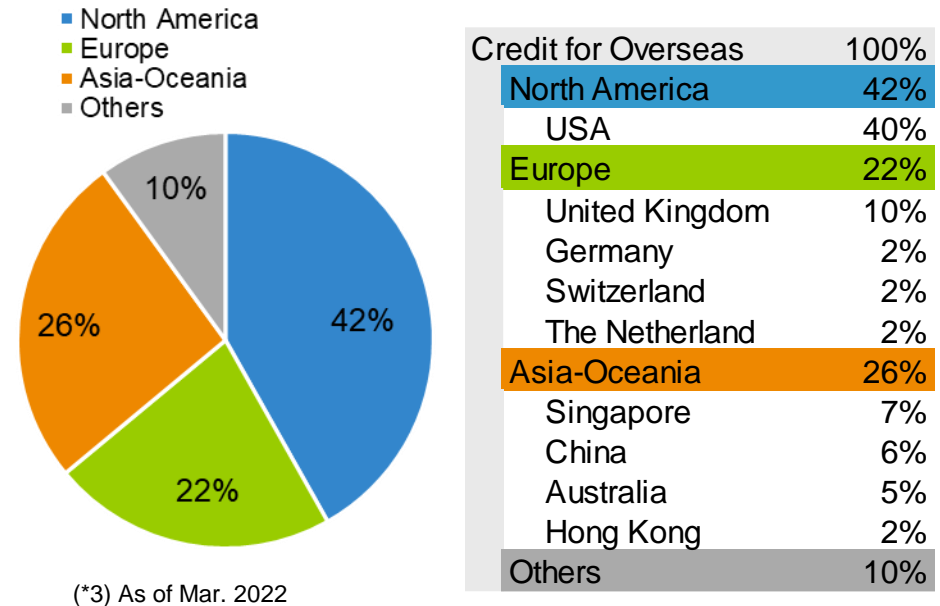
## Credit portfolio



## Individuals: PD/LGD of residential mortgage loan (\*2)

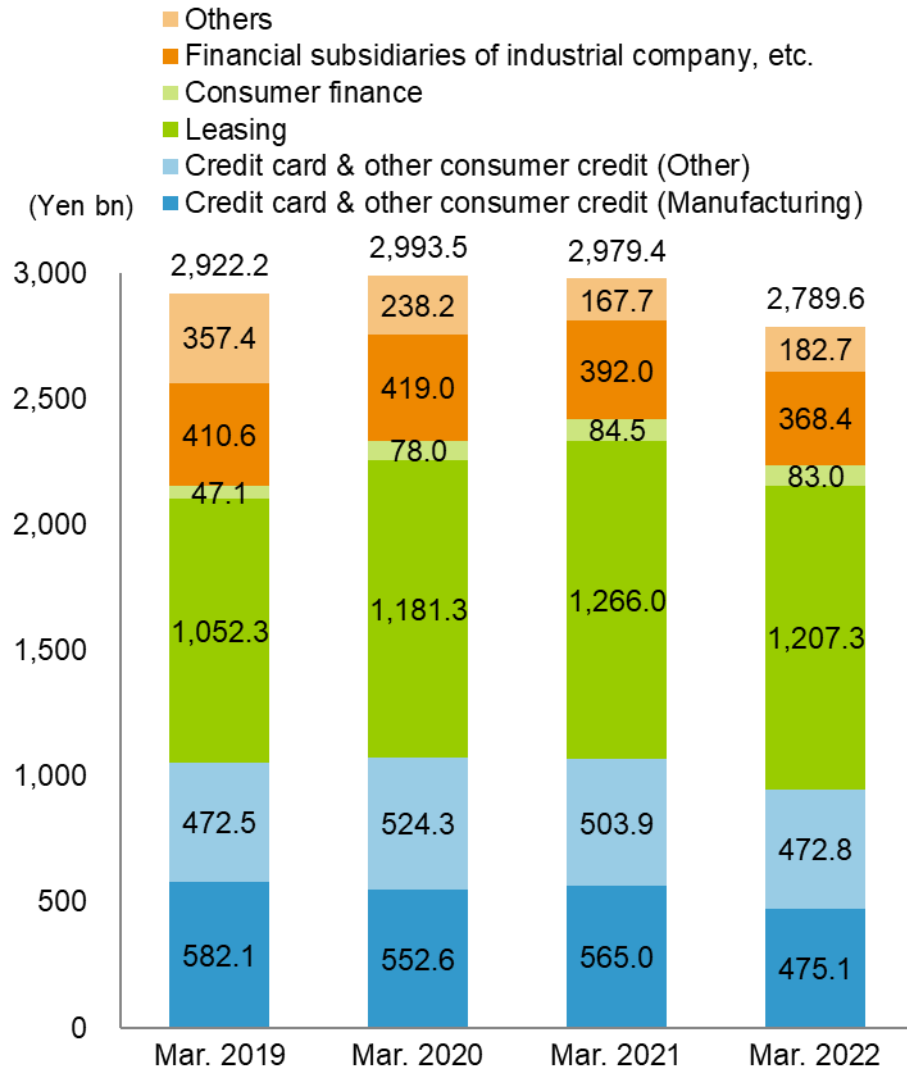


## Corporates: Composition of credit for overseas (\*3)

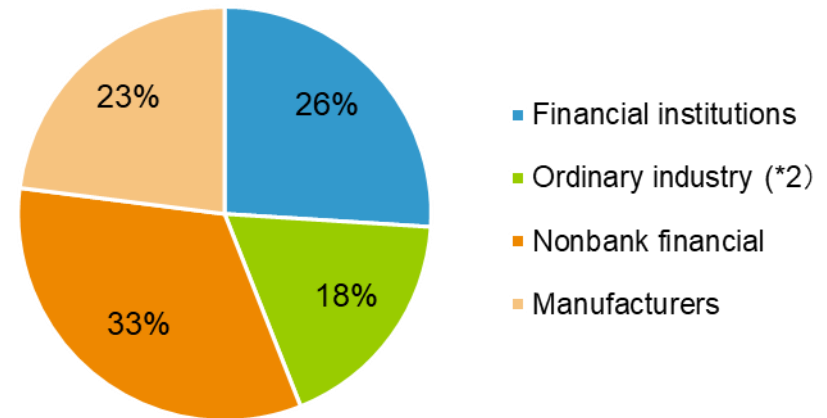


# Loans to nonbank financial industry (Non-consolidated)

Outstanding loans to nonbank financial industry



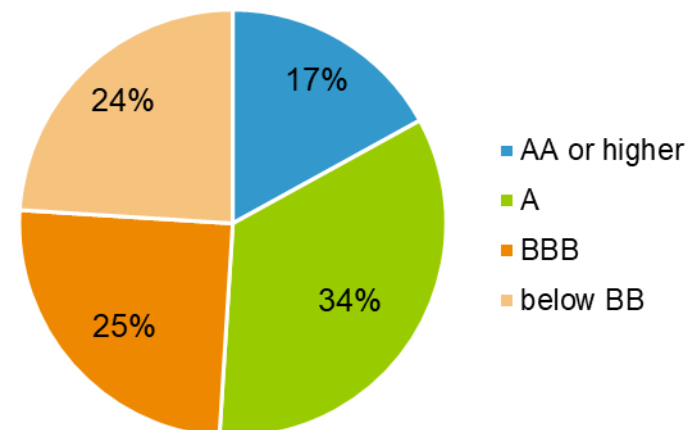
Characteristics of borrowers' parent company by industry (\*1)



(\*1) As of Mar. 2022

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

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



(\*3) As of Mar. 2022

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

# Real estate-related loans (Non-consolidated)

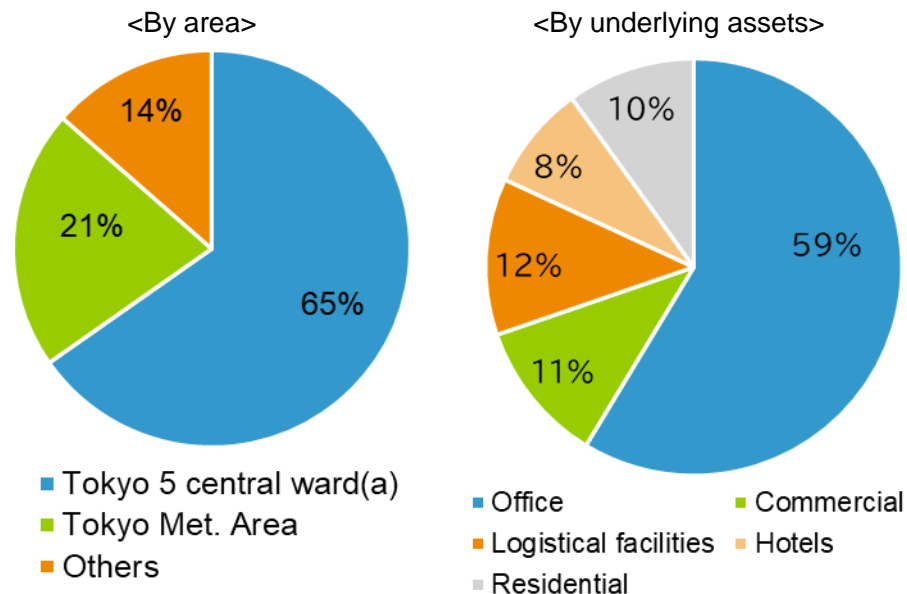
## Balance of real estate-related loans

(Yen bn)	Mar. 21	Mar. 22	Change
Real estate-related loans	3,394.3	3,330.8	(63.5)
Corporation	1,180.6	1,125.0	(55.6)
Real estate NRL (*1)	1,004.2	1,028.5	24.3
REIT(*2)	1,209.5	1,177.2	(32.2)

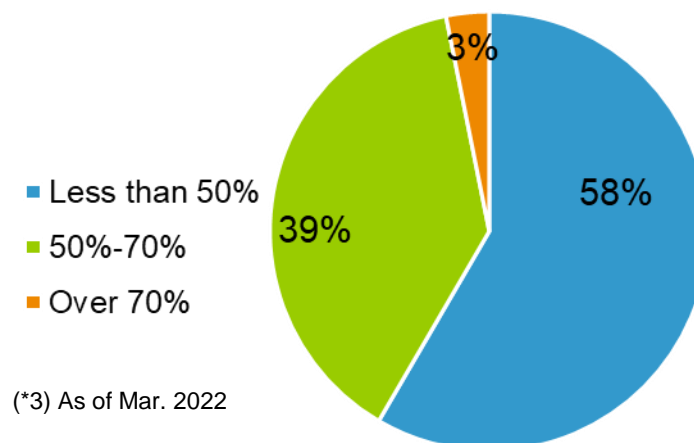
(\*1) Including bond-type. Excluding overseas real estate NRL.

(\*2) Excluding overseas REIT.

## Characteristics of real estate NRL (\*3)



## LTV of real estate NRL (based on external appraisal value) (\*3)



(\*3) As of Mar. 2022

# Non-performing loans

# Non-performing loans (NPLs) based on Banking Act and Reconstruction Act

< Consolidated >

(Yen bn)	Mar. 21	Banking a/c	Trust a/c	Mar.22	Banking a/c	Trust a/c	Change	Banking a/c	Trust a/c
Total	136.8	136.6	0.2	220.9	220.1	0.8	84.1	83.5	0.6
NPL ratio	0.4%	0.4%	1.0%	0.7%	0.7%	5.8%	0.3%	0.3%	4.7%
Bankrupt and practically bankrupt	26.2	26.2	0.0	20.6	20.6	-	△ 5.6	△ 5.6	△ 0.0
Doubtful	58.3	58.2	0.1	130.8	130.1	0.8	72.5	71.9	0.6
Substandard	52.2	52.2	0.0	69.5	69.5	0.0	17.2	17.3	△ 0.0
Loans past due 3 months or more	3.0	3.0	-	-	-	-	△ 3.0	△ 3.0	-
Restructured loans	49.2	49.2	0.0	69.5	69.5	0.0	20.3	20.3	△ 0.0
Assets to other special mention debtors	572.0	571.2	0.8	388.4	388.4	0.0	△ 183.6	△ 182.8	△ 0.8
Ordinary assets	31,383.7	31,368.7	15.0	31,861.7	31,849.2	12.5	478.0	480.4	△ 2.5
Grand total	32,092.5	32,076.5	16.0	32,471.0	32,457.7	13.3	378.5	381.2	△ 2.6

< Non-consolidated >

(Yen bn)	Mar. 21	Banking a/c	Trust a/c	Mar.22	Banking a/c	Trust a/c	Change	Banking a/c	Trust a/c
Total	113.4	113.2	0.2	199.4	198.6	0.8	86.0	85.4	0.6
NPL ratio	0.4%	0.4%	1.0%	0.6%	0.6%	5.8%	0.3%	0.3%	4.7%
Bankrupt and practically bankrupt	21.5	21.5	0.0	16.7	16.7	-	△ 4.8	△ 4.8	△ 0.0
Doubtful	44.5	44.4	0.1	117.8	117.0	0.8	73.3	72.7	0.6
Substandard	47.4	47.4	0.0	64.9	64.9	0.0	17.5	17.5	△ 0.0
Loans past due 3 months or more	3.0	3.0	-	-	-	-	△ 3.0	△ 3.0	-
Restructured loans	44.4	44.3	0.0	64.9	64.9	0.0	20.6	20.6	△ 0.0
Assets to other special mention debtors	504.0	503.2	0.8	310.0	309.9	0.0	△ 194.0	△ 193.2	△ 0.8
Ordinary assets	30,570.3	30,555.3	15.0	30,931.8	30,919.3	12.5	361.5	364.0	△ 2.5
Grand total	31,187.7	31,171.7	16.0	31,441.2	31,427.9	13.3	253.5	256.2	△ 2.6

(\*) Because the definition of risk-monitored loans disclosed before became the same as the definition of Financial Reconstructions Act, NPLs are disclosed as loans under the Banking Act and the Financial Reconstructions Act.

# Non-performing loans (NPLs) based on Banking Act and Reconstruction Act / Migration analysis

< Non-performing loans (NPLs) based on the Banking Act and the Reconstruction Act (Non-consolidated) >

(Yen bn)	Mar. 21 Balance	Mar. 22 Balance	Change	Collateral/Allowance	Coverage ratio (*1)	Allowance ratio (*2)
Total	113.4	199.4	86.0		66.3%	52.7%
NPL ratio	0.4%	0.6%	Δ0.2%			
Bankrupt and practically bankrupt	21.5	16.7	(4.8)	Total 16.7 Collateral value 13.2 Specific allowance for loan losses 3.4	100.0%	100.0%
Doubtful	44.5	117.8	73.3	Total 91.4 Collateral value 24.5 Specific allowance for loan losses 66.9	77.6%	71.7%
Substandard	47.4	64.9	17.5	Total 24.0 Collateral value 19.3 General allowance for loan losses 4.6	37.0%	10.3%
Assets to other special mention debtors	504.0	310.0	(194.0)	(*1) (Collateral value after considering haircuts + allowance for loan losses) / Loan balance		
Ordinary assets	30,570.3	30,931.8	361.5	(*2) Allowance for loan losses / (Loan balance - collateral value after considering haircuts)		
Grand total	31,187.7	31,441.2	253.5			

< Migration analysis (Non-consolidated) >

(Yen bn)	Mar. 21 Balance	Mar. 22 Balance	Change	Downgrade (+)	Downgrade (-)	Upgrade (+)	Upgrade (-)	Repayment, etc.
Bankrupt and practically bankrupt	21.5	16.7	(4.8)	2.4			(2.2)	(5.0)
Doubtful	44.5	117.8	73.3	90.0	(0.2)	1.2	(3.3)	(14.5)
Assets to substandard debtors	50.5	73.0	22.5	30.0	(5.3)	0.8	(0.8)	(2.2)
Assets to other special mention debtors	500.9	301.9	(198.9)	48.8	(81.8)	3.9	(117.1)	(52.9)
Total	617.4	509.4	(108.0)					

# Non-performing loans (NPLs) based on Banking Act and Reconstruction Act by industry

<Non-consolidated>		Mar. 21			Mar. 22			Change		
	(Yen bn)	Balance	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)		71.7	71.6	0.2	157.0	156.3	0.8	85.3	84.7	0.6
Manufacturing		12.4	12.4	-	96.4	96.4	-	84.0	84.0	-
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering		0.1	0.1	-	0.1	0.1	-	(0.0)	(0.0)	-
Construction		-	-	-	-	-	-	-	-	-
Electricity, gas, heat supply and water		3.3	3.3	-	0.0	0.0	-	(3.2)	(3.2)	-
Information and communications		0.0	0.0	-	0.0	0.0	-	(0.0)	(0.0)	-
Transport and postal activities		-	-	-	0.6	0.6	-	0.6	0.6	-
Wholesale and retail trade		6.0	6.0	-	6.8	6.8	-	0.8	0.8	-
Finance and insurance		0.1	0.1	-	1.6	1.6	-	1.4	1.4	-
Real estate		10.3	10.1	0.2	11.2	10.4	0.8	0.9	0.3	0.6
Goods rental and leasing		-	-	-	-	-	-	-	-	-
Others		39.6	39.6	0.0	40.4	40.4	0.0	0.8	0.8	(0.0)
Overseas branches and offshore accounts		41.7	41.7	-	42.4	42.4	-	0.7	0.7	-
Total		113.4	113.2	0.2	199.4	198.6	0.8	86.0	85.4	0.6

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

# Status of capital

# Credit risk-weighted assets

(Yen bn)	Mar. 22				Change from Mar. 21			
	EAD	RW	RWA	EL	EAD	RW	RWA	EL
Internal Ratings-Based	66,706.8	25.2%	16,860.8	151.1	1,476.6	(0.7%)	(87.9)	18.2
Corporate, etc.	46,648.3	20.3%	9,498.4	111.8	505.4	(0.8%)	(290.1)	22.1
Corporation	22,735.9	39.4%	8,975.5	111.1	(328.2)	(0.7%)	(313.0)	22.1
Sovereign	22,296.1	0.6%	149.3	0.1	633.7	0.0%	21.2	0.0
Financial institution	1,616.2	23.1%	373.5	0.5	199.9	(3.1%)	1.6	0.0
Retail	11,945.8	10.8%	1,299.6	31.1	379.9	(0.5%)	(24.3)	(4.6)
Residential mortgage	10,573.5	7.7%	821.3	11.2	392.0	(0.3%)	(8.6)	(0.7)
Qualifying revolving retail exposure	369.7	24.1%	89.4	7.2	(17.3)	(0.2%)	(5.0)	(2.0)
Other retail exposure	1,002.5	38.7%	388.8	12.6	5.3	(1.2%)	(10.6)	(1.7)
Equity	752.8	160.1%	1,205.7	---	(34.8)	(18.2%)	(199.4)	---
Fund	1,163.2	182.5%	2,123.3	2.3	27.6	6.0%	119.5	(0.4)
Securitization	1,402.4	25.4%	357.0	-	151.5	0.7%	47.9	-
Purchased receivables	712.4	65.2%	465.1	4.2	13.3	6.3%	53.3	0.5
CVA	1,209.1	54.5%	660.1	---	216.3	(13.4%)	(15.6)	---
Others	2,872.5	43.5%	1,251.2	1.6	217.1	4.7%	220.9	0.5
Phased roll out	373.4	94.8%	354.1	---	46.3	6.0%	63.7	---
Exemption	1,484.1	47.5%	706.0	---	235.2	(0.8%)	101.4	---
Total credit risk	68,564.4	26.1%	17,921.0	151.1	1,758.3	(0.5%)	77.3	18.2

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

Risk-weight = Risk asset / Exposure

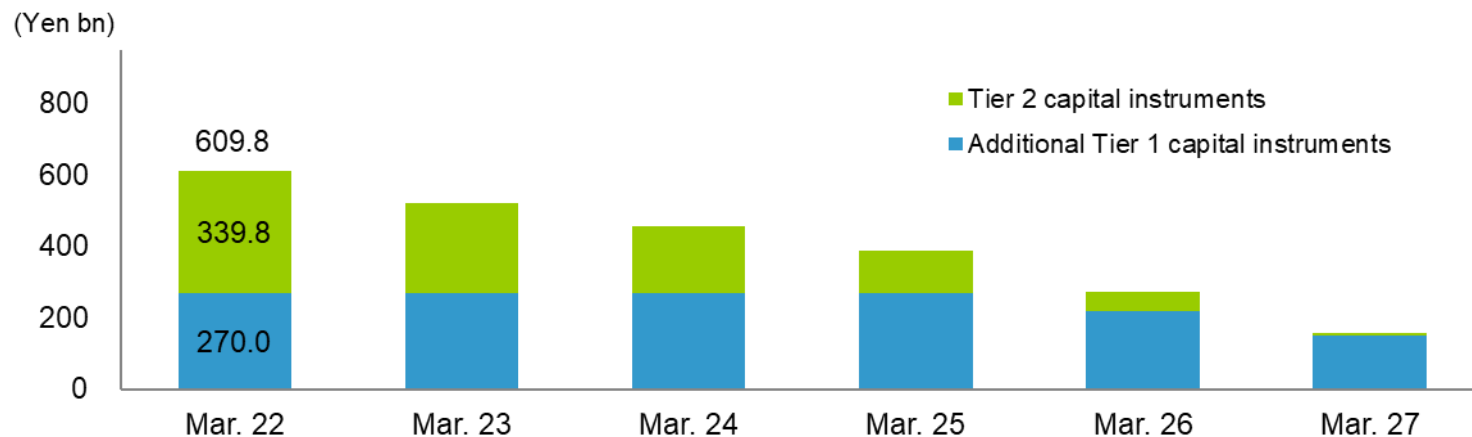
## Capital Instruments: List of qualified additional Tier 1 instruments and estimated capital inclusion amount

< Perpetual subordinated bonds (Qualifying additional Tier1 instrument)> (as of Mar. 2022)

Issuer	Series	Issue amount	Coupon rate(*1)	Step up clause	Issue date	First callable date
Sumitomo Mitsui Trust Holdings, Inc.	2	¥50.0 bn	2.87% Fixed	No	Sep. 8, 2015	Dec. 5, 2025
	3	¥70.0 bn	1.51% Fixed	No	Sep. 8, 2016	Dec. 5, 2026
	4	¥30.0 bn	1.73% Fixed	No	Sep. 8, 2016	Dec. 5, 2031
	5	¥70.0 bn	1.28% Fixed	No	Sep. 5, 2017	Dec. 5, 2027
	6	¥50.0 bn	1.39% Fixed	No	Sep. 11, 2018	Dec. 5, 2028

(\*1) Interest (fixed / floating) applicable as of Mar. 2022

< Amount of capital instrument to be counted as eligible/qualifying capital (\*2) >



(\*2) The first callable date is assumed to be effective maturity date for the instruments .

# Subsidiaries and group companies

# Major subsidiaries and affiliates

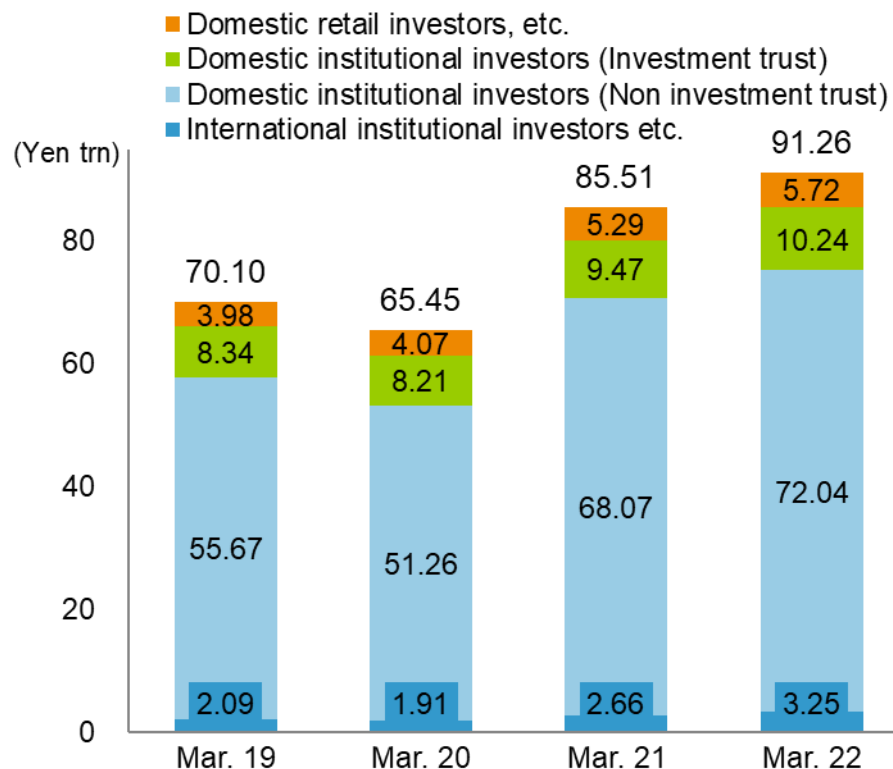
<Major subsidiaries>	Paid-in Capital	Primary business	Ownership (%) (*1)	Net income (JPY bn)		
				FY20	FY21	Change
Sumitomo Mitsui Trust Bank, Limited	JPY 342.0 bn	Trust and banking	100 (-)	95.9	113.3	17.4
Sumitomo Mitsui Trust Asset Management Co., Ltd.	JPY 2.0 bn	Asset management	100 (-)	6.9	6.4	(0.5)
Nikko Asset Management Co., Ltd. (*2)	JPY 17.3 bn	Asset management	100 (0.99)	13.0	18.5	5.5
Sumitomo Mitsui Trust Research Institute Co., Ltd.	JPY 0.3 bn	Research and consulting, Asset management	100 (-)	0.3	0.3	0.0
Mutual Fund & Insurance Research Institute	JPY 0.15 bn	Research and consulting	88.00 (-)	0.0	0.0	0.0
Sumitomo Mitsui Trust Loan & Finance Co., Ltd.	JPY 6.0 bn	Finance	100 (100)	6.3	6.0	(0.2)
Sumitomo Mitsui Trust Guarantee Co., Ltd. (*2)	JPY 0.3 bn	Housing loan guaranty	100 (100)	7.8	8.0	0.1
Sumitomo Mitsui Trust Realty Co., Ltd.	JPY 0.3 bn	Residential brokerage	100 (100)	2.3	4.7	2.4
Sumitomo Mitsui Trust Real Estate Investment Management Co., Ltd.	JPY 0.3 bn	Asset management	100 (100)	0.1	0.1	0.0
Sumitomo Mitsui Trust Wealth Partners Co., Ltd.	JPY 0.15 bn	Consulting	100 (100)	0.1	0.1	0.0
Sumitomo Mitsui Trust Club Co., Ltd.	JPY 0.1 bn	Credit cards	100 (100)	0.8	1.5	0.7
Sumitomo Mitsui Trust Card Co., Ltd.	JPY 0.1 bn	Credit cards	100 (100)	0.0	0.2	0.2
Sumitomo Mitsui Trust Life Partners Co., Ltd.	JPY 0.1 bn	Property insurance/ life insurance agency	100 (100)	0.0	0.0	(0.0)
Sumitomo Mitsui Trust General Service Co., Ltd.	JPY 0.1 bn	Property management	100 (100)	0.5	0.8	0.3
Sumitomo Mitsui Trust Investment Co., Ltd.	JPY 0.1 bn	Venture capital	100 (100)	0.2	0.2	0.0
Tokyo Securities Transfer Agent Co., Ltd.	JPY 0.05 bn	Stock transfer agency	100 (100)	0.9	0.3	(0.5)
Japan Securities Agents, Ltd.	JPY 0.5 bn	Stock transfer agency	85.10 (85.10)	0.1	0.1	0.0
J-Eurus IR Co.,Ltd. (*2)	JPY 0.01 bn	Consulting	100 100	0.0	0.1	0.0
Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. (*2)	JPY 25.5 bn	General leasing, Credit cards	84.89 (84.89)	5.5	7.3	1.8
Sumitomo Mitsui Trust Bank (Thai) Public Company Limited	THB 20.0 bn	Banking	100 (100)	0.7	1.3	0.5
Sumitomo Mitsui Trust (Ireland) (*2)	EUR 75.8 mill	Trust services	100 (100)	0.5	2.0	1.4
Sumitomo Mitsui Trust Bank (U.S.A.) Limited	USD 56.0 mill	Banking and trust services	100 (100)	1.3	1.5	0.1
Sumitomo Mitsui Trust (Hong Kong) Limited	USD 45.0 mill	Security	100 (100)	2.2	3.7	1.4
Sumitomo Mitsui Trust Bank (Luxembourg) S.A.	USD 30.0 mill	Banking, security, trust	100 (100)	0.1	0.1	0.0
<Affiliates>						
Custody Bank of Japan, Ltd.	JPY 51.0 bn	Banking and trust services	33.33 (-)	0.2	0.5	0.2
SBI Sumishin Net Bank, Ltd. (*2)	JPY 31.0 bn	Banking	50.00 (50.00)	13.9	17.1	3.1
Cardif Assurance (*2)	JPY 20.6 bn	Life insurance, property insurance	20.00 (20.00)	7.0	6.0	(1.0)
UBS SuMi TRUST Wealth Management Co., Ltd.	JPY 5.1 bn	Security	49.00 (-)	0.0	1.0	1.0
Zijin Trust Co., Ltd.	CNY 3.27 bn	Trust	20.00 (20.00)	9.2	14.3	5.1
Marubeni SuMIT Rail Transport Inc. (*2)	USD 46.1 mill	Leasing, security	50.00 (50.00)	1.6	2.3	0.6

(\*1) Figures in ( ) describe percentage points owned through subsidiaries.

(\*2) Consolidated basis for each company. Net income for those companies is Net income attributable to owners of the parent.

# Financial business in group companies 1. Sumitomo Mitsui Trust Asset Management

## Assets under management (AUM) (\*1)



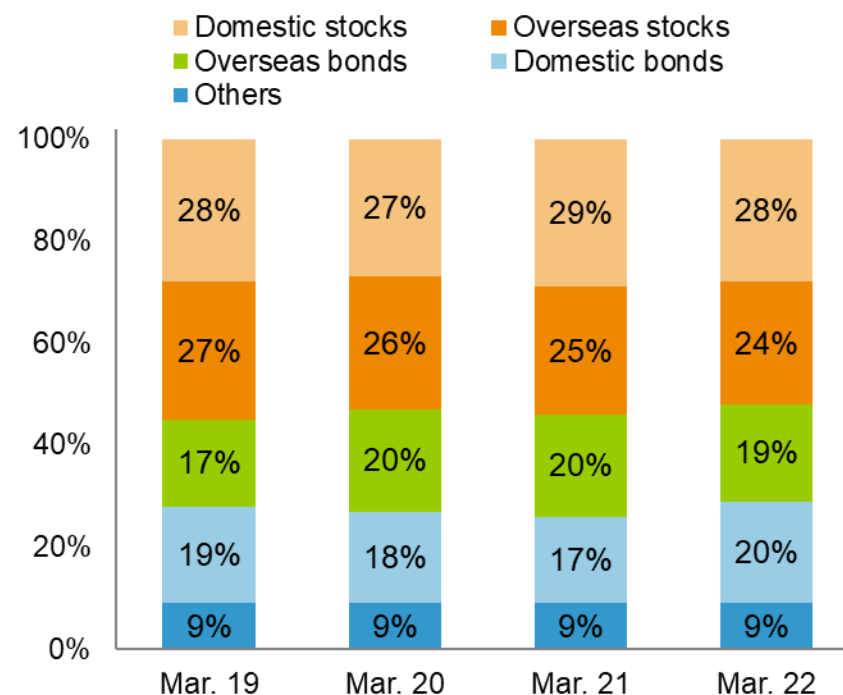
	(Yen bn)	FY19	FY20	FY21
Change of AUM (*1)		(4,646.8)	20,051.8	5,750.9
Domestic retail investors		87.3	1,217.1	433.1
Domestic institutional investors (Investment trust)		(136.8)	1,264.2	766.0
Domestic institutional investors (Non investment trust)		(4,408.6)	16,813.9	3,967.2
International institutional investors, etc.		(188.7)	756.5	584.5

(\*1) Partially include AUM managed by SuMi TRUST Bank

## P/L

(Yen bn)	FY20	FY21	Change
Net business profit	10.9	11.1	0.1
Ordinary income	10.2	9.5	(0.7)
Net income attributable to owners of the parent	6.9	6.4	(0.5)

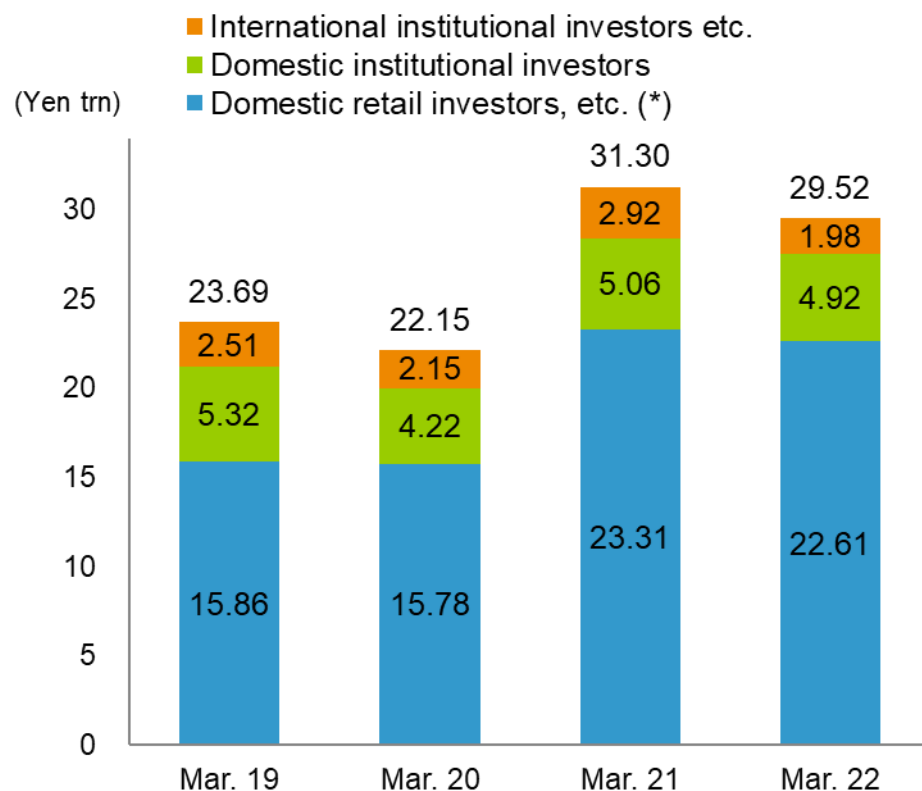
## Breakdown of AUM by asset type (\*1,2)



(\*2) Calculation method changed from Mar 2020. New method applied for Mar 2019

## Financial business in group companies 2. Nikko Asset Management (Consolidated)

### Assets under management (AUM) (Consolidated)



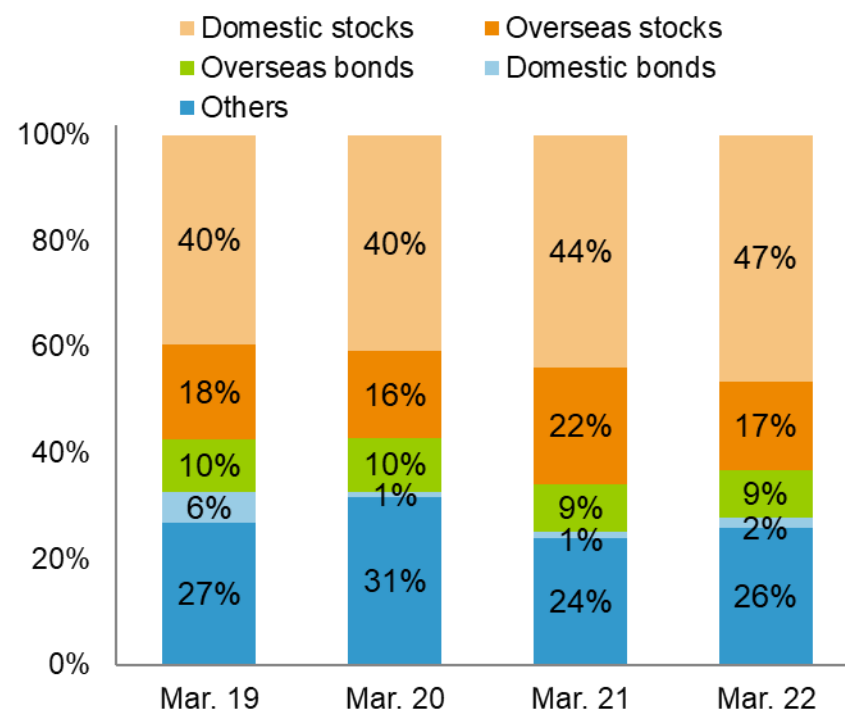
	(Yen bn)	FY19	FY20	FY21
Change of AUM		(1,540.4)	9,142.9	(1,776.9)
International institutional investors, etc.		(356.1)	768.2	(935.9)
Domestic institutional investors		(1,107.8)	845.5	(142.6)
Domestic retail investors, etc. (*)		(76.5)	7,529.2	(698.4)

(\*) Including ETF, MMF

### P/L

(Yen bn)	FY20	FY21	Change
Net business profit	14.8	21.2	6.4
Ordinary income	17.5	29.8	12.3
Net income attributable to owners of the parent	13.0	18.5	5.5

### Breakdown of AUM by asset type



# Financial business in group companies 3. SBI Sumishin Net Bank (Consolidated)

## Major business figures

(Yen bn)	Mar. 21	Mar. 22	Change
Number of account (millions)	4.51	5.35	0.84
Deposits	6,291.7	7,112.5	820.8
Loans	4,584.6	5,390.8	806.1

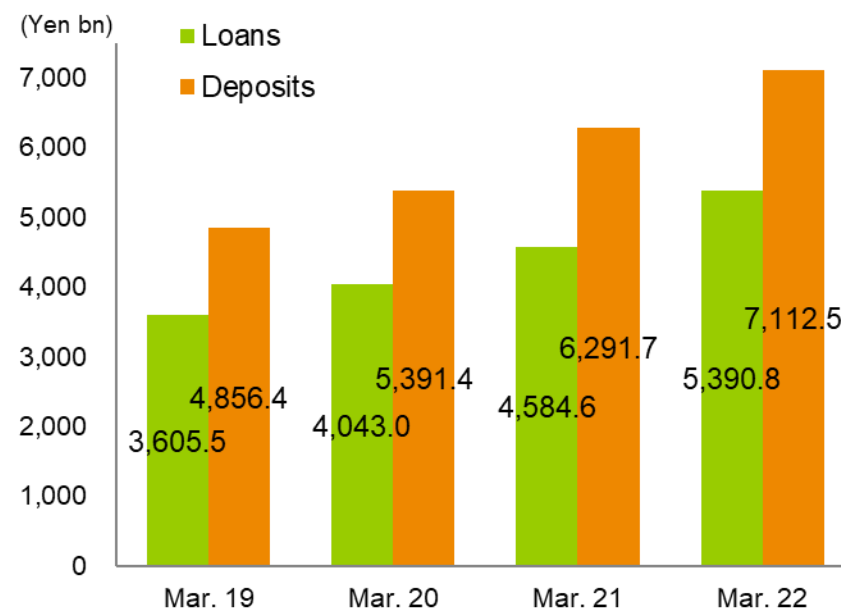
## P/L

(Yen bn)	FY20	FY21	Change
Net business profit	21.5	23.6	2.1
Ordinary income	20.7	23.2	2.5
Net income attributable to owners of the parent	13.9	17.1	3.1

## B/S

(Yen bn)	Mar. 21	Mar. 22	Change
Total assets	7,233.3	8,534.0	1,300.6
Net assets	134.1	145.3	11.2
Shareholders' equity	136.3	153.4	17.1

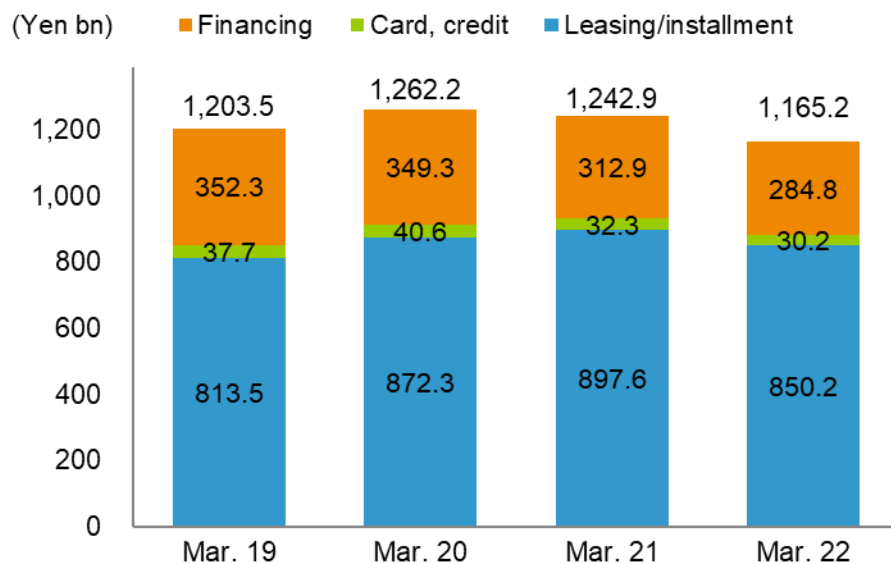
## Balance of Loans and deposits



## Financial business in group companies 4. Leasing, real estate-related finance, residential mortgage loans

### Sumitomo Mitsui Trust Panasonic Finance (Consolidated)

#### Operating assets

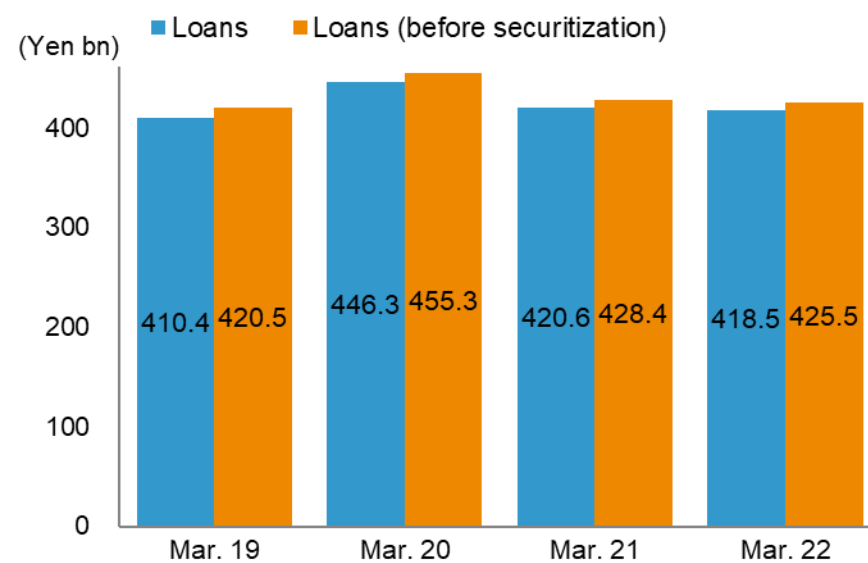


#### P/L

(Yen bn)	FY20	FY21	Change
Net business profit	9.7	10.4	0.6
Ordinary profit	8.4	10.6	2.1
Net income attributable to owners of the parent	5.5	7.3	1.8
Total credit costs	(0.9)	0.7	1.6

### Sumitomo Mitsui Trust Loan & Finance

#### Loan balance



#### P/L

(Yen bn)	FY20	FY21	Change
Net business profit	9.7	9.3	(0.3)
Ordinary profit	9.7	9.3	(0.3)
Net income	6.3	6.0	(0.2)
Total credit costs	(0.0)	(0.0)	0.0

(Supplement)  
Long-term time series tables

# Statements of income

<Consolidated>	(Yen bn)	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20	FY21
Net business profit before credit costs		284.6	285.8	316.7	318.3	232.3	270.5	282.2	289.0	294.7	346.0
Ordinary profit		255.0	258.0	292.4	278.0	196.3	232.6	256.4	257.6	183.1	229.7
Net income attributable to owners of the parent		133.7	137.6	159.6	166.9	121.4	153.9	173.8	163.0	142.1	169.0
<Non-consolidated>											
Net business profit before credit costs		210.2	211.8	245.7	249.1	150.5	189.7	231.4	206.8	206.5	242.0
Gross business profit		449.6	461.5	494.2	485.3	383.3	426.8	467.3	453.2	451.9	490.6
Net interest income and related profit		207.2	215.7	233.4	223.9	216.7	176.5	172.7	134.1	229.9	275.2
Net interest income		199.5	207.9	224.4	212.1	203.2	163.3	153.8	118.1	212.1	256.0
Trust fees from principal guaranteed trust a/c		7.7	7.8	8.9	11.8	13.4	13.2	18.8	16.0	17.7	19.1
Net fees and commissions and related profit		167.6	195.7	201.0	199.9	196.9	190.2	186.3	174.3	163.9	180.8
Net fees and commissions		85.3	104.2	110.8	111.5	116.1	108.6	104.3	90.5	78.8	89.4
Other trust fees		82.2	91.4	90.2	88.4	80.8	81.6	82.0	83.7	85.1	91.4
Net trading income		24.1	24.3	32.4	15.5	17.0	10.4	27.9	102.1	(33.2)	13.4
Net other operating income		50.6	25.6	27.2	45.9	(47.3)	49.5	80.3	42.5	91.3	21.1
Net gains on bonds		50.5	15.7	63.4	51.7	(96.9)	(5.7)	(3.8)	33.9	(7.8)	(17.8)
General and administrative expenses		(239.4)	(249.7)	(248.5)	(236.1)	(232.7)	(237.0)	(235.8)	(246.4)	(245.4)	(248.5)
Total credit costs		5.3	7.6	18.1	(14.1)	(24.9)	7.0	1.9	(34.7)	(6.3)	(42.4)
Other non-recurring profit		(24.9)	(31.0)	(33.7)	(16.1)	(8.2)	(23.8)	(24.3)	4.4	(86.2)	(48.8)
Ordinary profit		190.6	188.4	230.0	218.8	117.3	172.9	209.0	176.4	114.0	150.8
Extraordinary profit		(31.6)	(2.4)	(60.0)	(3.6)	(5.9)	(8.3)	(4.2)	1.0	15.6	(1.6)
Income before income tax		159.0	185.9	169.9	215.1	111.3	164.6	204.8	177.5	129.6	149.1
Total income taxes		(53.8)	(69.9)	(39.4)	(72.0)	(33.6)	(46.6)	(56.1)	(52.8)	(33.7)	(35.7)
Net income		105.1	116.0	130.5	143.1	77.6	117.9	148.6	124.7	95.9	113.3
Dividend on common share (Yen)		90	100	120	130	130	130	140	150	150	170

# Balance sheets

<Consolidated>		(Yen bn)	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Mar. 19	Mar. 20	Mar. 21	Mar. 22
	Loans and bills discounted		22,391.6	23,824.0	25,550.0	27,525.8	28,040.4	28,190.5	29,025.7	29,703.3	30,506.9	30,876.5
	Securities		6,346.0	5,764.4	4,813.3	4,926.2	5,127.7	5,537.6	5,759.5	6,437.5	6,983.4	7,879.2
	Total assets		37,704.0	41,889.4	46,235.9	58,229.9	65,453.7	68,356.7	57,029.1	56,500.5	63,368.5	64,633.2
	Deposits		23,023.8	24,123.3	25,079.7	26,701.9	36,000.8	37,351.8	31,903.5	30,688.9	33,467.6	33,230.1
	Negotiable certificates of deposit		4,103.5	5,100.1	6,570.5	7,130.6	7,326.6	6,563.3	6,328.6	5,860.2	7,160.5	6,587.9
	Total liabilities		35,373.5	39,448.3	43,518.9	55,525.4	62,662.0	65,484.4	54,298.7	53,909.6	60,646.0	61,887.9
	Capital stock		261.6	261.6	261.6	261.6	261.6	261.6	261.6	261.6	261.6	261.6
	Capital surplus		752.9	754.2	645.2	645.1	645.0	645.0	645.0	580.5	576.1	576.1
	Retained earnings		790.1	886.4	970.3	1,087.1	1,159.0	1,263.4	1,387.5	1,495.0	1,581.0	1,682.5
	Treasury stock		(93.1)	(0.5)	(17.0)	(27.0)	(34.0)	(42.2)	(51.2)	(2.8)	(2.8)	(2.7)
	Shareholders' equity		1,711.5	1,901.7	1,860.1	1,966.8	2,031.6	2,127.8	2,242.9	2,334.3	2,416.0	2,517.5
	Valuation difference on available-for-sale securities		161.5	229.6	505.4	467.5	476.8	516.6	467.4	351.4	329.4	277.6
	Total accumulated other comprehensive income		134.4	203.5	529.6	410.1	430.9	496.8	410.4	220.8	277.7	198.0
	Minority interests		484.4	335.6	326.9	327.1	328.4	246.8	75.8	34.5	27.7	28.7
	Total net assets		2,330.4	2,441.0	2,716.9	2,704.5	2,791.6	2,872.3	2,730.3	2,590.9	2,722.5	2,745.2
	Total liabilities and net assets		37,704.0	41,889.4	46,235.9	58,229.9	65,453.7	68,356.7	57,029.1	56,500.5	63,368.5	64,633.2

<Non-consolidated>			Mar. 13	Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Mar. 19	Mar. 20	Mar. 21	Mar. 22
	Loans and bills discounted		22,349.0	24,034.2	25,826.4	27,044.3	28,158.9	28,259.0	29,404.1	29,953.5	30,691.6	30,916.3
	Securities		6,531.2	5,971.2	5,039.6	5,311.2	5,518.9	5,972.3	6,091.8	6,625.0	7,090.3	7,951.1
	Total assets		35,294.9	39,122.6	42,705.4	50,256.5	50,969.2	53,161.4	55,223.7	54,596.7	61,322.3	62,530.0
	Deposits		22,885.7	24,072.9	24,855.5	26,467.4	29,019.3	29,392.2	31,744.1	30,537.4	33,174.2	32,898.7
	Negotiable certificates of deposit		4,222.9	5,304.1	6,758.0	7,254.1	7,523.2	6,758.9	6,546.2	6,112.9	7,444.1	6,809.6
	Total liabilities		33,410.2	37,091.4	40,476.9	47,971.3	48,659.5	50,789.1	52,951.9	52,579.3	59,272.8	60,478.7

(\*) As for derivative transaction, presentation treatment has been changed from net basis to gross basis since FY21 (a general treatment in the practical guidance for accounting for financial instruments)  
Following the change, figures in Mar. 2021 has been updated

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