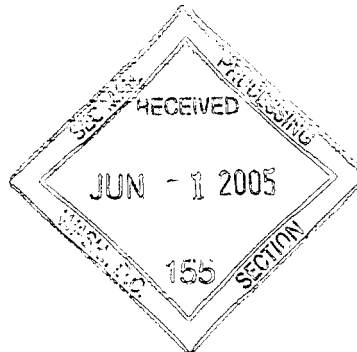


The Sumitomo Trust & Banking Co., Ltd.

NEW YORK BRANCH
527 MADISON AVENUE, NEW YORK, N.Y. 10022
TELEPHONE (212) 326-0600



05008720



May 31, 2005

Office of International Corporate Finance
Division of Corporate Finance
Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, D.C. 20549
U.S.A.

The Sumitomo Trust and Banking Company, Limited
Information Furnished Pursuant to
12g3-2(b) Under the Securities Exchange Act of 1934
File No.: 82-4617

SUPPL

Ladies and Gentlemen:

The Sumitomo Trust and Banking Company, Limited, a bank organized as a joint stock company under the laws of Japan (the "Bank"), pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934, as amended (the "Act"), hereby furnishes the following documents to the Commission:

Notice Regarding Establishment of "STB Wealth Partners Co., Ltd." and tie-up arrangements

Notice Regarding Information Meeting on Financial Results for FY2004 May 31, 2005

All information and documents submitted herewith are being furnished under Rule 12g3-2(b)(1) with the understanding that such information and documents will not be deemed to be "filed" with the Commission or otherwise subject to the liabilities of Section 18 of the Act, and that neither this letter nor the furnishing of such information and documents shall constitute an admission for any purpose that the Bank is subject to the Act.

PROCESSED

JUN 09 2005

THOMSON
FINANCIAL

Please acknowledge receipt of this letter by stamping the enclosed receipt copy and returning it in the enclosed postage-paid envelope.

Very truly yours,

The Sumitomo Trust and
Banking Company, Limited

By

A handwritten signature in black ink, appearing to read 'Tsukasa Tanigawa', written over a horizontal line.

Name: Tsukasa Tanigawa

Title: Joint General Manager

The Sumitomo Trust & Banking Co., Ltd.

NEW YORK BRANCH

527 MADISON AVENUE, NEW YORK, N.Y. 10022

TELEPHONE (212) 326-0600

RETURN RECEIPT REQUESTED

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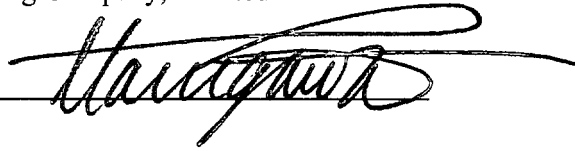
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Name: Tsukasa Tanigawa

Title: Joint General Manager

<For reference>

May 31, 2005

The Sumitomo Trust & Banking Co., Ltd.

Establishment of “STB Wealth Partners Co., Ltd.” and tie-up arrangements

The Sumitomo Trust & Banking Co., Ltd. (STB) decided establishing a specialized consulting company to provide a wide array of services to meet various needs of wealthy customers.

The new company plans to provide know-how about due diligence and monitoring of financial products and services specialized for wealthy customers, fully utilizing expertise in corporate trust businesses as well as asset management and custody services such as inheritance in addition to family-owned company succession advice developed through private banking business.

Furthermore STB has agreed to tie up with Sumitomo Life Insurance Company and Mitsui Sumitomo Insurance Co., Ltd. STB continues to consider the possibilities of tie-ups with other financial institutions such as Securities brokers. Other than financial institutions, STB agreed to tie up with M&I Art System Co., LTD., one of the major artworks appraisal companies. Through such tie-up arrangements, the new company can not only access to broader customer base but also build highest quality services of “Open-platform” type consulting by mutual use of each company’s capability.

Profile of STB Wealth Partners Co., Ltd.

1. Company name: STB Wealth Partners Co., Ltd.
2. Location of head office: Chuo-ku, Tokyo
3. Capital: 155 million yen
4. Shareholders: STB 100%
5. Scope of Business:
 - Financial consulting services to wealthy customers
 - Management consulting services to family-owned companies
 - Other services related the above
6. Start of Business (Plan): June 13, 2005
7. Board members (Plan): President: Yoshikazu Tanaka
8. Number of employees (including executives): Approximately 17 members (during the first fiscal year)

For further information, please contact

Koichi Onaka, Head of IR Office, Financial Management Dept.

Telephone: +81-3-3286-8354 Facsimile: +81-3-3286-4654



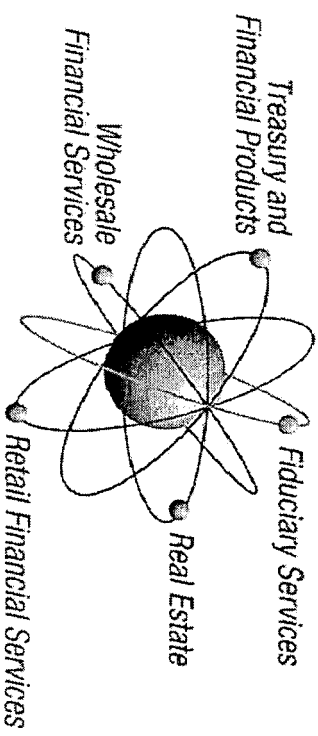
SUMITOMO
TRUST

住友信託銀行



Information Meeting
on
Financial Results for FY2004

May 31, 2005



Financial results for FY2004
Forecast for FY2005

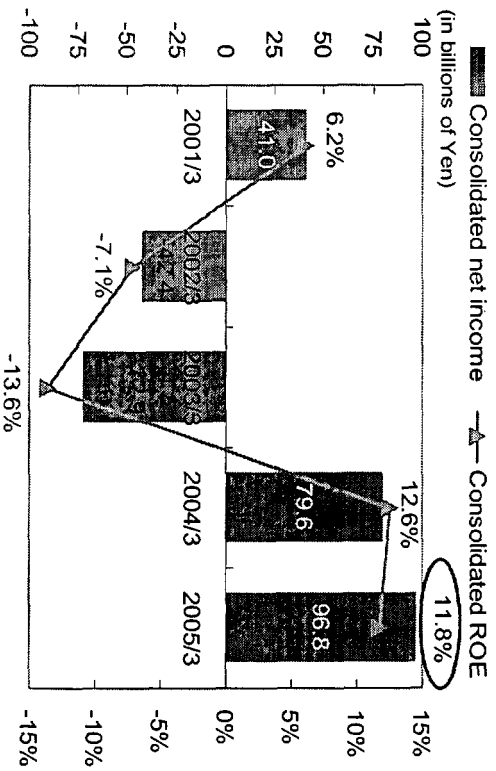


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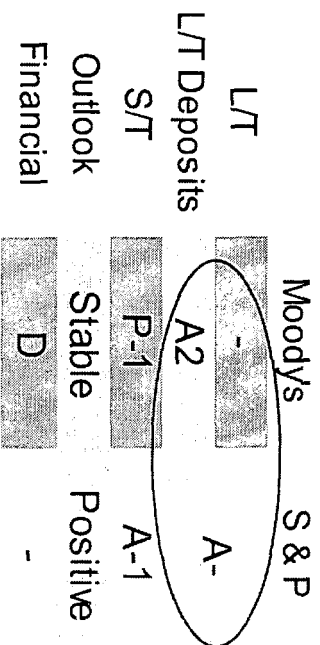
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Financial targets

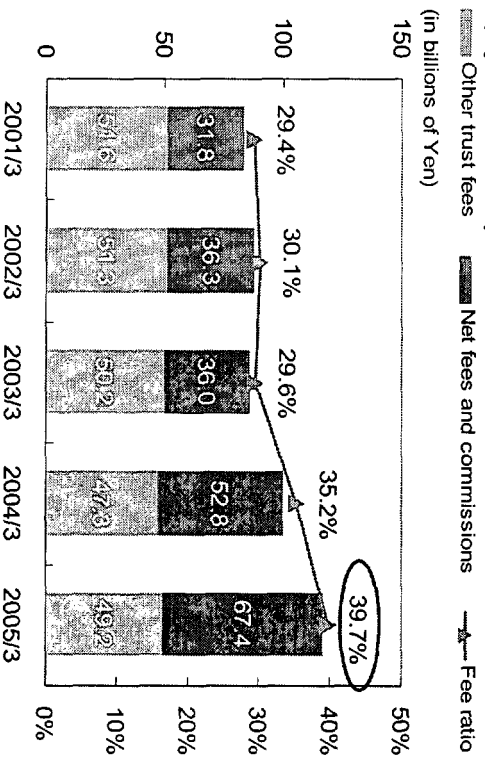
► Consolidated ROE: Over 10% (by Mar. 2007)



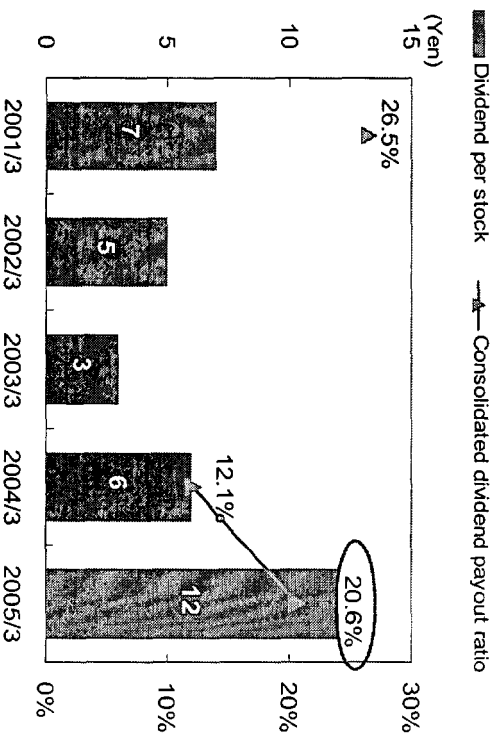
► Long-term credit rating: A or above (by Mar. 2007)



► Fee revenue ratio (Consolidated): Over 50% (by Mar. 2007)



► Dividend payout ratio: Over 20%



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FY2004 financial results (2004/4 - 2005/3)

<Non-consolidated>	FY2004		Forecast		Change	FY2003		Change	FY2004
	(in billions of Yen)	(A)	(B)	announced in 2004/11		(A)-(B)	(C)		
Net business profit before credit costs		148.2	140.0	8.2	145.0	3.1	2.2%		
Gross business profit before credit costs		262.5	-	-	257.0	5.5	2.2%		
General and administrative expenses		114.3	-	-	111.9	2.3	2.1%		
Personnel expenses		44.9	-	-	46.4	-1.5	-3.2%		
Non-personnel expenses		62.7	-	-	60.7	2.0	3.3%		
Net non-recurring profit		-21.5	-	-	-18.2	-3.2	-18.1%		
Net gains on stocks		13.6	-5.0	-4.9	25.6	-12.0	-46.9%		
Other non-recurring profit ※		-23.6	-	-	-24.7	1.1	4.5%		
Net operating profit		120.5	135.0	-14.4	122.1	-1.5	-1.2%		
Extraordinary items		19.4	-	-	3.8	15.5	399.3%		
Reversal of reserves		19.1	-	-	1.9	17.1	862.4%		
Net income		84.7	80.0	4.7	73.9	10.7	14.6%		
Credit costs		-1.4	0.0	-1.4	21.8	-23.3	-106.8%		
* Main items include Net transfer to reserve for losses on investment securities (14.9 bn. yen) and Amortization of net actuarial losses/prior service cost (5.1 bn. yen)									
<Consolidated>									
(in billions of Yen)									
Net business profit before credit costs		161.1	-	-	153.6	7.5	4.9%		
Net operating profit		134.1	145.0	-10.8	135.6	-1.5	-1.1%		
Net income		96.8	85.0	11.8	79.6	17.2	21.6%		
Consolidated EPS (fully diluted)		58.07 yen	-	-	48.33 yen	+9.74 yen	-		
Tier 1 ratio		7.23%	-	-	7.07%	+0.16 point	-		
Dividend per stock		(Projected) 12 yen	10 yen	+2 yen	6 yen	+6 yen	-		



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Credit costs breakdown

	(in billions of yen)			
	FY2003	FY2004	1HFY2004	2HFY2004
Banking a/c	17.1	-7.5	-16.2	8.7
Write-offs, sales	19.1	11.5	0.6	10.9
Reversal of reserves	-1.9	-19.1	-16.9	-2.1
Trust a/c	4.6	6.1	3.1	2.9
Total credit costs	21.8	-1.4	-13.1	11.6
Net transfer to reserve for losses on investment securities	4.7	14.9	-	14.9
Actual credit costs	26.6	13.4	-13.1	26.6

- Migration to worth categories : approx. 17 billion yen
- Final disposal : approx. -8 billion yen
- Decrease of loan balance of special mention and substandard categories : approx. -16.0 billion yen
- Reserve on preferred shares acquired through debt equity swap
- Mainly write-off for 2HFY2003 and 1HFY2004



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Breakdown of profit by business group

(in billions of Yen)	Non-consolidated				Consolidated			
	Gross business profit before credit costs		Net business profit before credit costs		Gross business profit before credit costs		Net business profit before credit costs	
	FY2004	FY2003	Change	% Change	FY2004	FY2003	Change	% Change
Wholesale financial services	87.8	87.7	0.1	0.1	67.1	66.2	0.9	1.4
Stock transfer agency services	5.9	5.3	0.6	11.3	3.6	2.3	1.3	56.5
Retail financial services	65.7	55.5	10.2	15.6	14.4	4.6	9.9	68.0
Treasury and financial products	47.3	56.5	-9.2	-19.8	38.2	47.2	-9.1	-23.7
Fiduciary services	33.9	33.6	0.3	0.9	18.9	20.0	-1.0	-5.0
Pension asset management	28.8	29.5	-0.7	-2.4	15.6	17.7	-2.2	-12.4
Securities processing services	5.1	4.1	1.0	24.4	3.4	2.3	1.1	47.8
Real estate	23.7	18.1	5.7	31.5	16.5	11.0	5.5	50.0
Others (*)	4.2	5.7	-1.5	-25.9	-6.9	-4.0	-2.9	72.5
Total	262.5	257.0	5.5	2.1%	148.2	145.0	3.1	2.1%

* Changed managerial accounting grouping. Net of dividend income, cost of dividend sourcing and head office expense is included.

Net fees and commissions (Consolidated, Banking a/c)

(in billions of Yen)	FY2004	FY2003	Change	% Change
Net fees and commissions (Consolidated)	67.4	52.8	14.6	28%
Domestic net fees and commissions	63.4	50.8	12.6	25%
Wholesale financial services	16.3	15.7	0.6	4%
Retail financial services	15.3	9.8	5.5	57%
Stock transfer agency services	18.6	15.2	3.4	23%
Real estate	25.4	20.6	4.8	23%
Fees paid to JTSB	-12.4	-11.3	-1.0	9%
International net fees and commissions	4.1	2.1	2.0	98%

Net fees and commissions

- ▶ Syndicated loan, Non recourse loan
 - ▶ Individual annuity, Mutual fund
 - ▶ Stock transfer agency services
 - ▶ Real estate brokerage, Real estate administration
 - ▶ Outsourcing fee (paid), Brokerage fee (paid)
- Other trust fees**
- ▶ Corporate pension, public pension, pension tokkin
 - ▶ Securities processing services (Tokkin, Mutual fund, Security trust)
 - ▶ Asset securitization, real estate securitization, land trust

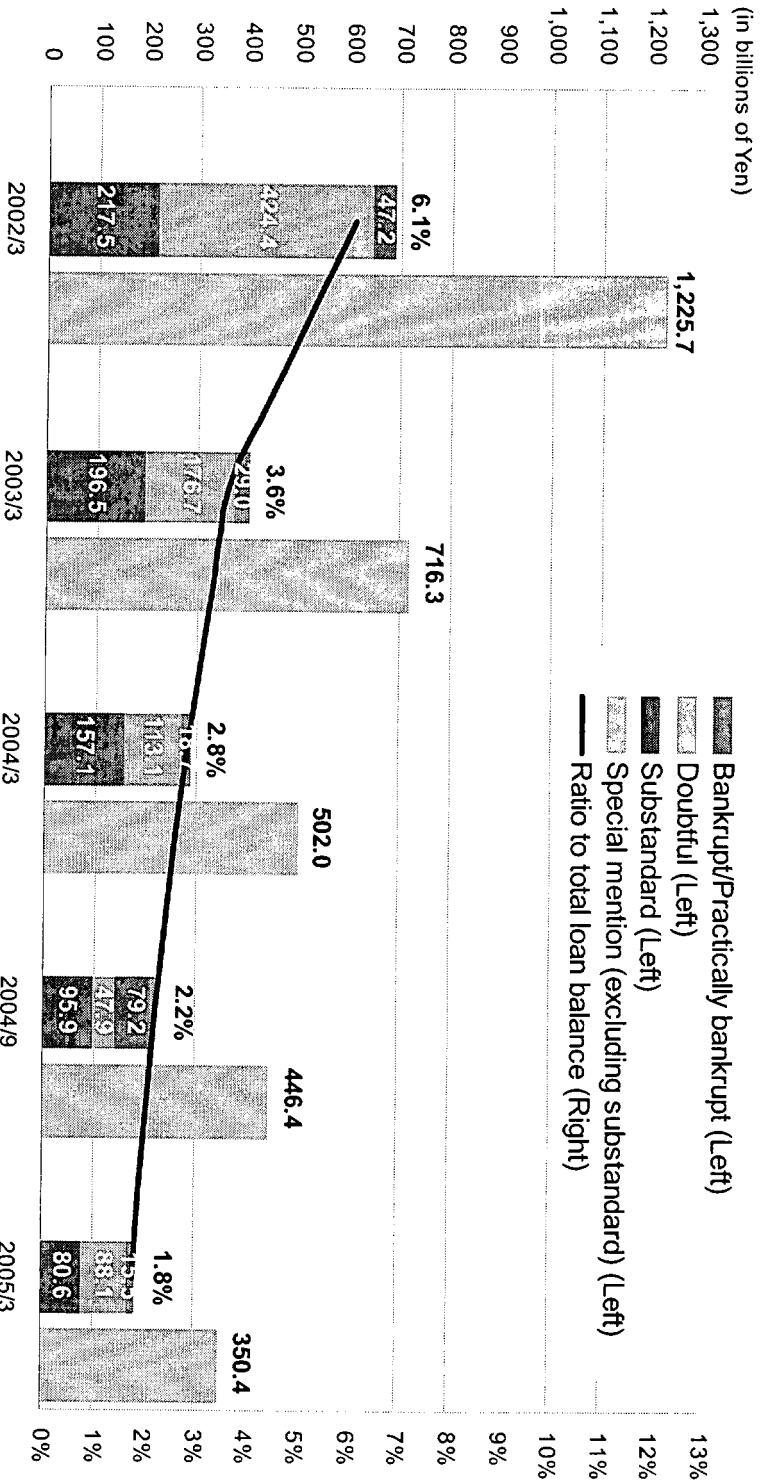


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Non-performing loans

▶ Change in balance of NPLs (Banking a/c and principal guaranteed trust a/c combined: Non-consolidated)



▶ Collateral/Reserves (Banking a/c: Non-consolidated) as of Mar. 2005

	Coverage ratio (*1)	Reserve ratio (*2)	Change
Bankrupt/Practically bankrupt	100%	100%	-
Doubtful	93%	82%	-2%
Substandard	66%	31%	-9%

*1 (Guarantee and collateral+Specific loan loss reserves) / Total loan balance

*2 Specific loan loss reserves / (Total loan balance - Guarantee and collateral)

	Reserve ratio	Change
Special mention	7.6%	-2.8%
Substandard debtors	15.6%	-2.3%
Against uncovered portion	32.2%	-10.4%
Special mention debtors (excluding loans to substandard debtors)	5.9%	-2.3%
Ordinary debtors	0.1%	0.0%



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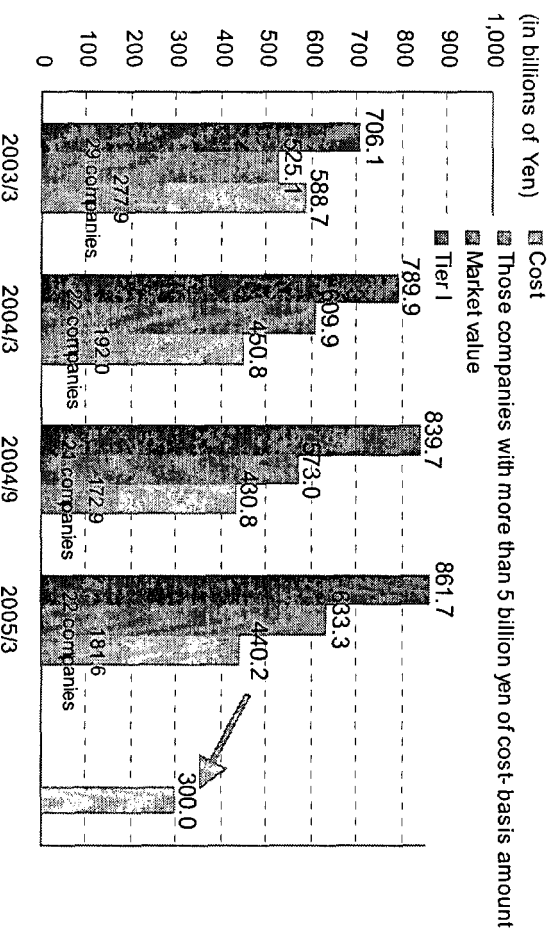
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Securities portfolio

▶ Change in cost and net unrealized gains/ losses of securities (for securities market price available)

(Consolidated/after devaluation)	Cost				Net unrealized gains/losses			
	(in billions of Yen)							
	Mar. 2005 (A)	Mar. 2004 (B)	(A) - (B)	Mar. 2005 (G)	Mar. 2004 (D)	(C) - (D)		
Held-to-maturity debt securities	822.6	10.3	+812.2	+4.6	+0.3	+4.3		
Available-for-sale securities	3,115.6	3,117.4	-1.8	+193.0	+160.5	+32.5		
Stocks	440.2	450.8	-10.5	+193.1	+159.0	+34.0		
Bonds (JGB)	957.1	1,165.2	-208.1	+3.3	-8.9	+12.2		
Foreign bonds and others	1,718.2	1,501.3	+216.8	-3.4	+10.3	-13.7		

▶ Change in balance of Stocks (for securities market price available) (Consolidated/after devaluation)



▶ Change in balance of Stocks (Non-consolidated)

	(in billions of Yen)
Book Value as of March 31, 2004	713.3
Book Value as of March 31, 2005	758.1
Change	+ 44.7
Purchase	+ 40.7
Sales	-30.7
Losses on devaluation of stocks	-4.2
Change in investments in affiliates	+ 4.9
Unrealized gains/losses	+ 34.0

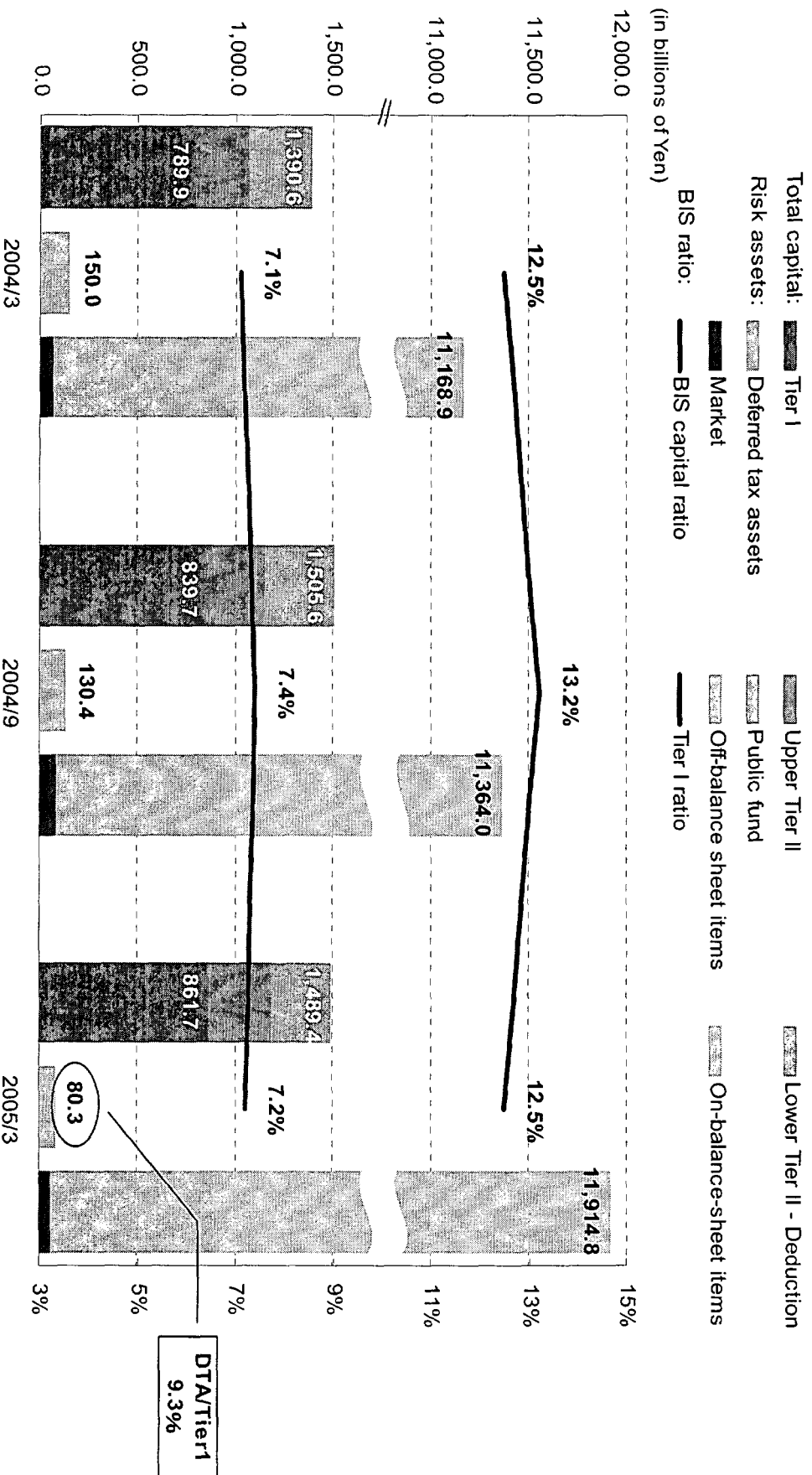


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Capital

Change in balance of total risk adjusted assets and total capital



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Forecast for FY2005

	(in billions of Yen)		Forecast for FY2005	
	FY2004 Actual	Full FY2005	1HFY2005	
<Non-consolidated>				
Net business profit before credit cost	148.2	150.0	70.0	
Credit costs	-1.4	20.0	10.0	
Net non-recurring items	-9.9	-10.0	-5.0	
Net operating profit	120.5	120.0	55.0	
Net income	84.7	72.0	33.0	
<Consolidated>				
Net operating profit	134.1	140.0	65.0	
Net income	96.8	80.0	37.0	
Dividend per common stock (yen)	12.00	12.00	6.00	
Dividend payout ratio	21%	25%	-	



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Division Performance

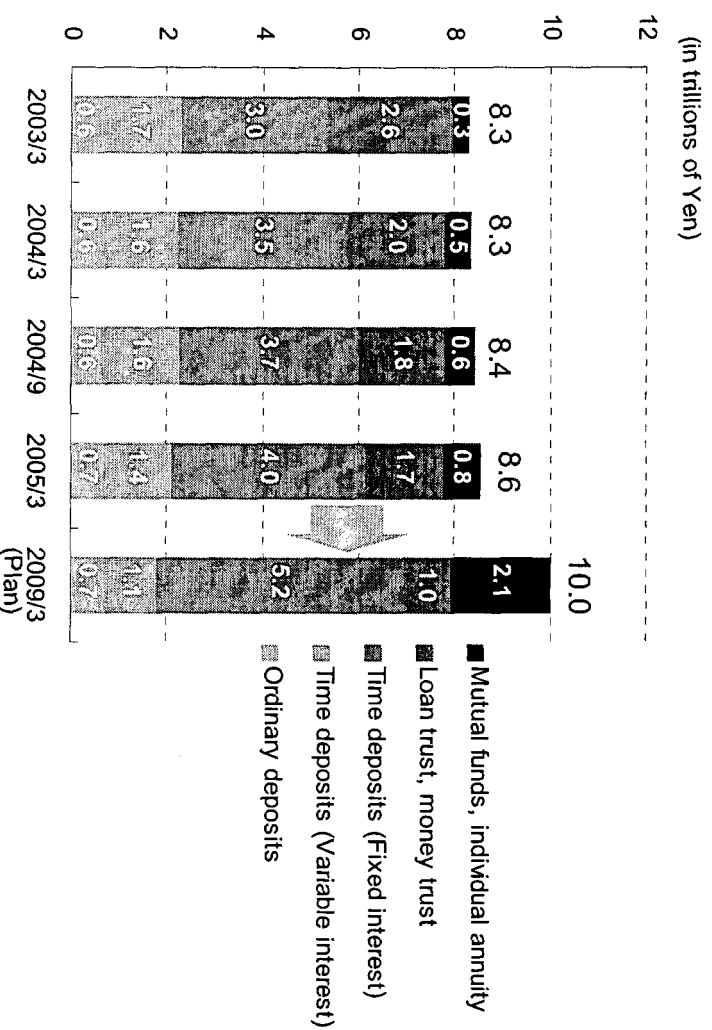


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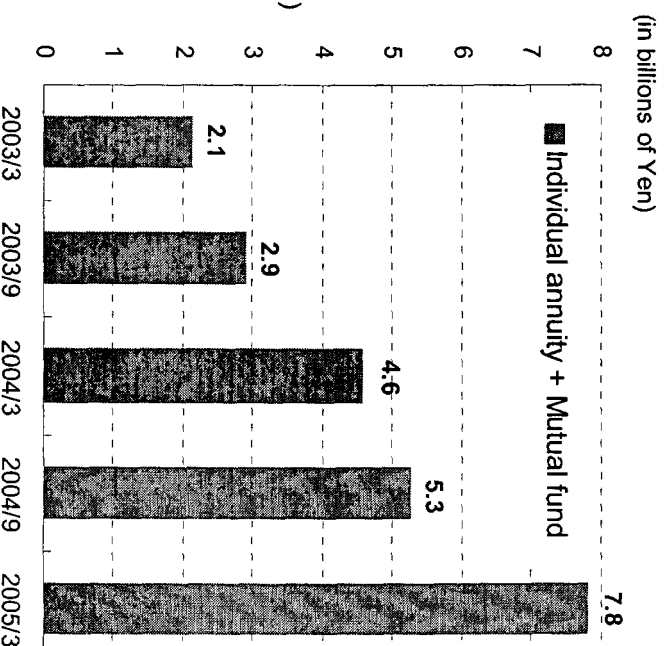
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Retail financial services

▶ Volume of plan for depositary assets



▶ Fee revenue of mutual fund and individual annuity



- ▶ Increased total depositary assets
- ▶ Balancing the volume of deposits and sales of mutual fund and individual annuity
- ▶ Introducing new products = Good select (launched in April 2004, 1 trillion yen as of Mar. 2005)
 - ⇒ Increased deposits total, when excluding loan trust and money trust
- ▶ Increased fee revenue by selling mutual funds and individual annuity

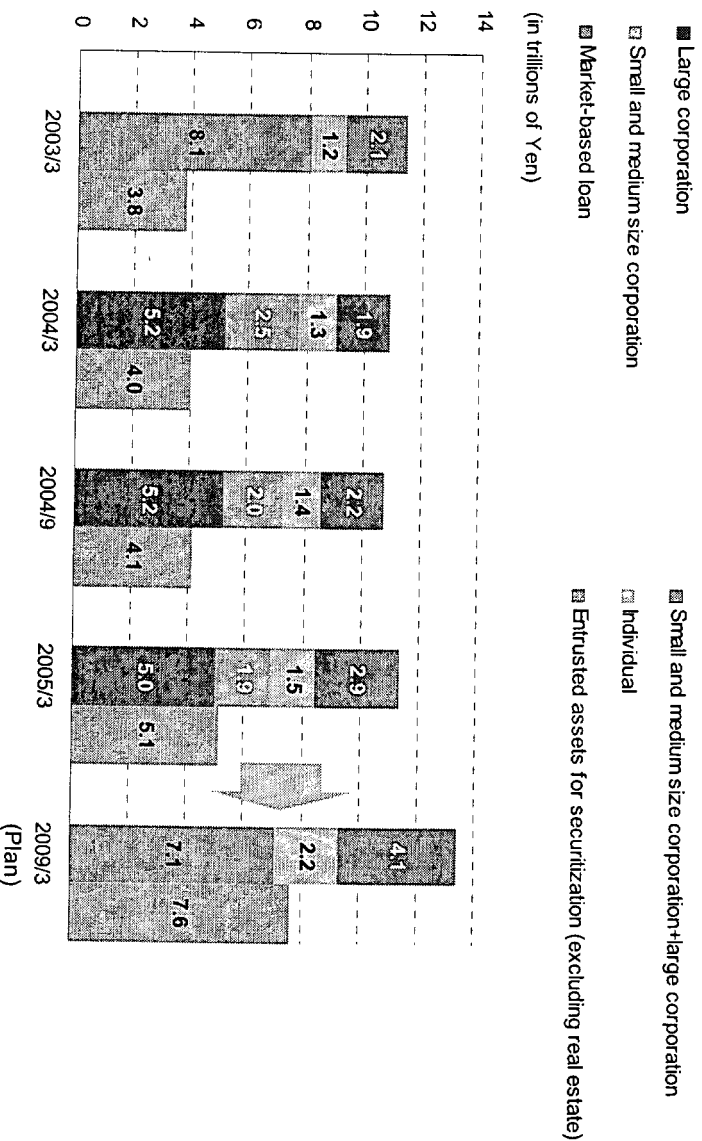


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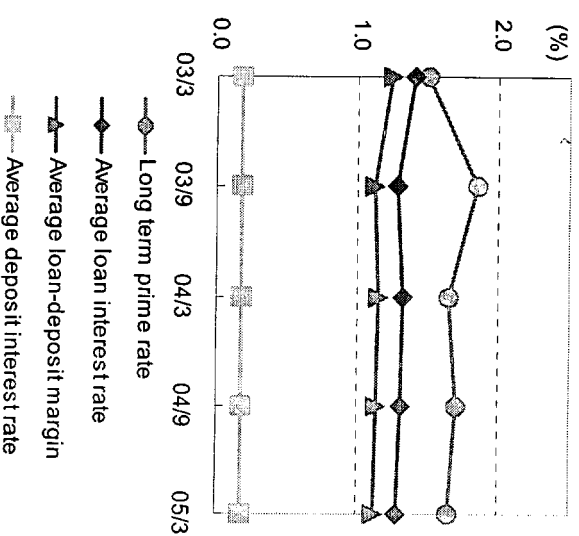
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Loan business/Loan deposit margin

► Change in balance of loans



► Loan deposit margin



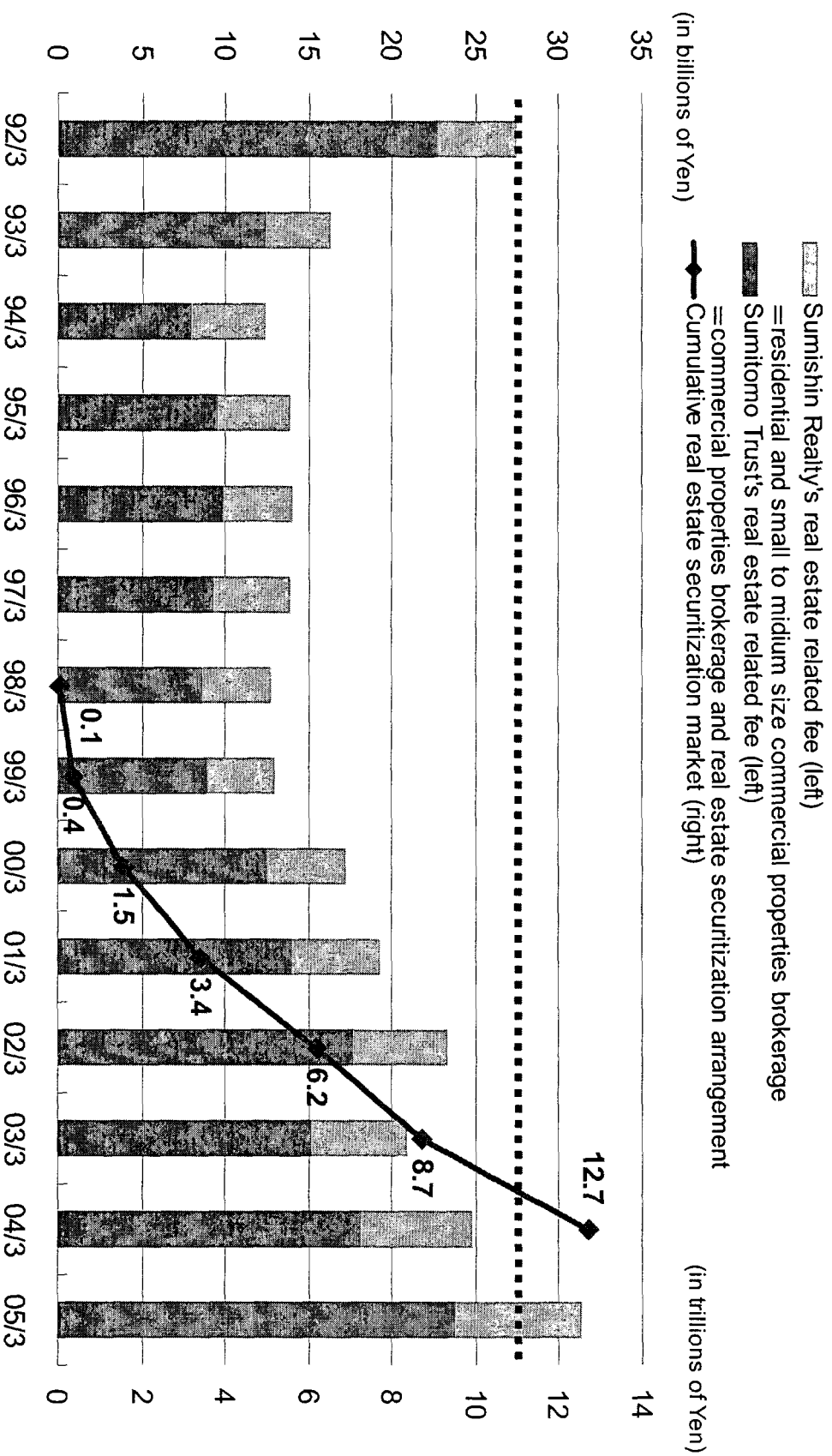
Amount of market-based loans
(in billions of Yen)

	2005/3	2004/9	2004/3
Non recourse loan/ Project finance	766.1	575.8	510.2
Syndicate loan/ Loan purchase in secondary mkt, ABS	1,188.1	901.3	760.4
Overseas branches	896.1	758.3	629.5
Total	2,850.3	2,235.4	1,900.1

	FY2004	
		Change
Gross margin	1.06	0.08
Average interest yield earned	1.25	0.03
Average interest yield paid	0.19	-0.05
Loan-deposit margin	1.12	-0.03
Average loan interest rate	1.29	-0.03
Average deposit interest rate	0.17	0.00

Growth of real estate business

▶ record-high fee revenue



Source: Ministry of Land, Infrastructure and Transport

▶ Interest income from real estate non-recourse loans is not included.

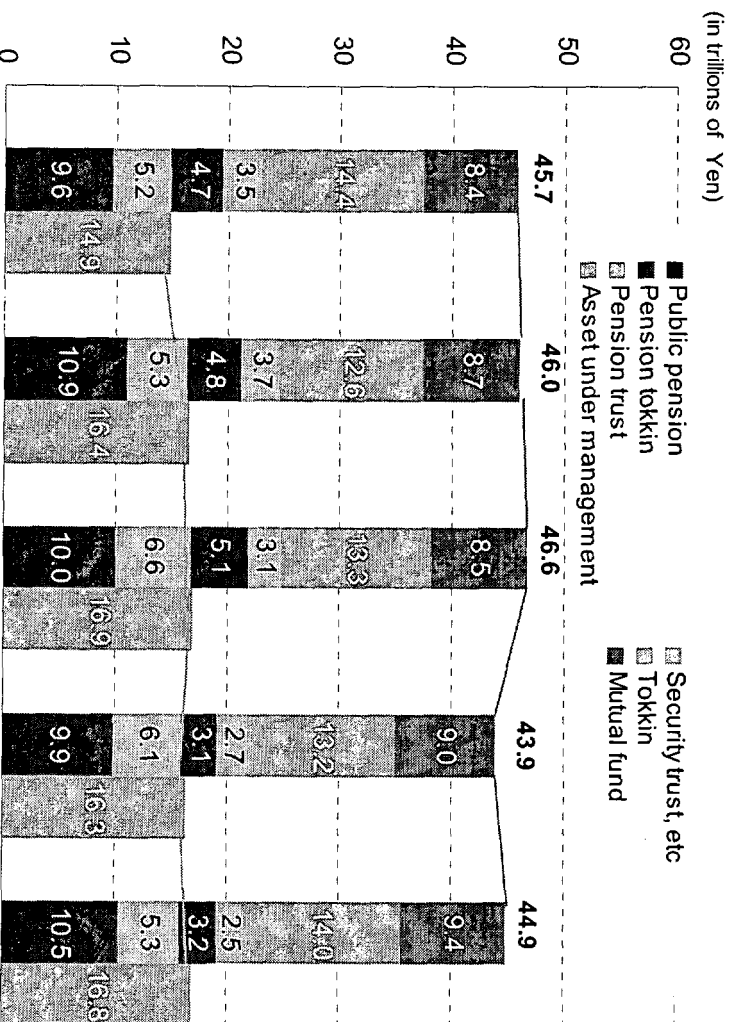


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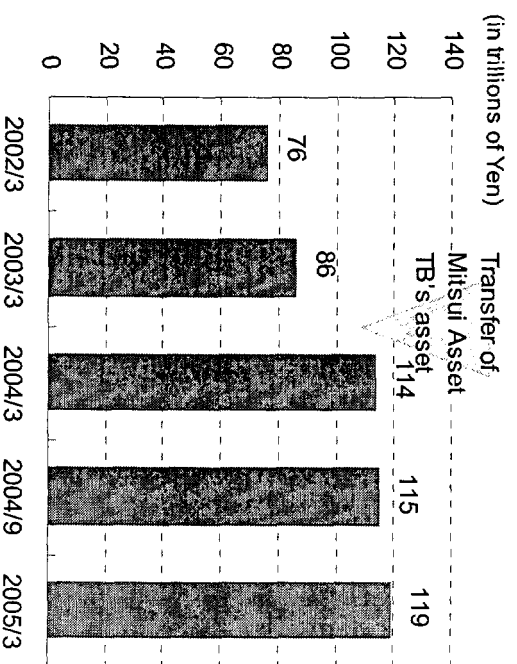
Fiduciary business I

▶ Volume of entrusted assets (ending balance)



- ▶ Cost basis: mutual fund, tokkin and public pension
- ▶ Mark-to-market basis: securities trust, pension tokkin and pension trust
- ▶ The balance of asset under management is total of pension trust, public pension, investment trust managed by STB Asset Management, etc.

▶ Volume of Japan Trustee Services Bank



▶ Specific reasons for decline in FY2004

- Pension tokkin
 - A few large clients changed the contact to JTSB directly.
- Pension trust
 - "Daiko henjyo"
 - A few large clients changed the contact from trust agreement to investment advisory agreement.



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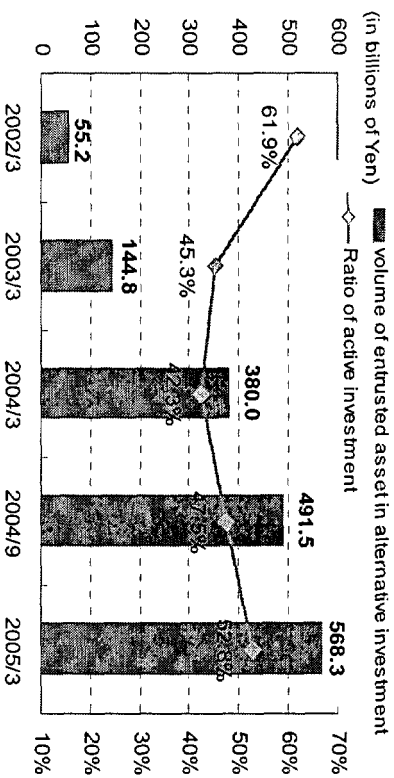
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Fiduciary business II

► Pension and asset management

- Enhance franchise by superior consulting expertise in planning and investment as well as offering multi-products

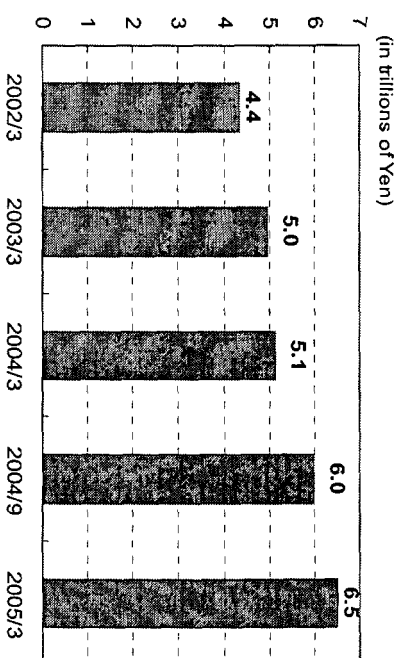
- Ratio of active investment (Corporate Pension)
- Volume of entrusted asset in alternative investment



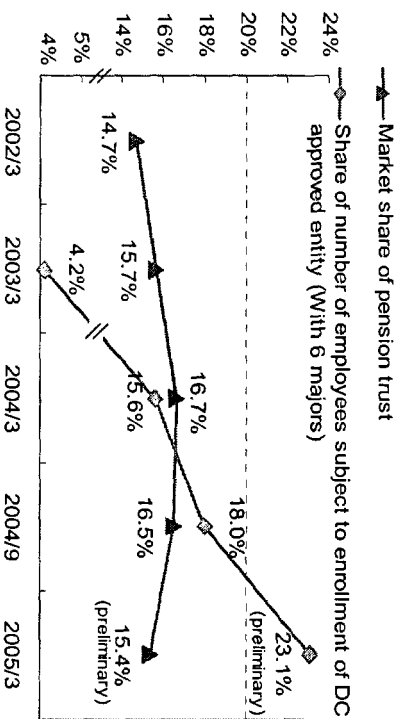
► Securities processing services

- Shift resources to growing areas such as investment trust, global custody and securities lending business

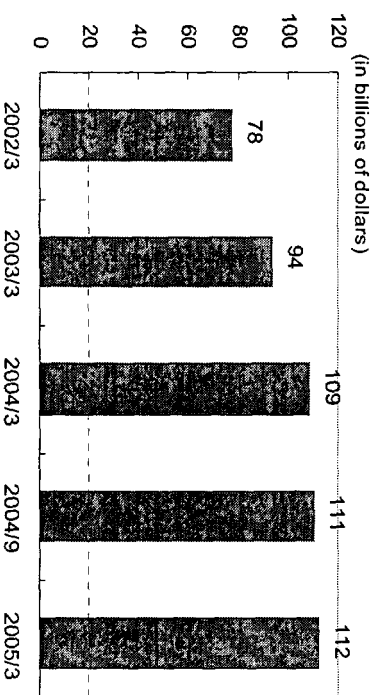
- Volume of equity investment trust



- Market share of Pension trust and Defined Contributed (DC) pension plan



- Volume of Global Custody (Sumitomo Trust USA)



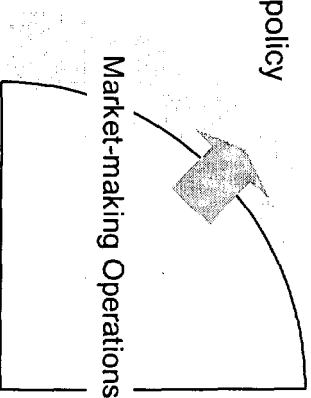
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Diversify revenue sources of Treasury and financial products

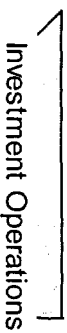
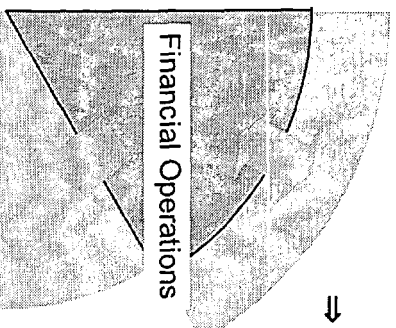
▶ Market-making operations

- Enhance market-making ability for interest and forex products
- ⇒ - Cost reduction
- Aggressive pricing policy



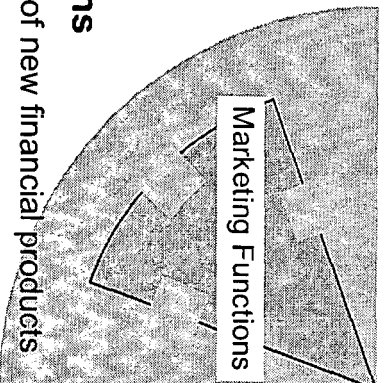
▶ Financial operations

- Manage potential market risks involved in the overall balance sheet
- ⇒ Volatility of
 - Cross-shareholdings
 - Deposit margin
 - Credit risk



▶ Marketing functions

- Creation and sales of new financial products
- ⇒ Increase lineup of foreign currency deposits
- ⇒ Establish market-risk consulting service



▶ Proprietary investment

- Pursue absolute return by proprietary investment
- ⇒ Expand investment products to equities, forex and commodities
- ⇒ Diversify investment portfolio through FoFs



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The key strategy

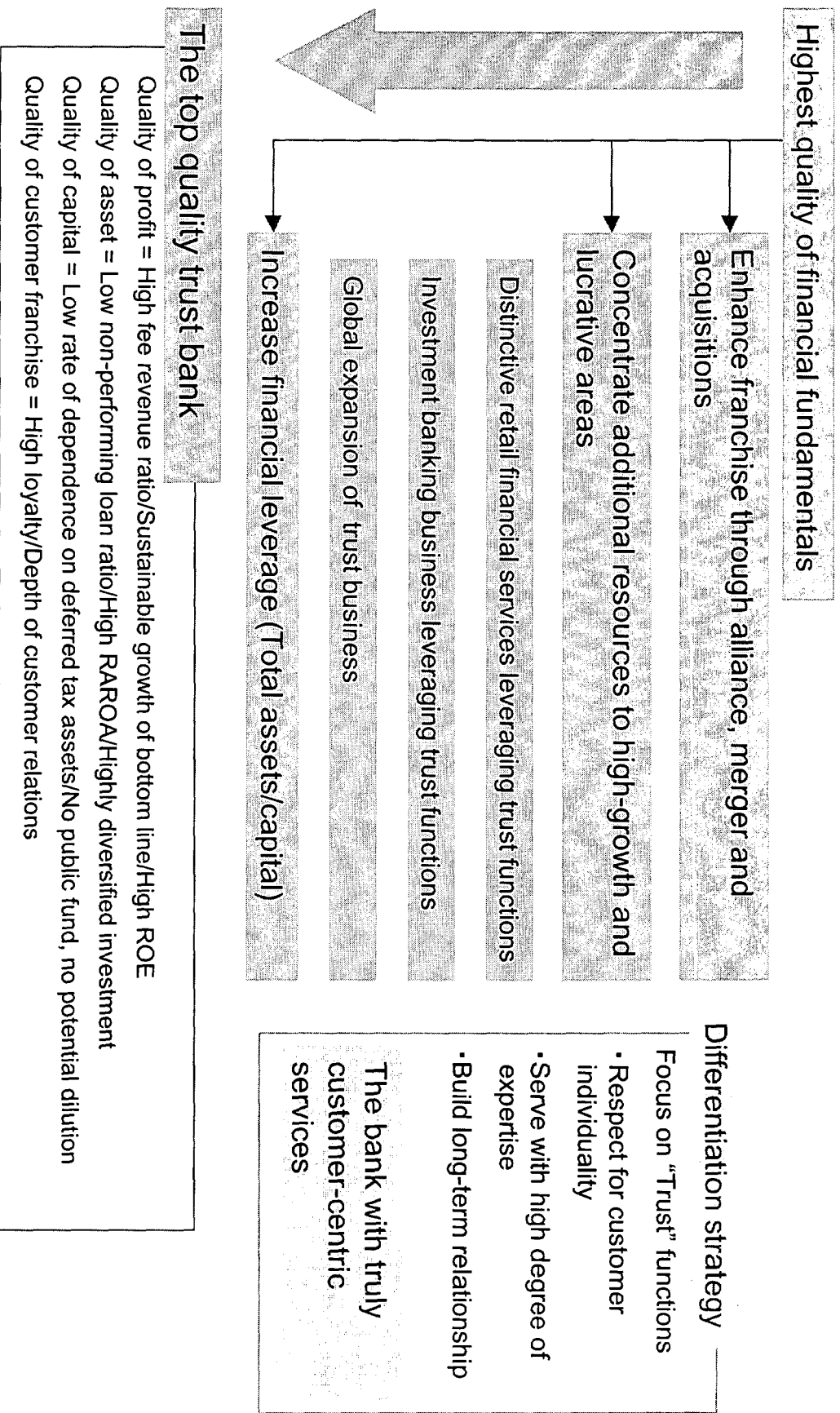


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Growth strategy

▶ Accelerate moves to new growth

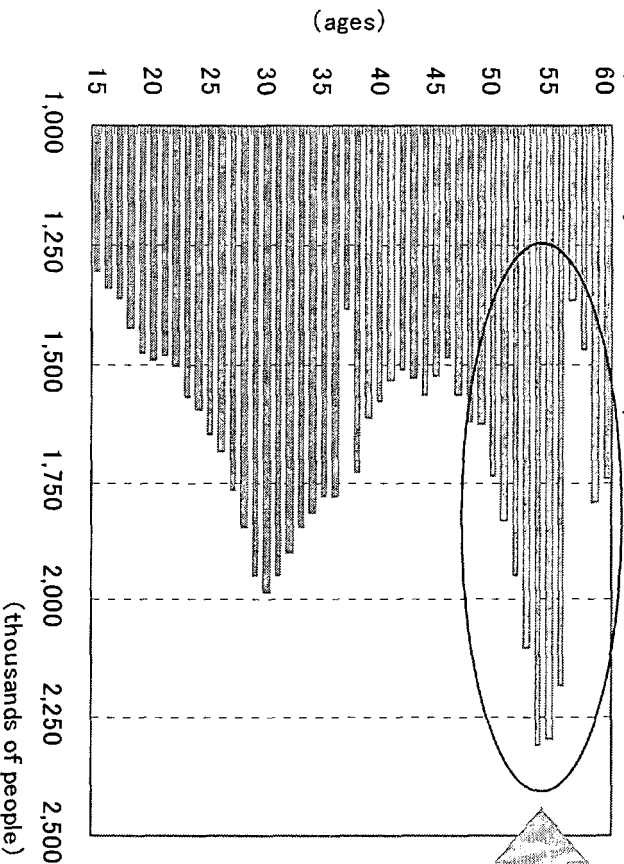


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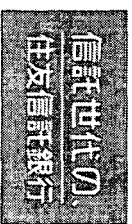
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Retail business strategy - Mass retail

▶ Population dynamics in Japan (as of Oct. 1, 2003)

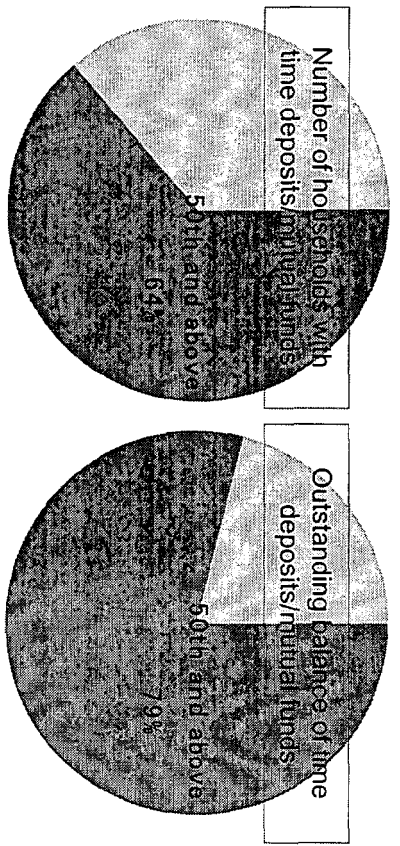


Source : Ministry of Internal Affairs and Communications



“Trust generation”
= Baby boomers

▶ Composition ratio of our clients by generations



▶ Focus on “Trust generation”

Retirement allowances and inherited assets

Consulting services



▶ Access to “Trust generation”

- Television commercials
- New branches in metro area
- Marketing tie-ups and trust agencies
- Work-place market
- Telephone and internet banking capacity

▶ Appeal to “Trust generation”

- Product Lineup Expansion
 - Remodeling of branches (private consulting spaces)
 - Sharing of branch offices with Sumishin Realty*
- * Residential and small to medium size commercial properties brokerage company



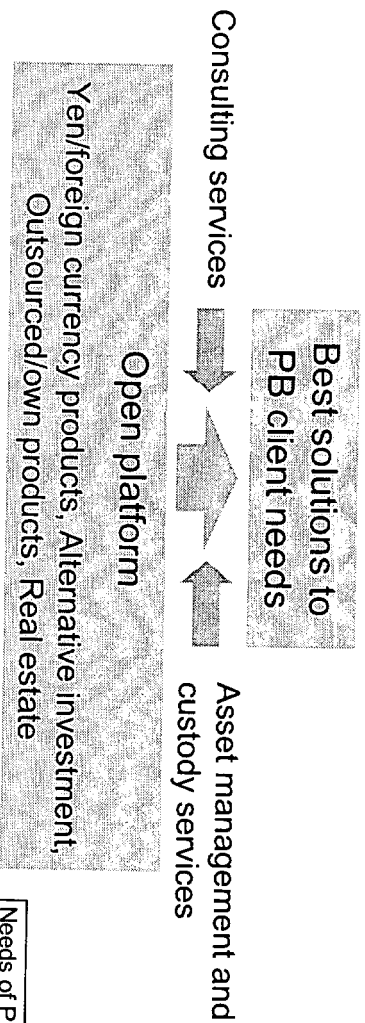
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Retail business strategy - Private Banking

▶ Basic strategies

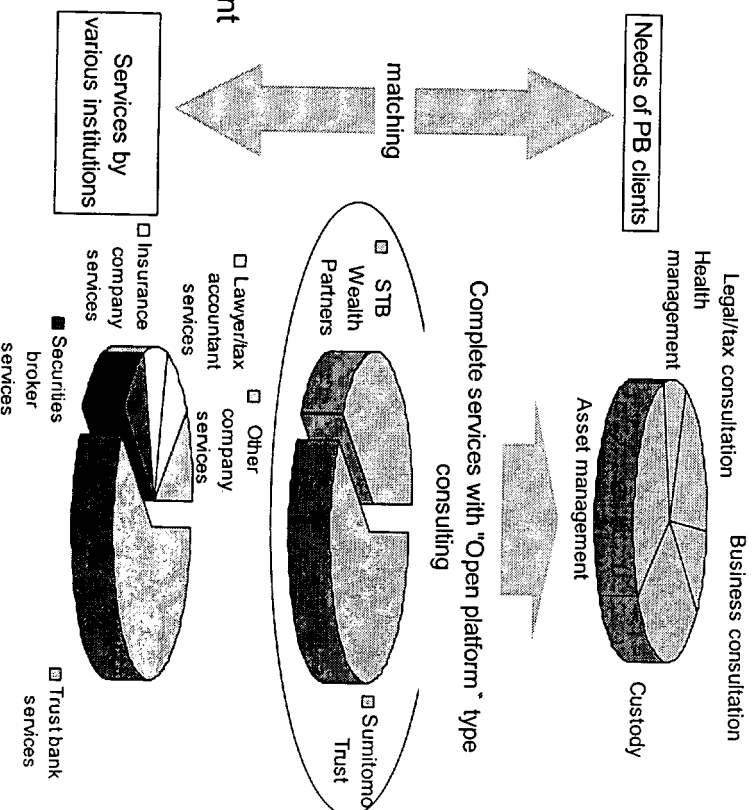
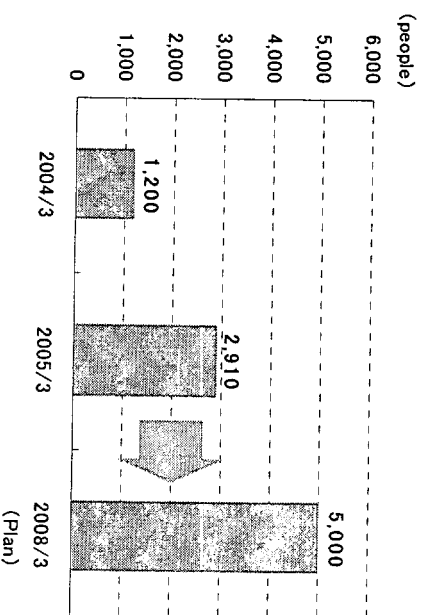
- Targeting customers with total assets of 500 million yen
- 32 private bankers take in charge directly
- Servicing with know-how developed through corporate trust business



▶ Strengthen competitiveness and profitability

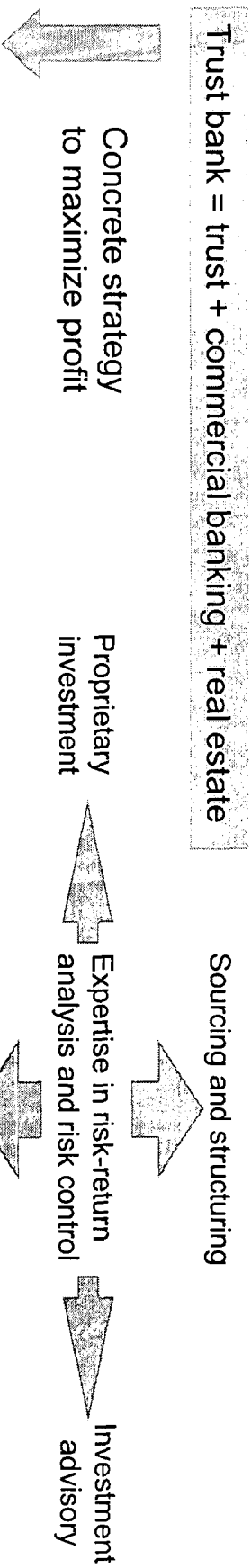
- Exclusive services through PTC (Private Trust Club)
- Consulting company specialized in PB business, "STB Wealth Partners"
- Tie-ups with major brokers and insurers
- Provide asset administration services to tax accountant and lawyers

▶ Number of PTC members



Investment banking leveraging trust functions

Trust bank = trust + commercial banking + real estate

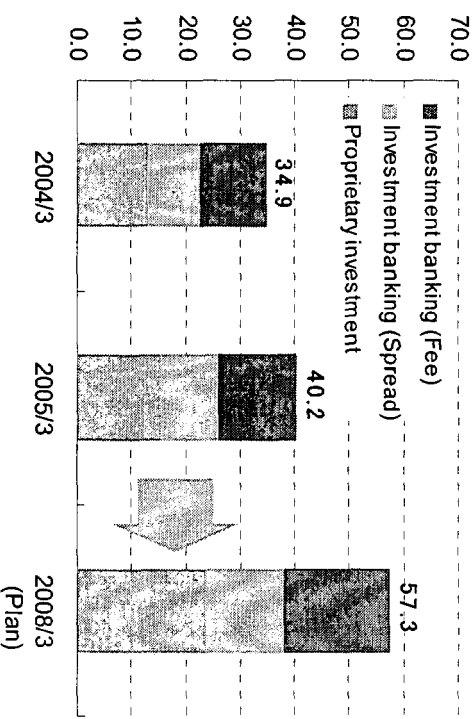


Investment banking leveraging trust functions

- Combine
- Franchise of each business group : Corporate (finance/real estate)/individuals/institutional investor
 - Know-how of each business group : investment/structuring/management/consulting techniques
 - Efficient Capital in terms of both quality and quantity : investment capacity/High risk tolerance

- ▶ Business areas
- Investment banking business
- Asset securitization arrangement (receivables, real estate, etc.)
 - Project finance/non recourse loans
 - Syndicated loans
 - Equity investment of securitized real estate, privatized companies
- Proprietary investment(& investment advisory)
- Investment in corporate bonds, asset backed securities, private equity funds
 - Investment in hedge funds, listed equities, commodities.

▶ Gross business profit (in billions of Yen)



Global expansion of trust business

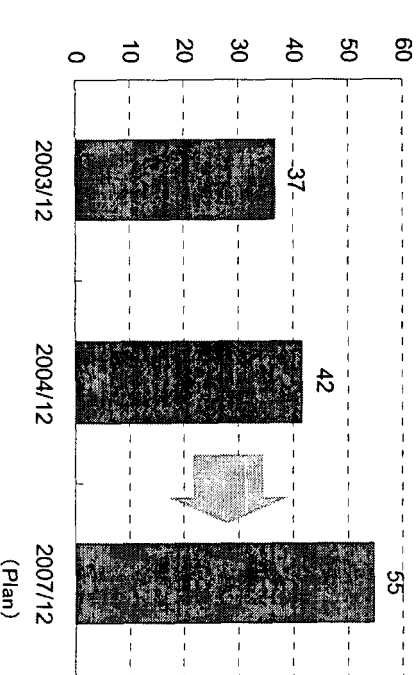
▶ Global custody business

- Sumitomo Trust USA, Europe, Japan
- Cover 95 markets worldwide and provide global standard level services
- Marketing specialized in Japanese institutional investors with Japanese-languages services for 24 hours

Overseas network of Sumitomo Trust

New York branch, London branch
 Singapore branch, Shanghai branch
 STB (USA): Custody
 STB (Luxembourg): Custody
 STB (Hong Kong): Investment advisory
 STB consulting (China) :
 Pension and human resource consulting
 Representative offices
 (Jakarta, Bangkok, Beijing, Seoul)

▶ Gross business profit of STB(USA) (in millions of dollar)



▶ Global expansion of asset management business

- Marketing self-managed products to foreign institutional investors
 - Japanese stock long & short fund
 - Fundamental value fund
 - SRI fund
- Investment advisory on Japanese stocks to foreign asset managers

▶ Business in China

- Commence operations of Shanghai branch in May, 2005
- Private equity fund jointly with China International Trust and Investment Corporation (CITIC)
- Consulting company specialized in HR and pension plan



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Consolidated management

Boosting profit by maximizing group companies' capabilities and resources

- Increase interest in subsidiaries by streamlining of holding structure
- Increase income of each group company
- Utilize subsidiaries' franchise, expertise, outsourcing capability

▶ Mutual use of franchise

- Cross-sell products and services inter-group to clients

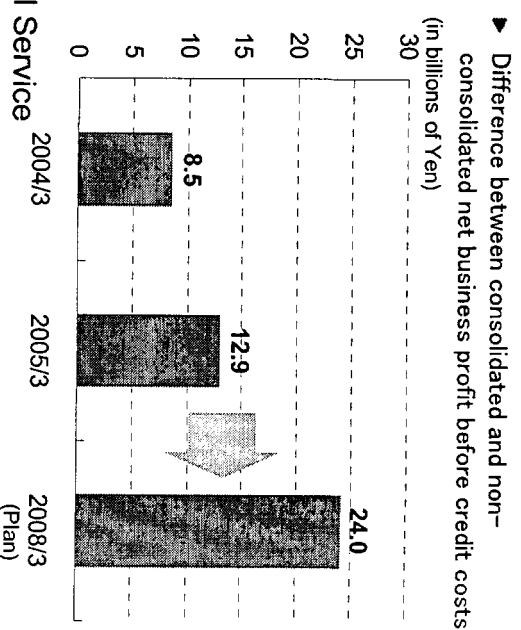
- eg1. Bank's retail products ⇒
- Sumishin Matsushita Financial Service
 - Sumishin Card
- eg2. Bank's customers' real estate ⇒
- Sumishin Realty

▶ Mutual use of expertise

- eg1. Real estate investment advisory (by STB Research Institution) ⇒
- Fiduciary business group
 - STB Asset Management
- eg2. Japanese equities long & short, SRI fund know-how ⇒
- STB Asset Management

▶ Improvement of efficiencies by "outsourcing" joint ventures

- eg1. Japan Trustee Services Bank formed with Mitsui Trust HD and Resona HD
- eg2. Japan TA Solution formed with Japan Securities Agents
- eg3. Japan Pension Operation Service formed with Mizuho Trust & Banking



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Mid term target

< Non-consolidated >	FY2004	FY2005	FY2006	FY2007	FY2008
(in billions of Yen)	(Actual)				
Gross profit	262.5	272.0	277.0	284.0	289.0
Wholesale financial services	87.8	91.9	93.9	95.4	95.9
Retail financial services	65.7	67.9	68.8	71.3	74.5
Treasury and financial products	47.3	52.5	53.0	53.0	53.0
Fiduciary services	33.9	32.8	33.9	36.0	36.5
Real estate	23.7	24.0	24.0	24.0	24.0
Expenses	114.3	122.0	122.0	124.0	126.0
Net business profit before credit costs	148.2	150.0	155.0	162.0	165.0
Credit costs	-1.4	20.0	20.0	20.0	20.0
Net gains on stocks	13.6	-10.0	10.0	10.0	10.0
Others	-23.6	-10.0	-10.0	-10.0	-10.0
Net operating profit	120.5	120.0	135.0	142.0	145.0
Net income	84.7	72.0	81.0	85.0	87.0

< Consolidated >

(in billions of Yen)

Net business profit before credit costs	161.1	170.0	177.0	184.0	189.0
Net operating profit	134.1	140.0	157.0	164.0	169.0
Net income	96.8	80.0	91.0	95.0	98.0

<Interest rate/ stock price assumption (Base case scenario)>

	05/3	06/3	07/3	08/3	09/3
(Actual)					
6-month Yen LIBOR	0.06%	0.06%	0.12%	0.24%	0.37%
5-year Yen SWAP	0.64%	0.73%	0.85%	0.98%	1.11%
Nikkei 225 (Yen)	11,668	11,500	11,500	11,500	11,500

<Interest rate/ stock price assumption (Upside scenario)>

	06/3	07/3	08/3	09/3
6-month Yen LIBOR	0.06%	0.24%	0.37%	0.51%
5-year Yen SWAP	0.73%	0.98%	1.11%	1.21%
Nikkei 225 (Yen)	11,500	12,000	12,500	13,000



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This presentation material contains information that constitutes forward-looking statements. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those in the forward-looking statements as a result of various factors including changes in managerial circumstances.

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