The Sumitomo Trust & Banking Co., Ltd.

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OFFICE OF INTERNATIONAL CORPORATE FINANCE

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November 28, 2005

Office of International Corporate Finan
Division of Corporate Finance
Securities and Exchange Commission
100 F Street, NE
Washington, DC 20549
U.S.A.

SUPPL

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

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:

PROCESSED
DEC 05 2005
THOMSON FINANCIAL

Notice Regarding Information Meeting on Financial Results for 1 HFY2005 November 28, 2005

Notice Regarding Additional explanatory material 1st Half Fiscal Year 2005 ended on September 30, 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.

dlw 11/30

11/28/05 10:06AM

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 ______________________

Name: Tsukasa Tanigawa
Title: Joint General Manager

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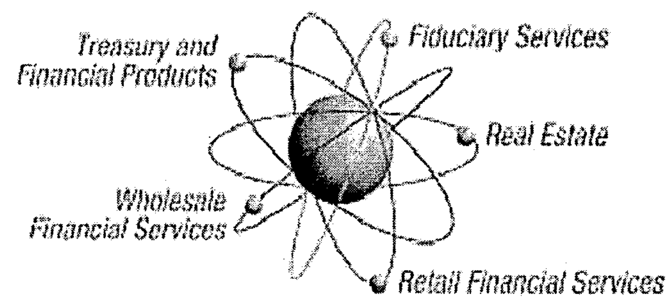
Sumitomo Trust & Banking Co., Ltd.



Information Meeting
on
Financial Results for 1HFY2005

November 28, 2005

Meeting agenda

- Management policy
- Management priorities and Growth strategy
- 1HFY2005 financial results
- Division performance
- Strategic investment
- Forecast for FY2005 and Mid term target through FY2008

Management policy

Achieve sustainable growth as an independent financial institution with ideal business mix

"The top quality trust bank" with banking, trust and real estate business

- For shareholders ➡ Putting the highest priority on maximizing shareholders' value with high capital efficiency
- For clients ➡ Pursuing customer satisfaction as strategic partner with strong commitment to trust business
- For society ➡ Providing necessary infrastructure to support paradigm shifts in Japanese economy

- Paradigm shifts in Japanese economy
  ①Movement from savings to investment
  ②Progression of aging society and the structural reconstruction of pension market
  ③Expansion of securitization markets

Management priorities

Management priorities	Strategies
Continuing growth taking advantage of wind-wing situation	▸ Retail business ▸ Real estate business → Prioritized allocation of resources
Enhance client & business franchise	▸ Enhance client franchise through alliance, merger and acquisitions ▸ Extend into new business areas to strengthen trust and real estate business capabilities
Efficient capital allocation	▸ Maintain deposit/loan balance growth to enhance franchise for cross-selling ▸ Increase investment activities utilizing improved risk-taking capabilities ▸ Optimize capital structure and bolster profit sharing with shareholders

Growth strategy

Highest quality of financial fundamentals

- **Enhance franchise through alliance, merger and acquisitions**
- Prioritized allocation of resources to high-growth and lucrative areas
  - Distinctive retail financial services leveraging trust functions
  - Investment banking business leveraging trust functions
  - **Integrated real estate business model**
  - Global expansion of trust business
- Increase financial leverage (Total assets/capital)

Recent major developments

Consolidation of Sumishin Matsushita Financial Services

Alliance with SBI group
(Joint establishment of new Internet-based bank)

Acquisition of First Credit

The top quality trust bank

Quality of profit = High fee revenue ratio/Sustainable growth of bottom line/High ROE

Quality of asset = Low non-performing loan ratio/High RAROA/Highly diversified investment

Quality of capital = Low rate of dependence on deferred tax assets/No public fund, no potential dilution

Quality of customer franchise = High loyalty/Depth of customer relations

Financial results for 1HFY2005

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1HFY2005 financial results (2005/4 – 2005/9)

<Consolidated> (in billions of Yen)	1HFY2005 (A)	Forecast announced in 2005/5 (B)	Change (A)-(B)	1HFY2004 (C)	Change (A)-(C)
Net business profit before credit costs	101.1	-	-	65.9	35.2
Net operating income	87.9	65.0	22.9	64.3	23.5
Extraordinary income	3.8	-	-	16.4	-12.5
Net income	53.7	37.0	16.7	48.7	4.9
Consolidated EPS (fully diluted)	32.2yen	-	-	29.3yen	+3.0yen
Total risk adjusted assets (in trillions yen)	13.6	-	-	11.3	+2.3
Tier 1 ratio	6.8%	-	-	7.4%	-0.6 points

<Non-consolidated> (in billions of Yen)					
Net business profit before credit costs	88.0	70.0	18.0	61.4	26.5
General and administrative expenses	60.2	-	-	56.5	3.6
Personnel expenses	23.5	-	-	22.2	1.3
Non-personnel expenses	33.4	-	-	30.9	2.5
Credit costs	3.4	10.0	-6.6	-13.1	16.6
Net gains on stocks	6.8	-5.0	1.2	7.8	-0.9
Other non-recurring profit※	-10.6			-6.6	-4.0
Net operating income	76.9	55.0	21.9	58.8	18.0
Extraordinary income	4.5	-	-	16.6	-12.1
Net income	49.7	33.0	16.7	46.3	3.4

* Main items include Net gains on stock related derivatives (-4.8 bn. yen) and Amortizations of net actuarial losses/prior service cost. (2.7 bn. yen)

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Breakdown of profit by business group

	Non-consolidated							Consolidated		
	Gross business profit before credit costs				Net business profit before credit costs			Net business profit before credit costs		
(in billions of Yen)	1HFY2005 (A)	Change from forecast as of May 2005	1HFY2004 (B)	Change (A) - (B)	1HFY2005	1HFY2004	Change	1HFY2005	1HFY2004	Change
Wholesale financial services	45.1	1.0	42.4	2.6	34.4	32.0	2.4	43.7	34.1	9.6
Stock transfer agency services	3.0	-0.0	2.9	0.2	2.0	1.6	0.5	4.0	2.9	1.1
Retail financial services	34.8	1.6	30.7	4.0	7.1	5.6	1.6	8.3	6.3	2.0
Treasury and financial products	37.9	14.0	14.7	23.2	33.4	10.3	23.1	33.4	10.3	23.1
Fiduciary services	15.2	-0.1	15.6	-0.5	8.4	8.2	0.2	9.9	9.4	0.4
Pension asset management	11.9	-0.3	12.9	-0.9	5.9	6.3	-0.4	6.2	6.7	-0.5
Securities processing services	3.3	0.3	2.8	0.5	2.4	1.9	0.5	3.6	2.7	0.9
Real estate	12.3	3.3	10.3	2.0	8.4	6.6	1.8	9.1	6.8	2.3
Others (*)	3.0	-1.3	4.2	-1.1	-3.7	-1.2	-2.5	-3.2	-1.0	-2.2
Total	148.2	18.4	118.0	30.2	88.0	61.4	26.5	101.1	65.9	35.2

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

Net fees and commissions (Consolidated, Banking a/c)	1HFY2005	1HFY2004	Change	% Change
Net fees and commissions (Consolidated)	40.6	29.3	11.4	39%
Domestic net fees and commissions	38.6	27.0	11.5	
Wholesale financial services	10.0	7.6	2.5	33%
Retail financial services	11.1	5.6	5.5	97%
Stock transfer agency services	10.0	8.8	1.2	13%
Real estate	14.2	10.8	3.4	31%
Fees paid to JTSB	-5.2	-5.8	0.6	
International net fees and commissions	2.1	2.2	-0.1	

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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Division performance

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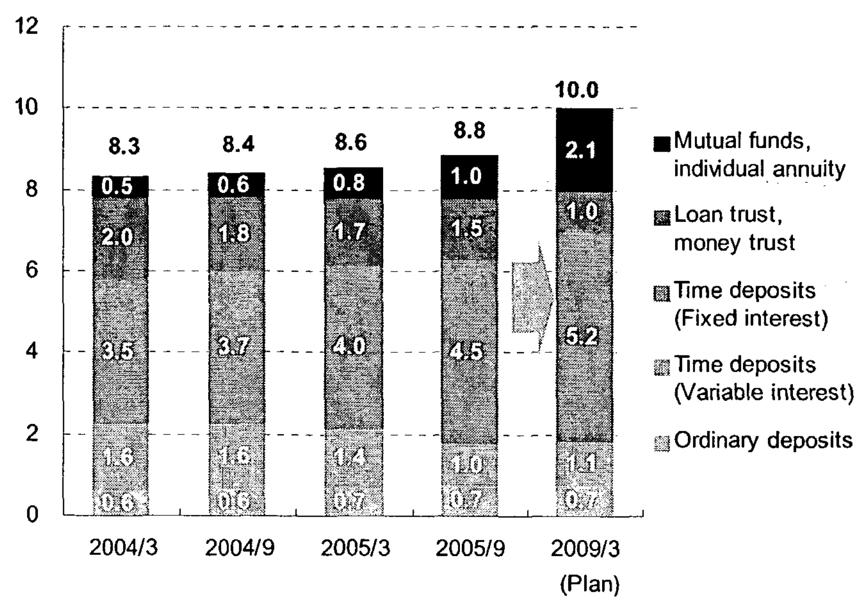
Retail financial services

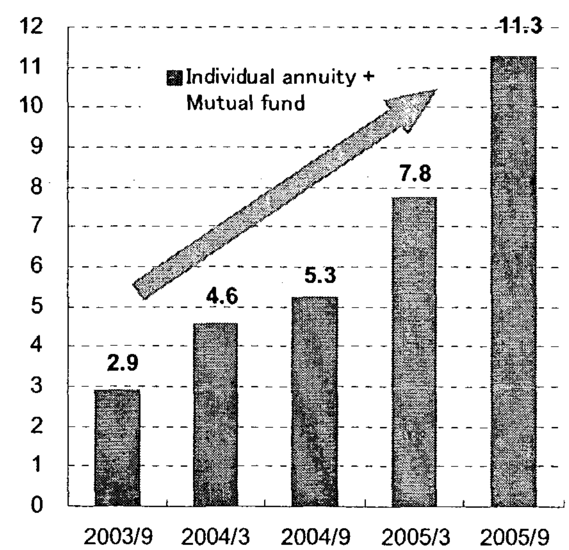
► Volume of plan for depositary assets

(in trillions of Yen)



► Fee revenue of mutual fund and individual annuity

(in billions of Yen)



- ► Balance the volume of deposits and sales of mutual fund and individual annuity
- ► New type time deposits "Good select" increased rapidly (launched in April 2004, 1.7 trillion yen as of Sept. 2005)
- ► Decide to discontinue sales of Loan Trust

→ Cover by time deposit, mutual fund and individual annuity

► Balance of loans to individuals

(in trillions of Yen)

2004/9	2005/3	2005/9	2009/3(Plan)
1.36	1.51	1.64	2.24

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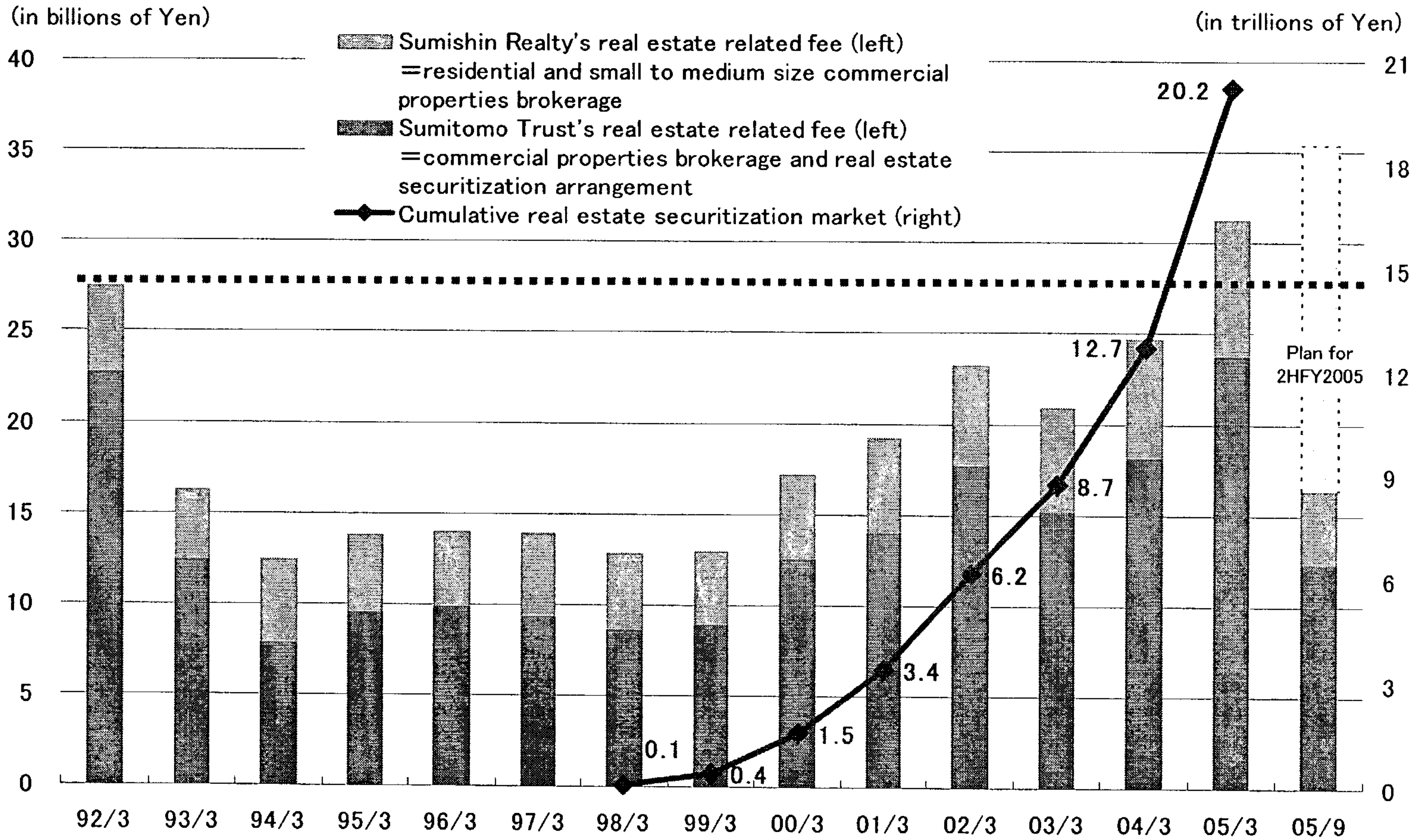
Growth of real estate business

▶ Grow beyond record-high revenue



* Source: Ministry of Land, Infrastructure and Transport

* Revenue from real estate non-recourse loans is not included.

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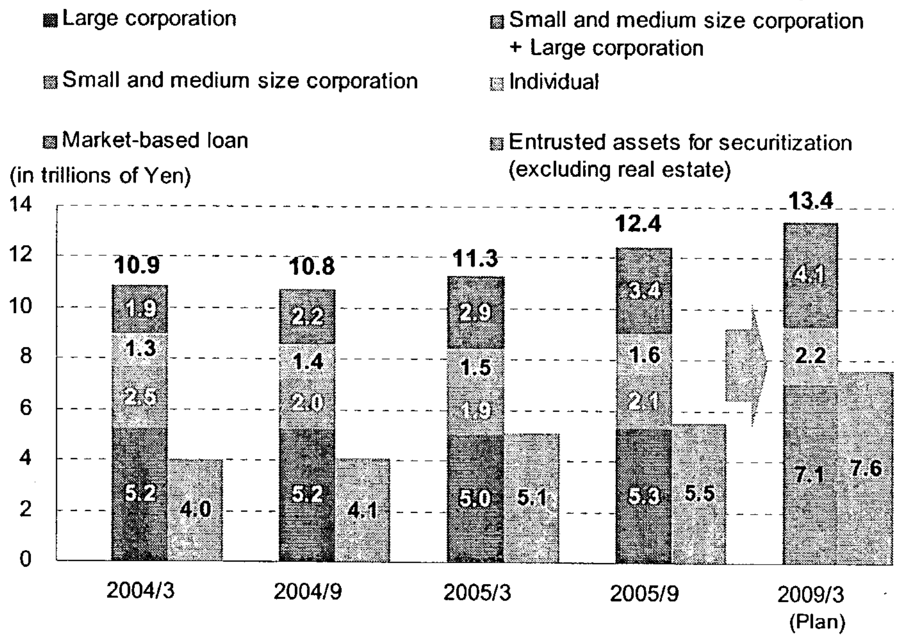
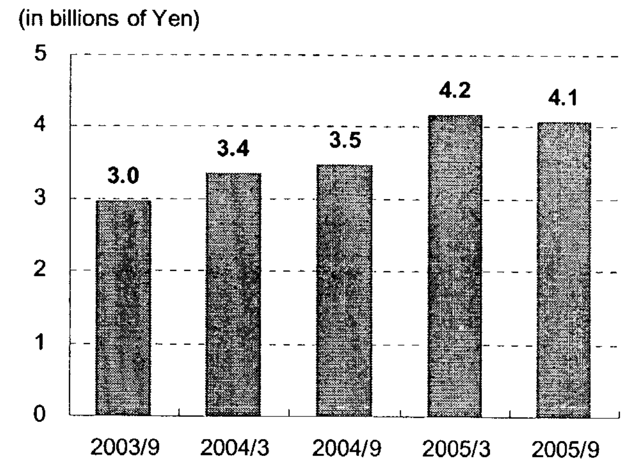
Loan portfolio

▶ Change in balance of loan portfolio (Non-consolidated)



▶ Fee revenue of market-based loans*



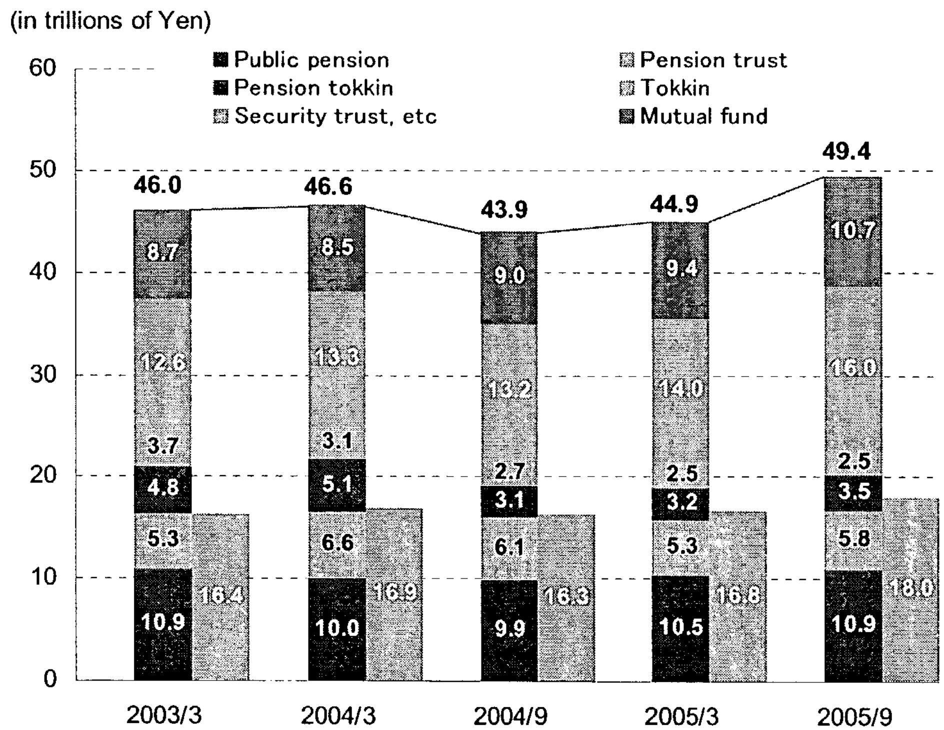
* Non recourse loan/project finance,and Syndicate loan

Amount of market-based loans

(in billions of Yen)	2004/3	2004/9	2005/3	2005/9
Non recourse loan/ Project finance	510.2	575.8	766.1	879.0
Syndicate loan/ Loan purchase in secondary mkt, ABS	760.4	901.3	1,188.1	1,536.1
Overseas branches	629.5	758.3	896.1	993.8
Total	1,900.1	2,235.4	2,850.3	3,408.9

Fiduciary business (Change in volume of entrusted assets)

► **Volume of entrusted assets (ending balance)**



► Cost basis: mutual fund, tokkin and public pension

► Mark-to-market basis: security 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.

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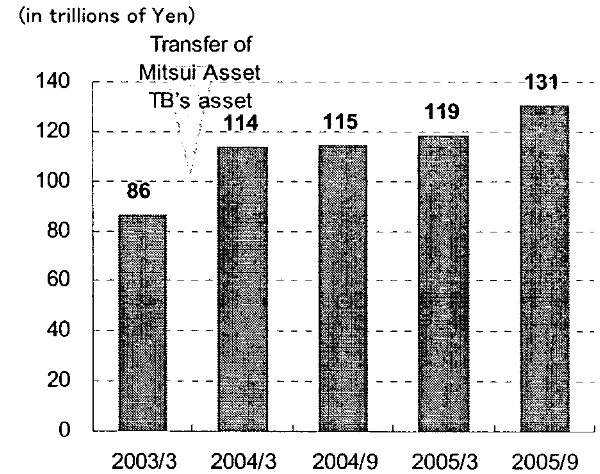
► **Volume of Japan Trustee Services Bank**



► Specific reasons for decline in FY2004
- Pension tokkin
  - A few large clients changed the contract to JTSB directly.
- Pension trust
  - "Daiko henjyo"
  - A few large clients changed the contract from trust agreement to investment advisory agreement.

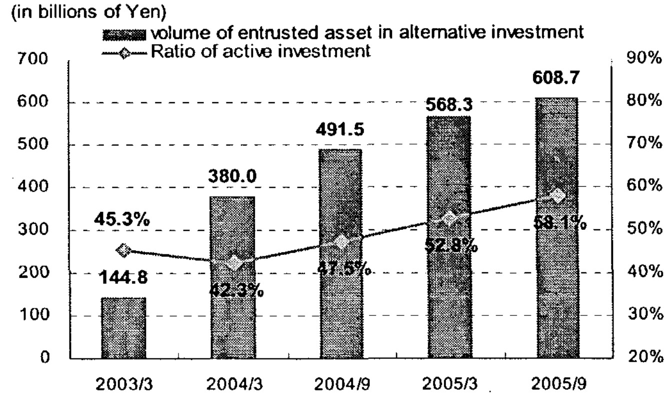
► Major reasons for increase in 1HFY2005
- Public pension
  - Fund increased from some large "mutual aids associations"
- Pension trust
  - Share-in and share-up from some large pension funds

Fiduciary business (Strategies)

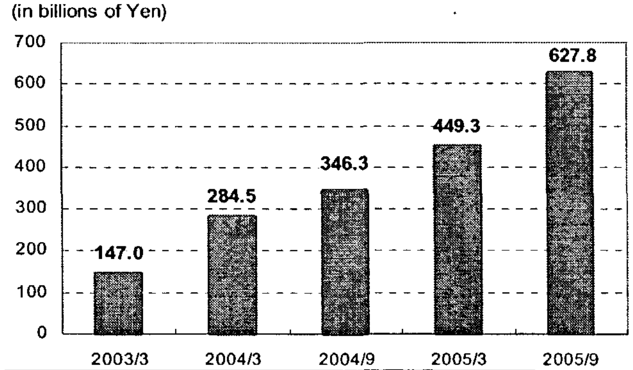
▶ Pension and asset management

- 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



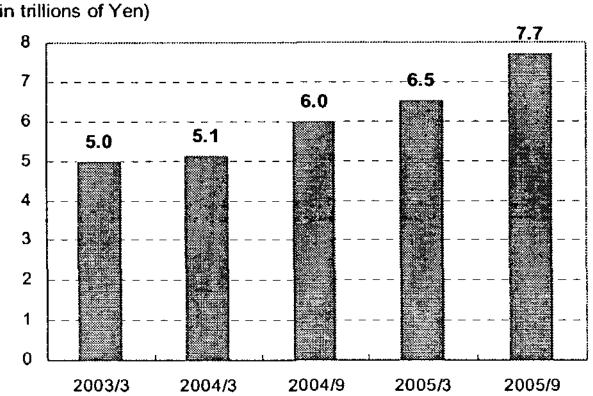
▶ Volume of investment trust managed by STB Asset Management



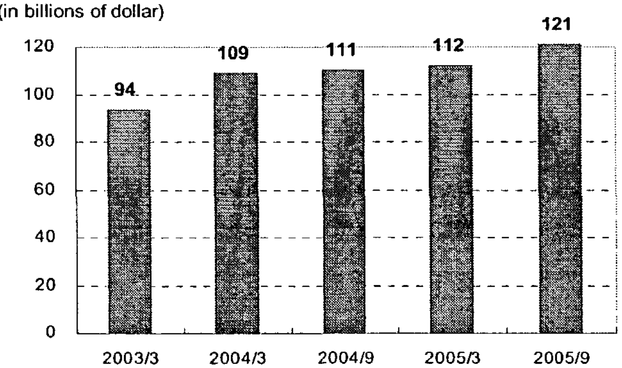
▶ Securities processing services

- Focus on growing areas such as investment trust, global custody and securities lending business

▶ Volume of equity investment trust



▶ Volume of Global Custody (Sumitomo Trust USA)



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Strategic investment

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Overview of major strategic investments

▶ Consolidation of Sumishin Matsushita Financial Services (April 2005)

Main business	Investment amt. / %ownership	Total assets	Expected income level	Amortization of goodwill	ROI (see note)
Lease Cards	¥53.4bn. 66%	¥496.1bn. 2005/3	¥4.1bn. Net income 2005/3	¥2.0bn. per annum for 5years	9.1% Under assumption of 6.0%Tier1 ratio

▶ Acquisition of First Credit (November 2005-Plan)

Main business	Investment amt. / %ownership	Target loan balance	Expected income level	Amortization of goodwill (estimation)	ROI (see note)
Real estate secured loan	¥130bn. 100%	¥200bn. 2010/3	¥9.0bn. Net income 2010/3 target	¥5.0bn. per annum for 20years	8.0% Under assumption of 6.0%Tier1 ratio

▶ Alliance with SBI group (Joint establishment of new Internet-based bank : 1HFY2007-Plan) *

Main business	Investment amt. / %ownership	Target number of accounts	Expected income level
Deposit and mutual fund SME loan Domestic & foreign exchange	¥10bn. 50%	800,000 7th FY	¥10.0bn. Net business profit 7th FY

* In addition, cross-shareholding with SBI group for 10 billion yen is planned.

Note) calculated using following formula (%ownership)

Expected income level /

(Asset balance x 6.0%＋Initial goodwill)

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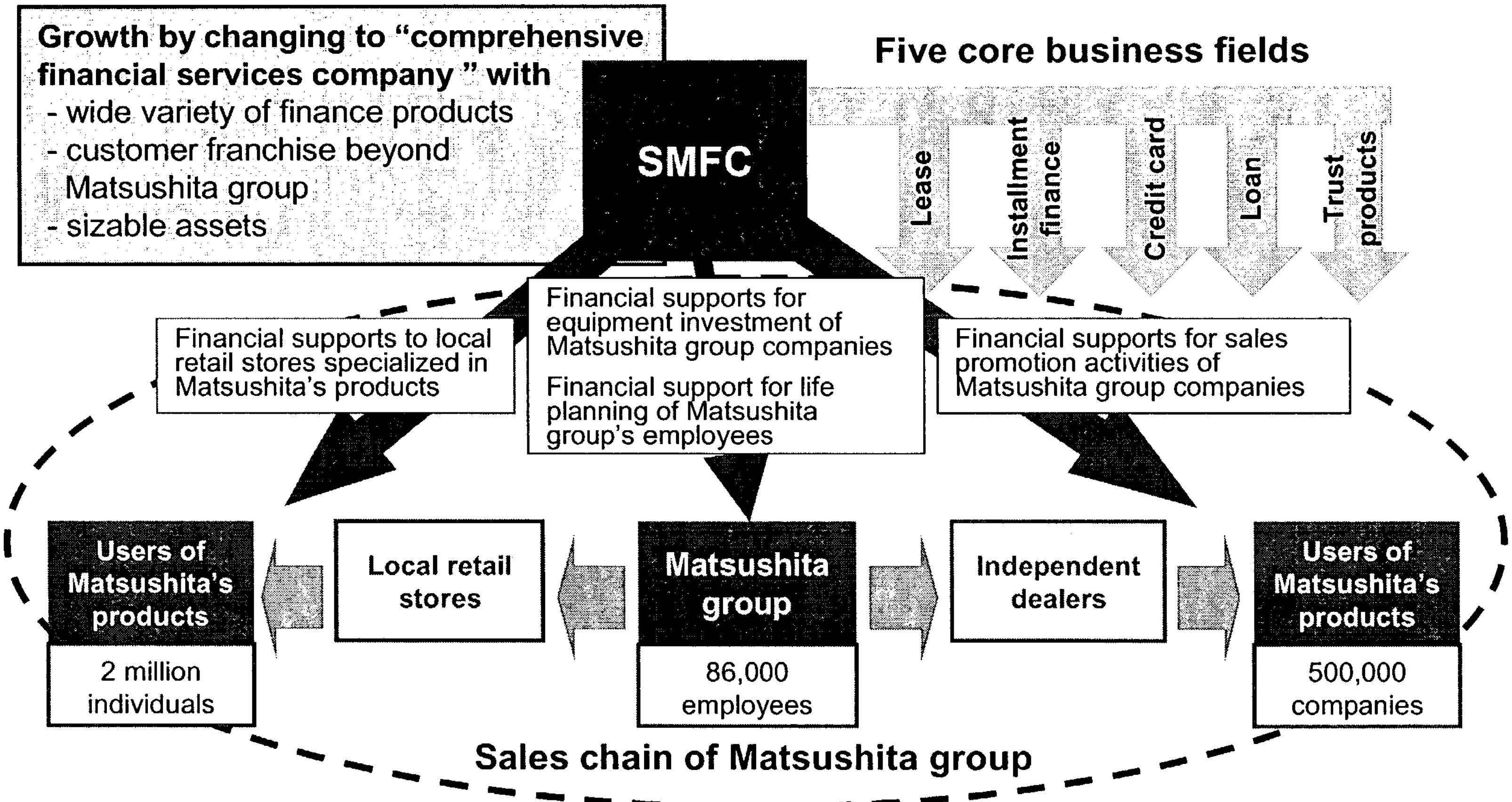
Consolidation of Sumishin Matsushita Financial Services

- Acquire direct sales channel to Matsushita group companies and customer franchise
- Growth by enhancing product line-ups, customer franchise and sizable assets



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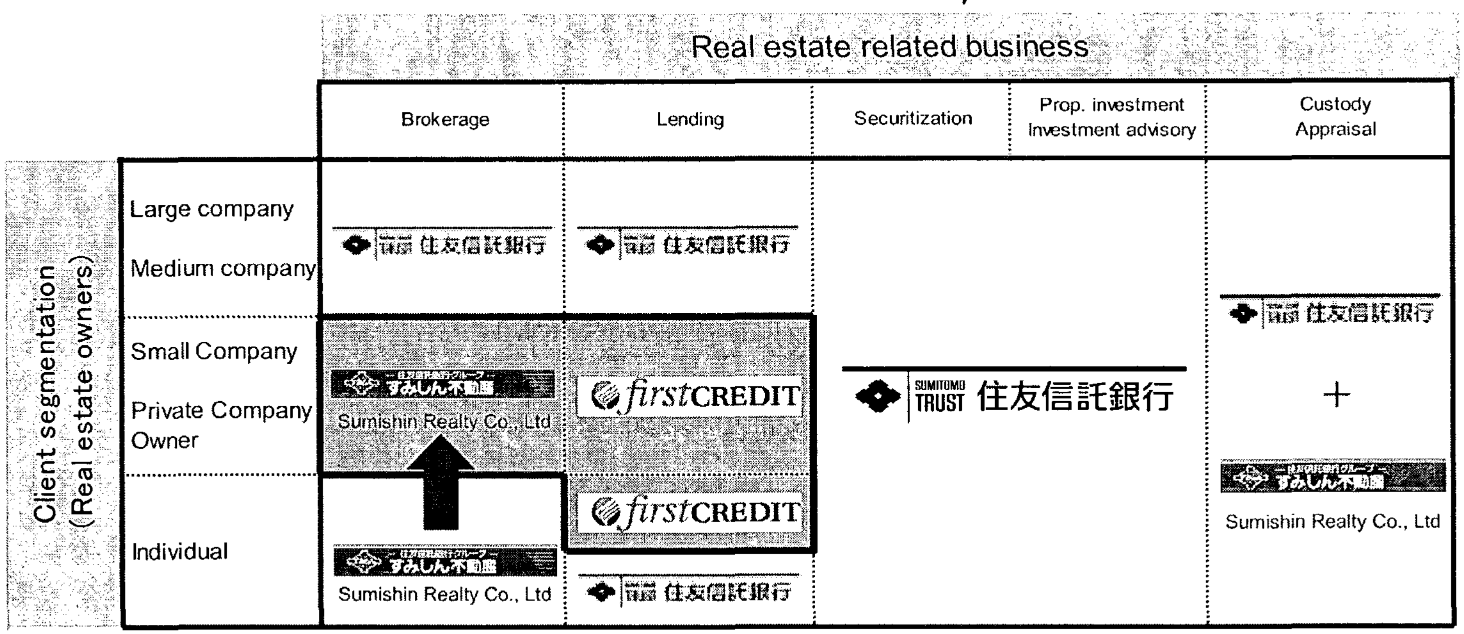
Acquisition of First Credit (Integrated real estate business model)

- Acquire real estate secured loan function for small companies and small business owners → Increase interest income
- Acquire real estate brokerage franchise and business know-how for small companies and small business owners → Increase fee income



→ Enhance coverage of customer franchise and business opportunities on real estate transactions to take full advantage of paradigm shift in real estate market.

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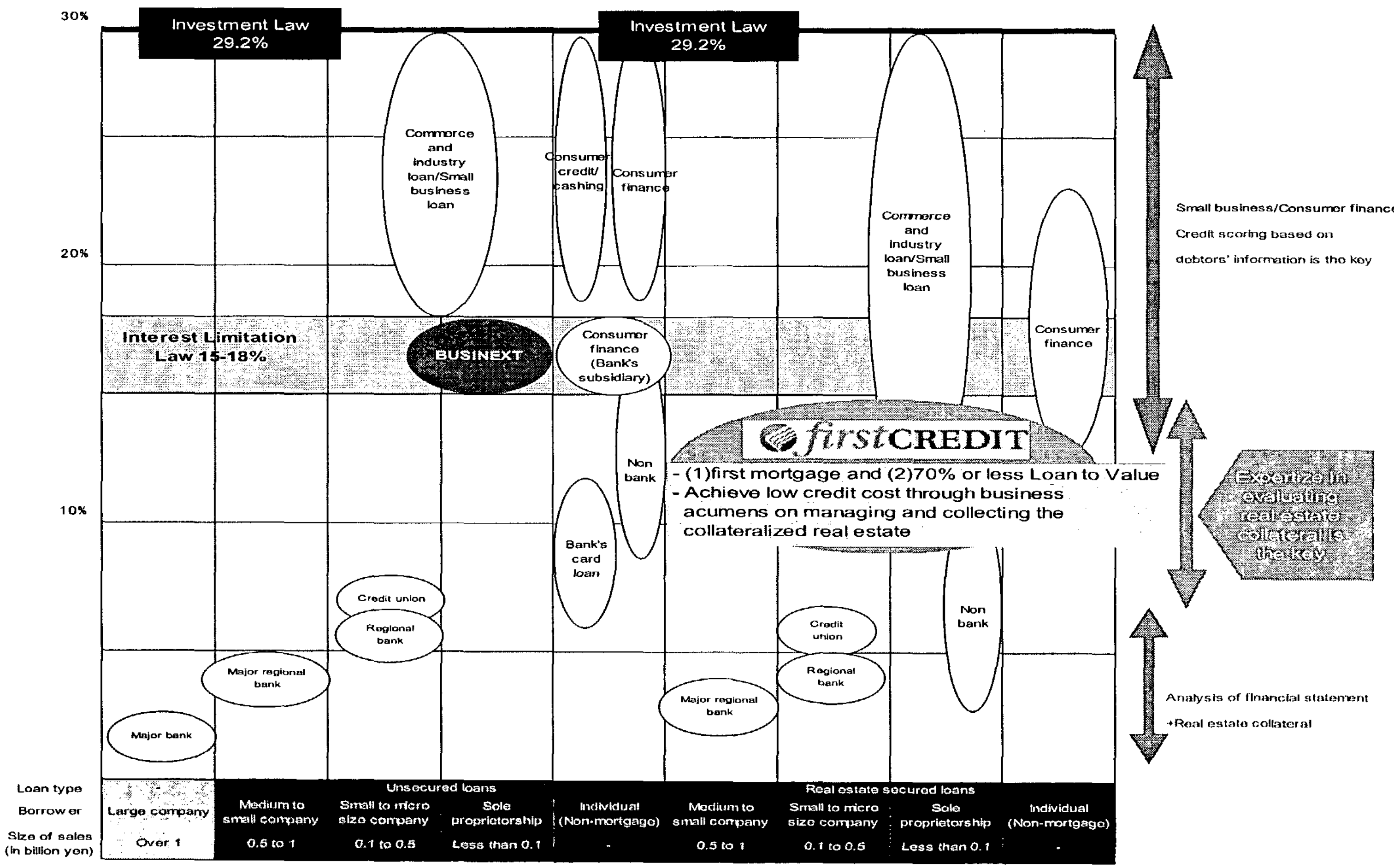
Acquisition of First Credit (Niche Market)

▶ Aim high growth and profitability by unique SME lending strategy of Businext and First Credit



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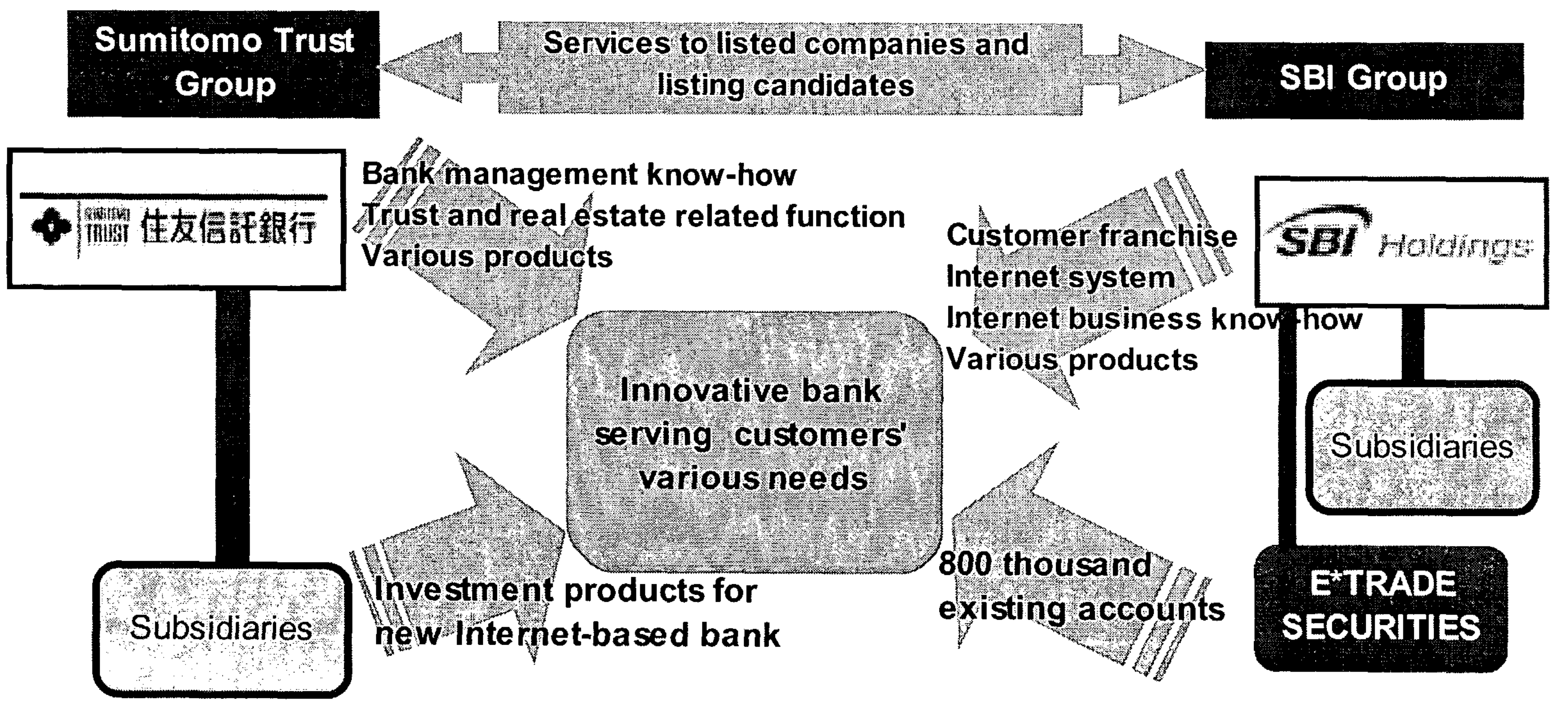
Business and capital alliance with SBI group (Objective of alliance)

- Aim to offer integrated financial services of banking, securities brokerage and trust on Internet
- Consider business alliances, such as real estate related business, with Sumitomo Trust group and SBI group



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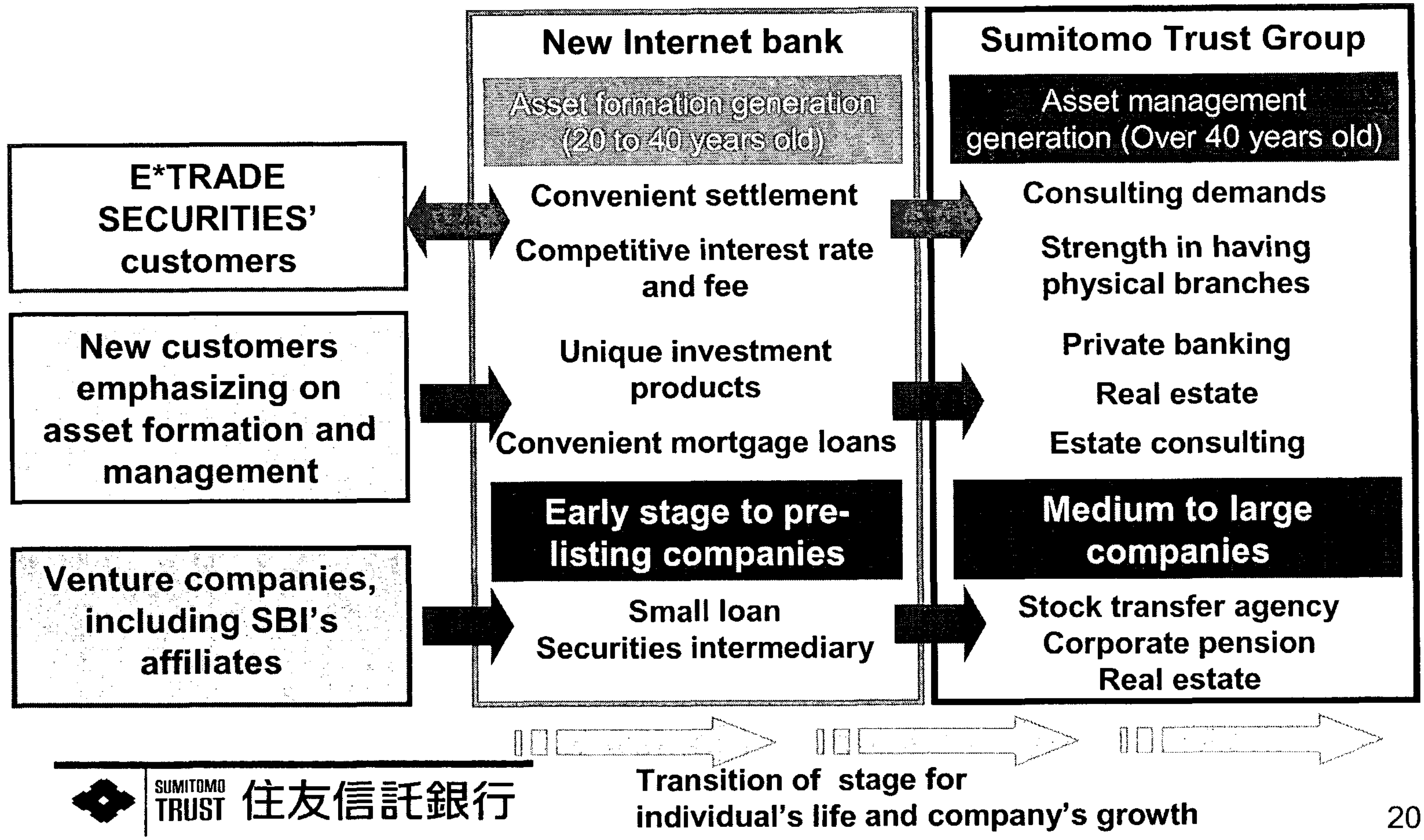
Business and capital alliance with SBI group ("Two-brand Strategy")

- New internet bank offers services targeting 20 to 40 years old individuals and early stage to prelisting companies
- Serving at every stage for individuals and companies throughout the group



Forecast for FY2005

Mid term target through FY2008

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Forecast for FY2005

(in billions of Yen)	FY2004	FY2005	
< Consolidated >	**(Actual)**	**Previous forecast as of May 2005**	**Current forecast as of November 2005**
Net business profit before credit costs	161.1	170.0	185.0
Net operating profit	134.1	140.0	155.0
Net income	96.8	80.0	95.0
< Non-consolidated >			
Net business profit before credit costs	148.2	150.0	160.0
Credit costs (a)	17.6	20.0	15.0
Other non-recurring items	-9.9	-10.0	-10.0
Net operating income	120.5	120.0	135.0
Extraordinary income	19.4	0.0	10.0
Reversal of reserves (b)	19.1	0.0	10.0
Net income	84.7	72.0	85.0
Total credit costs (a)-(b)	-1.4	20.0	5.0
Dividend per common stock (Yen)	12	12	12
Consolidated dividend payout ratio	20%	25%	21%

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Mid term target through FY2008 (announced in November 2005)

< Consolidated > (in billions of Yen)	FY2004 (Actual)	FY2005	FY2006	FY2007	FY2008
Net business profit before credit costs	161.1	**185.0**	**190.0 ←→ 195.0**	**203.0 ←→ 217.0**	**220.0 ←→ 242.0**
Net operating profit	134.1	**155.0**	**162.0 ←→ 167.0**	**174.0 ←→ 188.0**	**190.0 ←→ 212.0**
Net income	96.8	**95.0**	**96.0 ←→ 99.0**	**103.0 ←→ 112.0**	**114.0 ←→ 127.0**

< Non-consolidated > (in billions of Yen)	FY2004 (Actual)	FY2005	FY2006	FY2007	FY2008
Gross profit	262.5	**283.2**	**285.0 ←→ 290.0**	**297.0 ←→ 306.0**	**315.0 ←→ 327.0**
Wholesale financial services	87.8	**92.6**	**93.9 ←→ 94.4**	**94.4 ←→ 95.9**	**95.4 ←→ 96.9**
Retail financial services	65.7	**69.6**	**70.8 ←→ 73.8**	**79.0 ←→ 84.5**	**92.1 ←→ 100.1**
Treasury and financial products	47.3	**55.5**	**53.0**	**53.0**	**53.0**
Fiduciary services	33.9	**32.8**	**33.9**	**36.0 ←→ 36.5**	**39.3 ←→ 40.3**
Real estate	23.7	**27.0**	**28.0 ←→ 29.5**	**29.0 ←→ 30.5**	**30.0 ←→ 31.5**
Expenses	114.3	**123.2**	**125.0**	**127.0**	**130.0**
Net business profit before credit costs	148.2	**160.0**	**160.0 ←→ 165.0**	**170.0 ←→ 179.0**	**185.0 ←→ 197.0**
Credit costs	-1.4	**5.0**	**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**
Net operating profit	120.5	**135.0**	**140.0 ←→ 145.0**	**150.0 ←→ 159.0**	**165.0 ←→ 177.0**
Net income	84.7	**85.0**	**85.0 ←→ 88.0**	**90.0 ←→ 96.0**	**99.0 ←→ 106.0**

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

	05/3 (Actual)	06/3	07/3	08/3	09/3
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	13,500	13,500	13,500	13,500

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

	06/3	07/3	08/3	09/3
6-month Yen LIBOR	0.06%	0.25%	0.39%	0.50%
5-year Yen SWAP	0.73%	1.14%	1.24%	1.33%
Nikkei 225(Yen)	13,500	14,500	15,500	16,500

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Appendix

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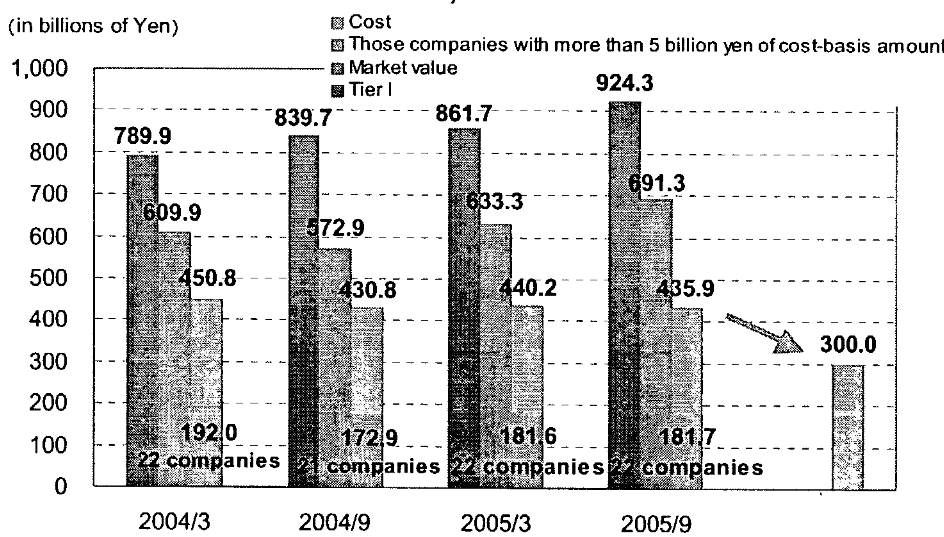
Securities portfolio

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

(in billions of Yen)	Cost			Net unrealized gains/losses		
	2005/9 (A)	2005/3 (B)	(A) - (B)	2005/9 (C)	2005/3 (D)	(C) - (D)
Held-to-maturity debt securities	806.4	822.6	-16.2	1.7	4.6	-2.9
Available-for-sale securities	3,908.5	3,115.6	792.9	251.7	193.0	58.7
Stocks	435.9	440.2	-4.3	255.3	193.1	62.2
Bonds (JGB)	1,224.2	957.1	267.1	-6.7	3.3	-10.0
Foreign bonds and others	2,248.3	1,718.2	530.1	3.0	-3.4	6.4

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



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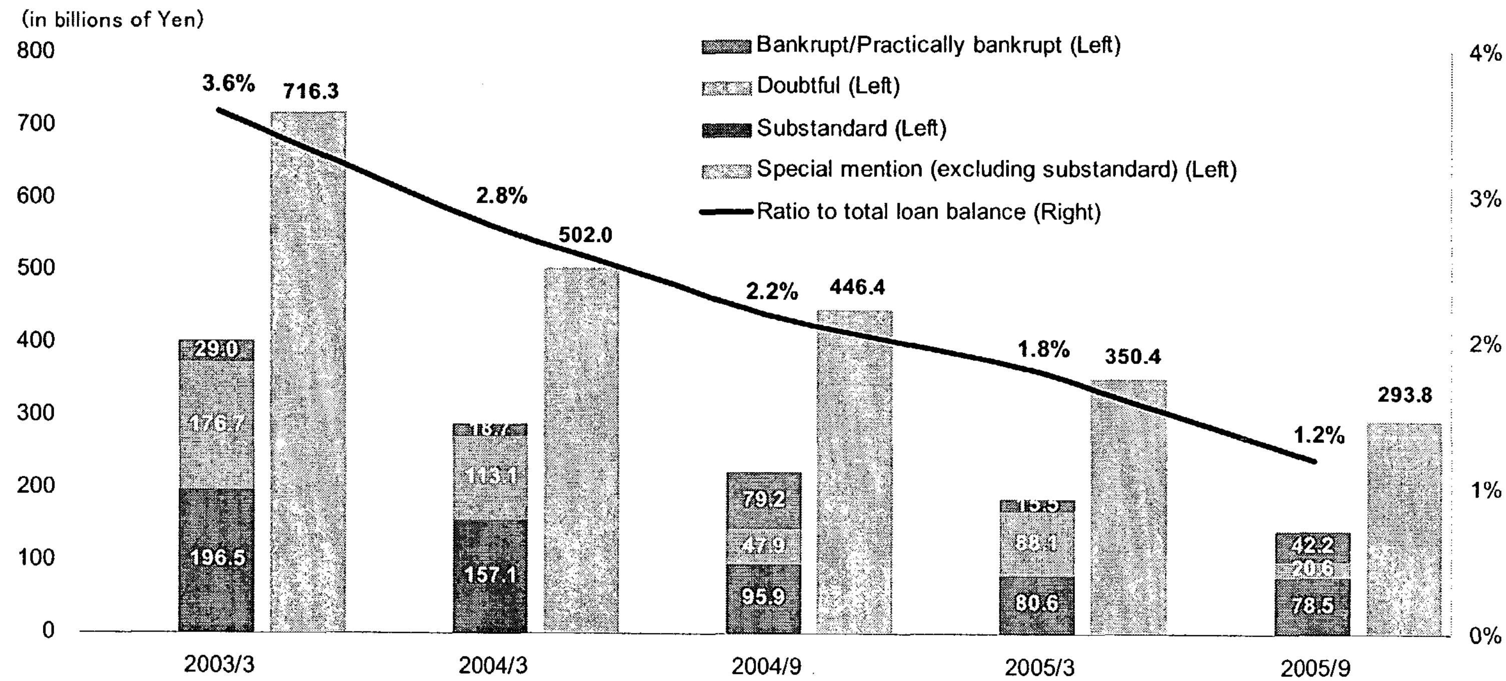
Non-performing loans

▶ 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 Sept. 2005

	Coverage ratio (*1)	Change	Reserve ratio (*2)	Change
Bankrupt/Practically bankrupt	100%	0%	100%	0%
Doubtful	93%	0%	88%	6%
Substandard	74%	8%	30%	-1%

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

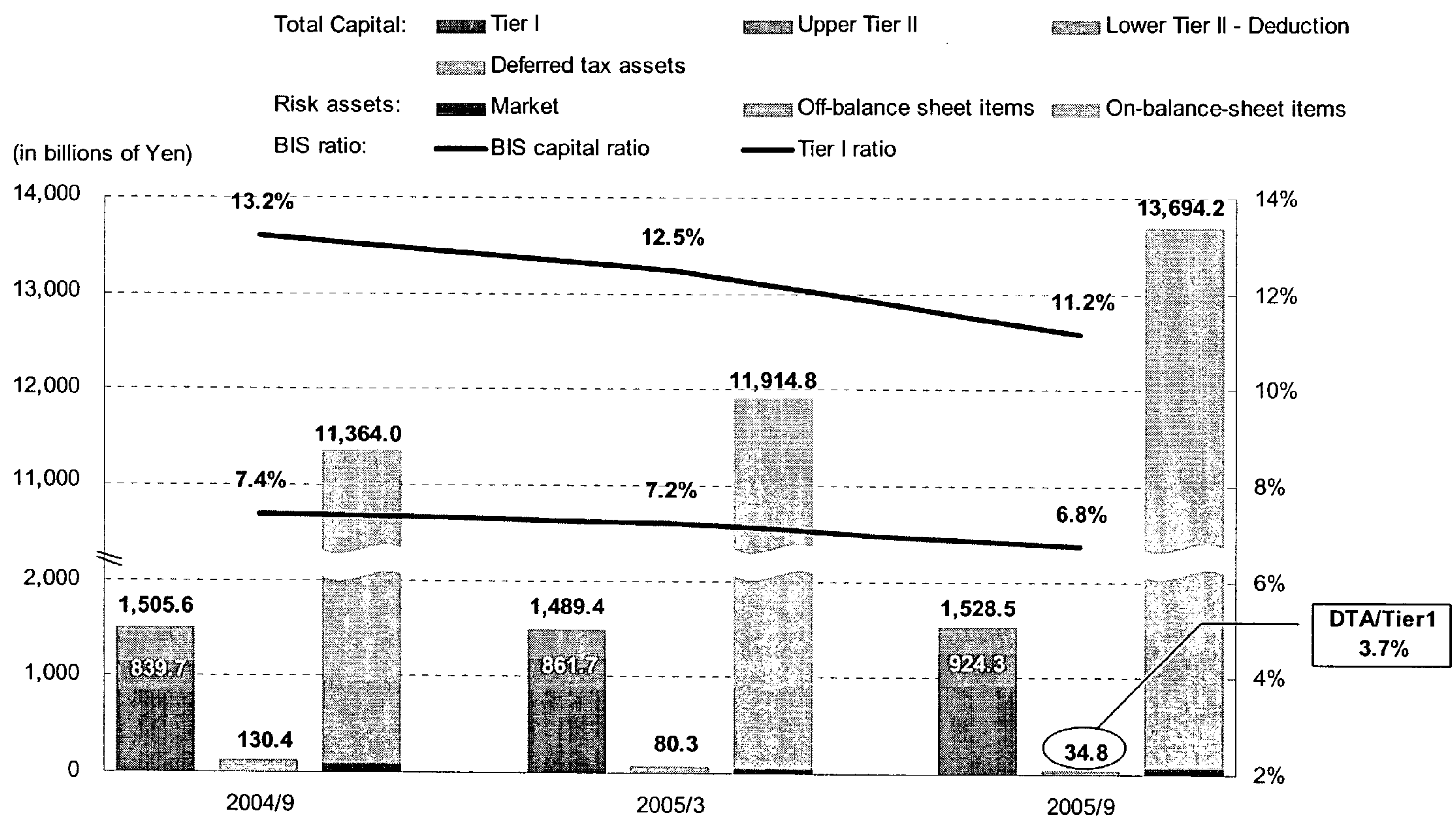
*2 Specific loan loss reserves / (Total loan balance -Guarantee and collateral)

	Reserve ratio	Change
Special mention	8.1%	0.5%
Substandard debtors	10.8%	-4.8%
Against uncovered portion	30.8%	-1.4%
Special mention debtors (excluding loans to substandard debtors)	7.4%	1.5%
Ordinary debtors	0.1%	0.0%

SUMITOMO TRUST 住友信託銀行

Capital

▶ Change in balance of total risk adjusted assets and total capital



SUMITOMO TRUST 住友信託銀行

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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Additional explanatory material

1st Half Fiscal Year 2005 ended on Sep. 30, 2005

The Sumitomo Trust and Banking Co., Ltd.

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1. Breakdown of profit by business group

	Billions of Yen									
	Non-consolidated							Consolidated		
	Gross business profit before credit costs				Net business profit before credit costs			Net business profit before credit costs		
	1HFY2005		1HFY2004	Change	**1HFY2005**	1HFY2004	Change	**1HFY2005**	1HFY2004	Change
	(A)	Change from forecast	(B)	(A) - (B)						
Wholesale financial services	**45.1**	1.0	42.4	2.6	**34.4**	32.0	2.4	**43.7**	34.1	9.6
Stock transfer agency	**3.0**	-0.0	2.9	0.2	**2.0**	1.6	0.5	**4.0**	2.9	1.1
Retail financial services	**34.8**	1.6	30.7	4.0	**7.1**	5.6	1.6	**8.3**	6.3	2.0
Treasury and financial products	**37.9**	14.0	14.7	23.2	**33.4**	10.3	23.1	**33.4**	10.3	23.1
Fiduciary services	**15.2**	-0.1	15.6	-0.5	**8.4**	8.2	0.2	**9.9**	9.4	0.4
Pension asset management	**11.9**	-0.3	12.9	-0.9	**5.9**	6.3	-0.4	**6.2**	6.7	-0.5
Securities processing services	**3.3**	0.3	2.8	0.5	**2.4**	1.9	0.5	**3.6**	2.7	0.9
Real estate	**12.3**	3.3	10.3	2.0	**8.4**	6.6	1.8	**9.1**	6.8	2.3
Others*	**3.0**	-1.3	4.2	-1.1	**-3.7**	-1.2	-2.5	**-3.2**	-1.0	-2.2
Total	**148.2**	18.4	118.0	30.2	**88.0**	61.4	26.5	**101.1**	65.9	35.2

* Net of dividend income and cost of capital sourcing and head office expense is included in others.

2. Summary of income/expenses in domestic/international business (Non-consolidated)
<Banking a/c>

	Millions of Yen					
	1HFY2005			1HFY2004		
	Domestic business	**International business**	**Total**	Domestic business	International business	Total
Trust fee income	**32,083**	**-**	**32,083**	37,253	-	37,253
Net interest income	**58,178**	**10,319**	**68,497**	50,209	18,738	68,948
Interest income			**827**			776
	73,272	**47,697**	**120,142**	64,898	49,882	114,004
Interest expenses			**827**			776
	15,093	**37,378**	**51,644**	14,688	31,143	45,055
Net fees and commissions	**24,747**	**-641**	**24,106**	15,205	-110	15,095
Fees and commissions received	**41,629**	**1,145**	**42,775**	30,365	1,615	31,980
Fees and commissions paid	**16,881**	**1,787**	**18,668**	15,160	1,725	16,885
Net gains on trading	**2,609**	**-191**	**2,418**	1,981	-526	1,454
Trading revenue	**2,474**	**-4**	**2,470**	1,894	-353	1,541
Trading expenses	**-135**	**186**	**51**	-86	172	86
Net other operating income	**6,069**	**13,721**	**19,791**	-3,916	-3,942	-7,859
Other operating income	**7,588**	**21,173**	**28,761**	7,833	16,187	24,021
Other operating expenses	**1,518**	**7,451**	**8,970**	11,750	20,129	31,880

Note: Figures in the upper rows in Interest Income and Interest Expense show interests that accrue from transaction between domestic business and international business.

3. Summary of interest-earning assets/interest-bearing liabilities in domestic/international business (Non-consolidated) <Banking a/c>

Domestic business

	Millions of Yen, percentage points					
	1HFY2005			1HFY2004		
	Average balance	**Interest**	**Yield**	Average balance	Interest	Yield
Interest-earning assets	**12,545,198**	**73,272**	**1.16%**	11,070,551	64,898	1.16%
Loans	**8,600,809**	**49,235**	**1.14%**	7,956,440	50,722	1.27%
Investment securities	**2,807,386**	**14,672**	**1.04%**	2,178,949	8,823	0.80%
Call loans and bills bought	**48,033**	**0**	**0.00%**	133,066	0	0.00%
Due from banks	**10**	**0**	**0.00%**	5	0	0.00%
Interest-bearing liabilities	**12,392,500**	**15,093**	**0.24%**	11,050,367	14,688	0.26%
Deposits	**8,356,192**	**8,713**	**0.20%**	7,947,677	8,675	0.21%
Negotiable certificates of deposit	**1,708,245**	**269**	**0.03%**	1,057,611	171	0.03%
Call money and bills sold	**307,924**	**2**	**0.00%**	67,300	0	0.00%
Commercial paper	**-**	**-**	**-**	-	-	-
Borrowed money	**145,016**	**1,410**	**1.94%**	139,940	1,378	1.96%

International business

	Millions of Yen, percentage points					
	1HFY2005			1HFY2004		
	Average balance	**Interest**	**Yield**	Average balance	Interest	Yield
Interest-earning assets	**3,063,439**	**47,697**	**3.10%**	2,996,697	49,882	3.32%
Loans	**782,800**	**14,376**	**3.66%**	599,626	8,206	2.72%
Investment securities	**2,017,260**	**34,080**	**3.36%**	2,163,561	35,134	3.23%
Call loans and bills bought	**45,144**	**728**	**3.21%**	5,720	45	1.58%
Due from banks	**193,066**	**3,038**	**3.13%**	188,951	1,574	1.66%
Interest-bearing liabilities	**3,093,092**	**37,378**	**2.41%**	3,056,160	31,143	2.03%
Deposits	**937,841**	**15,285**	**3.25%**	683,618	6,492	1.89%
Negotiable certificates of deposit	**39,611**	**694**	**3.49%**	6,613	63	1.90%
Call money and bills sold	**18,329**	**305**	**3.32%**	6,648	54	1.63%
Commercial paper	**-**	**-**	**-**	-	-	-
Borrowed money	**305,909**	**2,874**	**1.87%**	325,259	3,215	1.97%

4. Maturity ladder of securities (Non-consolidated)

<Banking a/c>

		Millions of Yen							
		Less than 1 year	1 year to 3 years	3 years to 5 years	5 years to 7 years	7 years to 10 years	Over 10 years	No maturity	Total
Japanese government bonds	Mar. 2005	60,213	258,246	237,902	48,487	408,014	25,247	-	1,038,111
	Sep. 2005	**160,267**	**191,879**	**294,592**	**21,029**	**295,844**	**160,853**	**-**	**1,124,466**
Japanese municipal bonds	Mar. 2005	1,168	10,629	19,048	5,449	24,190	-	-	60,486
	Sep. 2005	**3,879**	**15,346**	**20,885**	**2,857**	**27,291**	**-**	**-**	**70,261**
Japanese corporate bonds	Mar. 2005	212,550	326,376	237,813	73,914	9,168	1,154	-	860,977
	Sep. 2005	**277,351**	**371,116**	**250,914**	**86,005**	**15,357**	**1,427**	**-**	**1,002,173**
Japanese corporate stocks	Mar. 2005	----------	----------	----------	----------	----------	----------	758,161	758,161
	Sep. 2005	----------	----------	----------	----------	----------	----------	**851,046**	**851,046**
Foreign securities and others	Mar. 2005	100,918	233,146	353,153	112,575	613,464	243,262	213,190	1,869,710
	Sep. 2005	**97,592**	**390,311**	**540,500**	**210,790**	**615,752**	**336,503**	**245,049**	**2,436,500**
Foreign bonds (*1)	Mar. 2005	66,590	196,244	346,090	110,055	613,275	242,831	-	1,575,087
	Sep. 2005	**55,231**	**320,019**	**499,698**	**208,806**	**606,399**	**336,080**	**-**	**2,026,235**
Foreign stocks	Mar. 2005	----------	----------	----------	----------	----------	----------	23,895	23,895
	Sep. 2005	----------	----------	----------	----------	----------	----------	**26,813**	**26,813**

(*1) Most of foreign bonds are US Treasuries and Euro Bonds. The amount of them are translated in Japanese Yen.
Foreign bonds are funded by repo transactions. Thus, there is no foreign exchange rate risk.

Note: The amounts in the table above are B/S value.

5. Derivatives reflected upon the statement of income (including trading a/c) (Non-consolidated)

	Millions of Yen					
	Sep. 2005		Mar. 2005		Change	
	Contract value	Unrealized gain/loss	Contract value	Unrealized gain/loss	Contract value	Unrealized gain/loss
Total	101,946,018	32,051	104,699,138	20,056	-2,753,120	11,995
Interest related transactions	90,886,906	21,131	96,965,022	13,777	-6,078,116	7,353
Listed	30,479,894	-8,125	43,187,668	-11,144	-12,707,774	3,018
Interest futures	29,081,589	-8,132	30,059,084	-11,064	-977,494	2,932
Sold	14,247,259	3,638	15,647,579	1,504	-1,400,319	2,134
Purchased	14,834,330	-11,770	14,411,504	-12,568	422,825	797
Interest rate options	1,398,304	6	13,128,584	-79	-11,730,279	86
Sold	791,418	-8	1,213,479	-112	-422,060	104
Purchased	606,885	14	11,915,104	32	-11,308,219	-18
Over-the-counter	60,407,012	29,257	53,777,354	24,922	6,629,658	4,335
Forward rate agreement	-	-	-	-	-	-
Interest rate swaps(*)	53,075,262	26,595	50,063,081	24,483	3,012,181	2,112
Fix Rcv-Fl Pay	24,633,517	298,561	22,853,621	367,389	1,779,896	-68,828
Fl Rcv-Fix Pay	25,521,458	-272,588	22,863,816	-343,138	2,657,642	70,549
Fl Rcv-Fl Pay	2,920,286	623	4,345,643	232	-1,425,357	391
Interest rate options	7,331,749	2,662	3,714,272	438	3,617,477	2,223
Sold	5,268,545	6,558	2,316,131	1,892	2,952,413	4,665
Purchased	2,063,204	-3,896	1,398,141	-1,453	665,063	-2,442
Others	-	-	-	-	-	-
Currency related transactions	7,188,013	12,130	3,869,072	6,931	3,318,940	5,198
Listed	-	-	-	-	-	-
Currency futures	-	-	-	-	-	-
Currency options	-	-	-	-	-	-
Over-the-counter	7,188,013	12,130	3,869,072	6,931	3,318,940	5,198
Cross currency swaps	305,408	1,283	196,388	3,405	109,020	-2,121
Forward	5,106,816	10,814	2,626,832	2,432	2,479,984	8,381
Sold	2,426,122	-45,538	1,184,186	-7,558	1,241,935	-37,979
Purchased	2,680,694	56,352	1,442,646	9,990	1,238,048	46,361
Currency options	1,775,787	32	1,045,851	1,093	729,936	-1,061
Sold	1,060,152	-883	522,760	1,879	537,391	-2,762
Purchased	715,635	916	523,091	-785	192,544	1,701
Others	-	-	-	-	-	-
Stock related transactions	237,103	-878	317,379	38	-80,275	-916
Listed	237,103	-878	317,379	38	-80,275	-916
Stock index futures	110,742	-727	70,380	255	40,361	-983
Sold	59,427	-1,704	40,785	393	18,642	-2,098
Purchased	51,314	977	29,595	-137	21,719	1,115
Stock index options	126,361	-150	246,999	-217	-120,637	67
Sold	75,230	152	70,833	100	4,396	52
Purchased	51,131	-303	176,165	-318	-125,033	14
Over-the-counter	-	-	-	-	-	-
Securities options	-	-	-	-	-	-
Securities index swap	-	-	-	-	-	-
Others	-	-	-	-	-	-
Bond related transactions	3,510,441	-226	3,546,163	-693	-35,722	466
Listed	3,417,998	-289	3,503,592	-643	-85,593	354
Bond futures	2,660,861	32	2,301,824	-481	359,037	513
Sold	1,357,578	11,963	1,156,618	-1,717	200,960	13,681
Purchased	1,303,282	-11,931	1,145,205	1,236	158,077	-13,167
Bond futures (OTC Options)	757,137	-321	1,201,768	-161	-444,630	-159
Sold	465,022	309	693,099	329	-228,077	-20
Purchased	292,115	-631	508,669	-491	-216,553	-139
Over-the-counter	92,442	62	42,571	-49	49,871	112
Bond options	92,442	62	42,571	-49	49,871	112
Sold	42,437	-18	22,651	-39	19,786	21
Purchased	50,005	80	19,920	-10	30,085	90
Others	-	-	-	-	-	-
Commodity related	52	-0	-	-	52	-0
Listed	52	-0	-	-	52	-0
Commodity futures	52	-0	-	-	52	-0
Sold	52	-0	-	-	52	-0
Purchased	-	-	-	-	-	-
Credit derivatives	123,500	-105	1,500	1	122,000	-106
Over-the-counter	123,500	-105	1,500	1	122,000	-106
Credit derivatives	123,500	-105	1,500	1	122,000	-106
Sold	83,500	-42	1,500	1	82,000	-43
Purchased	40,000	-62	-	-	40,000	-62

(*) Maturity ladder of swaps (Contract value basis)

	Millions of Yen			
	Sep. 2005			
	Less than 1 year	1 year to 5 years	Over 5 years	Total
Total (Gross)	10,656,480	28,825,133	13,593,648	53,075,262
Fix Rcv-Fl Pay	4,306,940	13,400,226	6,926,350	24,633,517
Fl Rcv-Fix Pay	4,821,639	14,344,670	6,355,148	25,521,458
Fl Rcv-Fl Pay	1,527,900	1,080,236	312,150	2,920,286

6. Derivatives to which hedge accounting is applicable (Non-consolidated)

	Millions of Yen					
	Sep. 2005		Mar. 2005		Change	
	Contract value	**Unrealized gain/loss**	Contract value	Unrealized gain/loss	Contract value	Unrealized gain/loss
Total	**4,885,367**	**2,494**	4,438,213	22,688	447,153	-20,194
Interest related transactions	**4,381,187**	**2,576**	3,783,716	22,869	597,471	-20,293
Listed	-	-	-	-	-	-
Interest futures	-	-	-	-	-	-
Sold	-	-	-	-	-	-
Purchased	-	-	-	-	-	-
Interest rate options	-	-	-	-	-	-
Sold	-	-	-	-	-	-
Purchased	-	-	-	-	-	-
Over-the-counter	**4,381,187**	**2,576**	3,783,716	22,869	597,471	-20,293
Forward rate agreements	-	-	-	-	-	-
Interest swaps(*)	**4,381,187**	**2,576**	3,783,716	22,869	597,471	-20,293
Fix Rcv-Fl Pay	**3,712,110**	———	3,164,622	———	547,488	———
Fl Rcv-Fix Pay	**667,077**	———	617,093	———	49,983	———
Fl Rcv-Fl Pay	**2,000**	———	2,000	———	-	———
Interest options	-	-	-	-	-	-
Sold	-	-	-	-	-	-
Purchased	-	-	-	-	-	-
Others	-	-	-	-	-	-
Currency related transactions	**504,179**	**-82**	**654,496**	-180	-150,317	98
Listed	-	-	-	-	-	-
Currency futures	-	-	-	-	-	-
Currency options	-	-	-	-	-	-
Over-the-counter	**504,179**	**-82**	**654,496**	-180	-150,317	98
Cross currency swaps	**408,446**	**-120**	**562,390**	-217	-153,943	97
Forward	**95,732**	**38**	**92,106**	36	3,625	1
Sold	**89,569**	———	**88,325**	———	1,244	———
Purchased	**6,162**	———	**3,781**	———	2,381	———
Currency options	-	-	-	-	-	-
Sold	-	-	-	-	-	-
Purchased	-	-	-	-	-	-
Others	-	-	-	-	-	-

(*) Maturity ladder of swaps under deferred hedge accounting (Contract value basis)

	Millions of Yen			
	Sep. 2005			
	Less than 1 year	1 year to 5 years	Over 5 years	Total
Total (Gross)	480,135	2,872,763	1,028,289	4,381,187
Fix Rcv-Fl Pay	428,004	2,541,101	743,005	3,712,110
Fl Rcv-Fix Pay	52,130	329,661	285,284	667,077
Fl Rcv-Fl Pay	-	2,000	-	2,000

7. Migration analysis of loans in special mention or worse categories (Non-consolidated)

<Banking a/c and trust a/c combined>

(2HFY2004)

	Billions of Yen							
				Change				
	Sep. 2004	**Mar. 2005**	Change	Downgrade (+)	Downgrade(-)	Upgrade (+)	Upgrade (-)	Write-off, sales, or collection
Bankrupt/practically bankrupt	79.2	**15.5**	-63.7	8.8	-	-	-0.0	-72.5
Doubtful	47.9	**88.1**	40.2	65.0	-4.1	0.0	-0.6	-20.1
Loans to substandard debtors	115.3	**82.6**	-32.6	23.2	-19.1	0.2	-8.3	-28.7
Loans to special mention debtors (excluding loans to substandard debtors)	427.1	**348.4**	-78.7	62.0	-50.4	7.6	-33.5	-64.3

(1HFY2005)

	Billions of Yen							
				Change				
	Mar. 2005	**Sep. 2005**	Change	Downgrade (+)	Downgrade(-)	Upgrade (+)	Upgrade (-)	Write-off, sales, or collection
Bankrupt/practically bankrupt	15.5	**42.2**	26.7	35.5	-	-	-3.3	-5.5
Doubtful	88.1	**20.6**	-67.5	5.1	-34.1	0.2	-13.7	-24.9
Loans to substandard debtors	82.6	**81.2**	-1.5	0.1	-3.0	13.7	-4.1	-8.2
Loans to special mention debtors (excluding loans to substandard debtors)	348.4	**291.1**	-57.3	25.9	-1.9	4.3	-103.4	17.8

8. Self assessment (potentially bankrupt or worse) (Non-consolidated)

* Number in the second raw in each category denotes difference from Mar. 2005.

(in billions of Yen)		Banking a/c				Trust a/c			
		amount	Covered by Deposits, JGB, etc	Covered by real estate or guaranteed	Unsecured	amount	Covered by Deposits, JGB, etc	Covered by real estate or guaranteed	Unsecured
Legally bankrupt	(Bankrupt / practically bankrupt)	2.2	0.4	1.7	-	0.2	-	0.2	-
		-0.6	0.0	-0.7	-	-1.4	-0.0	-1.4	-
Virtually bankrupt		36.6	4.2	32.3	-	3.1	0.0	3.1	-
		29.1	2.3	26.8	-	-0.2	0.0	-0.2	-
Potentially bankrupt		19.4	10.2	6.6	2.4	1.2	0.0	0.8	0.2
(Doubtful)		-67.2	-18.7	-43.7	-4.7	-0.1	0.0	0.0	-0.2
Total		58.2	14.9	40.8	2.4	4.5	0.0	4.2	0.2
		-38.8	-16.3	-17.7	-4.7	-1.8	0.0	-1.6	-0.2

Real estate collateral

Banking a/c	Legally and virtually bankrupt: approx. 32.3 billion yen; Potentially bankrupt: approx. 4.4 billion yen
Trust a/c	Legally and virtually bankrupt: approx. 0.3 billion yen; Potentially bankrupt: approx. 0.2 billion yen
Total	37.4 billion yen

9. Balance of principal guaranteed trust a/c (Non-consolidated)

<Jointly operated money trust>

	Millions of Yen			
	Sep. 2005	Mar. 2005	Sep. 2004	Change from Mar. 2005 to Sep. 2005
Total assets	**1,104,676**	1,003,068	972,022	101,608
Loans	**174,423**	182,401	186,864	-7,977
Securities	**43,620**	43,573	44,371	47
Others	**886,632**	777,094	740,787	109,538
Total liabilities	**1,104,676**	1,003,068	972,022	101,608
Principal	**1,102,798**	1,001,548	970,351	101,249
Reserve for possible impairment of principal	**524**	552	563	-27
Others	**1,353**	968	1,107	385

<Loan trust>

	Millions of Yen			
	Sep. 2005	Mar. 2005	Sep. 2004	Change from Mar. 2005 to Sep. 2005
Total assets	**1,016,241**	1,098,410	1,182,304	-82,168
Loans	**464,465**	553,524	661,428	-89,059
Securities	**26,059**	40,124	47,980	-14,065
Others	**525,717**	504,761	472,895	20,955
Total liabilities	**1,016,241**	1,098,410	1,182,304	-82,168
Principal	**1,004,356**	1,086,639	1,170,881	-82,283
Reserve for possible impairment of principal	**5,431**	5,781	6,840	-350
Others	**6,453**	5,989	4,582	464

10. Volume of entrusted assets (Non-consolidated)

	Billions of Yen		
	Sep. 2005	Mar. 2005	Change
Pension trust	**5,833.1**	5,327.1	506.0
Designated money trust	**10,939.1**	10,466.3	472.8
Specified money trust	**5,962.2**	5,735.5	226.7
Mutual fund	**10,671.2**	9,354.0	1,317.2
Securities trust and custody(*)	**29,676.0**	26,050.1	3,625.9
Assets held in STB U.S.A. (US$ Mil)	**12,107.6**	11,228.0	879.6

(*) Assets held in STB U.S.A. are translated in Japanese Yen (FX rate: As of end of the term).

11. Securitization (Non-consolidated)

Entrusted assets for securitization

	Billions of Yen		
	Sep. 2005	Mar. 2005	Change
Financial assets	**5,081.8**	4,945.4	136.4
Real estate	**3,029.1**	2,573.7	455.4
Number of transactions (*)	**508**	363	145

(*) Based on the number of trust agreements

12. Loans by industry (Non-consolidated)

	Millions of Yen						
	Sep. 2005				Mar. 2005		
	Banking a/c	Trust a/c (*)	Banking + trust a/c	Change from Mar. 2005	Banking a/c	Trust a/c (*)	Banking + trust a/c
Domestic Branches (excluding offshore)	**9,350,986**	**848,987**	**10,199,974**	**710,519**	8,577,159	912,294	9,489,454
Manufacturing	**1,187,466**	**33,149**	**1,220,615**	**-7,782**	1,191,109	37,288	1,228,397
Agriculture	**3,290**	**-**	**3,290**	**559**	2,731	-	2,731
Forestry	**210**	**-**	**210**	**-45**	255	-	255
Fishing	**2,300**	**-**	**2,300**	**-**	2,300	-	2,300
Mining	**6,409**	**166**	**6,576**	**1,729**	4,641	205	4,847
Construction	**143,877**	**22,923**	**166,800**	**-10,035**	150,797	26,038	176,836
Energy and utilities	**135,158**	**64,396**	**199,554**	**5,494**	116,995	77,064	194,059
Communication	**172,634**	**13,245**	**185,880**	**-5,769**	178,060	13,589	191,649
Transportation	**582,613**	**142,025**	**724,639**	**21,768**	545,789	157,080	702,870
Wholesale and retail	**856,944**	**24,266**	**881,210**	**91,112**	764,458	25,639	790,098
Finance and insurance	**2,022,121**	**107,188**	**2,129,309**	**203,342**	1,789,986	135,981	1,925,967
Real estate	**1,247,554**	**62,490**	**1,310,044**	**62,958**	1,165,728	81,357	1,247,086
Various services	**1,411,341**	**28,946**	**1,440,288**	**178,149**	1,228,574	33,563	1,262,138
Others	**1,579,064**	**350,189**	**1,929,254**	**169,038**	1,435,730	324,485	1,760,216
Overseas branches and offshore	**552,913**	**-**	**552,913**	**94,247**	458,666	-	458,666
Total	**9,903,899**	**848,987**	**10,752,887**	**804,766**	9,035,826	912,294	9,948,120

(*) Trust a/c is principal guaranteed trust a/c

13. Assets classified under the Financial reconstruction law by industry (Non-consolidated)

	Millions of Yen						
	Sep. 2005				Mar. 2005		
	Banking a/c	Trust a/c (*)	Banking + trust a/c		Banking a/c	Trust a/c (*)	Banking + trust a/c
				Change from Mar. 2005			
Domestic branches (excluding Offshore)	**124,733**	**14,807**	**139,541**	**-41,313**	163,800	17,054	180,854
Manufacturing	**12,557**	**261**	**12,819**	**-1,483**	14,007	295	14,302
Agriculture	-	-	-	-	-	-	-
Forestry	-	-	-	-	-	-	-
Fishing	-	-	-	-	-	-	-
Mining	-	-	-	-	-	-	-
Construction	**18,764**	**1,003**	**19,767**	**-11,902**	30,387	1,282	31,670
Energy and utilities	-	-	-	-	-	-	-
Communication	**278**	-	**278**	**144**	122	11	134
Transportation	**4,215**	**204**	**4,419**	**-205**	4,390	234	4,625
Wholesale and retail	**2,651**	**1,336**	**3,988**	**-1,513**	4,254	1,247	5,502
Finance and insurance	**439**	**65**	**505**	**-1,431**	1,871	65	1,937
Real estate	**41,238**	**1,773**	**43,011**	**-21,160**	61,061	3,110	64,172
Various services	**34,538**	**4,232**	**38,770**	**-2,316**	36,485	4,601	41,086
Others	**10,049**	**5,930**	**15,980**	**-1,444**	11,219	6,204	17,424
Overseas branches and offshore	**1,768**	-	**1,768**	**-1,580**	3,349	-	3,349
Total	**126,501**	**14,807**	**141,309**	**-42,894**	167,149	17,054	184,203

(*) Trust a/c is principal guaranteed trust a/c

14. Coverage ratio against assets classified under the Financial reconstruction law (Non-consolidated)

	Percentage Points						
	Sep. 2005				Mar. 2005		
	Banking a/c	Trust a/c (*)	Banking + trust a/c	Change from Mar. 2005	Banking a/c	Trust a/c (*)	Banking + trust a/c
Domestic branches (excluding Offshore)	**86.1**	**67.6**	**84.2**	**2.0**	83.7	68.3	82.2
Manufacturing	**97.7**	**47.7**	**96.7**	**10.1**	87.4	51.6	86.6
Agriculture	-	-	-	-	-	-	-
Forestry	-	-	-	-	-	-	-
Fishing	-	-	-	-	-	-	-
Mining	-	-	-	-	-	-	-
Construction	**83.1**	**6.9**	**79.2**	**3.3**	78.9	5.1	75.9
Energy and utilities	-	-	-	-	-	-	-
Communication	**80.0**	-	**80.0**	**6.9**	80.0	0.0	73.1
Transportation	**91.7**	**18.8**	**88.3**	**0.4**	91.7	16.4	87.9
Wholesale and retail	**90.5**	**88.6**	**89.9**	**-4.9**	93.7	98.5	94.8
Finance and insurance	**96.4**	**100.0**	**96.8**	**12.7**	83.6	100.0	84.1
Real estate	**98.9**	**73.2**	**97.9**	**5.9**	92.8	75.2	92.0
Various services	**64.7**	**34.9**	**61.4**	**-2.5**	67.1	38.8	63.9
Others	**94.6**	**97.1**	**95.5**	**3.5**	89.6	96.3	92.0
Overseas branches and offshore	**36.3**	-	**36.3**	**2.4**	33.9	-	33.9
Total	**85.4**	**67.6**	**83.6**	**2.2**	82.7	68.3	81.4

(*) Trust a/c is principal guaranteed trust a/c

15. Sumitomo Trust major group members

Company names	Capital	Primary business	STB Group's share in voting rights (STB's share in voting rights)		Billions of Yen Net income 1HFY2005	1HFY2004	Change
(Subsidiaries)							
The Sumishin Shinko Co., Ltd.	Yen 50 mil.	Property maintenance	100	(100)	**-0.6**	0.1	-0.7
Sumishin Guaranty Co., Ltd.	Yen 100 mil.	Housing loan guaranty	100	(100)	**0.8**	0.9	-0.1
STB Wealth Partners Co., Ltd.	Yen 155 mil.	Consulting	100	(100)	**-0.0**	----------	----------
Sumishin Business Service Co., Ltd.	Yen 80 mil.	Agency services/temporary staffing/ training services	100	(100)	**-0.0**	0.1	-0.1
STB Investment Corporation	Yen 35 mil.	Venture capital	100	(100)	**0.0**	0.0	-0.0
Japan TA Solution, Ltd.	Yen 2,005 mil.	Development and management of systems/ operations of entrusted data processing	80	(80)	**-0.2**	-0.6	0.3
Sumishin Matsushita Financial Services Co., Ltd.	Yen 20,520 mil.	General leasing/credit cards	66	(66)	**3.0**	----------	----------
Sumishin Life Card Co., Ltd.	Yen 200 mil.	Credit cards	51	(51)	**-0.0**	----------	----------
Sumishin Card Co., Ltd.	Yen 50 mil.	Credit cards	95	(50)	**0.1**	0.0	0.0
Sumishin Information Service Co., Ltd.	Yen 100 mil.	Information technology/ commissioned accounting operation	100	(35)	**0.2**	0.0	0.1
STB Asset Management Co., Ltd.	Yen 300 mil.	Asset management	100	(30)	**0.2**	0.1	0.0
STB Research Institute Co., Ltd.	Yen 300 mil.	Research and consulting/asset management	100	(29.8)	**-0.1**	-0.1	-0.0
Sumishin Realty Co., Ltd.	Yen 300 mil.	Residential brokerage	100	(5)	**0.5**	0.1	0.3
The Sumitomo Trust Finance (H.K.) Ltd.	USD 45 mil.	Banking and security services	100	(100)	**0.1**	0.0	0.0
Sumitomo Trust and Banking (Luxembourg) S.A.	USD 30 mil.	Banking, security, and trust services	100	(100)	**0.0**	0.0	0.0
STB Preferred Capital (Cayman) Ltd.	Yen 85,000 mil.	Finance services (preferred stock)	100	(100)	**1.2**	1.2	-0.0
Sumitomo Trust and Banking Co. (U.S.A.)	USD 56 mil.	Banking and trust services	100	(100)	**0.5**	0.3	0.1
STB Consulting (China) Co., Ltd.	Yen 50 mil.	Consulting	100	(100)	**0.0**	----------	----------
(Affiliates)							
Japan Pension Operation Service, Ltd.	Yen 1,500 mil.	Pension plan administration services	50	(50)	**-0.1**	----------	----------
BUSINEXT CORPORATION	Yen 4,000 mil.	Finance services	40	(40)	**1.6**	0.1	1.4
Human Resource Management & Consulting Co., Ltd.	Yen 519 mil.	Employees data administration	38.9	(38.9)	**0.0**	-0.0	0.0
Top REIT Asset Management Co., Ltd.	Yen 300 mil.	Investment company (Asset management)	38	(38)	**-0.0**	----------	----------
Japan Trustee Services Bank, Ltd.	Yen 51,000 mil.	Trust and banking	33.3	(33.3)	**0.3**	0.8	-0.5
Japan Trustee Information Systems, Ltd.	Yen 300 mil.	Information technology/ commissioned accounting operation	33.3	(5)	**0.0**	0.0	0.0
STB Leasing Co., Ltd.	Yen 5,064 mil.	General leasing	30.0	(4.9)	**1.6**	1.6	-0.0