



Trust for a flourishing future

SUMITOMO MITSUI TRUST GROUP

# 2024年度 決算説明会 <データブック>

## Investor Meeting on Financial Results for FY2024 <Data Book>

2025年5月21日

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### ■ 本資料における用語の定義 Definitions of terms in this document

- ・ 連結:三井住友トラストグループ(連結) Sumitomo Mitsui Trust Group (Consolidated): “Consolidated” or “SuMi TRUST Group”
- ・ 単体:三井住友信託銀行(単体) Sumitomo Mitsui Trust Bank (Non-consolidated): “Non-consolidated” or “SuMi TRUST Bank”
- ・ 親会社株主純利益:該当する期の「親会社株主に帰属する当期純利益(四半期純利益・中間純利益)」 Net income (on consolidated basis): “Net income attributable to owners of the parent”
- ・ 三井住友トラスト・アセットマネジメント:三井住友トラストAM Sumitomo Mitsui Trust Asset Management: “TAM”
- ・ 日興アセットマネジメント:日興AM Nikko Asset Management: “Nikko AM”

### ■ 1株当たり指標について Financial indices per share

- ・ 「1株当たり純資産」・「1株当たり配当金」等の1株当たり指標の過年度計数は、2016年10月1日付けで実施した株式併合(普通株式10株につき1株の割合)および2024年1月1日付けで実施した株式分割(普通株式1株につき2株の割合)が過年度において実施されていたと仮定し、算定した値を記載しております  
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, and the stock split of shares (two (2) for each share of common stock) enacted on January 1, 2024 took place, for consistency purposes.

### ■ 商号変更について Change of Trade Name

- ・ 三井住友トラスト・ローン＆ファイナンス(株)は2025年4月1日より商号を「(株)L&Fアセットファイナンス」に変更しました。  
On April 1, 2025, Sumitomo Mitsui Trust Loan & Finance changed its trade name to L&F Asset Finance.
- ・ 日興アセットマネジメント(株)は2025年9月1日より商号を「アモーヴァ・アセットマネジメント(株)」に変更します。  
On September 1, 2025, Nikko Asset Management will change its trade name to Amova Asset Management

### 不良債権関連 Non-performing loans

- 銀行法及び再生法に基づく債権  
Non-performing loans (NPLs) based on Banking Act and Reconstruction Act

### 資本関連 Status of capital

- 信用リスク・アセット Credit risk-weighted assets
- 資本調達手段 Capital instruments

### 子会社・グループ会社 Subsidiaries and group companies

- 主な子会社・関連会社一覧 Major subsidiaries and affiliates
- 三井住友トラスト・アセットマネジメント Sumitomo Mitsui Trust Asset Management
- 日興アセットマネジメント Nikko Asset Management
- 住信SBIネット銀行 SBI Sumishin Net Bank
- 三井住友トラスト・パナソニックファイナンス Sumitomo Mitsui Trust Panasonic Finance
- 三井住友トラスト・ローン＆ファイナンス Sumitomo Mitsui Trust Loan & Finance

### (参考)長期時系列推移 (Supplement) Long-term time series tables

- 損益計算書 Statements of income
- 貸借対照表 Balance sheets

## 1 業績・財務関連 Financial results and related information

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# 国内・国際別収支:単体

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

| (十億円 Yen bn)       |   | FY23      | 国内部門<br>Domestic<br>business | 国際部門<br>International<br>business | FY24      | 国内部門<br>Domestic<br>business | 国際部門<br>International<br>business | 増減<br>Change | 国内部門<br>Domestic<br>business | 国際部門<br>International<br>business |
|--------------------|---|-----------|------------------------------|-----------------------------------|-----------|------------------------------|-----------------------------------|--------------|------------------------------|-----------------------------------|
| 信託報酬<br>(信託勘定償却後)  | Trust fee income<br>(after written-off of principal guaranteed<br>trust a/c)      | 116.2     | 116.2                        | -                                 | 120.8     | 120.8                        | -                                 | 4.6          | 4.6                          | -                                 |
| 資金利益               | Net interest income   | (106.6)   | 188.9                        | (295.5)                           | (81.1)    | 254.9                        | (336.1)                           | 25.5         | 66.0                         | (40.5)                            |
| 資金運用収益             | Interest income   | 1,020.5   | 249.7                        | 774.4                             | 1,167.9   | 366.1                        | 815.7                             | 147.3        | 116.3                        | 41.3                              |
|                    |   | 3.6       | ---                          | ---                               | 13.9      | ---                          | ---                               | 10.3         | ---                          | ---                               |
| 資金調達費用*1           | Interest expenses *1  | (1,127.2) | (60.7)                       | (1,070.0)                         | (1,249.0) | (111.1)                      | (1,151.8)                         | (121.8)      | (50.3)                       | (81.8)                            |
|                    |   | (3.6)     | ---                          | ---                               | (13.9)    | ---                          | ---                               | (10.3)       | ---                          | ---                               |
| 役務取引等利益            | Net fees and commissions  | 116.0     | 93.1                         | 22.8                              | 119.7     | 97.8                         | 21.8                              | 3.6          | 4.6                          | (1.0)                             |
| 役務取引等収益            | Fees and commissions received   | 232.9     | 201.2                        | 31.7                              | 242.3     | 211.6                        | 30.7                              | 9.4          | 10.4                         | (1.0)                             |
| 役務取引等費用            | Fees and commissions paid   | (116.8)   | (108.0)                      | (8.8)                             | (122.6)   | (113.8)                      | (8.8)                             | (5.8)        | (5.8)                        | (0.0)                             |
| 特定取引利益             | Net trading income  | 75.9      | 22.5                         | 53.3                              | 102.8     | 26.4                         | 76.3                              | 26.9         | 3.8                          | 23.0                              |
| 特定取引収益*2           | Trading income *2   | 77.7      | 22.5                         | 55.5                              | 105.9     | 26.6                         | 79.3                              | 28.1         | 4.0                          | 23.8                              |
| 特定取引費用*2           | Trading expenses *2   | (1.8)     | -                            | (2.1)                             | (3.0)     | (0.1)                        | (2.9)                             | (1.2)        | (0.1)                        | (0.7)                             |
| その他業務利益            | Net other operating income  | 364.4     | (2.3)                        | 366.7                             | 338.5     | 1.4                          | 337.0                             | (25.9)       | 3.8                          | (29.7)                            |
| その他業務収益*3          | Other operating income *3   | 376.0     | 4.1                          | 373.9                             | 395.5     | 6.1                          | 389.3                             | 19.4         | 2.0                          | 15.3                              |
| その他業務費用*3          | Other operating expenses *3   | (11.6)    | (6.4)                        | (7.1)                             | (56.9)    | (4.6)                        | (52.2)                            | (45.3)       | 1.7                          | (45.0)                            |
| 業務粗利益<br>(信託勘定償却後) | Gross business profit<br>(after written-off of principal guaranteed<br>trust a/c) | 566.1     | 418.7                        | 147.3                             | 600.8     | 501.6                        | 99.1                              | 34.7         | 82.9                         | (48.2)                            |

\*1: 資金調達費用は金銭の信託運用見合費用(23年度:0.00億円、24年度:0.00億円)を控除して表示 Expenses matching the amount of investment of money held in trust is excluded from "Interest expenses". (FY2023: 0.0 billion yen, FY2024: 0.0 billion yen).

\*2: 23年度の特定取引収益および特定取引費用の合計欄の計数は、特定金融派生商品損益等の純額表示に伴い、国内部門と国際部門の合算を3億円下回る Total figure of "Trading income" and "Trading expenses" in FY2023 are 0.3 bn yen 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: 23年度のその他業務収益およびその他業務費用の合計欄の計数は、金融派生商品損益等の純額表示に伴い、国内部門と国際部門の合算を20億円下回る Total figure of "Other operating income" and "Other operating expenses" in FY2023 are 2.0 bn yen less than sum of "Domestic business" and "International business" as net trading figures are shown for income and expenses from derivative other than for trading or hedging.

# 国内・国際別資金運用／調達：①単体、銀行勘定

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

### 国内部門 Domestic business

|  |  | FY23                     |              |                           | FY24                     |              |                           | 増減 Change                |              |                           |
|--|--|--------------------------|--------------|---------------------------|--------------------------|--------------|---------------------------|--------------------------|--------------|---------------------------|
|  |  | 平残<br>Average<br>balance | 利回り<br>Yield | 収支<br>Income/<br>expenses | 平残<br>Average<br>balance | 利回り<br>Yield | 収支<br>Income/<br>expenses | 平残<br>Average<br>balance | 利回り<br>Yield | 収支<br>Income/<br>expenses |
| (平残:兆円 Average balance: Yen trn)<br>(収支:十億円 Income / Expenses: Yen bn) |  |                          |              |                           |                          |              |                           |                          |              |                           |
| 資金運用勘定   | Interest-earning assets                        | 49.21                    | 0.50%        | 249.7                     | 52.06                    | 0.70%        | 366.1                     | 2.84                     | 0.20%        | 116.3                     |
| うち貸出金  | Loans and bills discounted                     | 24.92                    | 0.65%        | 162.3                     | 24.67                    | 0.79%        | 196.3                     | (0.25)                   | 0.14%        | 34.0                      |
| うち有価証券   | Securities                                     | 4.14                     | 1.95%        | 80.9                      | 5.22                     | 2.30%        | 120.3                     | 1.08                     | 0.35%        | 39.4                      |
| うち国債   | Japanese government bonds                      | 1.80                     | 0.12%        | 2.2                       | 3.26                     | 0.23%        | 7.7                       | 1.45                     | 0.11%        | 5.5                       |
| 社債   | Japanese corporate bonds                       | 0.74                     | 0.39%        | 2.9                       | 0.70                     | 0.56%        | 3.9                       | (0.04)                   | 0.17%        | 1.0                       |
| 株式   | Japanese stocks                                | 0.77                     | 8.50%        | 65.8                      | 0.69                     | 11.62%       | 80.8                      | (0.07)                   | 3.12%        | 15.0                      |
| その他の証券   | Other securities                               | 0.77                     | 1.27%        | 9.8                       | 0.52                     | 5.29%        | 27.6                      | (0.25)                   | 4.02%        | 17.7                      |
| うちコールローン   | Call loans                                     | 0.96                     | (0.01%)      | (0.1)                     | 0.24                     | 0.26%        | 0.6                       | (0.71)                   | 0.27%        | 0.7                       |
| 買入金銭債権   | Monetary claims bought                         | 0.11                     | 0.60%        | 0.7                       | 0.10                     | 0.66%        | 0.7                       | (0.00)                   | 0.06%        | 0.0                       |
| 預け金  | Due from banks                                 | 17.53                    | 0.03%        | 6.0                       | 20.17                    | 0.23%        | 46.5                      | 2.64                     | 0.20%        | 40.5                      |
| 円投入額   | JPY deposit converted into foreign currencies  | -                        | -            | -                         | -                        | -            | -                         | -                        | -            | -                         |
| スワップ受入利息   | Income on swaps                                | ---                      | ---          | -                         | ---                      | ---          | -                         | ---                      | ---          | -                         |
| 資金調達勘定   | Interest-bearing liabilities                   | 48.72                    | 0.12%        | (60.7)                    | 51.72                    | 0.21%        | (111.1)                   | 2.99                     | 0.09%        | (50.3)                    |
| うち預金   | Deposits                                       | 29.65                    | 0.05%        | (16.9)                    | 29.83                    | 0.14%        | (44.5)                    | 0.18                     | 0.09%        | (27.6)                    |
| 譲渡性預金  | Negotiable certificates of deposit (NCD)       | 2.26                     | 0.01%        | (0.3)                     | 1.84                     | 0.21%        | (3.8)                     | (0.42)                   | 0.20%        | (3.5)                     |
| 借入金  | Borrowed money                                 | 5.92                     | 0.13%        | (8.2)                     | 7.40                     | 0.22%        | (16.6)                    | 1.48                     | 0.09%        | (8.3)                     |
| 短期社債   | Short-term bonds payable                       | 0.13                     | 0.02%        | (0.0)                     | 0.14                     | 0.10%        | (0.1)                     | 0.01                     | 0.08%        | (0.1)                     |
| 社債   | Bonds payable                                  | 0.42                     | 0.63%        | (2.7)                     | 0.54                     | 0.70%        | (3.8)                     | 0.11                     | 0.07%        | (1.1)                     |
| 信託勘定借  | Borrowed money from trust account              | 4.47                     | 0.47%        | (21.1)                    | 3.83                     | 0.52%        | (20.2)                    | (0.64)                   | 0.05%        | 0.9                       |
| 円転換額   | Foreign currencies' deposit converted into JPY | 4.80                     | 0.07%        | (3.6)                     | 7.17                     | 0.19%        | (13.9)                    | 2.37                     | 0.12%        | (10.3)                    |
| スワップ支払利息   | Expenses on swaps                              | ---                      | ---          | (6.4)                     | ---                      | ---          | (5.2)                     | ---                      | ---          | 1.1                       |
| 資金粗利／資金収支  | Gross margin/net interest income               | ---                      | 0.38%        | 188.9                     | ---                      | 0.49%        | 254.9                     | ---                      | 0.11%        | 66.0                      |
| 預貸粗利／預貸収支  | Loan-deposit margin/income                     | ---                      | 0.60%        | 145.4                     | ---                      | 0.65%        | 151.8                     | ---                      | 0.05%        | 6.4                       |

# 国内・国際別資金運用／調達:②単体、銀行勘定

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

### 国際部門

#### International business

(平残: 兆円 Average balance: Yen trn)

(収支: 十億円 Income / Expenses: Yen bn)

|            |   | FY23                     |              |                           | FY24                     |              |                           | 増減 Change                |              |                           |
|------------|---|--------------------------|--------------|---------------------------|--------------------------|--------------|---------------------------|--------------------------|--------------|---------------------------|
|            |   | 平残<br>Average<br>balance | 利回り<br>Yield | 収支<br>Income/<br>expenses | 平残<br>Average<br>balance | 利回り<br>Yield | 収支<br>Income/<br>expenses | 平残<br>Average<br>balance | 利回り<br>Yield | 収支<br>Income/<br>expenses |
| 資金運用勘定     | Interest-earning assets                     | 19.38                    | 3.99%        | 774.4                     | 22.30                    | 3.65%        | 815.7                     | 2.92                     | (0.34%)      | 41.3                      |
| うち貸出金      | Loans and bills discounted                  | 7.89                     | 5.61%        | 442.7                     | 7.96                     | 5.82%        | 463.8                     | 0.07                     | 0.21%        | 21.0                      |
| 有価証券       | Securities                                  | 3.67                     | 4.65%        | 170.9                     | 4.69                     | 4.53%        | 212.9                     | 1.02                     | (0.12%)      | 41.9                      |
| 預け金        | Due from banks                              | 2.58                     | 4.93%        | 127.2                     | 2.05                     | 4.91%        | 101.1                     | (0.52)                   | (0.02%)      | (26.1)                    |
| 円転換額       | Foreign currency deposit converted into JPY | 4.80                     | 0.07%        | 3.6                       | 7.17                     | 0.19%        | 13.9                      | 2.37                     | 0.12%        | 10.3                      |
| 資金調達勘定     | Interest-bearing liabilities                | 19.26                    | 5.55%        | (1,070.0)                 | 21.63                    | 5.32%        | (1,151.8)                 | 2.36                     | (0.23%)      | (81.8)                    |
| うち預金       | Deposits                                    | 7.19                     | 4.45%        | (320.6)                   | 7.20                     | 4.39%        | (316.9)                   | 0.00                     | (0.06%)      | 3.6                       |
| 譲渡性預金      | Negotiable certificates of deposit (NCD)    | 6.02                     | 5.09%        | (307.1)                   | 7.47                     | 4.97%        | (371.4)                   | 1.44                     | (0.12%)      | (64.3)                    |
| コールマネー     | Call money                                  | 0.17                     | 4.69%        | (8.4)                     | 0.03                     | 4.84%        | (1.7)                     | (0.14)                   | 0.15%        | 6.6                       |
| 借入金        | Borrowed money                              | 0.77                     | 3.75%        | (28.9)                    | 0.75                     | 3.19%        | (24.0)                    | (0.01)                   | (0.56%)      | 4.9                       |
| 社債         | Bonds payable                               | 1.53                     | 3.29%        | (50.5)                    | 1.79                     | 4.27%        | (76.7)                    | 0.26                     | 0.98%        | (26.2)                    |
| 円投入額       | Foreign currency deposit converted from JPY | -                        | -            | -                         | -                        | -            | -                         | -                        | -            | -                         |
| スワップ支払利息   | Expenses on swaps                           | ---                      | ---          | (160.1)                   | ---                      | ---          | (130.4)                   | ---                      | ---          | 29.6                      |
| 資金粗利額／資金収支 | Gross margin / net interest income          | ---                      | (1.56%)      | (295.5)                   | ---                      | (1.67%)      | (336.1)                   | ---                      | (0.11%)      | (40.5)                    |
| 預貸粗利額／預貸収支 | Loan-deposit margin / income                | ---                      | 1.16%        | 122.1                     | ---                      | 1.43%        | 146.9                     | ---                      | 0.27%        | 24.7                      |

### 国内部門・国際部門合計

#### Domestic business / International business combined

|            |                                    |       |         |           |       |         |           |        |       |         |
|------------|------------------------------------|-------|---------|-----------|-------|---------|-----------|--------|-------|---------|
| 資金運用勘定     | Interest-earning assets            | 63.79 | 1.59%   | 1,020.5   | 67.18 | 1.73%   | 1,167.9   | 3.39   | 0.14% | 147.3   |
| うち貸出金      | Loans and bills discounted         | 32.82 | 1.84%   | 605.0     | 32.64 | 2.02%   | 660.2     | (0.18) | 0.18% | 55.1    |
| 資金調達勘定     | Interest-bearing liabilities       | 63.18 | 1.78%   | (1,127.2) | 66.17 | 1.88%   | (1,249.0) | 2.99   | 0.10% | (121.8) |
| うち預金       | Deposits                           | 36.84 | 0.91%   | (337.5)   | 37.03 | 0.97%   | (361.4)   | 0.19   | 0.06% | (23.9)  |
| 資金粗利額／資金収支 | Gross margin / net interest income | ---   | (0.19%) | (106.6)   | ---   | (0.15%) | (81.1)    | ---    | 0.04% | 25.5    |
| 預貸粗利額／預貸収支 | Loan-deposit margin / income       | ---   | 0.93%   | 267.5     | ---   | 1.05%   | 298.7     | ---    | 0.12% | 31.1    |

# 主要グループ会社の連結損益への寄与

## Contribution of major group companies to consolidated financial results

|  |   | 実質業務純益<br>Net business profit<br>before credit costs |                           | 当期純利益<br>Net income attributable<br>to owners of the<br>parent |                           | のれん等(24年度)<br>Goodwill as of Mar. 25 |                                      |
|--|---|--|---------------------------|--|---------------------------|--------------------------------------|--------------------------------------|
|  |   | FY24   | 増減<br>Change<br>from FY23 | FY24   | 増減<br>Change<br>from FY23 | 償却額<br>Amorti-<br>zation<br>Amount   | 未償却残高<br>Out-<br>standing<br>balance |
| (十億円 Yen bn)                           |   |  |                           |  |                           |                                      |                                      |
| 連単差                                    | Consolidation difference                                      | 73.1   | 10.4                      | 18.0   | (3.2)                     | (8.1)                                | 19.0                                 |
| うちパーチェス処理による影響額                        | Effect of purchase accounting method                          | -  | -                         | (2.1)  | (1.4)                     | ---                                  | ---                                  |
| 連結調整前寄与額 <sup>*1</sup>                 | Contribution (before consolidation adjustments) <sup>*1</sup> | 134.7  | 25.2                      | 89.1   | 7.8                       | (8.1)                                | 19.0                                 |
| 三井住友トラスト・アセットマネジメント                    | Sumitomo Mitsui Trust Asset Management                        | 8.3  | 1.7                       | 5.7  | 1.2                       | -                                    | -                                    |
| 日興アセットマネジメント(連結)                       | Nikko Asset Management (Consolidated)                         | 18.1   | 7.3                       | 12.4   | 1.2                       | (4.2) <sup>*2</sup>                  | 7.7 <sup>*2</sup>                    |
| 日本カストディ銀行                              | Custody Bank of Japan, Ltd.                                   | 3.9  | 1.3                       | 0.2  | 0.0                       | -                                    | -                                    |
| 米国三井住友信託銀行                             | Sumitomo Mitsui Trust Bank (U.S.A.)                           | 15.1   | 4.9                       | 11.8   | 3.8                       | -                                    | -                                    |
| ルクセンブルク三井住友信託銀行                        | Sumitomo Mitsui Trust Bank (Luxembourg)                       | 0.8  | 0.0                       | 0.4  | (0.2)                     | -                                    | -                                    |
| 三井住友トラストTAソリューション                      | Sumitomo Mitsui Trust TA Solution                             | 0.5  | 0.2                       | 0.3  | 0.1                       | -                                    | -                                    |
| 日本株主データサービス                            | Japan Stockholders Data Service                               | 0.0  | 0.0                       | 0.0  | 0.0                       | -                                    | -                                    |
| 三井住友トラスト不動産                            | Sumitomo Mitsui Trust Realty                                  | 9.5  | 2.0                       | 6.5  | 1.2                       | -                                    | -                                    |
| 三井住友トラスト不動産投資顧問                        | Sumitomo Mitsui Trust Real Estate Investment Management       | 0.4  | 0.1                       | 0.3  | 0.0                       | -                                    | -                                    |
| 三井住友トラスト・パナソニックファイナンス(連結)              | Sumitomo Mitsui Trust Panasonic Finance (Consolidated)        | 12.6   | 3.4                       | 8.4  | 2.4                       | -                                    | -                                    |
| 三井住友トラスト・ローン&ファイナンス                    | Sumitomo Mitsui Trust Loan & Finance                          | 11.5   | (0.1)                     | 8.0  | (0.1)                     | (2.7)                                | 1.3                                  |
| Marubeni SuMiT Rail Transport Inc.(連結) | Marubeni SuMiT Rail Transport Inc. (Consolidated)             | 3.3  | 0.8                       | 2.3  | 0.5                       | -                                    | -                                    |
| 紫金信託                                   | Zijin Trust   | 5.2  | 0.3                       | 4.5  | 0.6                       | -                                    | -                                    |
| 住信SBIネット銀行(連結)                         | SBI Sumishin Net Bank (Consolidated)                          | 13.2   | 1.1                       | 9.6  | 1.1                       | (0.0)                                | -                                    |
| 三井住友トラスト保証(連結)                         | Sumitomo Mitsui Trust Guarantee (Consolidated)                | 11.0   | (0.1)                     | 7.8  | (0.0)                     | -                                    | -                                    |
| 三井住友トラスト・カード                           | Sumitomo Mitsui Trust Card                                    | 0.1  | (0.5)                     | 0.0  | (0.1)                     | -                                    | -                                    |
| 三井住友トラストクラブ                            | Sumitomo Mitsui Trust Club                                    | 1.3  | (0.4)                     | 1.1  | (0.2)                     | -                                    | -                                    |
| UBS SuMi TRUSTウェルス・マネジメント              | UBS SuMi TRUST Wealth Management                              | 2.9  | 0.3                       | 2.3  | 0.2                       | (1.1) <sup>*2</sup>                  | 9.9 <sup>*2</sup>                    |

\*1: グループ会社の実質的な寄与額(業績に直接関連しない連結調整要因を除く)を記載 Figures on the table above are contribution of group companies, which are substantive amount excluding consolidation adjustment that do not relate directly to the group companies' business results.

\*2: 関連会社ののれん償却額(13億円)および未償却残高(109億円)を含む Including ¥1.3bn of amortization amount and ¥10.9bn of outstanding balance from affiliated companies.



# 連結貸借対照表

## Consolidated balance sheets

|                     |   | Mar. 24  | Mar. 25  | 増減<br>Change |
|---------------------|---|----------|----------|--------------|
|                     | (十億円 Yen bn)  |          |          |              |
| 現金預け金               | Cash and due from banks                               | 22,831.6 | 25,173.6 | 2,341.9      |
| コールローンおよび買入手形       | Call loans and bills bought                           | 25.0     | 21.0     | (4.0)        |
| 債券貸借取引支払保証金         | Receivables under securities borrowing transactions   | 532.2    | 95.4     | (436.8)      |
| 買入金銭債権              | Monetary claims bought                                | 1,144.4  | 926.2    | (218.1)      |
| 特定取引資産              | Trading assets  | 2,015.7  | 2,291.5  | 275.7        |
| 有価証券                | Securities  | 9,938.9  | 11,496.1 | 1,557.2      |
| 貸出金                 | Loans and bills discounted                            | 33,420.9 | 32,206.9 | (1,213.9)    |
| リース債権および<br>リース投資資産 | Lease receivables and investment assets               | 718.9    | 718.2    | (0.7)        |
| その他の資産              | Other assets  | 4,048.8  | 4,090.8  | 42.0         |
| 有形固定資産              | Tangible fixed assets                                 | 226.7    | 218.4    | (8.2)        |
| 無形固定資産              | Intangible fixed assets                               | 149.1    | 174.7    | 25.5         |
| 退職給付に係る資産           | Assets for retirement benefits                        | 338.7    | 319.1    | (19.5)       |
| 繰延税金資産              | Deferred Tax Assets                                   | 7.9      | 8.1      | 0.2          |
| 支払承諾見返              | Customers' liabilities for acceptances and guarantees | 595.4    | 640.4    | 44.9         |
| 貸倒引当金               | Allowance for loan losses                             | (117.7)  | (129.9)  | (12.1)       |
| 投資損失引当金             | Allowance for Investment Losses                       | -        | (3.9)    | (3.9)        |
| 資産の部合計              | Total assets  | 75,876.9 | 78,247.1 | 2,370.1      |

|               |   | Mar. 24  | Mar. 25  | 増減<br>Change |
|---------------|---|----------|----------|--------------|
|               | (十億円 Yen bn)  |          |          |              |
| 預金            | Deposits  | 37,418.2 | 37,722.9 | 304.7        |
| 譲渡性預金         | Negotiable certificates of deposit                    | 9,220.9  | 9,643.0  | 422.1        |
| コールマネーおよび売渡手形 | Call money and bills sold                             | 360.3    | 318.6    | (41.7)       |
| 売現先勘定         | Payables under repurchase agreements                  | 2,700.5  | 2,391.5  | (308.9)      |
| 特定取引負債        | Trading liabilities                                   | 1,767.3  | 2,092.4  | 325.1        |
| 借入金           | Borrowed money  | 7,302.1  | 9,084.9  | 1,782.7      |
| 短期社債          | Short-term bonds payable                              | 2,906.7  | 2,987.0  | 80.3         |
| 社債            | Bonds payable   | 2,787.3  | 3,543.4  | 756.1        |
| 信託勘定借         | Borrowed money from trust account                     | 4,327.7  | 3,492.2  | (835.5)      |
| その他の負債        | Other liabilities                                     | 3,150.2  | 3,067.3  | (82.8)       |
| 繰延税金負債        | Deferred tax liabilities                              | 201.9    | 135.4    | (66.4)       |
| 支払承諾          | Acceptances and guarantees                            | 595.4    | 640.4    | 44.9         |
| 負債の部合計        | Total liabilities                                     | 72,739.2 | 75,119.7 | 2,380.5      |
| 資本金           | Capital stock   | 261.6    | 261.6    | -            |
| 資本剰余金         | Capital surplus                                       | 526.3    | 506.6    | (19.7)       |
| 利益剰余金         | Retained earnings                                     | 1,802.0  | 1,968.1  | 166.0        |
| 自己株式          | Treasury stock  | (23.6)   | (36.4)   | (12.8)       |
| 株主資本合計        | Total shareholders' equity                            | 2,566.3  | 2,699.9  | 133.5        |
| その他の有価証券評価差額金 | Valuation difference on available-for-sale securities | 477.6    | 351.5    | (126.0)      |
| 繰延ヘッジ損益       | Deferred gains or losses on hedges                    | (11.5)   | (10.1)   | 1.4          |
| 退職給付に係る調整累計額  | Adjustments for Retirement Benefits                   | 41.3     | 15.6     | (25.6)       |
| その他           | Others  | 32.5     | 39.2     | 6.6          |
| その他の包括利益累計額合計 | Total accumulated other comprehensive income          | 539.9    | 396.2    | (143.6)      |
| 新株予約権         | Share acquisition rights                              | 0.8      | 0.7      | (0.0)        |
| 非支配株主持分       | Minority interests                                    | 30.5     | 30.3     | (0.1)        |
| 純資産の部合計       | Total net assets                                      | 3,137.6  | 3,127.3  | (10.3)       |
| 負債および純資産の部合計  | Total liabilities and net assets                      | 75,876.9 | 78,247.1 | 2,370.1      |



# 残存期間別残高(貸出金・有価証券) Maturity ladder (loans, securities)

## 貸出金(単体) Loans (Non-consolidated)

| (十億円 Yen bn)          | Mar. 25                                   |                                 |                        |                                |             | Change from Mar. 24         |                                 |                        |                                |             |
|-----------------------|---|---------------------------------|------------------------|--------------------------------|-------------|-----------------------------|---------------------------------|------------------------|--------------------------------|-------------|
|                       | 1年以下<br>Less than<br>1 year <sup>*1</sup> | 1年超5年以下<br>1 year to<br>5 years | 5年超<br>Over<br>5 years | 期限の定めなし<br>Without<br>maturity | 合計<br>Total | 1年以下<br>Less than<br>1 year | 1年超5年以下<br>1 year to<br>5 years | 5年超<br>Over<br>5 years | 期限の定めなし<br>Without<br>maturity | 合計<br>Total |
| 貸出金<br>Loans          | 5,234.7                                   | 11,412.6                        | 13,009.7               | 2,596.0                        | 32,253.1    | (1,020.6)                   | (50.0)                          | (269.7)                | (179.5)                        | (1,519.9)   |
| 変動金利<br>Variable rate | ---                                       | 7,815.0                         | 10,658.1               | 2,595.9                        | 21,069.1    | ---                         | 63.8                            | 16.3                   | (179.5)                        | (99.2)      |
| 固定金利<br>Fixed rate    | ---                                       | 3,597.5                         | 2,351.6                | 0.0                            | 5,949.2     | ---                         | (113.8)                         | (286.1)                | 0.0                            | (400.0)     |

## 時価のある有価証券(単体)<sup>\*2</sup> Securities with fair value (Non-consolidated) <sup>\*2</sup>

| (十億円 Yen bn)                  | Mar. 25                     |                                 |                        |                                |             | Change from Mar. 24         |                                 |                        |                                |             |
|-------------------------------|-----------------------------|---------------------------------|------------------------|--------------------------------|-------------|-----------------------------|---------------------------------|------------------------|--------------------------------|-------------|
|                               | 1年以下<br>Less than<br>1 year | 1年超5年以下<br>1 year to<br>5 years | 5年超<br>Over<br>5 years | 期限の定めなし<br>Without<br>maturity | 合計<br>Total | 1年以下<br>Less than<br>1 year | 1年超5年以下<br>1 year to<br>5 years | 5年超<br>Over<br>5 years | 期限の定めなし<br>Without<br>maturity | 合計<br>Total |
| 債券<br>Japanese bonds          | 2,786.6                     | 2,388.9                         | 739.9                  | -                              | 5,915.5     | 2,169.9                     | (551.4)                         | 377.1                  | -                              | 1,995.5     |
| 国債<br>Government bonds        | 2,725.7                     | 1,904.8                         | 569.6                  | -                              | 5,200.2     | 2,203.2                     | (554.2)                         | 396.2                  | -                              | 2,045.2     |
| 地方債<br>Local government bonds | 5.1                         | 19.7                            | 18.6                   | -                              | 43.5        | 2.2                         | 1.4                             | (3.2)                  | -                              | 0.4         |
| 社債<br>Corporate bonds         | 55.6                        | 464.4                           | 151.6                  | -                              | 671.8       | (35.5)                      | 1.3                             | (15.8)                 | -                              | (50.0)      |
| 株式<br>Japanese stocks         | ---                         | ---                             | ---                    | 885.2                          | 885.2       | ---                         | ---                             | ---                    | (324.3)                        | (324.3)     |
| その他の証券<br>Other securities    | 489.1                       | 1,087.9                         | 1,889.0                | 199.4                          | 3,665.6     | (13.5)                      | (195.8)                         | (33.4)                 | (3.4)                          | (246.2)     |
| うち外国債券<br>Foreign bonds       | 489.1                       | 916.1                           | 1,743.6                | -                              | 3,148.9     | (12.1)                      | (77.5)                          | (6.2)                  | -                              | (95.9)      |
| 外国株式<br>Foreign stocks        | -                           | -                               | -                      | 2.0                            | 2.0         | -                           | -                               | -                      | 0.3                            | 0.3         |

<sup>\*1</sup>: 残存期間1年以下の貸出金については、変動金利、固定金利を区別しない Loans and bills discounted within 1 year maturity is not divided into variable rate or fixed rate.

<sup>\*2</sup>: 「有価証券」のほか、「買入金銭債権」を含む Including "Monetary Claims Bought", as well as securities

# 残存期間別残高(定期預金)・想定元本(金利スワップ) Maturity ladder (time deposits, interest rate swaps)

## 定期預金(単体) Time deposits (Non-consolidated)

| (十億円 Yen bn)          | Mar. 25                    |                                   |                                   |                      |             | Change from Mar. 24      |                                   |                                   |                      |             |
|-----------------------|----------------------------|-----------------------------------|-----------------------------------|----------------------|-------------|--------------------------|-----------------------------------|-----------------------------------|----------------------|-------------|
|                       | 1年未満*<br>Less than 1 year* | 1年以上<br>2年未満<br>1 year to 2 years | 2年以上<br>3年未満<br>2 year to 3 years | 3年以上<br>Over 3 years | 合計<br>Total | 1年未満<br>Less than 1 year | 1年以上<br>2年未満<br>1 year to 2 years | 2年以上<br>3年未満<br>2 year to 3 years | 3年以上<br>Over 3 years | 合計<br>Total |
| 定期預金<br>Time deposits | 18,142.1                   | 3,594.8                           | 1,595.9                           | 3,206.9              | 26,539.9    | 935.2                    | (369.1)                           | 147.6                             | 352.9                | 1,066.7     |
| 変動金利<br>Variable rate | ---                        | 179.3                             | 117.8                             | 312.6                | 609.7       | ---                      | 55.5                              | 5.9                               | 76.0                 | 137.5       |
| 固定金利<br>Fixed rate    | ---                        | 3,415.5                           | 1,478.1                           | 2,894.3              | 7,788.0     | ---                      | (424.7)                           | 141.6                             | 276.9                | (6.0)       |

## 金利スワップ(ヘッジ会計適用分)想定元本(単体) Maturity ladder of interest rate swaps (qualified for hedge accounting) (Non-consolidated)

| (十億円 Yen bn)                 | Mar. 25                  |                                  |                     |             | Change from Mar. 24      |                                  |                     |             |
|------------------------------|--------------------------|----------------------------------|---------------------|-------------|--------------------------|----------------------------------|---------------------|-------------|
|                              | 1年未満<br>Less than 1 year | 1年超<br>5年以下<br>1 year to 5 years | 5年超<br>Over 5 years | 合計<br>Total | 1年未満<br>Less than 1 year | 1年超<br>5年以下<br>1 year to 5 years | 5年超<br>Over 5 years | 合計<br>Total |
| 受取固定・支払変動<br>Fix Rcv-Flt Pay | 6,213.4                  | 8,611.2                          | 274.2               | 15,098.8    | 774.9                    | (201.5)                          | 198.5               | 771.9       |
| 受取変動・支払固定<br>Flt Rcv-Fix Pay | 810.3                    | 2,625.8                          | 2,513.4             | 5,949.6     | 261.8                    | 230.8                            | 596.2               | 1,088.9     |

\*: 残存期間1年未満の定期預金については、変動金利、固定金利を区別しない Time deposits less than 1 year maturity is not divided into variable rate or fixed rate.

# 繰延税金資産 Deferred tax assets

## 繰延税金資産・負債の主な発生原因別内訳

## Major factors for deferred tax assets and deferred tax liabilities

|                |  | 単体 Non-consolidated |         |              | 連結 Consolidated |         |              |
|----------------|--|---------------------|---------|--------------|-----------------|---------|--------------|
|                |  | Mar. 24             | Mar. 25 | 増減<br>Change | Mar. 24         | Mar. 25 | 増減<br>Change |
| (十億円 Yen bn)   |  |                     |         |              |                 |         |              |
| 繰延税金資産         | Deferred tax assets  | 91.2                | 109.0   | 17.8         | 117.1           | 128.3   | 11.1         |
| 有価証券償却税分       | Devaluation of securities                                  | 34.4                | 34.5    | 0.1          | 15.8            | 15.5    | (0.3)        |
| 貸倒引当金(貸出金償却含む) | Allowance for loan losses (including written-off of loans) | 22.6                | 29.1    | 6.5          | 33.1            | 38.9    | 5.8          |
| 繰延ヘッジ損益        | Deferred gains/losses on hedges                            | 10.3                | 13.7    | 3.4          | 5.1             | 5.4     | 0.2          |
| 退職給付に係る連結調整額   | Liabilities for retirement benefits                        | ---                 | ---     | ---          | -               | -       | -            |
| 株式交換に伴う評価差額    | Valuation difference due to share exchange                 | ---                 | ---     | ---          | 4.5             | 4.3     | (0.1)        |
| その他            | Others   | 47.6                | 54.7    | 7.1          | 75.9            | 81.4    | 5.4          |
| 評価性引当額         | Valuation allowance  | (23.8)              | (23.3)  | 0.5          | (17.5)          | (17.4)  | 0.1          |
| 繰延税金負債         | Deferred tax liabilities                                   | 276.8               | 232.5   | (44.2)       | 311.1           | 255.6   | (55.5)       |
| 退職給付関係         | Amount related retirement benefits                         | 56.2                | 57.1    | 0.8          | 56.4            | 57.3    | 0.8          |
| その他有価証券評価差額金   | Valuation difference on available-for-sale securities      | 215.5               | 169.2   | (46.3)       | 219.7           | 172.1   | (47.5)       |
| 退職給付に係る連結調整額   | Liabilities for retirement benefits                        | ---                 | ---     | ---          | 18.1            | 7.1     | (11.0)       |
| 株式交換に伴う評価差額    | Valuation difference due to share exchange                 | ---                 | ---     | ---          | 5.6             | 5.4     | (0.1)        |
| その他            | Others   | 4.9                 | 6.1     | 1.1          | 11.1            | 13.5    | 2.3          |

## 【参考】過去5年間の課税所得(繰越欠損金使用前)の推移(単体)\*1

## (Reference) Taxable income before deduction of loss carry-forwards for the past 5 years (Non-consolidated) \*1

| (十億円 Yen bn)   |  | FY20  | FY21  | FY22  | FY23                | FY24  |
|----------------|--|-------|-------|-------|---------------------|-------|
| 課税所得(繰越欠損金使用前) | Taxable income before deduction of loss carry-forwards | 107.4 | 114.1 | 111.5 | <sup>*2</sup> (3.1) | 275.1 |
| 実質業務純益         | Net business profit before credit costs                | 206.5 | 242.0 | 245.9 | 275.9               | 288.9 |

\*1: 三井住友信託銀行は、課税所得が安定的に生じている企業等に該当することから、企業会計基準適用指針第26号における分類2を適用し、繰延税金資産を計上 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.

\*2: ベア投信のポジション縮小・再構築による臨時的な損失を含む Including non-recurring losses due to reduction and changes in positions of Japanese equity bear type mutual funds.

## 2

# 各セグメントの状況 Performance by business sections

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# セグメント別損益

## Breakdown of profit by business

(十億円 Yen bn)

|                          |   | 単体業務粗利益<br>Gross business profit<br>(Non-consolidated) |        |              | 単体実質業務純益<br>Net business profit before credit costs<br>(Non-consolidated) |       |              | 連結実質業務純益<br>Net business profit before credit costs<br>(Consolidated) |        |              |
|--------------------------|---|--|--------|--------------|---|-------|--------------|---|--------|--------------|
|                          |   | FY23   | FY24   | 増減<br>Change | FY23  | FY24  | 増減<br>Change | FY23  | FY24   | 増減<br>Change |
| 個人                       | Wealth Management Business              | 142.0  | 154.9  | 12.9         | 21.3  | 27.4  | 6.0          | 40.1  | 45.9   | 5.8          |
| 法人                       | Corporate Business                      | 180.4  | 199.2  | 18.7         | 130.7   | 143.5 | 12.7         | 162.9   | 181.3  | 18.4         |
| 事業粗利益                    | Gross business profit                   | 196.0  | 216.6  | 20.5         | ---   | ---   | ---          | ---   | ---    | ---          |
| 事務アウトソース費用 <sup>*1</sup> | Fees paid for outsourcing <sup>*1</sup> | (15.6)   | (17.4) | (1.8)        | ---   | ---   | ---          | ---   | ---    | ---          |
| 投資家                      | Investor Services Business              | 82.4   | 97.4   | 14.9         | 44.5  | 57.5  | 12.9         | 62.7  | 83.1   | 20.3         |
| 事業粗利益                    | Gross business profit                   | 122.7  | 137.3  | 14.5         | ---   | ---   | ---          | ---   | ---    | ---          |
| 事務アウトソース費用 <sup>*2</sup> | Fees paid for outsourcing <sup>*2</sup> | (40.3)   | (39.8) | 0.4          | ---   | ---   | ---          | ---   | ---    | ---          |
| 不動産                      | Real Estate Business                    | 38.6   | 42.3   | 3.6          | 27.3  | 30.3  | 3.0          | 35.6  | 40.8   | 5.1          |
| マーケット                    | Global Markets Business                 | 65.9   | 54.3   | (11.6)       | 46.3  | 33.5  | (12.7)       | 46.3  | 33.5   | (12.7)       |
| 運用ビジネス <sup>*3</sup>     | Asset Management Business <sup>*3</sup> | ---  | ---    | ---          | ---   | ---   | ---          | 17.9  | 27.0   | 9.0          |
| その他 <sup>*4</sup>        | Others <sup>*4</sup>                    | 56.5   | 52.9   | (3.5)        | 5.6   | (3.5) | (9.2)        | (27.1)  | (49.9) | (22.7)       |
| 合計                       | Total                                   | 566.1  | 601.1  | 35.0         | 275.9   | 288.9 | 12.9         | 338.6   | 362.0  | 23.3         |

\*1: 証券代行関連の費用 Fees related to stock transfer agency services \*2: 資産運用、資産管理関連等の費用 Fees related to asset management / administration etc.

\*3: 資産運用会社(三井住友トラストAM(連結)、日興AM(連結)、スカイオーシャン・アセットマネジメント、JP投信)の合計 Figures for "Net business profit before credit costs (Consolidated)" include total of asset management business (TAM (consolidated), Nikko AM (consolidated), Sky Ocean Asset Management, JP Asset Management)

\*4: 「その他」は資本調達・政策株式配当の収支、経営管理本部のコスト、経営管理本部所管のグループ会社寄与額等 Figures for "Others" include costs of capital funding, dividends of shares for cross-shareholdings, general and administrative expenses of headquarters, etc.

## 個人／事業粗利益

## Wealth Management Business / Gross business profit

| (十億円 Yen bn) |                              | FY23  | FY24  | 増減<br>Change |
|--------------|------------------------------|-------|-------|--------------|
| 事業粗利益        | Business profit              | 115.6 | 127.0 | 11.3         |
| 資金利益等        | Net interest income, etc.    | 78.3  | 86.1  | 7.7          |
| 個人ローン        | Loans to individuals         | 70.6  | 64.8  | (5.8)        |
| 受信           | Deposits                     | 6.9   | 21.2  | 14.3         |
| その他          | Others                       | 0.7   | (0.0) | (0.7)        |
| 手数料          | Net fees and commissions     | 37.3  | 40.9  | 3.5          |
| 投信・保険        | Investment trust / Insurance | 43.2  | 46.0  | 2.8          |
| その他          | Others                       | (5.8) | (5.1) | 0.7          |
| 事業間損益調整      | Adjustments among businesses | 26.3  | 27.9  | 1.5          |
| 事業別業務粗利益     | Gross business profit        | 142.0 | 154.9 | 12.9         |

## 法人／事業粗利益

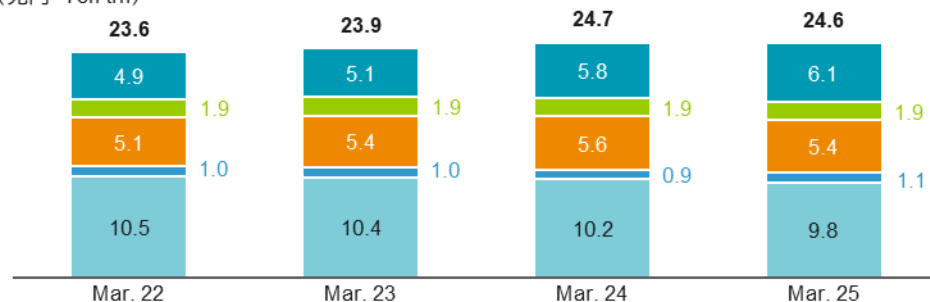
## Corporate Business / Gross business profit

| (十億円 Yen bn) |                                | FY23   | FY24   | 増減<br>Change |
|--------------|--------------------------------|--------|--------|--------------|
| 事業粗利益        | Business profit                | 212.5  | 231.1  | 18.5         |
| 資金利益等        | Net interest income, etc.      | 134.7  | 160.5  | 25.7         |
| 与信           | Net interest income            | 158.5  | 172.0  | 13.4         |
| 受信           | Deposits                       | 3.2    | 7.8    | 4.5          |
| その他          | Others                         | (26.9) | (19.3) | 7.6          |
| 手数料          | Net fees and commissions       | 77.7   | 70.5   | (7.2)        |
| うち不動産NRL関連   | Real estate NRL                | 8.0    | 5.2    | (2.8)        |
| シンジケートローン関連  | Syndicated loans               | 38.9   | 33.0   | (5.9)        |
| 証券代行関連       | Stock transfer agency services | 24.5   | 28.1   | 3.5          |
| 事業間損益調整      | Adjustments among businesses   | (32.0) | (31.9) | 0.1          |
| 事業別業務粗利益     | Gross business profit          | 180.4  | 199.2  | 18.7         |

## 預かり資産ポートフォリオ(個人)の推移

## Total depositary assets from individuals

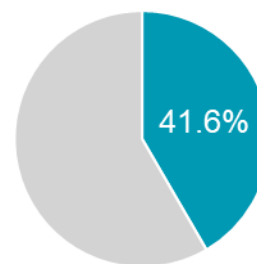
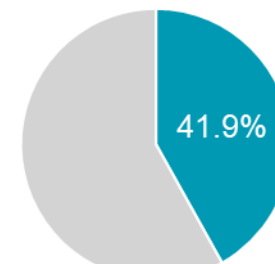
(兆円 Yen tm)



- 投信・保険等 Investment trust / Insurance ■ その他 Other ■ 流動性預金 Ordinary deposits
- 変動・信託他 Time deposits (Variable rate) + Loan trust, Money trust
- 固定性定期 Time deposits (Fixed rate)

## 証券代行ビジネスの信託内シェア(25/3末)

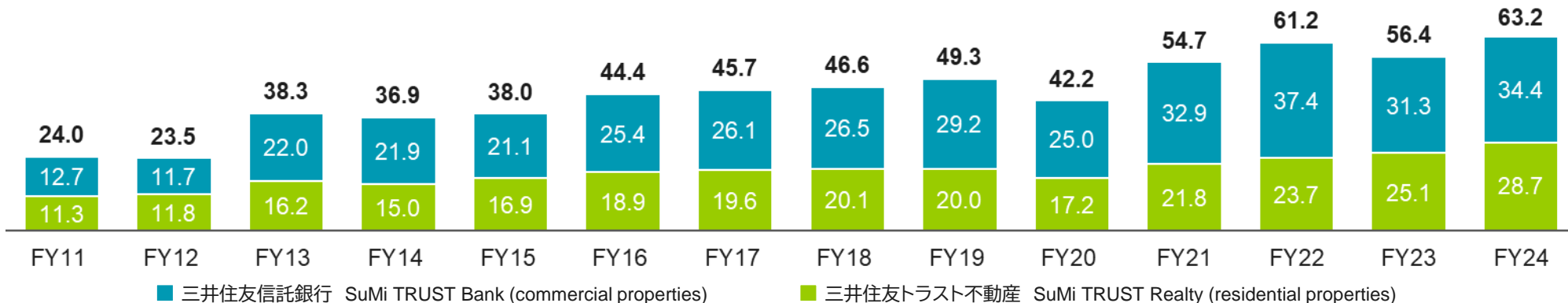
## Market share of stock transfer agency services\* (as of Mar. 2025)

上場企業受託社数  
Number of listed  
corporate clients管理株主数  
Number of shareholders  
under administration

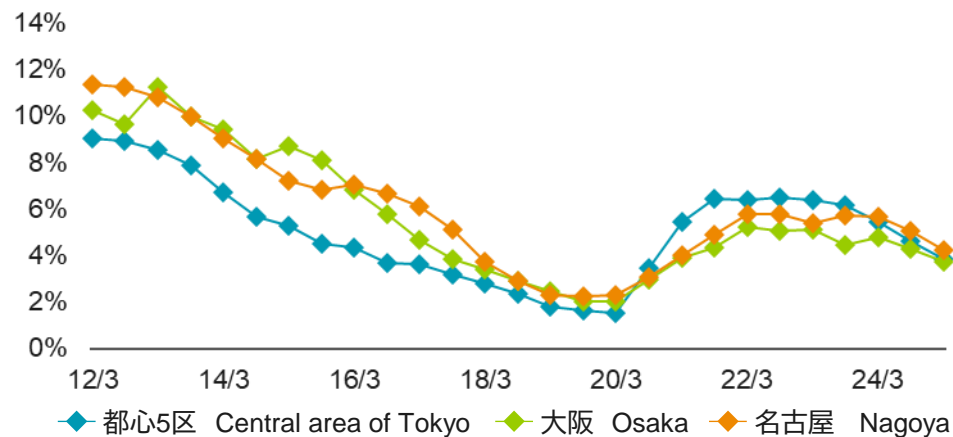
# 不動産 Real estate

## 不動産仲介手数料の推移 Real estate brokerage fees

(十億円 Yen bn)



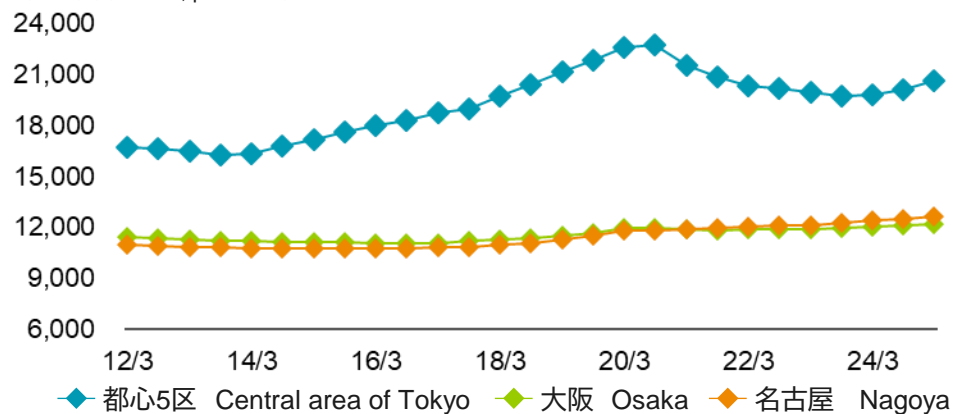
## オフィス空室率の推移 Average Vacancy Rates (Office market)



(出所 Source)三鬼商事 Miki Shoji

## オフィス賃料の推移 Average Rent (Office market)

(円・坪単価 Yen, per tsubo)



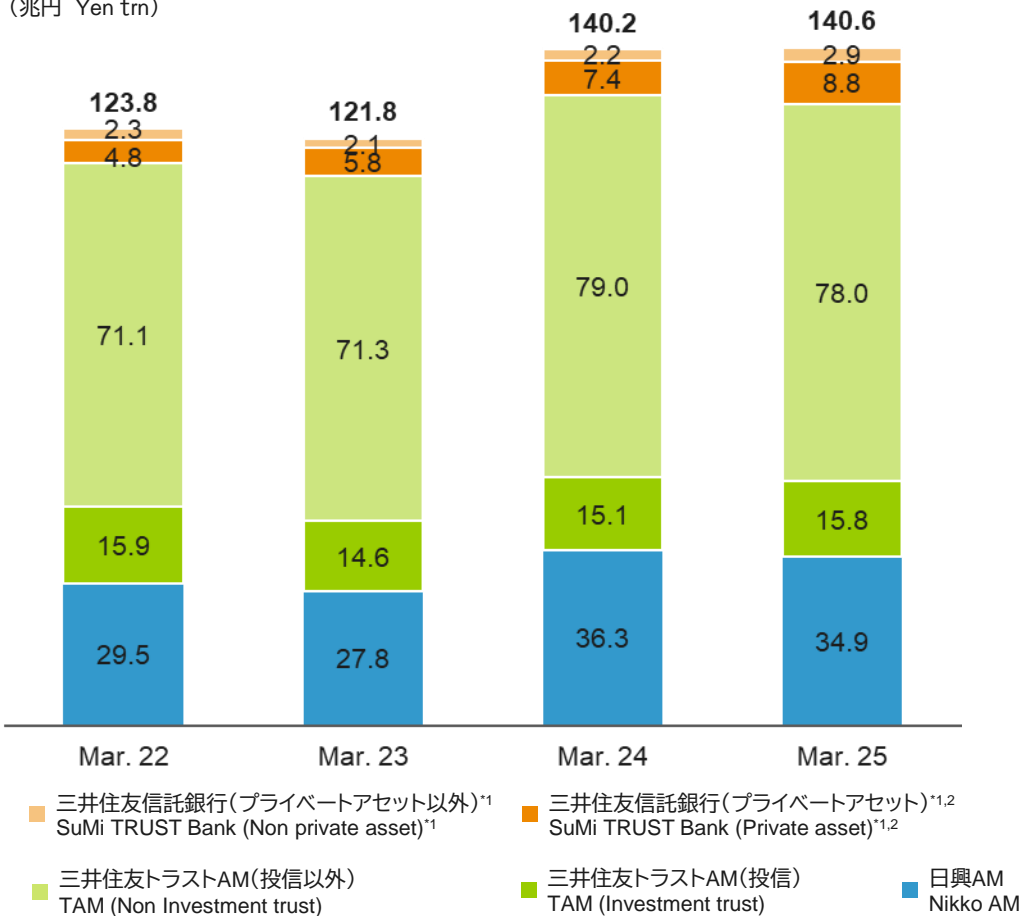
(出所 Source)三鬼商事 Miki Shoji



### 資産運用残高の推移

#### Assets under management (AUM)

(兆円 Yen tm)



\*1: 三井住友トラストAM・日興AMへの再委託による重複分を除く Not include duplicate amount from re-entrustment to TAM and Nikko AM

\*2: 24/2Qより三井住友トラスト不動産投資顧問の資産運用残高を追加。本スライドでは過去分についても反映 AUM of Sumitomo Mitsui Trust Real Estate Investment Management are added from 24/2Q and the past figures are reflected in this slide.

\*3: 三井住友信託銀行の資産管理残高 Entrusted balance of SuMi TRUST Bank

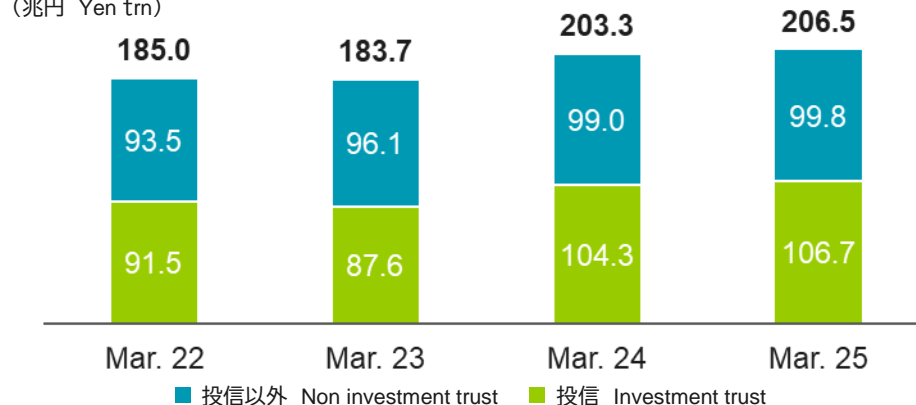
\*4: 三井住友信託銀行、米国三井住友信託銀行、三井住友トラストLUXの合計 Combined figures of SuMi TRUST Bank, TBUSA and TBLUX

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### 資産管理残高の推移(国内)<sup>\*3</sup>

#### Assets under custody / administration (AUC) (Domestic)<sup>\*3</sup>

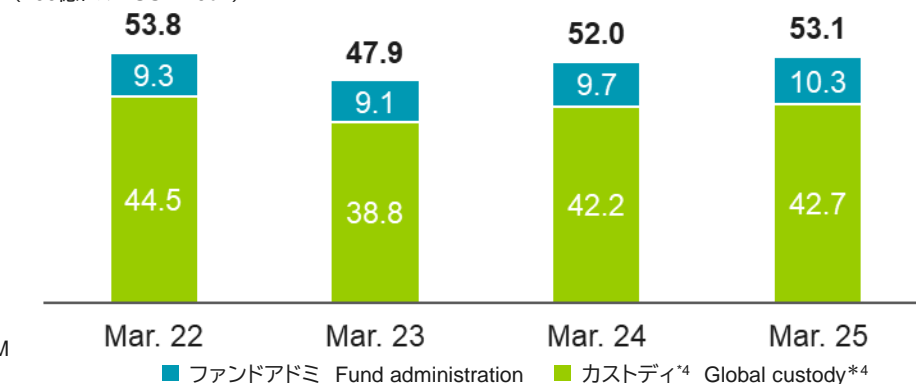
(兆円 Yen tm)



### 資産管理残高の推移(海外)

#### Assets under custody / administration (AUC) (Overseas)

(100億ドル USD 10bn)



# マーケット Global markets

## 粗利益 Gross business profit

| (十億円 Yen bn) |                       | FY23 | FY24   | 増減<br>Change |
|--------------|-----------------------|------|--------|--------------|
| 財務マネージ       | Financial operations  | -    | -      | -            |
| 投資           | Investment operations | 15.1 | (14.0) | (29.2)       |
| 対顧客サービス      | Marketing functions   | 50.8 | 68.4   | 17.5         |
| 合計           | Total                 | 65.9 | 54.3   | (11.6)       |

### ■ 財務マネージ Financial operations

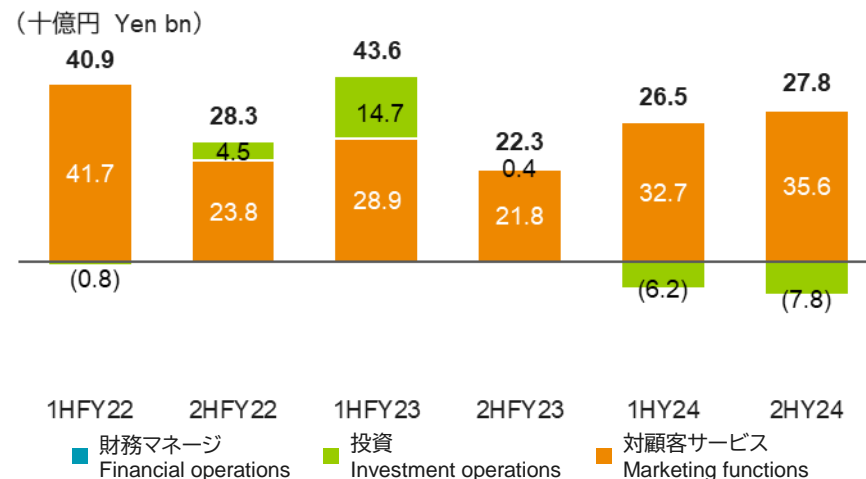
当社B/Sが内包する金利・株価等の市場性リスクに着目した市場オペレーション Financial operations managing potential market risks(Interest rate, Equity, etc.) involved in the overall balance sheet

### ■ 投資 Investment operations

自己勘定投資による絶対収益確保、トレーディング Proprietary investment pursuing absolute return, trading

### ■ 対顧客サービス Marketing functions

貸出・預金および金利・為替関連商品のマーケットメイク、市場性金融商品の組成・販売 Market-making operations for interest rate and forex products; creation and sales of financial products



## 保有債券の状況<sup>\*1</sup>

## Securities portfolio of Global markets business<sup>\*1</sup>

| (十億円 Yen bn)     |                      | 取得原価<br>Cost |                                  | 評価損益<br>Unrealized gains/losses |                                  | 10BPV <sup>*2</sup> |                                  | デュレーション (年) <sup>*2</sup><br>Duration (years) <sup>*2</sup> |                                  |
|------------------|----------------------|--------------|----------------------------------|---------------------------------|----------------------------------|---------------------|----------------------------------|---|----------------------------------|
|                  |                      | Mar. 25      | 24/3末比<br>Change from<br>Mar. 24 | Mar. 25                         | 24/3末比<br>Change from<br>Mar. 24 | Mar. 25             | 24/3末比<br>Change from<br>Mar. 24 | Mar. 25   | 24/3末比<br>Change from<br>Mar. 24 |
| 円貨               | JPY                  | 5,585.7      | 2,173.7                          | (43.5)                          | (38.8)                           | 8.5                 | (0.2)                            | 1.5   | (1.0)                            |
| 外貨 <sup>*3</sup> | Others <sup>*3</sup> | 1,889.7      | (55.6)                           | (1.0)                           | 54.9                             | 3.9                 | (0.7)                            | 2.0   | (0.3)                            |
| ドル               | USD                  | 1,849.3      | 12.2                             | 2.2                             | 54.9                             | 3.6                 | (0.5)                            | 1.9   | (0.3)                            |
| ユーロ等             | EUR, etc.            | 40.4         | (67.8)                           | (3.2)                           | (0.0)                            | 0.2                 | (0.2)                            | 6.8   | 2.1                              |

\*1: 「満期保有目的の債券」「その他有価証券」を合算した管理ベース Managerial reporting basis; "Held-to-maturity debt securities" and "Available-for-sale securities" are combined

\*2: リスク量、デュレーションの計算においては、投信、デリバティブ等によりヘッジを行っている投資残高を控除して算出 In the calculation of 10BPV and duration, investment balance hedged by derivative transactions were excluded and hedging effect utilizing investment trust taken into consideration.

\*3: ドル／ユーロ／ポンド建の債券を合算 Total of USD, EUR and GBP securities

3

## クレジットポートフォリオ関連 Credit portfolio

---

# 業種別貸出金:単体

## Loans by industry (Non-consolidated)

|                           |   | Mar. 24      |            | Mar. 25  |            | 増減        | Change     |
|---------------------------|---|--------------|------------|----------|------------|-----------|------------|
|                           |   | 残高           | 構成比        | 残高       | 構成比        | 残高        | 構成比        |
|                           |   | Balance      | Proportion | Balance  | Proportion | Balance   | Proportion |
|                           |   | (十億円 Yen bn) |            |          |            |           |            |
| 国内店分<br>(除く特別国際金融取引勘定分)   | Domestic Branches<br>(excluding offshore accounts)                                      | 27,548.4     | 84.3%      | 26,295.3 | 81.2%      | (1,253.1) | (3.1%)     |
| 製造業                       | Manufacturing   | 2,910.7      | 9.1%       | 2,721.7  | 8.4%       | (189.0)   | (0.7%)     |
| 農業・林業・漁業・鉱業・採石業・<br>砂利採取業 | Agriculture, forestry, fisheries,<br>mining, quarrying of stone and<br>gravel gathering | 53.5         | 0.2%       | 54.9     | 0.2%       | 1.3       | (0.0%)     |
| 建設業                       | Construction  | 292.0        | 0.7%       | 275.1    | 0.8%       | (16.9)    | 0.1%       |
| 電気・ガス・熱供給・水道業             | Electricity, gas, heat supply and<br>water  | 1,484.7      | 4.5%       | 1,446.0  | 4.5%       | (38.7)    | (0.0%)     |
| 情報通信業                     | Information and communications  | 289.6        | 0.8%       | 322.0    | 1.0%       | 32.4      | 0.2%       |
| 運輸業・郵便業                   | Transport and postal activities   | 1,106.6      | 3.5%       | 1,092.5  | 3.4%       | (14.1)    | (0.1%)     |
| 卸売業・小売業                   | Wholesale and retail trade  | 1,352.1      | 4.1%       | 1,273.8  | 3.9%       | (78.3)    | (0.2%)     |
| 金融業・保険業                   | Finance and insurance   | 2,852.4      | 7.5%       | 2,834.0  | 8.8%       | (18.4)    | 1.3%       |
| 不動産業                      | Real estate   | 3,588.2      | 10.8%      | 3,563.0  | 11.0%      | (25.2)    | 0.2%       |
| 物品賃貸業                     | Goods rental and leasing  | 1,432.0      | 4.1%       | 1,407.6  | 4.3%       | (24.4)    | 0.2%       |
| その他                       | Others  | 12,186.2     | 38.9%      | 11,304.4 | 34.9%      | (881.7)   | (4.0%)     |
| うち住宅ローン                   | Residential mortgage  | 10,390.2     | 32.7%      | 10,159.3 | 31.4%      | (230.8)   | (1.3%)     |
| 海外店分および<br>特別国際金融取引勘定分    | Overseas branches and offshore<br>accounts  | 6,232.8      | 15.7%      | 6,084.7  | 18.8%      | (148.0)   | 3.1%       |
| 合計                        | Total   | 33,781.2     | 100.0%     | 32,380.1 | 100.0%     | (1,401.1) | ---        |

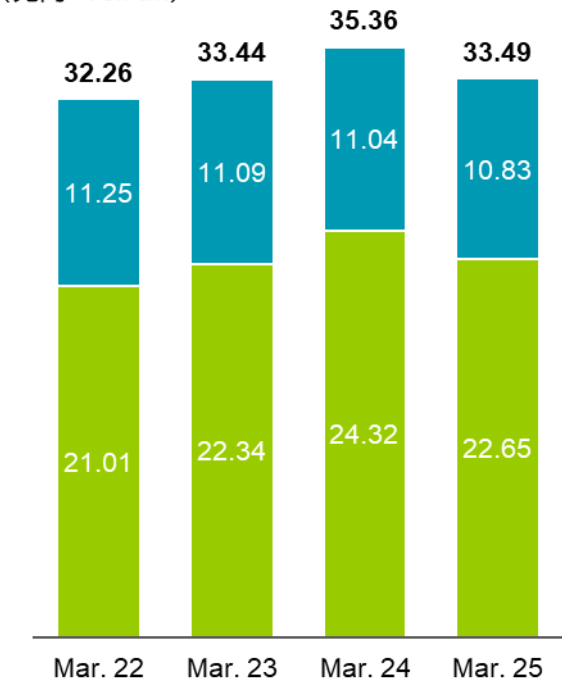
\*: 日本銀行「業種別貸出金調査表」における業種分類に基づき作成 The above table is made based on the categorization of "Survey on loans by industry" of Bank of Japan.

# クレジットポートフォリオ:単体

## Credit portfolio (Non-consolidated)

### クレジットポートフォリオの内訳 Credit portfolio

(兆円 Yen trn)



■ 個人 Individuals

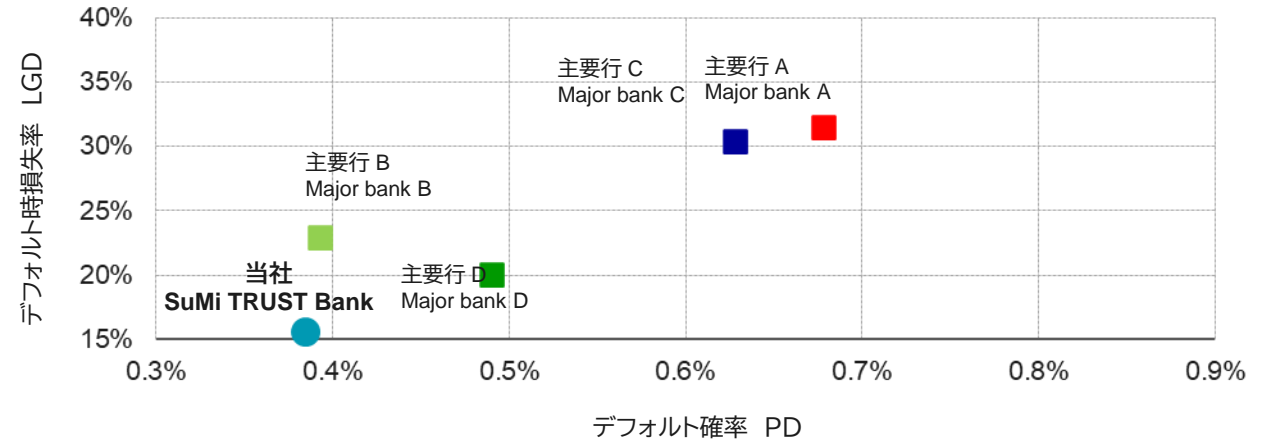
- 住宅ローン  
Residential mortgage 94%
- その他 Others 6%

■ 法人\*1 Corporates\*1

- 日本向け  
Japanese 78%
- 海外向け  
Overseas 22%

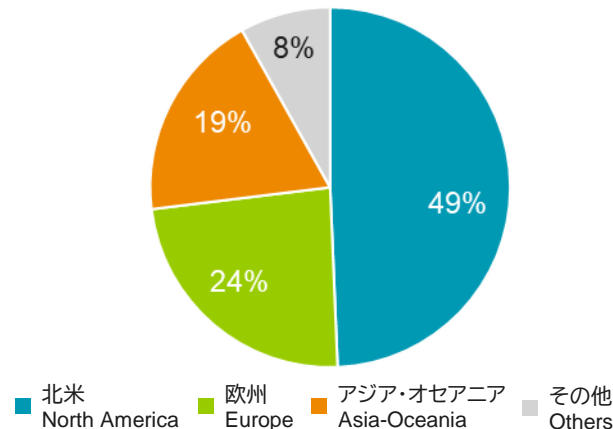
### 個人: 住宅ローンのPD/LGD\*2

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



### 法人: 海外向けの内訳\*3

Corporates: Composition of credit for overseas\*3



| 海外向け      | Credit for Overseas | 100% |
|-----------|---------------------|------|
| 北米        | North America       | 49%  |
| アメリカ合衆国   | USA                 | 48%  |
| 欧州        | Europe              | 24%  |
| イギリス      | United Kingdom      | 11%  |
| ドイツ       | Germany             | 3%   |
| フランス      | France              | 3%   |
| スイス       | Switzerland         | 2%   |
| アジア・オセアニア | Asia-Oceania        | 19%  |
| シンガポール    | Singapore           | 4%   |
| 中華人民共和国   | China               | 3%   |
| オーストラリア   | Australia           | 6%   |
| 大韓民国      | South Korea         | 3%   |
| その他       | Others              | 8%   |

\*1: 最終リスク国ベース Based on final exposure \*2: 24/9末基準 As of Sep. 2024

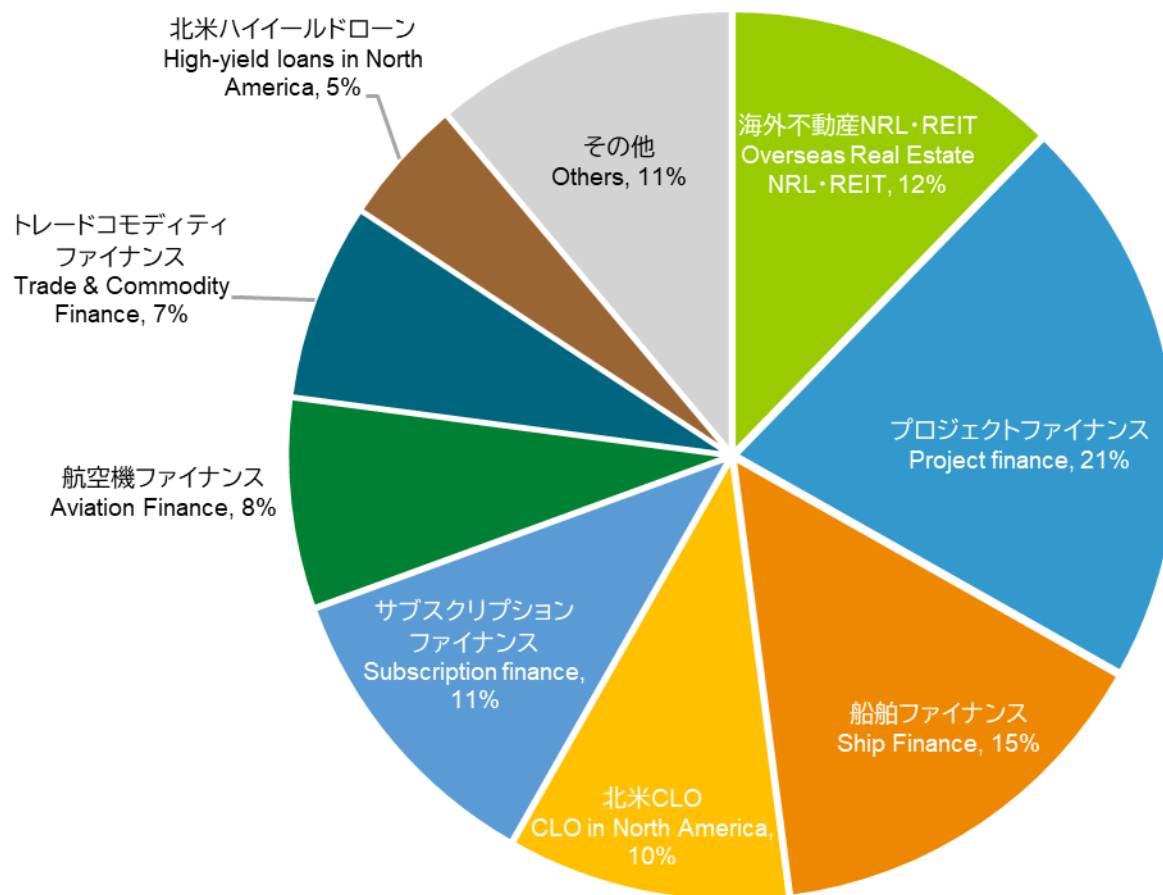
\*3: 25/3末基準 As of Mar. 2025

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## 外貨建プロダクト与信:単体 Foreign currency product lending (Non-consolidated)

外貨建プロダクト与信残高:\$36.6bn(5.4兆円)

Balance of foreign currency product lending:\$36.6bn(¥ 5.4trn)



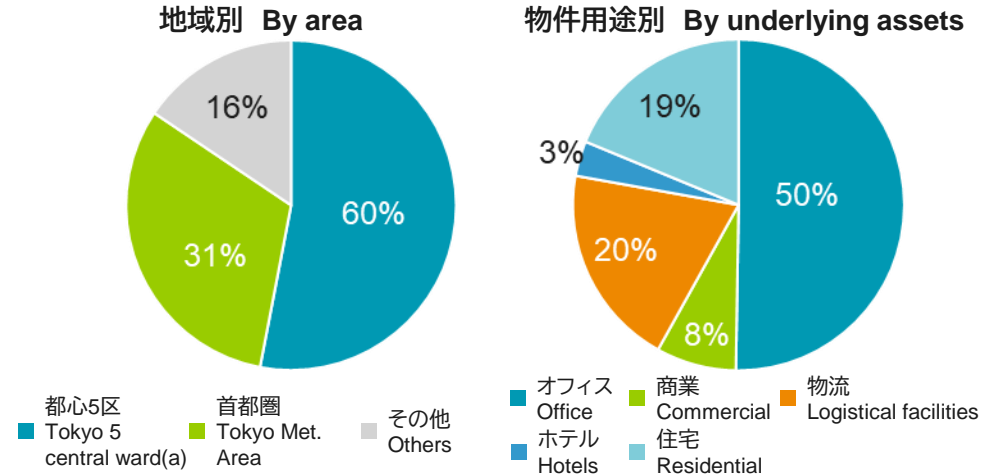
# 不動産業向け与信:単体

## Real estate-related loans (Non-consolidated)

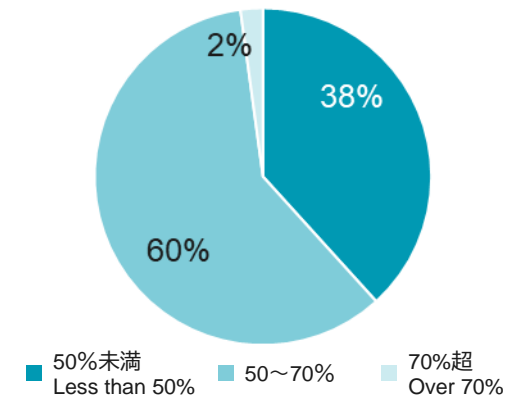
### 不動産業向け貸出等残高 Balance of real estate-related loans

|   | Mar. 24 | Mar. 25 | 増減<br>Change |
|---|---------|---------|--------------|
| (十億円 Yen bn)  |         |         |              |
| 不動産業向け貸出等<br>Real estate-related loans                | 3,355.9 | 3,153.2 | (202.7)      |
| コーポレート<br>Corporation                                 | 1,298.0 | 1,244.3 | (53.7)       |
| 不動産NRL* <sup>1</sup><br>Real estate NRL* <sup>1</sup> | 859.1   | 720.9   | (138.2)      |
| REIT* <sup>2</sup>                                    | 1,198.7 | 1,187.9 | (10.8)       |

### 不動産NRLの属性\*<sup>3</sup> Characteristics of real estate NRL\*<sup>3</sup>



### 不動産NRLのLTV(外部鑑定評価ベース)の状況\*<sup>3</sup> LTV of real estate NRL (based on external appraisal value)\*<sup>3</sup>



\*1: 社債型を含む。海外不動産NRLは含まない Including bond-type. Excluding overseas real estate NRL

\*3: 24/3末基準 As of Mar. 2024

\*2: 海外REITは含まない Excluding overseas REIT



## 4

## 不良債権関連

## Non-performing loans

---

# 銀行法及び再生法に基づく債権:連結・単体

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

### 連結 Consolidated

| (十億円 Yen bn)        |  | Mar. 24  | 銀行勘定<br>Banking a/c | 信託勘定<br>Trust a/c | Mar. 25  | 銀行勘定<br>Banking a/c | 信託勘定<br>Trust a/c | 増減<br>Change | 銀行勘定<br>Banking a/c | 信託勘定<br>Trust a/c |
|---------------------|--|----------|---------------------|-------------------|----------|---------------------|-------------------|--------------|---------------------|-------------------|
| 合計                  | Total  | 116.5    | 116.4               | 0.0               | 104.5    | 104.5               | 0.0               | (11.9)       | (11.9)              | (0.0)             |
| (不良債権比率)            | NPL ratio  | 0.3%     | 0.3%                | 0.6%              | 0.3%     | 0.3%                | 0.0%              | (0.0%)       | (0.0%)              | (0.6%)            |
| 破産更生等債権             | Bankrupt and practically bankrupt                                | 11.3     | 11.3                | -                 | 15.4     | 15.4                | -                 | 4.1          | 4.1                 | -                 |
| 危険債権                | Doubtful   | 58.1     | 58.1                | 0.0               | 62.4     | 62.4                | 0.0               | 4.2          | 4.3                 | (0.0)             |
| 要管理債権               | Substandard  | 47.0     | 47.0                | 0.0               | 26.7     | 26.7                | 0.0               | (20.3)       | (20.3)              | (0.0)             |
| 三月以上延滞債権            | Loans past due 3 months or more                                  | 10.6     | 10.6                | -                 | -        | -                   | -                 | (10.6)       | (10.6)              | -                 |
| 貸出条件緩和債権            | Restructured loans   | 36.4     | 36.4                | 0.0               | 26.7     | 26.7                | 0.0               | (9.7)        | (9.7)               | (0.0)             |
| 要注意先債権<br>(要管理債権除く) | Assets to borrowers requiring caution<br>(excluding Substandard) | 516.3    | 516.3               | 0.0               | 450.6    | 450.6               | 0.0               | (65.7)       | (65.7)              | (0.0)             |
| 正常先債権               | Assets to normal borrowers                                       | 34,535.0 | 34,526.9            | 8.1               | 33,539.1 | 33,412.2            | 126.9             | (995.8)      | (1,114.7)           | 118.8             |
| 総計                  | Grand total  | 35,167.7 | 35,159.5            | 8.2               | 34,094.2 | 33,967.3            | 126.9             | (1,073.5)    | (1,192.3)           | 118.8             |

### 単体 Non-consolidated

| (十億円 Yen bn)        |  | Mar. 24  | 銀行勘定<br>Banking a/c | 信託勘定<br>Trust a/c | Mar. 25  | 銀行勘定<br>Banking a/c | 信託勘定<br>Trust a/c | 増減<br>Change | 銀行勘定<br>Banking a/c | 信託勘定<br>Trust a/c |
|---------------------|--|----------|---------------------|-------------------|----------|---------------------|-------------------|--------------|---------------------|-------------------|
| 合計                  | Total  | 97.7     | 97.7                | 0.0               | 85.5     | 85.5                | 0.0               | (12.2)       | (12.2)              | (0.0)             |
| (不良債権比率)            | NPL ratio  | 0.3%     | 0.3%                | 0.6%              | 0.3%     | 0.3%                | 0.0%              | (0.0%)       | (0.0%)              | (0.6%)            |
| 破産更生等債権             | Bankrupt and practically bankrupt                                | 8.8      | 8.8                 | -                 | 12.9     | 12.9                | -                 | 4.1          | 4.1                 | -                 |
| 危険債権                | Doubtful   | 44.8     | 44.8                | 0.0               | 48.4     | 48.4                | 0.0               | 3.5          | 3.6                 | (0.0)             |
| 要管理債権               | Substandard  | 44.1     | 44.1                | 0.0               | 24.2     | 24.2                | 0.0               | (19.9)       | (19.9)              | (0.0)             |
| 三月以上延滞債権            | Loans past due 3 months or more                                  | 10.6     | 10.6                | -                 | -        | -                   | -                 | (10.6)       | (10.6)              | -                 |
| 貸出条件緩和債権            | Restructured loans   | 33.5     | 33.5                | 0.0               | 24.2     | 24.2                | 0.0               | (9.2)        | (9.2)               | (0.0)             |
| 要注意先債権<br>(要管理債権除く) | Assets to borrowers requiring caution<br>(excluding Substandard) | 442.8    | 442.8               | 0.0               | 397.8    | 397.8               | 0.0               | (45.0)       | (45.0)              | (0.0)             |
| 正常先債権               | Assets to normal borrowers                                       | 33,852.5 | 33,844.4            | 8.1               | 32,553.4 | 32,426.5            | 126.9             | (1,299.1)    | (1,417.9)           | 118.8             |
| 総計                  | Grand total  | 34,393.1 | 34,384.9            | 8.2               | 33,036.7 | 32,909.8            | 126.9             | (1,356.3)    | (1,475.1)           | 118.8             |

# 銀行法及び再生法に基づく債権：単体、債権区分異動

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

### 銀行法及び再生法に基づく債権

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

| (十億円 Yen bn)        |   | Mar. 24       | Mar. 25       | 増減<br>Change     | 保全・引当状況<br>Collateral/Allowance   | 保全率*1<br>Coverage ratio*1 | 引当率*2<br>Allowance ratio*2 |
|---------------------|---|---------------|---------------|------------------|---|---------------------------|----------------------------|
|                     |   | 残高<br>Balance | 残高<br>Balance |                  |   |                           |                            |
| 合計<br>(不良債権比率)      | Total<br>NPL ratio                      | 97.7<br>0.3%  | 85.5<br>0.3%  | (12.2)<br>△ 0.0% |   | 75.1%                     | 57.2%                      |
| 破産更生等債権             | Bankrupt and practically bankrupt       | 8.8           | 12.9          | 4.1              | 保全・引当額合計<br>Total<br>担保評価相当額<br>Collateral value<br>個別貸倒引当金<br>Specific allowance for loan losses | 12.9<br>6.5<br>6.3        | 100.0%<br>100.0%           |
| 危険債権                | Doubtful                                | 44.8          | 48.4          | 3.5              | 保全・引当額合計<br>Total<br>担保評価相当額<br>Collateral value<br>個別貸倒引当金<br>Specific allowance for loan losses | 40.6<br>20.7<br>19.8      | 84.0%<br>72.0%             |
| 要管理債権               | Substandard                             | 44.1          | 24.2          | (19.9)           | 保全・引当額合計<br>Total<br>担保評価相当額<br>Collateral value<br>一般貸倒引当金<br>General allowance for loan losses  | 10.7<br>8.5<br>2.2        | 44.3%<br>14.1%             |
| 要注意先債権<br>(要管理債権除く) | Assets to other special mention debtors | 442.8         | 397.8         | (45.0)           |   |                           |                            |
| 正常先債権               | Ordinary assets                         | 33,852.5      | 32,553.4      | (1,299.1)        |   |                           |                            |
| 総計                  | Grand total                             | 34,393.1      | 33,036.7      | (1,356.3)        |   |                           |                            |

### 債権区分異動

#### Migration analysis (Non-consolidated)

| (十億円 Yen bn) |   | Mar. 24       | Mar. 25       | 増減<br>Change | 区分間の異動 Migration analysis |        |                      |        | 返済等<br>Repayment, etc. |
|--------------|---|---------------|---------------|--------------|---------------------------|--------|----------------------|--------|------------------------|
|              |   | 残高<br>Balance | 残高<br>Balance |              | 悪化<br>Downgrade<br>(+)    |        | 改善<br>Upgrade<br>(+) |        |                        |
| 破産更生等債権      | Bankrupt and practically bankrupt       | 8.8           | 12.9          | 4.1          | 7.8                       |        | (2.8)                |        | (0.9)                  |
| 危険債権         | Doubtful                                | 44.8          | 48.4          | 3.5          | 21.1                      | (4.0)  | 1.9                  | (3.7)  | (11.7)                 |
| 要管理先債権       | Assets to substandard debtors           | 51.3          | 25.7          | (25.6)       | 0.6                       | (2.0)  | 0.6                  | (6.8)  | (17.9)                 |
| その他要注意先債権    | Assets to other special mention debtors | 435.7         | 396.3         | (39.3)       | 138.5                     | (17.4) | 4.2                  | (67.5) | (97.1)                 |
| 合計           | Total                                   | 540.6         | 483.3         | (57.3)       |                           |        |                      |        |                        |

\*1: (担保掛目考慮後の保全額 + 引当額) / 債権額 (Collateral value after considering haircuts + allowance for loan losses) / Loan balance

\*2: 引当額 / (債権額 - 担保掛目考慮後の保全額) Allowance for loan losses / (Loan balance - collateral value after considering haircuts)

# 銀行法及び再生法に基づく債権：単体、業種別

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

### 単体 Non-consolidated

|   | 24/3末残高            |                     |                   | 25/3末残高            |                     |                   | 増減<br>Change |                     |                   |
|---|--------------------|---------------------|-------------------|--------------------|---------------------|-------------------|--------------|---------------------|-------------------|
|   | Mar. 24<br>Balance | 銀行勘定<br>Banking a/c | 信託勘定<br>Trust a/c | Mar. 25<br>Balance | 銀行勘定<br>Banking a/c | 信託勘定<br>Trust a/c |              | 銀行勘定<br>Banking a/c | 信託勘定<br>Trust a/c |
| (十億円 Yen bn)  |                    |                     |                   |                    |                     |                   |              |                     |                   |
| 国内店分(除く特別国際金融取引勘定分)<br>Domestic Branches(excluding offshore accounts)   | 75.8               | 75.8                | 0.0               | 76.4               | 76.4                | 0.0               | 0.6          | 0.6                 | (0.0)             |
| 製造業<br>Manufacturing  | 19.6               | 19.6                | -                 | 34.2               | 34.2                | -                 | 14.6         | 14.6                | -                 |
| 農業・林業・漁業・鉱業・採石業・砂利採取業<br>Agriculture, forestry, fisheries, mining, quarrying of stone<br>and gravel gathering | 0.1                | 0.1                 | -                 | 0.1                | 0.1                 | -                 | -            | -                   | -                 |
| 建設業<br>Construction   | -                  | -                   | -                 | -                  | -                   | -                 | -            | -                   | -                 |
| 電気・ガス・熱供給・水道業<br>Electricity, gas, heat supply and water  | 5.1                | 5.1                 | -                 | 0.5                | 0.5                 | -                 | (4.6)        | (4.6)               | -                 |
| 情報通信業<br>Information and communications   | 0.2                | 0.2                 | -                 | 0.2                | 0.2                 | -                 | 0.1          | 0.1                 | -                 |
| 運輸業・郵便業<br>Transport and postal activities  | 0.1                | 0.1                 | -                 | -                  | -                   | -                 | (0.1)        | (0.1)               | -                 |
| 卸売業・小売業<br>Wholesale and retail trade   | 5.8                | 5.8                 | -                 | 5.8                | 5.8                 | -                 | (0.0)        | (0.0)               | -                 |
| 金融業・保険業<br>Finance and insurance  | 0.5                | 0.5                 | -                 | 0.6                | 0.6                 | -                 | 0.1          | 0.1                 | -                 |
| 不動産業<br>Real estate   | 4.3                | 4.2                 | 0.0               | 4.0                | 4.0                 | 0.0               | (0.3)        | (0.3)               | (0.0)             |
| 物品賃貸業<br>Goods rental and leasing   | -                  | -                   | -                 | -                  | -                   | -                 | -            | -                   | -                 |
| その他<br>Others   | 40.1               | 40.1                | 0.0               | 30.9               | 30.9                | 0.0               | (9.2)        | (9.2)               | (0.0)             |
| 海外店分および特別国際金融取引勘定分<br>Overseas branches and offshore accounts   | 21.9               | 21.9                | -                 | 9.1                | 9.1                 | -                 | (12.8)       | (12.8)              | -                 |
| 合計<br>Total   | 97.7               | 97.7                | 0.0               | 85.5               | 85.5                | 0.0               | (12.2)       | (12.2)              | (0.0)             |

\*: 日本銀行「業種別貸出金調査表」における業種分類に基づき作成 The above table is made based on the categorization of "Survey on loans by industry" of Bank of Japan.

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## 資本関連 Status of capital

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# 信用リスク・アセット

## Credit risk-weighted assets

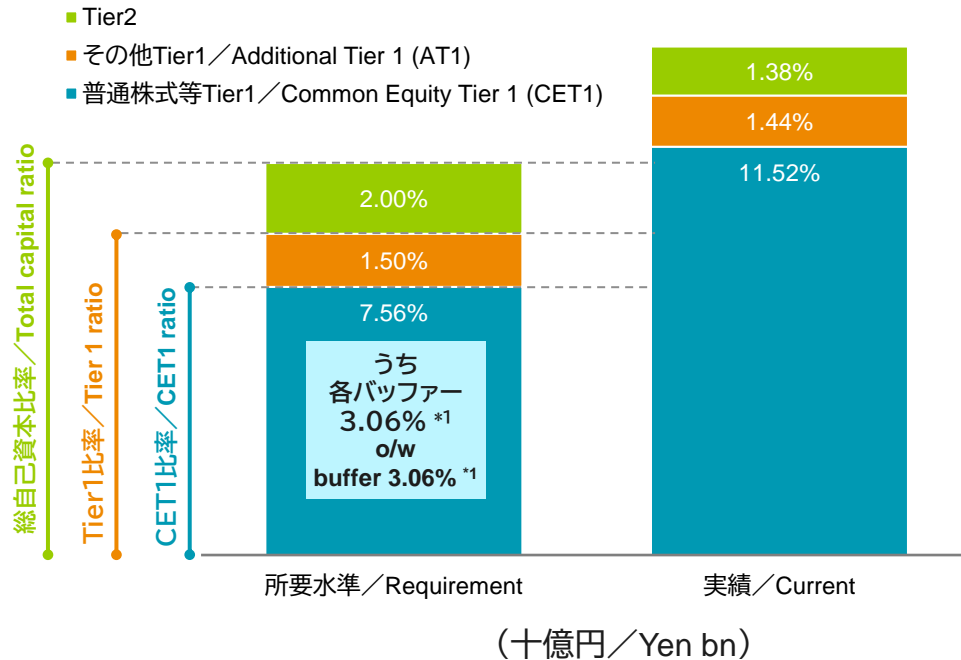
|                  |                                      | Mar. 25  |        |          |       | 24/3末比 Change from Mar. 24 |         |           |        |
|------------------|--------------------------------------|----------|--------|----------|-------|----------------------------|---------|-----------|--------|
| (十億円 Yen bn)     |                                      | EAD      | RW     | RWA      | EL    | EAD                        | RW      | RWA       | EL     |
| 内部格付手法部分         | Internal Ratings-Based               | 76,248.6 | 25.3%  | 19,314.2 | 127.9 | 1,630.4                    | (1.6%)  | (793.4)   | (16.6) |
| 事業法人等向け          | Corporate, etc.                      | 56,274.2 | 18.2%  | 10,297.2 | 90.4  | 2,649.6                    | (2.2%)  | (726.1)   | (15.4) |
| 事業法人向け(特定貸付債権含む) | Corporation                          | 22,793.3 | 43.1%  | 9,839.6  | 89.7  | (678.4)                    | (1.4%)  | (636.2)   | (15.2) |
| ソブリン向け           | Sovereign                            | 32,140.8 | 0.2%   | 83.8     | 0.1   | 3,623.1                    | (0.0%)  | (17.3)    | (0.0)  |
| 金融機関等向け          | Financial institution                | 1,339.9  | 27.8%  | 373.7    | 0.5   | (294.9)                    | 0.5%    | (72.5)    | (0.1)  |
| リテール向け           | Retail                               | 11,661.8 | 10.5%  | 1,231.8  | 28.2  | (171.3)                    | 0.1%    | (5.4)     | (0.2)  |
| 居住用不動産向け         | Residential mortgage                 | 10,210.5 | 7.3%   | 754.5    | 9.9   | (218.0)                    | 0.0%    | (14.2)    | 0.2    |
| 適格リボルビング型リテール向け  | Qualifying revolving retail exposure | 363.4    | 22.8%  | 83.1     | 5.8   | 15.1                       | (0.8%)  | 0.6       | (0.3)  |
| その他リテール向け        | Other retail exposure                | 1,087.8  | 36.2%  | 394.2    | 12.4  | 31.5                       | (0.3%)  | 8.1       | (0.0)  |
| 株式等              | Equity                               | 1,148.3  | 174.7% | 2,007.1  | ---   | (285.4)                    | 34.8%   | 0.3       | ---    |
| みなし計算            | Fund                                 | 1,093.2  | 297.4% | 3,252.3  | 5.0   | (83.5)                     | 33.3%   | 143.5     | 0.8    |
| 証券化              | Securitization                       | 2,723.0  | 13.6%  | 370.9    | ---   | 0.1                        | (2.4%)  | (67.4)    | ---    |
| 購入債権             | Purchased receivables                | 847.5    | 62.5%  | 530.2    | 3.3   | (84.1)                     | 4.2%    | (13.3)    | (0.5)  |
| CVA              | CVA                                  | 991.8    | 41.6%  | 412.9    | ---   | (341.7)                    | 3.1%    | (99.7)    | ---    |
| その他              | Others                               | 1,508.3  | 80.3%  | 1,211.5  | 0.8   | (53.0)                     | 1.1%    | (25.2)    | (1.1)  |
| 段階的適用部分          | Phased roll out                      | 489.9    | 82.4%  | 403.7    | ---   | (10.1)                     | (3.2%)  | (24.6)    | ---    |
| 適用除外部分           | Exemption                            | 1,162.2  | 53.6%  | 623.4    | ---   | (58.8)                     | (14.8%) | (212.6)   | ---    |
| 信用リスク合計          | Total credit risk                    | 77,900.8 | 26.1%  | 20,341.4 | 127.9 | 1,561.3                    | (1.8%)  | (1,030.8) | (16.6) |

\*: EAD:エクスポージャー額、RW:リスク・ウェイト、RWA:リスク・アセット額、EL:期待損失額、リスク・ウェイト=リスク・アセット額÷エクスポージャー額 EAD: Exposure At Default, RW: Risk-weight, RWA: Risk-weighted assets, EL: Expected loss, Risk-weight = Risk asset / Exposure

\*: 24/3末よりバーゼルⅢ最終化を適用 Implemented finalized Basel III from Mar.24

# 自己資本比率の状況 Capital

## 自己資本比率(連結)(25年3月末基準) Capital Ratio(consolidated)(as of Mar.2025)



|                                     |          |
|-------------------------------------|----------|
| 総自己資本／Total capital                 | 3,317.9  |
| Tier1資本／Tier 1 capital              | 3,000.0  |
| うちCET1資本／o/w CET1 capital           | 2,665.6  |
| Tier2資本／Tier 2 capital              | 317.8    |
| リスク・アセット／Total risk-weighted assets | 23,132.7 |

\*1: 資本保全バッファ2.50%、D-SIBsバッファ0.50%、カウンターシクリカル・バッファ0.06%を含む／Including Capital conservation buffer (2.50%), D-SIB surge (0.50%) and countercyclical buffer (0.06%)

\*2: 個人向け社債／Offered to retail investors

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## AT1債およびTier2債 発行実績(2020～2024年度) AT1 and Tier 2 bonds Issuance History(FY 2020–2024)

| 債券種別<br>Security type | 発行日<br>Issue date | 発行金額<br>Amount | 年限<br>Tenor         | 利率<br>Coupon |
|-----------------------|-------------------|----------------|---------------------|--------------|
| Tier 2                | Sep. 1, 2020      | ¥10bn          | 10NC5               | 0.530%       |
| Tier 2 <sup>2</sup>   | Sep. 11, 2020     | ¥30bn          | 10NC5               | 0.530%       |
| Tier 2                | Dec. 21, 2021     | ¥20bn          | 10NC5               | 0.400%       |
| Tier 2                | Dec. 20, 2022     | ¥10bn          | 10NC5               | 0.850%       |
| Tier 2 <sup>2</sup>   | Dec. 28, 2022     | ¥10bn          | 10NC5               | 0.850%       |
| Tier 2                | Sep. 5, 2023      | ¥10bn          | 10NC5               | 1.149%       |
| Tier 2 <sup>2</sup>   | Sep. 15, 2023     | ¥31bn          | 10NC5               | 1.149%       |
| Tier 2                | Sep. 4, 2024      | ¥30bn          | 10NC5               | 1.475%       |
| Tier 2                | Sep. 4, 2024      | ¥10bn          | 10y                 | 1.927%       |
| Tier 2 <sup>2</sup>   | Sep. 17, 2024     | ¥40bn          | 10NC5               | 1.475%       |
| Tier 2 <sup>2</sup>   | Sep. 17, 2024     | ¥20bn          | 10y                 | 1.927%       |
| AT1                   | Oct. 24, 2024     | ¥30bn          | Perpetual<br>NC5.1  | 2.056%       |
| AT1                   | Oct. 24, 2024     | ¥20bn          | Perpetual<br>NC10.1 | 2.458%       |



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## 子会社・グループ会社 Subsidiaries and group companies

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# 主な子会社・関連会社一覧(1/2) Major subsidiaries and affiliates (1/2)

## 連結子会社 Major subsidiaries

|  | 資本金／出資金<br>Paid-in Capital | 主な事業内容<br>Primary business                                      | 議決権所有割合 (%) *1<br>Ownership (%) *1 | 当期純利益 (十億円) Net income (Yen bn) |       |           |
|--|----------------------------|---|------------------------------------|---------------------------------|-------|-----------|
|  |                            |   |                                    | FY23                            | FY24  | 増減 Change |
| 三井住友信託銀行<br>Sumitomo Mitsui Trust Bank, Limited                                      | JPY 342.0 bn               | 信託、銀行<br>Trust and banking                                      | 100 (-)                            | 57.8                            | 239.5 | 181.7     |
| 三井住友トラスト・アセットマネジメント<br>Sumitomo Mitsui Trust Asset Management Co., Ltd.              | JPY 2.0 bn                 | 投資運用、投資助言・代理<br>Asset management                                | 100 (-)                            | 4.5                             | 5.7   | 1.2       |
| 日興アセットマネジメント*2<br>Nikko Asset Management Co., Ltd.*2                                 | JPY 17.3 bn                | 投資運用、投資助言・代理<br>Asset management                                | 100 (0.99)                         | 11.1                            | 12.4  | 1.2       |
| 三井住友トラスト基礎研究所<br>Sumitomo Mitsui Trust Research Institute Co., Ltd.                  | JPY 0.3 bn                 | 調査研究、コンサルティング、投資助言<br>Research and consulting, Asset management | 100 (-)                            | 0.4                             | 0.5   | 0.0       |
| 投信・保険ビジネス総合研究所<br>Mutual Fund & Insurance Research Institute                         | JPY 0.15 bn                | 調査研究、コンサルティング<br>Research and consulting                        | 88.00 (-)                          | 0.0                             | 0.0   | 0.0       |
| 三井住友トラスト・ローン&ファイナンス<br>Sumitomo Mitsui Trust Loan & Finance Co., Ltd.                | JPY 6.0 bn                 | 金銭の貸付<br>Finance  | 100 (100)                          | 6.7                             | 6.6   | (0.1)     |
| 三井住友トラスト保証*2<br>Sumitomo Mitsui Trust Guarantee Co., Ltd.*2                          | JPY 0.3 bn                 | 信用保証<br>Housing loan guaranty                                   | 100 (100)                          | 7.9                             | 7.8   | (0.0)     |
| 三井住友トラスト不動産<br>Sumitomo Mitsui Trust Realty Co., Ltd.                                | JPY 0.3 bn                 | 不動産仲介<br>Residential brokerage                                  | 100 (100)                          | 5.2                             | 6.5   | 1.2       |
| 三井住友トラスト不動産投資顧問<br>Sumitomo Mitsui Trust Real Estate Investment Management Co., Ltd. | JPY 0.3 bn                 | 投資運用、投資助言<br>Asset management                                   | 100 (100)                          | 0.2                             | 0.3   | 0.0       |
| 三井住友トラスト・ウェルスパートナーズ<br>Sumitomo Mitsui Trust Wealth Partners Co., Ltd.               | JPY 0.15 bn                | コンサルティング<br>Consulting  | 100 (100)                          | 0.2                             | 0.2   | 0.0       |
| 三井住友トラストクラブ<br>Sumitomo Mitsui Trust Club Co., Ltd.                                  | JPY 0.1 bn                 | クレジットカード<br>Credit cards  | 100 (100)                          | 1.3                             | 1.1   | (0.2)     |
| 三井住友トラスト・カード<br>Sumitomo Mitsui Trust Card Co., Ltd.                                 | JPY 0.1 bn                 | クレジットカード<br>Credit cards  | 100 (100)                          | 0.2                             | 0.0   | (0.1)     |
| 三井住友トラスト・ライフパートナーズ<br>Sumitomo Mitsui Trust Life Partners Co., Ltd.                  | JPY 0.1 bn                 | 損害保険代理・生命保険募集<br>Property insurance/life insurance agency       | 100 (100)                          | (0.1)                           | 0.0   | 0.1       |
| 三井住友トラスト総合サービス<br>Sumitomo Mitsui Trust General Service Co., Ltd.                    | JPY 0.1 bn                 | 不動産の賃貸・管理<br>Property management                                | 100 (100)                          | 1.3                             | (4.0) | (5.3)     |
| 三井住友トラスト・インベストメント<br>Sumitomo Mitsui Trust Investment Co., Ltd.                      | JPY 0.1 bn                 | 有価証券投資<br>Venture capital                                       | 100 (100)                          | 0.2                             | 0.2   | (0.0)     |

\*1: カッコ内は子会社による間接所有の割合 Figures in ( ) describe percentage points owned through subsidiaries.

\*2: 各社連結ベース。「当期純利益」については「親会社株主に帰属する当期純利益」を記載 Consolidated basis for each company. Net income for those companies is Net income attributable to owners of the parent.

## 主な子会社・関連会社一覧(2/2)

### Major subsidiaries and affiliates (2/2)

|  | 資本金／出資金<br>Paid-in Capital | 主な事業内容<br>Primary business                           | 議決権所有割合 (%) *1<br>Ownership (%) *1 |         | 当期純利益 (十億円) Net income (Yen bn) |      |           |
|--|----------------------------|--|------------------------------------|---------|---------------------------------|------|-----------|
|  |                            |  |                                    |         | FY23                            | FY24 | 増減 Change |
| ジェイ・ユーラス・アイ・アール <sup>*2</sup><br>J-Eurus IR Co.,Ltd. <sup>*2</sup>                                     | JPY 0.01 bn                | コンサルティング<br>Consulting                               | 100                                | (100)   | 0.0                             | 0.1  | 0.0       |
| 三井住友トラスト・パナソニックファイナンス <sup>*2</sup><br>Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. <sup>*2</sup> | JPY 25.5 bn                | 総合リース、割賦販売、クレジットカード<br>General leasing, Credit cards | 84.89                              | (84.89) | 7.1                             | 9.9  | 2.8       |
| Sumitomo Mitsui Trust Bank (Thai) Public Company Limited   | THB 20.0 bn                | 銀行<br>Banking  | 100                                | (100)   | 1.8                             | 0.9  | (0.8)     |
| Sumitomo Mitsui Trust (Ireland) <sup>*2</sup>  | EUR 75.8 mill              | 信託<br>Trust services                                 | 100                                | (100)   | 0.5                             | 1.0  | 0.5       |
| Sumitomo Mitsui Trust Bank (U.S.A.) Limited  | USD 56.0 mill              | 銀行、信託<br>Banking and trust services                  | 100                                | (100)   | 8.0                             | 11.8 | 3.8       |
| Sumitomo Mitsui Trust (Hong Kong) Limited  | USD 45.0 mill              | 証券<br>Security                                       | 100                                | (100)   | 2.6                             | 2.8  | 0.1       |
| Sumitomo Mitsui Trust Bank (Luxembourg) S.A.   | USD 30.0 mill              | 銀行、証券、信託<br>Banking, security, trust services        | 100                                | (100)   | 0.6                             | 0.4  | (0.2)     |

### 持分法適用関連会社 Affiliates

|  |               |   |       |         |      |      |     |
|--|---------------|---|-------|---------|------|------|-----|
| UBS SuMi TRUST ウェルス・マネジメント<br>UBS SuMi TRUST Wealth Management Co., Ltd. | JPY 5.16 bn   | 証券<br>Security                                  | 49.00 | (-)     | 4.4  | 4.8  | 0.4 |
| 日本カストディ銀行<br>Custody Bank of Japan, Ltd.                                 | JPY 51.0 bn   | 銀行、信託<br>Banking and trust services             | 33.33 | (-)     | 0.6  | 0.7  | 0.0 |
| 住信SBIネット銀行 <sup>*2</sup><br>SBI Sumishin Net Bank, Ltd. <sup>*2</sup>    | JPY 31.0 bn   | 銀行<br>Banking                                   | 34.19 | (34.19) | 24.8 | 28.1 | 3.2 |
| カーディフ生命保険 <sup>*2</sup><br>Cardif Assurance <sup>*2</sup>                | JPY 20.6 bn   | 生命保険、損害保険<br>Life insurance, property insurance | 20.00 | (20.00) | 7.4  | 9.7  | 2.3 |
| 紫金信託<br>Zijin Trust Co., Ltd.  | CNY 3.27 bn   | 信託<br>Trust services                            | 20.00 | (20.00) | 19.3 | 22.5 | 3.1 |
| 南京紫金融資租賃<br>Nanjing Zijin Financial Leasing Co., Ltd.                    | CNY 0.6 bn    | リース<br>Leasing                                  | 20.00 | (20.00) | 1.4  | 1.6  | 0.2 |
| Marubeni SuMiT Rail Transport Inc. <sup>*2</sup>                         | USD 46.1 mill | リース、有価証券投資<br>Leasing, security                 | 50.00 | (50.00) | 3.9  | 5.2  | 1.2 |

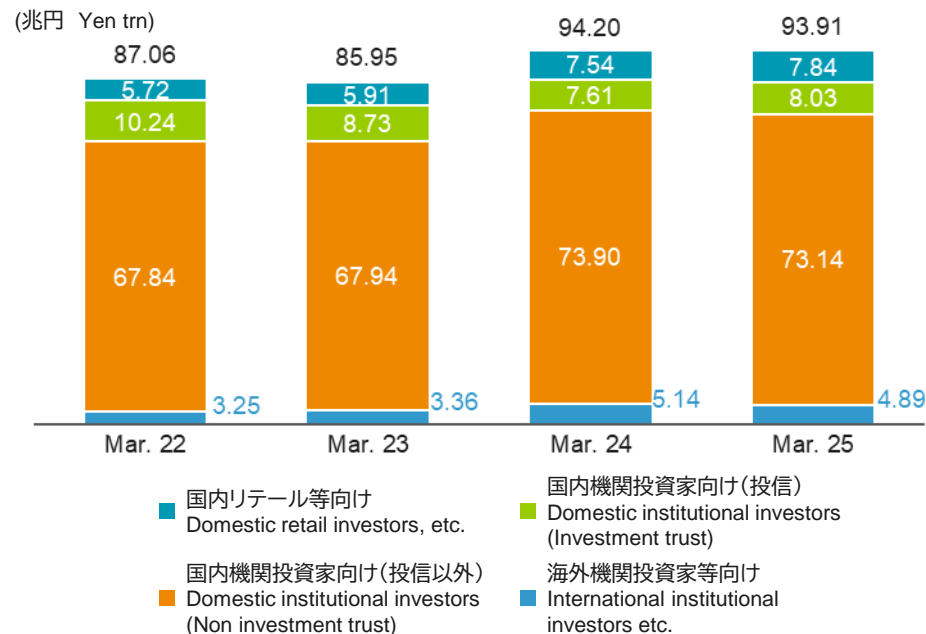
\*1: カッコ内は子会社による間接所有の割合 Figures in ( ) describe percentage points owned through subsidiaries.

\*2: 各社連結ベース。「当期純利益」については「親会社株主に帰属する当期純利益」を記載 Consolidated basis for each company. Net income for those companies is Net income attributable to owners of the parent.

# グループ金融事業①三井住友トラスト・アセットマネジメント

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

### 資産運用残高(AUM)の推移 Assets under management (AUM)

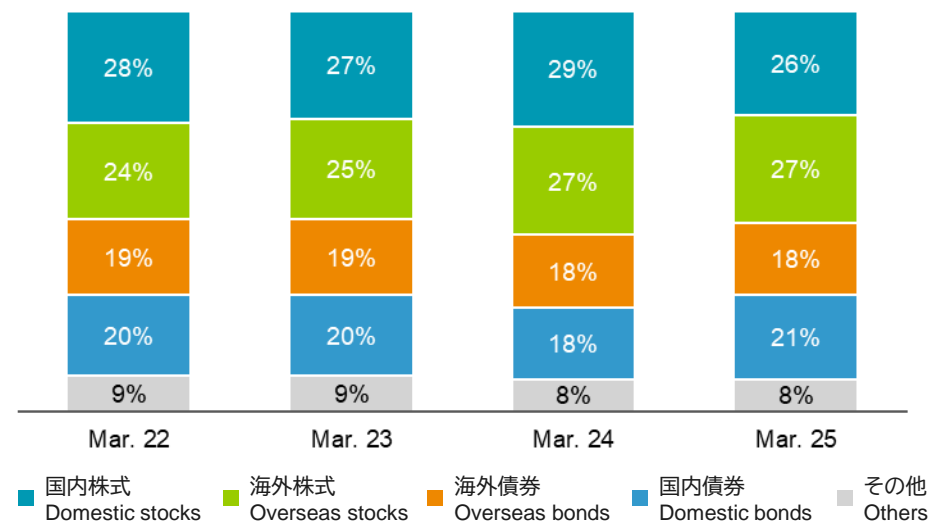


|  | (十億円 Yen bn) |           |         |
|--|--------------|-----------|---------|
|  | FY22         | FY23      | FY24    |
| 資産運用残高(AUM)増減<br>Change of AUM   | (1,112.3)    | 8,254.1   | (293.9) |
| 国内リテール等向け<br>Domestic retail investors                                     | 190.2        | 1,627.0   | 299.5   |
| 国内機関投資家向け(投信)<br>Domestic institutional investors (Investment trust)       | (1,510.1)    | (1,114.3) | 421.1   |
| 国内機関投資家向け(投信以外)<br>Domestic institutional investors (Non investment trust) | 95.3         | 5,964.8   | (764.2) |
| 海外機関投資家等向け<br>International institutional investors, etc.                  | 112.1        | 1,776.6   | (250.3) |

### P/L

|  | (十億円 Yen bn) |      |              |
|--|--------------|------|--------------|
|  | FY23         | FY24 | 増減<br>Change |
| 営業利益<br>Net business profit                              | 7.3          | 9.3  | 1.9          |
| 経常利益<br>Ordinary income                                  | 6.6          | 8.3  | 1.6          |
| 当期純利益<br>Net income attributable to owners of the parent | 4.5          | 5.7  | 1.2          |

### AUMの資産クラス別内訳の推移\* Breakdown of AUM by asset type\*



\*: 23/3末以前については一部三井住友信託銀行の資産運用残高を含む Partially include AUM managed by SuMi TRUST Bank until the end of Mar. 2023.

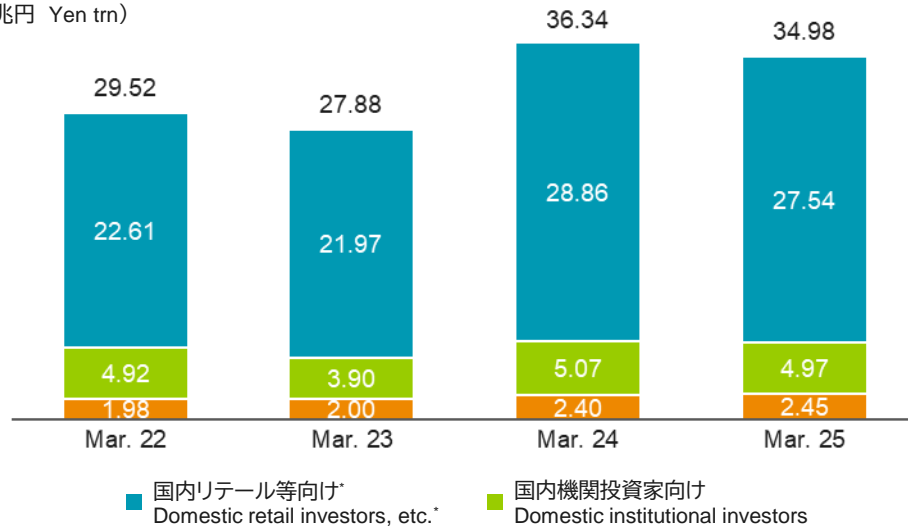
## グループ金融事業②日興アセットマネジメント(連結)

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

#### 資産運用残高(AUM)の推移

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

(兆円 Yen trn)



国内リテール等向け  
Domestic retail investors, etc.\*

国内機関投資家向け  
Domestic institutional investors

海外機関投資家等向け  
International institutional investors, etc.

(十億円 Yen bn)

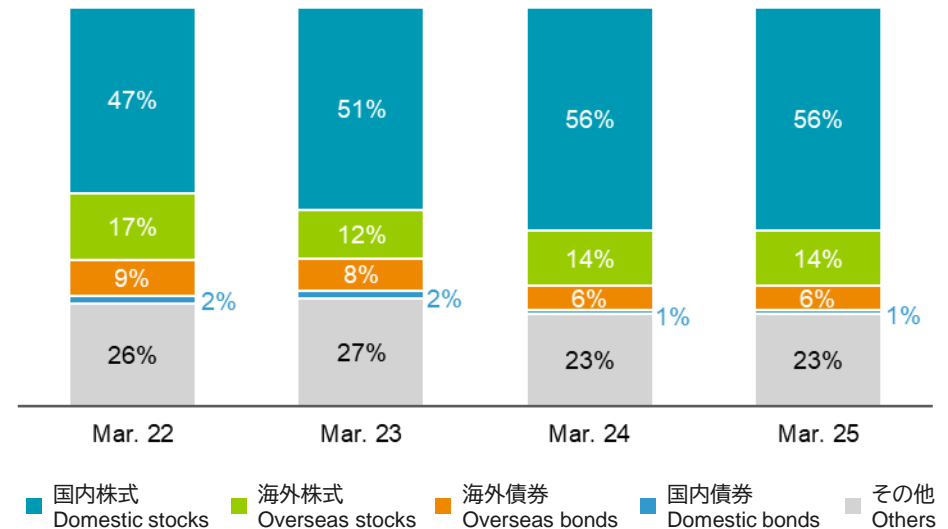
|   | FY22      | FY23    | FY24      |
|---|-----------|---------|-----------|
| 資産運用残高(AUM)増減<br>Change of AUM                            | (1,645.0) | 8,465.1 | (1,358.1) |
| 国内リテール等向け*<br>Domestic retail investors, etc.*            | (640.0)   | 6,892.9 | (1,319.7) |
| 国内機関投資家向け<br>Domestic institutional investors             | (1,021.6) | 1,175.2 | (97.3)    |
| 海外機関投資家等向け<br>International institutional investors, etc. | 16.6      | 397.1   | 59.0      |

#### P/L

|   | (十億円 Yen bn) | FY23 | FY24 | 増減<br>Change |
|---|--------------|------|------|--------------|
| 営業利益<br>Net business profit                                 |              | 8.1  | 10.4 | 2.3          |
| 経常利益<br>Ordinary income                                     |              | 10.0 | 17.5 | 7.5          |
| 親会社株主純利益<br>Net income attributable to owners of the parent |              | 11.1 | 12.4 | 1.2          |

#### AUMのアセットクラス別内訳の推移

##### Breakdown of AUM by asset type



国内株式  
Domestic stocks

海外株式  
Overseas stocks

海外債券  
Overseas bonds

国内債券  
Domestic bonds

その他  
Others

\*: ETF・MMFを含む Including ETF, MMF

## グループ金融事業③住信SBIネット銀行(連結)

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

#### 主要営業計数 Major business figures

|   | Mar. 24 | Mar. 25 | 増減<br>Change |
|---|---------|---------|--------------|
| (十億円 Yen bn)                              |         |         |              |
| 口座数(百万口座)<br>Number of account (millions) | 7.26    | 8.25    | 0.99         |
| 預金残高<br>Deposits                          | 9,463.1 | 9,814.1 | 351.0        |
| 貸出金残高<br>Loans                            | 7,972.7 | 8,676.0 | 703.3        |

#### P/L

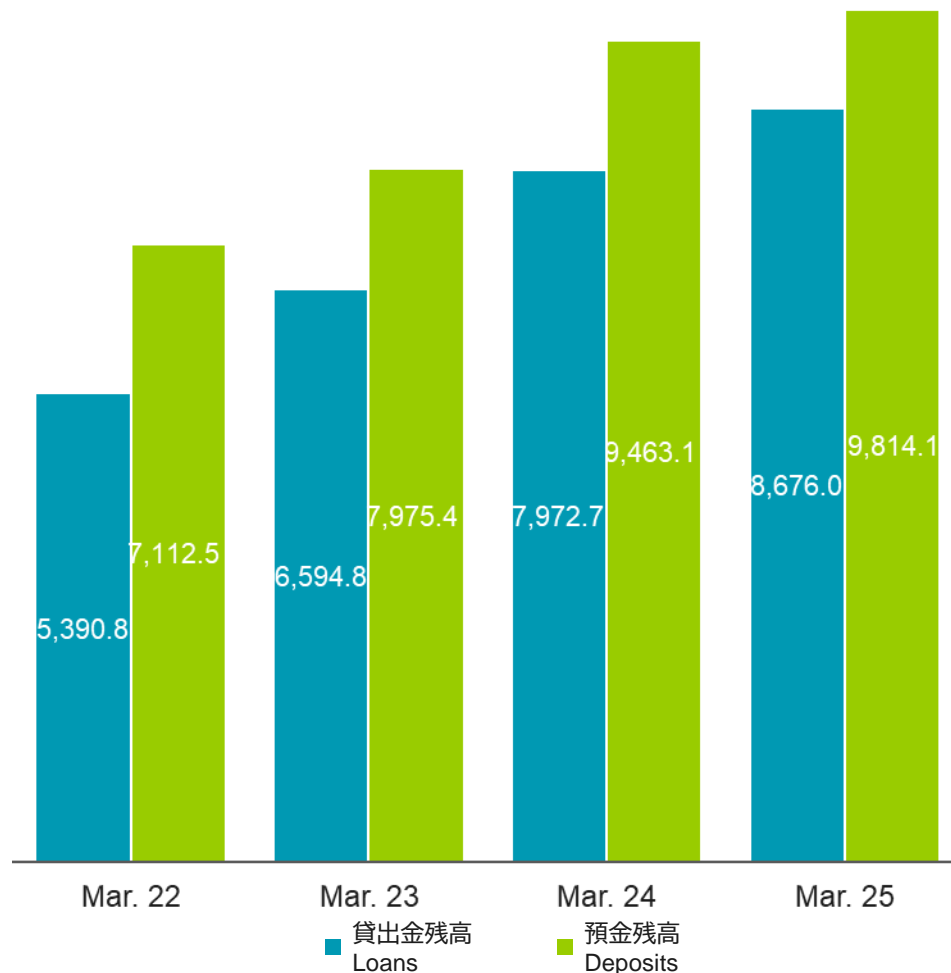
|   | FY23 | FY24 | 増減<br>Change |
|---|------|------|--------------|
| (十億円 Yen bn)  |      |      |              |
| 実質業務純益<br>Net business profit                               | 35.2 | 38.6 | 3.4          |
| 経常利益<br>Ordinary income                                     | 34.8 | 38.1 | 3.3          |
| 親会社株主純利益<br>Net income attributable to owners of the parent | 24.8 | 28.1 | 3.2          |

#### B/S

|                                  | Mar. 24  | Mar. 25  | 増減<br>Change |
|----------------------------------|----------|----------|--------------|
| (十億円 Yen bn)                     |          |          |              |
| 総資産<br>Total assets              | 10,676.4 | 11,236.9 | 560.5        |
| 純資産<br>Net assets                | 151.6    | 169.9    | 18.3         |
| うち株主資本合計<br>Shareholders' equity | 167.0    | 192.4    | 25.4         |

#### 貸出金および預金残高の推移 Balance of Loans and deposits

(十億円 Yen bn)



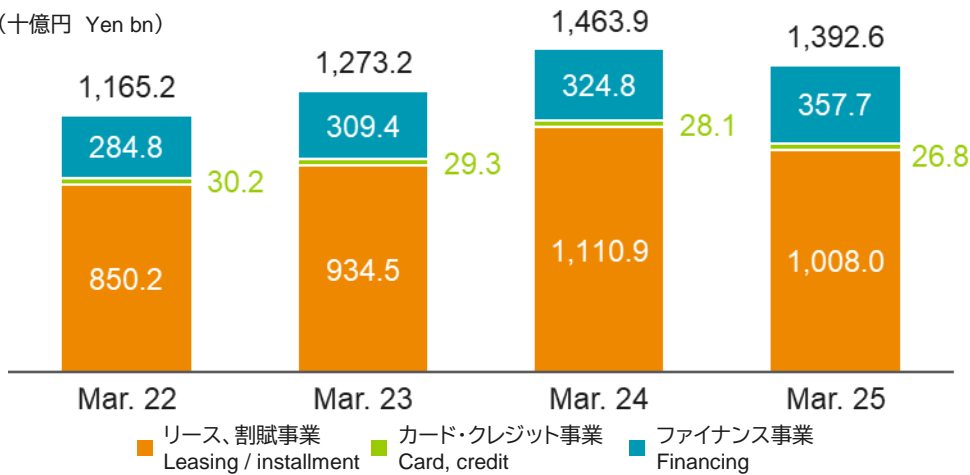
# グループ金融事業④リース、不動産ファイナンス・住宅ローン

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

### 三井住友トラスト・パナソニックファイナンス(連結) Sumitomo Mitsui Trust Panasonic Finance (Consolidated)

#### 営業資産の推移 Operating assets

(十億円 Yen bn)



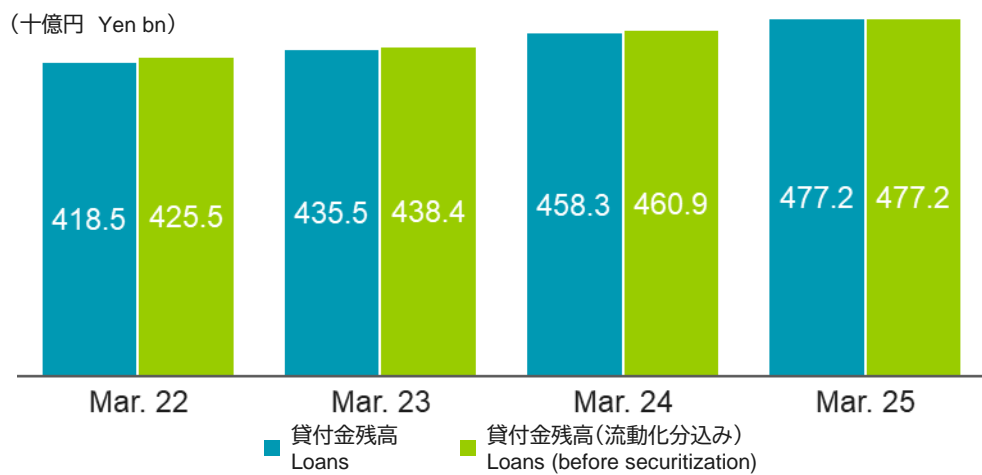
#### P/L

|   | (十億円 Yen bn) | FY23  | FY24  | 増減<br>Change |
|---|--------------|-------|-------|--------------|
| 営業利益<br>Net business profit                                 |              | 8.9   | 11.3  | 2.4          |
| 経常利益<br>Ordinary profit                                     |              | 10.1  | 12.4  | 2.3          |
| 親会社株主純利益<br>Net income attributable to owners of the parent |              | 7.1   | 9.9   | 2.8          |
| 与信関係費用<br>Total credit costs                                |              | (0.3) | (0.4) | (0.0)        |

### 三井住友トラスト・ローン＆ファイナンス Sumitomo Mitsui Trust Loan & Finance

#### 貸付金残高の推移 Loan balance

(十億円 Yen bn)



#### P/L

|                              | (十億円 Yen bn) | FY23 | FY24  | 増減<br>Change |
|------------------------------|--------------|------|-------|--------------|
| 営業利益<br>Net business profit  |              | 10.3 | 10.1  | (0.2)        |
| 経常利益<br>Ordinary profit      |              | 10.3 | 10.1  | (0.2)        |
| 当期純利益<br>Net income          |              | 6.7  | 6.6   | (0.1)        |
| 与信関係費用<br>Total credit costs |              | 0.0  | (0.0) | (0.1)        |



## 7 (参考)長期時系列推移 (Supplement) Long-term time series tables

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# 損益計算書

## Statements of income

### 連結 Consolidated

| (十億円 Yen bn)  |   | FY15  | FY16  | FY17  | FY18  | FY19  | FY20  | FY21  | FY22  | FY23  | FY24  |
|---------------|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 実質業務純益        | Net business profit before credit costs         | 318.3 | 232.3 | 270.5 | 282.2 | 289.0 | 294.7 | 346.0 | 324.6 | 338.6 | 362.0 |
| 経常利益          | Ordinary profit                                 | 278.0 | 196.3 | 232.6 | 256.4 | 257.6 | 183.1 | 229.7 | 285.8 | 101.3 | 367.6 |
| 親会社株主純利益      | Net income attributable to owners of the parent | 166.9 | 121.4 | 153.9 | 173.8 | 163.0 | 142.1 | 169.0 | 191.0 | 79.1  | 257.6 |
| 1株当たり配当(普通株式) | Dividend on common share (Yen)                  | 65    | 65    | 65    | 70    | 75    | 75    | 85    | 105   | 110   | 155   |

### 単体 Non-consolidated

|           |  | FY15    | FY16    | FY17    | FY18    | FY19    | FY20    | FY21    | FY22    | FY23    | FY24    |
|-----------|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 実質業務純益    | Net business profit before credit costs        | 249.1   | 150.5   | 189.7   | 231.4   | 206.8   | 206.5   | 242.0   | 245.9   | 275.9   | 288.9   |
| 業務粗利益     | Gross business profit                          | 485.3   | 383.3   | 426.8   | 467.3   | 453.2   | 451.9   | 490.6   | 508.1   | 566.1   | 601.1   |
| 資金関連利益    | Net interest income and related profit         | 223.9   | 216.7   | 176.5   | 172.7   | 134.1   | 229.9   | 275.2   | 133.4   | (85.4)  | (63.6)  |
| 資金利益      | Net interest income                            | 212.1   | 203.2   | 163.3   | 153.8   | 118.1   | 212.1   | 256.0   | 113.2   | (106.6) | (81.1)  |
| 貸信・合同信託報酬 | Trust fees from principal guaranteed trust a/c | 11.8    | 13.4    | 13.2    | 18.8    | 16.0    | 17.7    | 19.1    | 20.1    | 21.1    | 17.4    |
| 手数料関連利益   | Net fees and commissions and related profit    | 199.9   | 196.9   | 190.2   | 186.3   | 174.3   | 163.9   | 180.8   | 193.2   | 211.2   | 223.4   |
| 役務取引等利益   | Net fees and commissions                       | 111.5   | 116.1   | 108.6   | 104.3   | 90.5    | 78.8    | 89.4    | 103.6   | 116.0   | 119.7   |
| その他信託報酬   | Other trust fees                               | 88.4    | 80.8    | 81.6    | 82.0    | 83.7    | 85.1    | 91.4    | 89.5    | 95.1    | 103.7   |
| 特定取引利益    | Net trading income                             | 15.5    | 17.0    | 10.4    | 27.9    | 102.1   | (33.2)  | 13.4    | 10.4    | 75.9    | 102.8   |
| その他業務利益   | Net other operating income                     | 45.9    | (47.3)  | 49.5    | 80.3    | 42.5    | 91.3    | 21.1    | 171.0   | 364.4   | 338.5   |
| 国債等債券関係損益 | Net gains on bonds                             | 51.7    | (96.9)  | (5.7)   | (3.8)   | 33.9    | (7.8)   | (17.8)  | (26.0)  | 6.3     | (41.5)  |
| 経費        | General and administrative expenses            | (236.1) | (232.7) | (237.0) | (235.8) | (246.4) | (245.4) | (248.5) | (262.2) | (290.1) | (312.2) |
| 与信関係費用    | Total credit costs                             | (14.1)  | (24.9)  | 7.0     | 1.9     | (34.7)  | (6.3)   | (42.4)  | (12.4)  | (11.5)  | (23.1)  |
| その他臨時損益   | Other non-recurring profit                     | (16.1)  | (8.2)   | (23.8)  | (24.3)  | 4.4     | (86.2)  | (48.8)  | (8.8)   | (205.6) | 44.9    |
| 経常利益      | Ordinary profit                                | 218.8   | 117.3   | 172.9   | 209.0   | 176.4   | 114.0   | 150.8   | 224.5   | 58.7    | 310.7   |
| 特別損益      | Extraordinary profit                           | (3.6)   | (5.9)   | (8.3)   | (4.2)   | 1.0     | 15.6    | (1.6)   | (0.3)   | (3.7)   | (5.7)   |
| 税引前当期純利益  | Income before income tax                       | 215.1   | 111.3   | 164.6   | 204.8   | 177.5   | 129.6   | 149.1   | 224.2   | 54.9    | 305.0   |
| 法人税等合計    | Total income taxes                             | (72.0)  | (33.6)  | (46.6)  | (56.1)  | (52.8)  | (33.7)  | (35.7)  | (55.1)  | 2.9     | (65.4)  |
| 当期純利益     | Net income                                     | 143.1   | 77.6    | 117.9   | 148.6   | 124.7   | 95.9    | 113.3   | 169.1   | 57.8    | 239.5   |

# 貸借対照表

## Balance sheets

### 連結 Consolidated

| (十億円 Yen bn)  |   | Mar. 16  | Mar. 17  | Mar. 18  | Mar. 19  | Mar. 20  | Mar. 21  | Mar. 22  | Mar. 23  | Mar. 24  | Mar. 25  |
|---------------|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 貸出金           | Loans and bills discounted                            | 27,525.8 | 28,040.4 | 28,190.5 | 29,025.7 | 29,703.3 | 30,506.9 | 30,876.5 | 31,810.9 | 33,420.9 | 32,206.9 |
| 有価証券          | Securities  | 4,926.2  | 5,127.7  | 5,537.6  | 5,759.5  | 6,437.5  | 6,983.4  | 7,879.2  | 6,933.0  | 9,938.9  | 11,496.1 |
| 資産の部合計        | Total assets  | 58,229.9 | 65,453.7 | 68,356.7 | 57,029.1 | 56,500.5 | 63,368.5 | 64,633.2 | 69,022.7 | 75,876.9 | 78,247.1 |
| 預金            | Deposits  | 26,701.9 | 36,000.8 | 37,351.8 | 31,903.5 | 30,688.9 | 33,467.6 | 33,230.1 | 35,387.2 | 37,418.2 | 37,722.9 |
| 譲渡性預金         | Negotiable certificates of deposit                    | 7,130.6  | 7,326.6  | 6,563.3  | 6,328.6  | 5,860.2  | 7,160.5  | 6,587.9  | 7,461.0  | 9,220.9  | 9,643.0  |
| 負債の部合計        | Total liabilities                                     | 55,525.4 | 62,662.0 | 65,484.4 | 54,298.7 | 53,909.6 | 60,646.0 | 61,887.9 | 66,200.1 | 72,739.2 | 75,119.7 |
| 資本金           | Capital stock   | 261.6    | 261.6    | 261.6    | 261.6    | 261.6    | 261.6    | 261.6    | 261.6    | 261.6    | 261.6    |
| 資本剰余金         | Capital surplus                                       | 645.1    | 645.0    | 645.0    | 645.0    | 580.5    | 576.1    | 576.1    | 546.1    | 526.3    | 506.6    |
| 利益剰余金         | Retained earnings                                     | 1,087.1  | 1,159.0  | 1,263.4  | 1,387.5  | 1,495.0  | 1,581.0  | 1,682.5  | 1,803.0  | 1,802.0  | 1,968.1  |
| 自己株式          | Treasury stock  | (27.0)   | (34.0)   | (42.2)   | (51.2)   | (2.8)    | (2.8)    | (2.7)    | (22.9)   | (23.6)   | (36.4)   |
| 株主資本合計        | Shareholders' equity                                  | 1,966.8  | 2,031.6  | 2,127.8  | 2,242.9  | 2,334.3  | 2,416.0  | 2,517.5  | 2,587.8  | 2,566.3  | 2,699.9  |
| その他有価証券評価差額金  | Valuation difference on available-for-sale securities | 467.5    | 476.8    | 516.6    | 467.4    | 351.4    | 329.4    | 277.6    | 258.2    | 477.6    | 351.5    |
| その他の包括利益累計額合計 | Total accumulated other comprehensive income          | 410.1    | 430.9    | 496.8    | 410.4    | 220.8    | 277.7    | 198.0    | 204.2    | 539.9    | 396.2    |
| 非支配株主持分       | Minority interests                                    | 327.1    | 328.4    | 246.8    | 75.8     | 34.5     | 27.7     | 28.7     | 29.5     | 30.5     | 30.3     |
| 純資産の部合計       | Total net assets                                      | 2,704.5  | 2,791.6  | 2,872.3  | 2,730.3  | 2,590.9  | 2,722.5  | 2,745.2  | 2,822.5  | 3,137.6  | 3,127.3  |
| 負債および純資産の部合計  | Total liabilities and net assets                      | 58,229.9 | 65,453.7 | 68,356.7 | 57,029.1 | 56,500.5 | 63,368.5 | 64,633.2 | 69,022.7 | 75,876.9 | 78,247.1 |

### 単体 Non-consolidated

| 単体     | Non-consolidated                   | Mar. 16  | Mar. 17  | Mar. 18  | Mar. 19  | Mar. 20  | Mar. 21  | Mar. 22  | Mar. 23  | Mar. 24  | Mar. 25  |
|--------|------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 貸出金    | Loans and bills discounted         | 27,044.3 | 28,158.9 | 28,259.0 | 29,404.1 | 29,953.5 | 30,691.6 | 30,916.3 | 31,947.3 | 33,773.1 | 32,253.1 |
| 有価証券   | Securities                         | 5,311.2  | 5,518.9  | 5,972.3  | 6,091.8  | 6,625.0  | 7,090.3  | 7,951.1  | 6,999.2  | 9,952.4  | 11,431.2 |
| 資産の部合計 | Total assets                       | 50,256.5 | 50,969.2 | 53,161.4 | 55,223.7 | 54,596.7 | 61,322.3 | 62,530.0 | 66,824.7 | 73,338.6 | 75,486.6 |
| 預金     | Deposits                           | 26,467.4 | 29,019.3 | 29,392.2 | 31,744.1 | 30,537.4 | 33,174.2 | 32,898.7 | 35,041.2 | 37,151.8 | 37,387.4 |
| 譲渡性預金  | Negotiable certificates of deposit | 7,254.1  | 7,523.2  | 6,758.9  | 6,546.2  | 6,112.9  | 7,444.1  | 6,809.6  | 7,617.7  | 9,298.4  | 9,693.0  |
| 負債の部合計 | Total liabilities                  | 47,971.3 | 48,659.5 | 50,789.1 | 52,951.9 | 52,579.3 | 59,272.8 | 60,478.7 | 64,696.8 | 70,974.0 | 73,139.4 |

\*: 21年度よりデリバティブ取引に関し、相殺表示から総額表示に変更(金融商品会計に関する実務指針の原則法)しており、これに伴う21/3末の組替えを実施 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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