

Board of Directors and Executive Officers (As of July 1, 2025)

Chairman Masaru Hashimoto	Director (Audit and Supervisory Committee member) (External) Hidefumi Date*	Managing Executive Officer Akira Matsumoto	Executive Officer Natsuhiko Yonezawa
President (Representative Director) Kazuya Oyama	Senior Managing Executive Officer Takafumi Arimura	Managing Executive Officer Takahiro Ishige	Executive Officer Masaru Kato
Deputy President (Representative Director) Nobuaki Yamaguchi	Managing Executive Officer Riro Sato	Managing Executive Officer Izumi Chihara	Executive Officer Kanta Arai
Deputy President (Representative Director) Futoshi Itani	Managing Executive Officer Junya Ueda	Managing Executive Officer Kiyotaka Maita	Executive Officer Tooru Yamamoto
Director, Senior Managing Executive Officer (Representative Director) Masakatsu Sato	Managing Executive Officer Tetsuya Hiwatashi	Executive Officer Kenji Amihama	Executive Officer Mitsuhiro Koyama
Director, Senior Managing Executive Officer Manatomo Yoneyama	Managing Executive Officer Nobuhisa Takahashi	Executive Officer Tomoya Hirano	Executive Officer Sanjiro Okamatsu
Director, Managing Executive Officer Atsushi Matsumoto	Managing Executive Officer Kazuhiko Kasuya	Executive Officer Hideki Kiya	Executive Officer Satoshi Hasegawa
Director, Managing Executive Officer Yuki Takada	Managing Executive Officer Takehiko Iwahara	Executive Officer Hiroko Konishi	Executive Officer Kazuo Nogami
Director, Managing Executive Officer Takumi Fujisawa	Managing Executive Officer Takehiko Sakaue	Executive Officer Toshiro Izumi	Executive Officer Tsutomu Ohta
Director, Managing Executive Officer Kazuteru Wakao	Managing Executive Officer Junichiro Usui	Executive Officer Masaya Wada	Executive Officer Kentaro Kikuchi
Director, Managing Executive Officer Naoki Ishibe	Managing Executive Officer Chikako Matsumoto	Executive Officer Yasuhiro Takeyama	Executive Officer Hiroyuki Natori
Director, Managing Executive Officer Takahiro Yoshida	Managing Executive Officer Natsuki Kitaguchi	Executive Officer Akira Matsuo	Executive Officer Koji Shikaze
Director Toru Takakura	Managing Executive Officer Yoshihiko Yanagi	Executive Officer Kiwafumi Shimizu	Executive Officer Yoshio Tokunaga
Director (External) Hideki Kanda*	Managing Executive Officer Kouichi Taguchi	Executive Officer Morito Matsumura	Executive Officer Kenichi Kajihara
Director (External) Kazumi Torii*	Managing Executive Officer Hirohiko Doi	Executive Officer Kazue Yamazaki	Executive Officer Takamasa Saijo
Director (External) Naoaki Mashita*	Managing Executive Officer Tooru Masuda	Executive Officer Kazuhiro Hara	Executive Officer Munemitsu Takanabe
Director (External) Etsuko Kobayashi*	Managing Executive Officer Masanori Watanabe	Executive Officer Tadashi Ejima	
Director (Audit and Supervisory Committee member) Shigenori Ikemura	Managing Executive Officer Makoto Takamura	Executive Officer Naoyuki Yoshimoto	
Director (Audit and Supervisory Committee member) Makito Oono	Managing Executive Officer Masayuki Okamoto	Executive Officer Hidemasa Tamai	
Director (Audit and Supervisory Committee member) (External) Junko Sasaki*	Managing Executive Officer Nobuo Murakami	Executive Officer Takayuki Okamoto	
Director (Audit and Supervisory Committee member) (External) Michiko Achilles*	Managing Executive Officer Hisato Nakano	Executive Officer Hiroyuki Furusho	

* External Directors as provided for in Article 2, Item 15 of the Companies Act.
Executive Officers as defined in our internal policy.

Employees (As of March 31, 2025)

Category	March 31, 2025	March 31, 2024
Number of Employees	13,947	13,848
Average Age	42 years, 2 months	41 years, 9 months
Average Length of Employment	14 years, 8 months	14 years, 8 months
Average Annual Salary	¥7,524 thousand	¥7,281 thousand

Notes: 1. The number of employees indicates total personnel, etc., excluding employees seconded to other companies and temporary and part-time staff.
2. Average annual salary includes bonus and extra payment.

Organizational Chart (As of June 30, 2025)

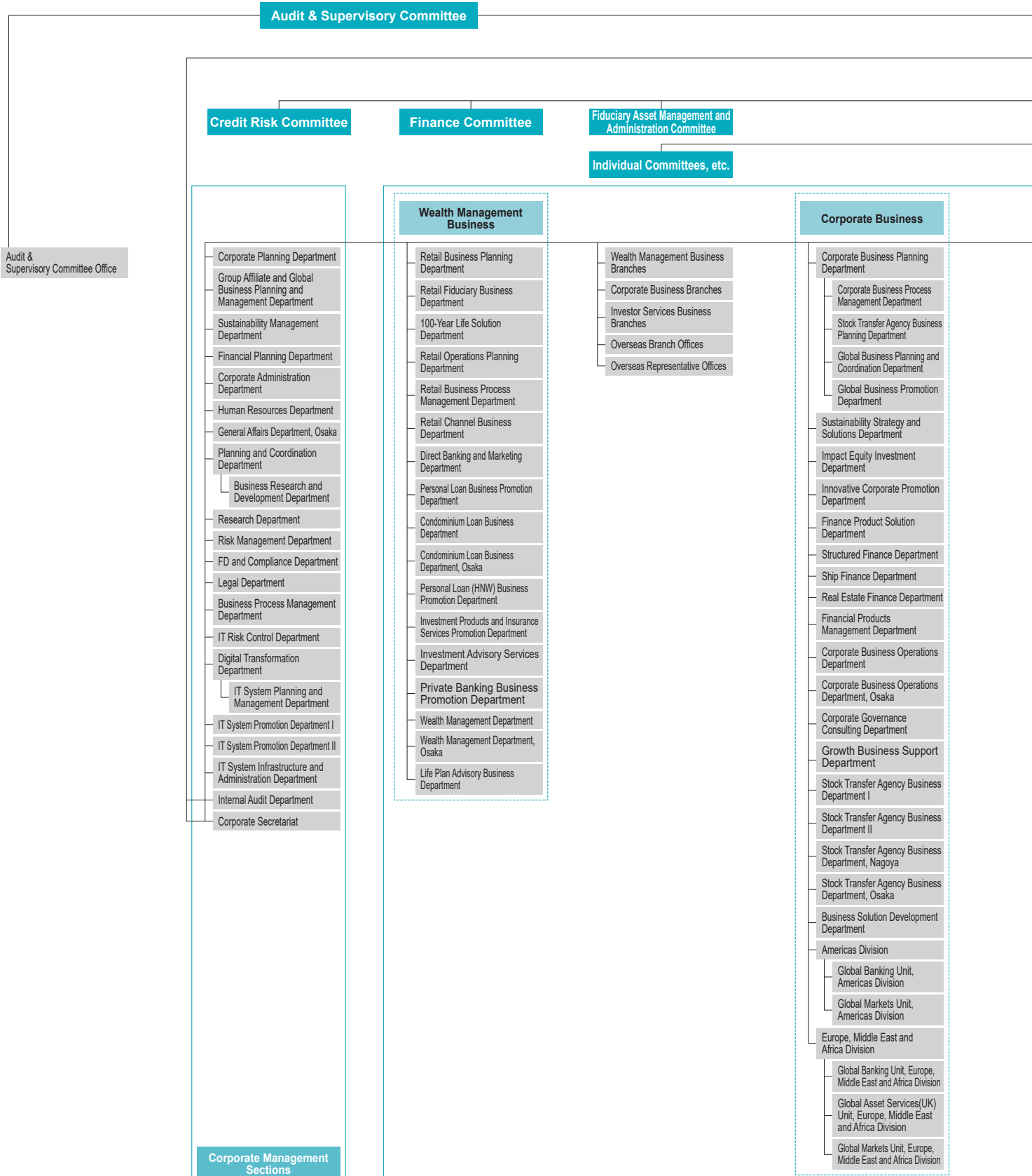
Corporate Data

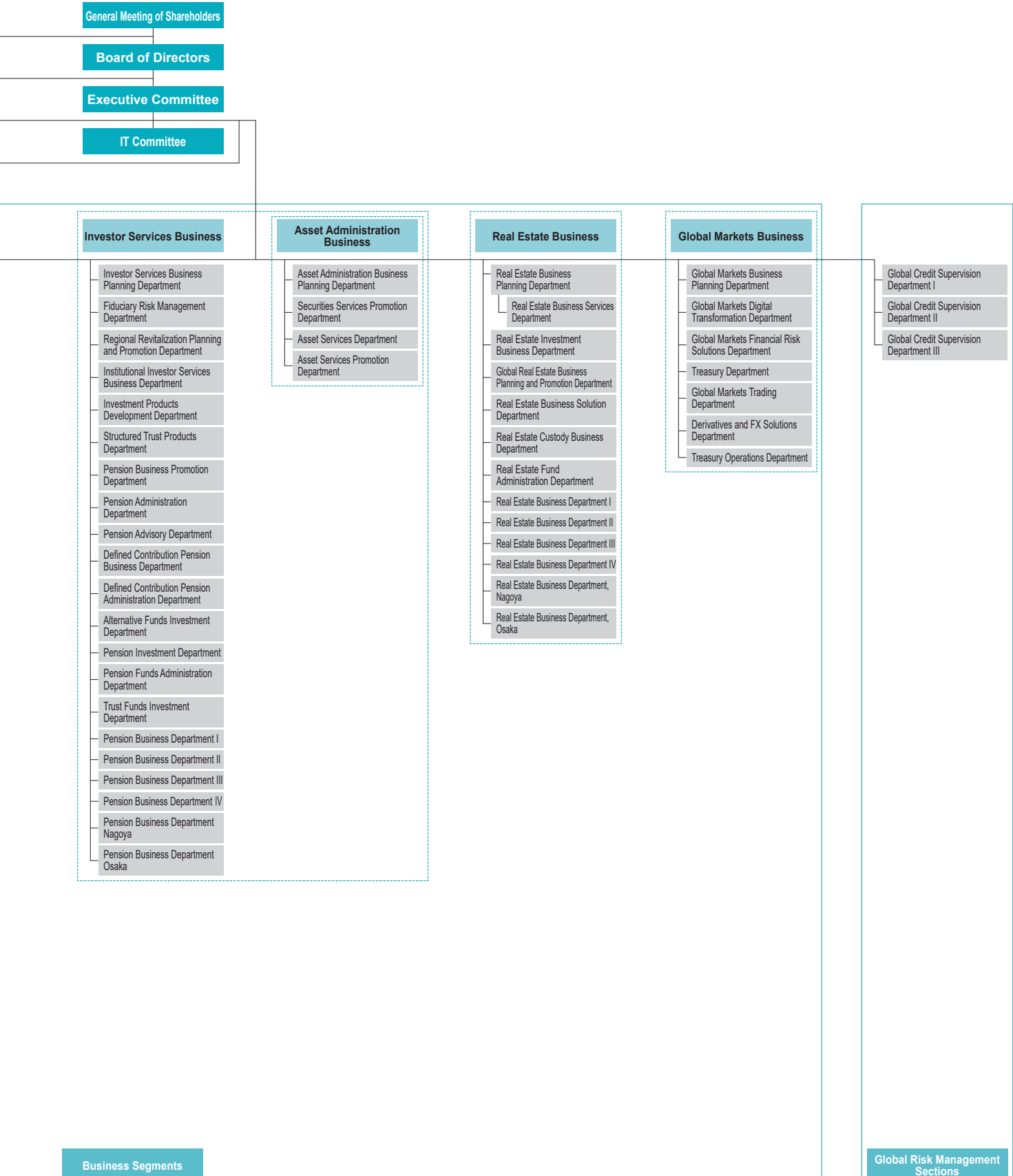
Financial Data/
Sumitomo Mitsui Trust Group, Inc.

Financial Data/
Sumitomo Mitsui Trust Bank, Limited

Basel III Disclosure Data/
Sumitomo Mitsui Trust Group, Inc.

Basel III Disclosure Data/
Sumitomo Mitsui Trust Bank, Limited





Branches (As of June 30, 2025)

 ... These branches house two sales outlets under one roof, a "branch-in-a-branch" method.

Hokkaido, Tohoku

Sapporo Branch

Sapporo-Chuo Branch
1, Kita 2-jo Nishi 4-chome, Chuo-ku, Sapporo,
Hokkaido 060-0002, Japan

Sendai Branch

Sendai-Aoba Branch
1-7, Chuo 2-chome, Aoba-ku, Sendai,
Miyagi 980-0021, Japan

Tokyo

Tokyo Business Department

4-1, Marunouchi 1-chome, Chiyoda-ku,
Tokyo 100-8233, Japan

Nihonbashi Business Department

Tokyo-Chuo Branch
1-1, Nihonbashi-muromachi 2-chome, Chuo-ku,
Tokyo 103-0022, Japan

Consulting Plaza Shimbashi (Shimbashi Sub-Branch, Tokyo Business Department)

20-1, Shimbashi 2-chome, Minato-ku,
Tokyo 105-0004, Japan

Toranomon Consulting Office (Toranomon Sub-Branch, Tokyo Business Department)

7-1, Nishi Shimbashi 1-chome, Minato-ku,
Tokyo 105-0003, Japan

Shiba Business Department

33-1, Shiba 3-chome, Minato-ku,
Tokyo 105-8574, Japan

Shinjuku-Nishiguchi Branch

1-4, Nishi Shinjuku 1-chome, Shinjuku-ku,
Tokyo 160-0023, Japan

Shinjuku Branch

26-11, Shinjuku 3-chome, Shinjuku-ku,
Tokyo 160-0022, Japan

Ueno Branch

Ueno-Chuo Branch
19-10, Ueno 1-chome, Taito-ku,
Tokyo 110-0005, Japan

Meguro Branch

25-5, Kamiosaki 2-chome, Shinagawa-ku,
Tokyo 141-0021, Japan

Omori Branch

1-1, Sanno 2-chome, Ota-ku,
Tokyo 143-0023, Japan

Sangenjaya Branch

1-1, Taishido 4-chome, Setagaya-ku,
Tokyo 154-0004, Japan

Futako-Tamagawa Branch

22-12, Tamagawa 2-chome, Setagaya-ku,
Tokyo 158-0094, Japan

Consulting Plaza Seijo (Seijo Sub-Branch, Shinjuku-Nishiguchi Branch)

5-34, Seijo 6-chome, Setagaya-ku,
Tokyo 157-0066, Japan

Consulting Plaza Chofu (Chofu Sub-Branch, Shinjuku-Nishiguchi Branch)

48-26, Kojima-cho 2-chome, Chofu,
Tokyo 182-0026, Japan

Shibuya Branch Shibuya-Chuo Branch

2-3, Dogenzaka 1-chome, Shibuya-ku,
Tokyo 150-0043, Japan

Shibuya Square A Building Sub-branch of Shibuya Branch Shibuya Square A Building Sub-branch of Shibuya-Chuo Branch

9-5, Dogenzaka 1-chome, Shibuya-ku,
Tokyo 150-0043, Japan

Jiyugaoka Branch

10-20, Jiyugaoka 2-chome, Meguro-ku,
Tokyo 152-0035, Japan

Nakano Branch

62-5, Nakano 5-chome, Nakano-ku,
Tokyo 164-0001, Japan

Ogikubo Branch

17-1, Kamiogi 1-chome, Suginami-ku,
Tokyo 167-0043, Japan

Ikebukuro Branch Ikebukuro-Higashiguchi Branch

41-7, Higashi Ikebukuro 1-chome, Toshima-ku,
Tokyo 170-0013, Japan

Shakujii Branch

14-1, Shakujii-cho 2-chome, Nerima-ku,
Tokyo 177-0041, Japan

Kichijoji Branch Kichijoji-Chuo Branch

2-15, Kichijoji Hon-cho 2-chome, Musashino,
Tokyo 180-0004, Japan

Koganei Branch

10-1, Hon-cho 5-chome, Koganei,
Tokyo 184-0004, Japan

Tachikawa Branch Tachikawa-Kitaguchi Branch

6-1, Akebono-cho 2-chome, Tachikawa,
Tokyo 190-0012, Japan

Hachioji Branch Hachioji-Ekimae Branch

9-1, Asahi-cho, Hachioji,
Tokyo 192-0083, Japan

Machida Branch

3-4, Haramachida 6-chome, Machida,
Tokyo 194-0013, Japan

Tama-Sakuragaoka Branch

7-5, Sekido 1-chome, Tama,
Tokyo 206-0011, Japan

Consulting Plaza Tama-Center (Tama-Center Sub-Branch, Tama-Sakuragaoka Branch)

44, Ochiai 1-chome, Tama,
Tokyo 206-0033, Japan

Kanto

Urawa Branch

12-1, Takasago 1-chome, Urawa-ku,
Saitama 330-0063, Japan

Omiya Branch

Omiya-Ekimae Branch

32, Daimon-cho 1-chome, Omiya-ku,
Saitama 330-8511, Japan

Tokorozawa Branch

Tokorozawa-Ekimae Branch

3-5, Hiyoshi-cho, Tokorozawa,
Saitama 359-8691, Japan

Koshigaya Branch

Sugito Branch

14-22, Yayoi-cho, Koshigaya,
Saitama 343-0816, Japan

Chiba Branch

Chiba-Ekimae Branch

1-16, Fujimi 1-chome, Chuo-ku,
Chiba 260-0015, Japan

Ichikawa Branch

7-13, Ichikawa 1-chome, Ichikawa,
Chiba 272-0034, Japan

Funabashi Branch

3-1, Hon-cho 1-chome, Funabashi,
Chiba 273-0005, Japan

Tsudanuma Branch

7-1 Yatsu 7-chome, Narashino,
Chiba 275-0026, Japan

Matsudo Branch

2-1, Hon-cho, Matsudo,
Chiba 271-0091, Japan

Kashiwa Branch

2-1, Kashiwa 4-chome, Kashiwa,
Chiba 277-0005, Japan

Yachiyo Branch

3-1, Yachiyodai Minami 1-chome, Yachiyo,
Chiba 276-0033, Japan

Yokohamaeki-Nishiguchi Branch

Yokohama Branch

6-31, Minami Saiwai 1-chome, Nishi-ku, Yokohama,
Kanagawa 220-0005, Japan

Yokohama Housing Loan Center Sub-Branch,

Yokohamaeki-Nishiguchi Branch

6-1, Kita Saiwai 1-chome, Nishi-ku, Yokohama,
Kanagawa 220-0004, Japan

Futamatagawa Branch

3-2, Futamatagawa 1-chome, Asahi-ku, Yokohama,
Kanagawa 241-0821, Japan

Tama-Plaza Branch

15-8, Utsukushigaoka 2-chome, Aoba-ku, Yokohama,
Kanagawa 225-0002, Japan

Aobadai Branch

9-2, Aobadai 2-chome, Aoba-ku, Yokohama,
Kanagawa 227-0062, Japan

Consulting Plaza Kohoku

(Kohoku Sub-Branch, Tama-Plaza Branch)

1-3, Nakagawa Chuo 1-chome, Tsuzuki-ku, Yokohama,
Kanagawa 224-0003, Japan

Konandai Branch

15-2-102, Konandai 3-chome, Konan-ku, Yokohama,
Kanagawa 234-0054, Japan

Kamiooka Branch

18-5, Kamiooka Nishi 1-chome, Konan-ku, Yokohama,
Kanagawa 233-0002, Japan

Consulting Plaza Totsuka

(Totsuka Sub-Branch, Yokohamaeki-Nishiguchi Branch)

16-1, Totsuka-cho, Totsuka-ku, Yokohama,
Kanagawa 244-0003, Japan

Kawasaki Branch

3-1, Ekimae Hon-cho, Kawasaki-ku, Kawasaki,
Kanagawa 210-0007, Japan

Consulting Plaza Musashikosugi

(Musashikosugi Sub-Branch, Kawasaki Branch)

1302, Shinmaruko Higashi 3-chome, Nakahara-ku,
Kawasaki, Kanagawa 211-0004, Japan

Shin-Yurigaoka Branch

5-3, Kamiasao 1-chome, Asao-ku, Kawasaki,
Kanagawa 215-0021, Japan

Yokosuka Branch

3, Odaki-cho 2-chome, Yokosuka,
Kanagawa 238-0008, Japan

Fujisawa Branch

Fujisawa-Chuo Branch

21-1-101, Minami Fujisawa, Fujisawa,
Kanagawa 251-0055, Japan

Sagami-Ono Branch

13-7, Sagamiono 3-chome, Minami-ku, Sagami-hara,
Kanagawa 252-0303, Japan

Atsugi Branch

5-14, Naka-cho 3-chome, Atsugi,
Kanagawa 243-0018, Japan

Odawara Branch

2-12, Sakae-cho 1-chome, Odawara,
Kanagawa 250-0011, Japan

Utsunomiya Branch

4-12, Hon-cho, Utsunomiya,
Tochigi 320-0033, Japan

Maebashi Branch

2-12, Hon-machi 2-chome, Maebashi,
Gunma 371-0023, Japan

Koshinetsu, Hokuriku

Kofu Branch

17-14, Marunouchi 1-chome, Kofu,
Yamanashi 400-0031, Japan

Niigata Branch

Niigata-Chuo Branch

1178-1, Kamiokawa-maedori Rokuban-cho, Chuo-ku,
Niigata 951-8068, Japan

Toyama Branch

1-36, Sakura-machi 1-chome, Toyama 930-0003, Japan

Kanazawa Branch

Kanazawa-Chuo Branch

1-18, Kami Tsutsumi-cho, Kanazawa,
Ishikawa 920-0869, Japan

Fukui Branch

7-1, Chuo 1-chome,
Fukui 910-0006, Japan

Tokai

Nagoya Business Department Nagoya-Sakae Branch

15-33, Sakae 3-chome, Naka-ku, Nagoya,
Aichi 460-0008, Japan

Kanayamabashi Branch

15-10, Kanayama 1-chome, Naka-ku, Nagoya,
Aichi 460-0022, Japan

Nagoya-Ekimae Branch Meieki-Minami Branch

26-8, Meieki 3-chome, Nakamura-ku, Nagoya,
Aichi 450-0002, Japan

Hoshigaoka Branch

106, Inoue-cho, Chikusa-ku, Nagoya,
Aichi 464-0026, Japan

Ichinomiya Branch

7-15, Sakae 3-chome, Ichinomiya,
Aichi 491-0858, Japan

Okazaki Branch

16, Koseidori-Nishi 3-chome, Okazaki,
Aichi 444-0059, Japan

Toyohashi Branch

135, Ekimaedori 1-chome, Toyohashi,
Aichi 440-0888, Japan

Shizuoka Branch Shizuoka-Chuo Branch

3-10, Koya-machi, Aoi-ku,
Shizuoka 420-0852, Japan

Numazu Branch

4-5, Ote-machi 3-chome, Numazu,
Shizuoka 410-0801, Japan

Gifu Branch

3, Nagazumi-cho 2-chome,
Gifu 500-8175, Japan

Yokkaichi Branch

5-4, Suwa-cho, Yokkaichi,
Mie 510-0085, Japan

Kinki

Osaka Business Department Osaka-Chuo Branch

5-33, Kitahama 4-chome, Chuo-ku,
Osaka 540-8639, Japan

Umeda Branch

Hankyu-Umeda Branch

8-47, Kakuda-cho, Kita-ku,
Osaka 530-0017, Japan

Namba Branch

Namba-Chuo Branch

1-60, Namba 5-chome, Chuo-ku,
Osaka 542-0076, Japan

Abenobashi Branch

Abeno Branch

6-1, Abenosuji 1-chome, Abeno-ku,
Osaka 545-0052, Japan

Sakai Branch

59-2, Mikunigaoka Miyuki-dori, Sakai-ku, Sakai,
Osaka 590-0028, Japan

Consulting Plaza Izumigaoka (Semboku Sub-Branch, Sakai Branch)

2-3, Chayamadai 1-chome, Minami-ku, Sakai,
Osaka 590-0115, Japan

Yao Branch

6-8, Higashi Hon-machi 3-chome, Yao,
Osaka 581-0004, Japan

Hirakata Branch

Keihan-Hirakata Branch

13-20, Oka Higashi-cho, Hirakata,
Osaka 573-0032, Japan

Takatsuki Branch

5-20, Konya-machi, Takatsuki,
Osaka 569-0804, Japan

Ibaraki Branch

2-30, Futaba-cho, Ibaraki,
Osaka 567-0829, Japan

Toyonaka Branch

1-1, Hon-machi 1-chome, Toyonaka,
Osaka 560-0021, Japan

Senri-Chuo Branch

1-3, Shinsenri Higashi-machi 1-chome, Toyonaka,
Osaka 560-0082, Japan

Ikeda Branch

1-1-134, Kureha-cho, Ikeda,
Osaka 563-0048, Japan

Chugoku, Shikoku

Kobe Branch

Kobe-Sannomiya Branch
1-6, Goko-dori 8-chome, Chuo-ku, Kobe,
Hyogo 651-0087, Japan

Consulting Plaza Seishin-Chuo (Seishin-Chuo Sub-Branch, Kobe Branch)

9-4, Kojidai 5-chome, Nishi-ku, Kobe,
Hyogo 651-2273, Japan

Tsukaguchi Branch

15-1, Tsukaguchi-cho 1-chome, Amagasaki,
Hyogo 661-0002, Japan

Nishinomiya Branch

5-39, Takamatsu-cho, Nishinomiya,
Hyogo 663-8204, Japan

Ashiya Branch

5-2, Funado-cho, Ashiya,
Hyogo 659-0093, Japan

Kawanishi Branch

7-18, Chuo-cho, Kawanishi,
Hyogo 666-0016, Japan

Akashi Branch

5-28, Higashinakano-machi, Akashi,
Hyogo 673-0886, Japan

Himeji Branch

252, Ekimae-cho, Himeji,
Hyogo 670-0927, Japan

Kyoto Branch

Kyoto-Shijo Branch
612, Karasuma-dori Shijo-sagaru Suiginya-cho, Shimogyo-ku,
Kyoto 600-8411, Japan

Otsu Branch

3-10, Umabayashi 1-chome, Otsu,
Shiga 520-0051, Japan

Nara-Saidaiji Branch

1-51, Saidaiji Higashi-machi 2-chome,
Nara 631-0821, Japan

Consulting Plaza Gakuenmae (Gakuenmae Sub-Branch, Nara-Saidaiji Branch)

1-1, Gakuen Kita 1-chome,
Nara 631-0036, Japan

Wakayama Branch

3-17, Higashi Kuramae-cho,
Wakayama 640-8203, Japan

Tottori Branch

103, Ima-machi 1-chome,
Tottori 680-0822, Japan

Okayama Branch Okayama-Chuo Branch

1-5, Ekimoto-machi, Kita-ku,
Okayama 700-0024, Japan

Hiroshima Branch Hiroshima-Chuo Branch

2-22, Kamiya-cho 1-chome, Naka-ku,
Hiroshima 730-0031, Japan

Fukuyama Branch

15-1, Moto-machi, Fukuyama,
Hiroshima 720-0063, Japan

Yamaguchi-Hofu Branch

4-24, Ebisu-machi 1-chome, Hofu,
Yamaguchi 747-0036, Japan

Takamatsu Branch

9-4, Konya-machi, Takamatsu,
Kagawa 760-0027, Japan

Matsuyama Branch

11-1, Sanban-cho 4-chome, Matsuyama,
Ehime 790-0003, Japan

Kyushu

Fukuoka Branch Fukuoka-Tenjin Branch

12-1, Tenjin 2-chome, Chuo-ku,
Fukuoka 810-0001, Japan

Kita-Kyushu Branch

7-1, Kyomachi 3-chome, Kokurakita-ku, Kita-Kyushu,
Fukuoka 802-0002, Japan

Saga Branch

13-20, Ekimae Chuo 1-chome,
Saga 840-0801, Japan

Kumamoto Branch Kumamoto-Chuo Branch

2-5, Tetori Hon-cho, Chuo-ku,
Kumamoto 860-0808, Japan

Oita Branch

3-23, Chuo-machi 1-chome,
Oita 870-0035, Japan

Kagoshima Branch

7-8-101, Kinsei-cho,
Kagoshima 892-0828, Japan

Overseas Network

Branch

New York Branch

1251 Avenue of the Americas, New York,
NY 10020, U.S.A.

London Branch

155 Bishopsgate, London EC2M 3XU, U.K.

Singapore Branch

One Raffles Quay, #24-01 North Tower,
Singapore 048583

Shanghai Branch

50F Jin Mao Tower, 88 Shiji Dadao Pudong New Area,
Shanghai 200121, People's Republic of China

Hong Kong Branch

25/F, AIA Central, 1 Connaught Road, Central,
Hong Kong

Representative Office

Beijing Representative Office (Banking business)

Room 2008, Building No. 2,
No. 26, Jianguomenwai Dajie, Chaoyang District,
Beijing 100022, People's Republic of China

Beijing Representative Office (Securities business)

Room 5011, 5th Floor, Chang Fu Gong Office Building,
No. 26, Jianguomenwai Dajie, Chaoyang District,
Beijing 100022, People's Republic of China

Jakarta Representative Office

20th Floor, Summitmas I,
Jl. Jend. Sudirman, Kaveling 61-62,
Jakarta 12190, Indonesia

Seoul Representative Office

20th Floor, Booyoung Taepyoung Building, 55,
Sejong-daero, Jung-gu, Seoul 04513, Korea

Sydney Representative Office

Suite 3, Level 39, 259 George Street,
Sydney NSW 2000, Australia

Number of Contracted Trust Agencies* (As of March 31, 2025)

* Trust Agency is a collective term that refers to trust contract agencies under the Trust Business Act as well as agencies concurrently engaged in trust business under Article 1 of the Act on Provision, etc. of Trust Business by Financial Institutions.

Type		Number of Agencies				
		Trust Contract Agencies	Agencies Engaged in Concurrent Business			
			Stock Transfer Agency Service	Service Related to Wills	Solicitation for National Pension Fund	Discretionary Investment Business
Banks, Shinkin Banks, etc.	108	58	41	74	51	1
Regional Banks	45	37	29	32	16	1
Second Regional Banks	15	9	6	12	9	—
Shinkin Central Bank, Shinkin Banks	37	12	3	22	25	—
Credit Union	8	—	—	8	1	—
City Banks, etc.	3	—	3	—	—	—
Securities Firms	5	1	3	4	—	—
Life Insurers and Business Enterprises	6	1	—	5	1	—
Total	119	60	44	83	52	1

Bank Service Agency (As of March 31, 2025)

Trade Name of Bank Service Agency	Business Offices, etc. Operating Bank Agency Service
SBI Sumishin Net Bank, Ltd.	Head Office, Nakano Office, Ichigo Branch, Budou Branch, Mikan Branch, Lemon Branch, Ringo Branch, Banana Branch, Melon Branch, Kiwi Branch, Iruka Branch, Kujira Branch (12 Branches)
UBS AG (Bank) Tokyo Branch	Tokyo Branch, Osaka Sub-branch, Nagoya Sub-branch Marunouchi Sub-branch, Roppongi Sub-branch (5 Branches)
Sumitomo Mitsui Trust Life Partners Co., Ltd.	Head Office (1 Branches)

Subsidiaries and Affiliated Companies (As of June 30, 2025)

Japan

Name	Location	Date of Establishment	Paid-in Capital (Millions)	Scope of Business	Ownership by SuMi TRUST Bank (%)	Ownership by subsidiaries (%)
Sumitomo Mitsui Trust Club Co., Ltd.	8-10, Harumi 1-chome, Chuo-ku, Tokyo	April 2, 1977	¥ 100	Credit Card Business	100.0	—
Sumitomo Mitsui Trust Guarantee Co., Ltd.	33-1, Shiba 3-chome, Minato-ku, Tokyo	July 10, 1978	¥ 301	Housing Loan Guaranty Business	100.0	—
Sumitomo Mitsui Trust General Service Co., Ltd.	33-1, Shiba 3-chome, Minato-ku, Tokyo	April 2, 1988	¥ 100	Property Leasing and Management Business	100.0	—
Sumitomo Mitsui Trust Wealth Partners Co., Ltd.	33-1, Shiba 3-chome, Minato-ku, Tokyo	November 6, 1989	¥ 155	Consulting Business	100.0	—
Sumitomo Mitsui Trust Business Service Co., Ltd.	33-1, Shiba 3-chome, Minato-ku, Tokyo	May 24, 1990	¥ 100	Back Office Services, Temporary Staffing Business, Outplacement Agency	100.0	—
Sumitomo Mitsui Trust TA Solution Co., Ltd.	8-4, Izumi 2-chome, Suginami-ku, Tokyo	July 1, 1998	¥ 2,005	IT, Calculation Outsourcing Business	100.0	—
J-Eurus IR Co., Ltd.	3-1, Marunouchi 3-chome, Chiyoda-ku, Tokyo	December 27, 2000	¥ 10	Consulting Business	100.0	—
Sumitomo Mitsui Trust Real Estate Investment Management Co., Ltd.	11-1, Kanda-nishikicho 3-chome, Chiyoda-ku, Tokyo	November 7, 2005	¥ 300	Investment Management, Investment Advisory	100.0	—
Sumitomo Mitsui Trust Career Partners Co., Ltd.	33-1, Shiba 3-chome, Minato-ku, Tokyo	April 3, 2006	¥ 100	Training Programs, Personnel-related Services	100.0	—
Sumitomo Mitsui Trust Life Partners Co., Ltd.	11-1, Kanda-nishikicho 3-chome, Chiyoda-ku, Tokyo	January 28, 2019	¥ 100	Insurance Agency Business, Banking Agency Services, Financial instruments intermediary services	100.0	—
Japan Extensive Infrastructure, Limited	4-1, Marunouchi 1-chome, Chiyoda-ku, Tokyo	February 21, 2023	¥ 200	Investment Advisory and Agency Business	90.0	—
Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.	2-3, Shibaura 1-chome, Minato-ku, Tokyo	February 27, 1967	¥ 25,584	General Leasing, Installment Purchase Services, Credit Card Business	84.8	—
Trust IT Consulting Inc.	2-1, Otemachi 2-chome, Chiyoda-ku, Tokyo	April 1, 2025	¥ 100	IT Consulting Business	60.0	—
Sumishin Guaranty Company Limited	33-1, Shiba 3-chome, Minato-ku, Tokyo	August 25, 1977	¥ 300	Loan Guarantee Business	—	100.0
Sumitomo Mitsui Trust Card Co., Ltd.	33-1, Shiba 3-chome, Minato-ku, Tokyo	June 24, 1983	¥ 100	Credit Card Business	50.0	50.0
Sumitomo Mitsui Trust Systems & Services Co., Ltd.	1-10, Nikko-cho, Fuchu, Tokyo	February 12, 1973	¥ 100	System Development and Operation Management Services	44.4	55.5
Sumitomo Mitsui Trust Investment Co., Ltd.	33-1, Shiba 3-chome, Minato-ku, Tokyo	March 22, 2000	¥ 100	Equity Investment Business	40.0	60.0
Sumitomo Mitsui Trust Realty Co., Ltd.	11-1, Kanda-nishikicho 3-chome, Chiyoda-ku, Tokyo	January 24, 1986	¥ 300	Real Estate Brokerage Business	5.0	95.0
Japan Pension Operation Service, Ltd.	24-1, Nihonbashi-hakozakicho, Chuo-ku, Tokyo	December 21, 2004	¥ 100	Calculation of Pension Payments, etc., Clerical Outsourcing Business	50.0	—
Japan Stockholders Data Service Company, Limited	8-4, Izumi 2-chome, Suginami-ku, Tokyo	April 1, 2008	¥ 2,000	Stock Transfer Outsourcing Business	50.0	—
Trust Capital Mezzanine LLC	5-1, Nihonbashi-muromachi 4-chome, Chuo-ku, Tokyo	January 21, 2020	¥ 60	Equity Investment Business	45.0	—
Japan Forest Asset Co., Ltd.	23-7 Nishi-Shinjuku 1-chome, Shinjuku-ku, Tokyo	January 5, 2024	¥ 192	Management and administration of mountain forests and forests, generation and sale of greenhouse gas absorption credits, other related services	40.0	—
HR One Corporation	5-12, Tsukiji 5-chome, Chuo-ku, Tokyo	May 20, 2002	¥ 100	HR-related Services Business	37.3	—
MFA, Inc.	10-5, Toranomon 1-chome, Minato-ku, Tokyo	March 1, 2022	¥ 60	Consulting Business	36.0	—
ERM SuMi TRUST Consulting Limited	6-1, Otemachi 1-chome, Chiyoda-ku, Tokyo	February 22, 2024	¥ 50	Consulting Business	35.0	—
SBI Sumishin Net Bank, Ltd.	2-1, Roppongi 3-chome, Minato-ku, Tokyo	June 3, 1986	¥ 31,000	Banking Business	34.1	—
JP Asset Management Co., Ltd.	11-2, Nihonbashi-ningyocho 1-chome, Chuo-ku, Tokyo	August 18, 2015	¥ 500	Investment Management	30.0	—
Board Advisors Japan, Inc.	5-1, Otemachi 1-chome, Chiyoda-ku, Tokyo	November 9, 2018	¥ 30	Consulting, Recruitment Agency Business	27.2	—
Japan Management Succession Support Co. Ltd.	2-1, Kasumigaseki 3-chome, Chiyoda-ku, Tokyo	April 16, 2015	¥ 489	M&A Consulting, Intermediary and Advisory Services	23.8	—
Enex Asset Management Co., Ltd.	2-5, Kasumigaseki 3-chome, Chiyoda-ku, Tokyo	August 19, 2013	¥ 50	Investment Corporation, Asset Management Business	22.4	—
Sky Ocean Asset Management Co., Ltd.	1-1, Minatomirai 3-chome, Nishi-ku, Yokohama, Kanagawa	November 25, 2014	¥ 300	Investment Management	21.0	—
Mitsui & Co., Logistics Partners Ltd.	2-1, Nishi-kanda 3-chome, Chiyoda-ku, Tokyo	July 13, 2004	¥ 150	Investment Corporation, Asset Management Business	20.0	—
Cardif Assurance Vie (Japan)	20-1, Sakuragaoka-cho, Shibuya-ku, Tokyo	July 3, 2017	¥ 20,600	Life Insurance Business	20.0	—
L&F Asset Finance, Ltd.	20-1 Shimbashi 2-chome, Minato-ku, Tokyo	January 22, 1992	¥ 6,000	Money Lending Business	15.0	—

Overseas

Name	Location	Date of Establishment	Paid-in Capital (Millions)	Scope of Business	Ownership by SuMi TRUST Bank (%)	Ownership by subsidiaries (%)
Sumitomo Mitsui Trust (Hong Kong) Limited	25/F, AIA Central, 1 Connaught Road, Central, Hong Kong	July 4, 1978	\$ 45	Securities Business	100.0	—
Sumitomo Mitsui Trust Bank (Luxembourg) S.A.	2, rue Peterelchen, L-2370, Howald, Grand Duchy of Luxembourg	April 22, 1985	\$ 30	Trust, Banking, Securities Businesses	100.0	—
Sumitomo Mitsui Trust Bank (U.S.A.) Limited	111 River Street, Hoboken, NJ 07030, U.S.A.	May 20, 2002	\$ 56	Banking, Trust Businesses	100.0	—
Sumitomo Mitsui Trust (Ireland) Limited	Block 5, Harcourt Centre, Harcourt Road, Dublin 2, Ireland	June 1, 2004	€ 75.87	Fund Management Business	100.0	—
SuMi TRUST Consulting (Beijing) Co., Ltd	Room 6010, Building No. 2, No. 26, Jianguomenwai Dajie, Chaoyang District, Beijing 100022, People's Republic of China	February 1, 2021	RMB 4	Consulting Business	100.0	—
Sumitomo Mitsui Trust Bank (Thai) Public Company Limited	32nd Floor, Sathorn Square Office Tower, 98 North Sathorn Road, Silom, Bangrak, Bangkok 10500, Thailand	July 7, 2014	THB 20,000	Banking Business	99.9	0.0
BIDV-SuMi TRUST Leasing Co., Ltd.	23rd Floor, ROX Tower 54A Nguyen Chi Thanh, Dong Da, Hanoi, Vietnam	September 4, 1998	VND 895,600	Leasing Business in Vietnam (including sales finance lease)	49.0	—
Zijin Trust Co., Ltd.	30th Floor, Zifeng Tower, 2 Zhongshan Road(N), Gulou District, Nanjing, Jiangsu Province, 210008, People's Republic of China	September 25, 1992	RMB 3,200	Trust Business	20.0	—
Nanjing Zijin Financial Leasing Co., Ltd.	9th Floor, 309, Hanzhongmendajie, Gulou District, Nanjing, Jiangsu Province, 210036, People's Republic of China	May 20, 2016	RMB 600	Leasing Business	15.0	5.0

Support for SMEs and Regional Revitalization

1. Policy on management support measures for SMEs

SuMi TRUST Bank assists SMEs with efforts to improve and revitalize their business operations by considering their conditions and providing business consultations, management guidance and support for formulating business reconstruction strategies and other support services.

2. Framework of management support for SMEs

In order to conduct management support for SMEs, SuMi TRUST Bank has established “Financing Facilitation Promotion Offices” to prepare a framework to deal appropriately and satisfactorily with various consultations and requests from clients.

In terms of specific measures related to management support for SMEs, branch offices and the head office are engaged in efforts such as support for formulating business reconstruction plans tailored to individual circumstances, and assistance aimed at making progress with business reconstruction plans, taking the industry conditions and the business dealings of individual SMEs into account. SuMi TRUST Bank prepares to support clients in business succession and overseas expansion as well as in electronically recorded monetary claims.

(i) Initiatives related to support for business succession

SuMi TRUST Bank provides detailed proposals and prompt information to meet the diverse asset inheritance and business succession needs of both its corporate and individual clients. Tailor-made services for the needs of company-owners and high-net-worth clients are provided in collaboration with an affiliate company, Sumitomo Mitsui Trust Wealth Partners, and various specialists such as lawyers and tax accountants.

Financial consultants have been assigned to branches nationwide as an immediate counseling service counter so that company-owner clients may consult on any inheritance or business succession concerns or issues they may have. Our financial consultants draw on the expertise they have accumulated through rich, wide-ranging set of experience to consult with clients on matters concerning inheritance, asset inheritance and business succession as well as asset management and administration.

(ii) Initiatives related to “Densai” (electronically recorded monetary claims)

In order to facilitate fundraising for SMEs, SuMi TRUST Bank has offered “Densai Services” since February 2012. The service is based on Zengin Electronic Monetary Claims Recording Network, in which financial institutions nationwide are members.

(iii) Initiatives related to start-up companies

SuMi TRUST Bank is working as a group to support the growth of both start-up companies and the broader industry.

Specific initiatives include providing loans to start-up companies with an eye toward their post-IPO growth, supplying equity through impact investment, corporate venture capital (CVC), and crossover funds, offering stock transfer agency services, and supporting business owners in asset formation. The Bank is also developing mechanisms for circulation of funds such as funds formation utilizing investor capital, reducing the size of investments for high-net-worth individuals, and investments in emerging fund managers. In addition, from the perspective of expanding the industry base and fostering entrepreneurs, the Bank offers programs such as start-up surveys and CFO training sessions in collaboration with venture capital firms, universities, local governments, and other public organizations.

3. Status of management support initiatives for SMEs

SuMi TRUST Bank carries out initiatives focused on support to improve the business operations of clients at each branch according to their individual circumstances and business dealings.

Examples of specific initiatives

- Introduced prospective buyers of idle real estate (buildings for rent and other properties) of clients and brokered the sale of such assets. Contributed to reducing interest-bearing debt of the clients.
- Contributed to sales growth through business referrals to clients.

4. Status of initiatives to revitalize regions

Japan's infrastructure, which supports its industries and the daily lives of its people, is facing a range of challenges such as responding to decarbonization, developing digital infrastructure, and maintaining, managing, and strengthening social infrastructure. Addressing these challenges, substantial funding will be required in the future.

SuMi TRUST Bank has experience in managing both domestic and overseas funds and maintains a broad network with corporate clients, local governments, and regional financial institutions. By leveraging these diverse functions, the Bank has been creating and offering investment opportunities through a comprehensive domestic infrastructure funds, aiming to address the social issues affecting Japan's infrastructure market. This initiative involves not only the Bank but also leading institutional investors and regional financial institutions. Regional financial institutions are not only as providers of funds but also as partners in initiating infrastructure projects that are important to their respective regions. Together with domestic institutional investors and regional financial institutions, the Bank aims to contribute to the realization of sustainable economic growth in Japan by supplying funds to projects that are essential for the growth and development of social infrastructure.