

Additional explanatory material

*1st Half Fiscal Year 2009
ended on Sep. 30, 2009*

The Sumitomo Trust and Banking Co., Ltd.

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1. Summary of income/expenses in domestic/international business (Non-consolidated)

<Banking a/c>

	Millions of Yen					
	1HFY2009			1HFY2008		
	Domestic business	International business	Total	Domestic business	International business	Total
Trust fee income	26,336	-	26,336	36,379	-	36,379
Net interest income	66,849	20,847	87,697	68,292	8,129	76,422
			3,522			5,273
Interest income	108,795	41,951	147,223	116,805	76,518	188,050
			3,522			5,273
Interest expenses	41,945	21,103	59,525	48,513	68,389	111,628
Net fees and commissions	18,082	376	18,459	14,455	-843	13,611
Fees and commissions received	32,664	1,764	34,429	32,565	1,352	33,917
Fees and commissions paid	14,581	1,388	15,970	18,110	2,195	20,305
Net gains on trading	6,339	3,691	10,030	2,291	-11,565	-9,274
Trading revenue	6,339	3,691	10,030	2,477	-	2,477
Trading expenses	-	-	-	185	11,565	11,751
Net other operating income	136	3,591	3,728	9,653	13,192	22,845
Other operating income	4,017	13,811	17,828	6,363	24,672	31,036
Other operating expenses	3,880	10,219	14,100	-3,289	11,480	8,190

Note 1: Expenses matching the amount of investment of money held in trust is excluded from Interest expenses. (1HFY2009 60 million yen, 1HFY2008 56 million yen)

Note 2: Figures in the upper rows in Interest income and Interest expenses show interests that accrue from transaction between domestic business and international business.

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

Domestic business

	Millions of Yen, percentage points					
	1HFY2009			1HFY2008		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Interest-earning assets	15,095,596	108,795	1.43%	14,858,548	116,805	1.56%
Loans and bills discounted	10,258,430	76,598	1.48%	9,850,825	78,928	1.59%
Securities	2,910,846	22,401	1.53%	2,872,991	29,567	2.05%
Call loans and bills bought	62,693	38	0.12%	57,079	169	0.59%
Monetary claims bought	339,409	1,581	0.92%	438,208	2,707	1.23%
Due from banks	3,782	5	0.30%	4,375	9	0.45%
JPY deposit converted into foreign currencies	1,223,904	3,522	0.57%	1,550,982	5,273	0.67%
Interest-bearing liabilities	15,213,309	41,945	0.54%	15,121,891	48,513	0.63%
Deposits	11,118,778	30,694	0.55%	10,684,119	32,397	0.60%
Negotiable certificates of deposit	2,137,180	3,407	0.31%	2,318,118	8,318	0.71%
Call money and bills sold	26,505	20	0.15%	111,322	290	0.51%
Short-term bonds payable	269,672	392	0.29%	292,072	1,028	0.70%
Bonds payable	327,452	3,190	1.94%	310,107	2,971	1.91%
Borrowed money	448,090	2,585	1.15%	363,090	2,121	1.16%
Borrowed money from trust account	553,010	1,500	0.54%	685,836	2,417	0.70%

International business

	Millions of Yen, percentage points					
	1HFY2009			1HFY2008		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Interest-earning assets	3,076,105	41,951	2.72%	4,078,947	76,518	3.74%
Loans and bills discounted	986,920	10,961	2.21%	1,201,996	20,317	3.37%
Securities	1,782,140	32,288	3.61%	2,286,477	47,333	4.12%
Call loans and bills bought	11,191	34	0.61%	43,352	574	2.64%
Due from banks	250,208	811	0.64%	524,553	7,130	2.71%
Interest-bearing liabilities	3,710,785	21,103	1.13%	4,259,888	68,389	3.20%
Deposits	819,933	4,458	1.08%	955,629	17,091	3.56%
Negotiable certificates of deposit	29,207	303	2.07%	100,035	2,003	3.99%
Call money and bills sold	114,650	560	0.97%	163,785	2,307	2.81%
Payables under repurchase agreements	832,606	1,657	0.39%	930,506	16,944	3.63%
Borrowed money	602,457	9,744	3.22%	520,439	8,437	3.23%
Foreign currency deposit converted from JPY	1,223,904	3,522	0.57%	1,550,982	5,273	0.67%

3. Summary of fees and commissions received/paid in domestic/international business

(Consolidated)

	Millions of Yen, percentage points							
	1HFY2009				1HFY2008			
	Domestic business	International business	Elimination	Total	Domestic business	International business	Elimination	Total
Fees and commissions received	52,150	6,321	-9,702	48,769	58,090	8,249	-13,188	53,151
Trust related	16,505	33	-46	16,491	19,805	-	-71	19,734
Deposit and loans	8,365	1,361	-67	9,659	4,820	785	-57	5,548
Foreign exchange	319	75	-	395	396	81	-	478
Securities related	12,149	4	-6,040	6,113	16,362	8	-6,552	9,818
Agency business	2,204	4,520	-1,880	4,844	1,949	6,867	-1,938	6,878
Safe keeping deposit/safe deposit bc	14	-	-	14	22	-	-	22
Guarantee	2,646	175	-1,006	1,815	2,493	220	-1,220	1,493
Fees and commissions paid	17,977	2,567	-7,891	12,654	22,201	3,948	-11,332	14,817
Foreign exchange	169	30	-	199	182	33	-	215

(Non-consolidated)

	Millions of Yen, percentage points							
	1HFY2009				1HFY2008			
	Domestic business	International business	Elimination	Total	Domestic business	International business	Elimination	Total
Fees and commissions received	32,664	1,764	-	34,429	32,565	1,352	-	33,917
Trust related	13,153	33	-	13,186	15,581	-	-	15,581
Deposit and loans	7,708	1,361	-	9,069	3,550	785	-	4,335
Foreign exchange	319	75	-	395	396	81	-	478
Securities related	7,805	4	-	7,809	9,341	8	-	9,349
Agency business	2,204	-	-	2,204	1,949	-	-	1,949
Safe keeping deposit/safe deposit bc	14	-	-	14	22	-	-	22
Guarantee	408	175	-	583	489	220	-	709
Fees and commissions paid	14,581	1,388	-	15,970	18,110	2,195	-	20,305
Foreign exchange	169	30	-	199	182	33	-	215

4. Summary of trading income/expenses and assets/liabilities in domestic/international business

(1) Trading income/expenses

	Millions of Yen					
	1HFY2009			1HFY2008		
	Domestic business	International business	Total	Domestic business	International business	Total
Trading income	6,339	3,691	10,030	2,477	-	2,477
Gains on trading account securities transactions	71	-	71	8	-	8
Income from securities and derivatives related to trading transactions	10	-9	1	-	-	-
Income from trading-related financial derivatives transactions	5,162	3,700	8,862	-	-	-
Other trading income	1,095	-	1,095	2,468	-	2,468
Trading expenses	-	-	-	185	11,565	11,751
Expenses on trading securities and derivatives	-	-	-	-	-	-
Expenses on securities and derivatives related to trading transactions	-	-	-	-458	1,517	1,059
Expenses on trading-related financial derivatives transactions	-	-	-	643	10,048	10,692
Other trading expenses	-	-	-	-	-	-

(2) Trading assets/liabilities

	Millions of Yen, percentage points					
	1HFY2009			1HFY2008		
	Domestic business	International business	Total	Domestic business	International business	Total
Trading assets	731,835	174,036	905,872	804,261	116,368	920,630
Trading account securities	8,963	-	8,963	7,425	-	7,425
Derivatives of trading securities	-	-	-	-	-	-
Securities related to trading transactions	-	-	-	-	-	-
Derivatives of securities related to trading transactions	-	38	38	9	379	389
Trading-related financial derivatives	102,370	173,997	276,368	69,228	115,989	185,218
Other trading assets	620,501	-	620,501	727,597	-	727,597
Trading liabilities	44,247	51,563	95,811	10,883	30,725	41,609
Trading securities sold for short sales	-	-	-	-	-	-
Derivatives of trading securities-assets	41	-	41	42	-	42
Securities related to trading transactions sold for short sales	-	-	-	-	-	-
Derivatives of securities related to trading transactions	0	-	0	-	-	-
Trading-related financial derivatives	44,206	51,563	95,770	10,841	30,725	41,567
Other trading liabilities	-	-	-	-	-	-

5. Maturity ladder of securities (Non-consolidated)
<Banking a/c>

		Millions of Yen								
		Less than 1 year	1 year to 3 years	3 years to 5 years	5 years to 7 years	7 years to 10 years	Over 10 years	No maturity	Total	
Japanese government bonds	Mar. 2009	295,081	71,881	287,297	321,147	311,441	481,766	-	1,768,616	
	Sep. 2009	342,472	85,498	263,366	157,580	202,517	468,690	-	1,520,125	
Japanese local government bonds	Mar. 2009	5,003	2,965	1,886	99	1,811	-	-	11,766	
	Sep. 2009	3,879	1,754	2,508	-	1,292	-	-	9,434	
Japanese corporate bonds	Mar. 2009	93,755	153,745	134,723	36,493	6,897	1,181	-	426,797	
	Sep. 2009	45,607	153,441	156,912	35,774	1,875	11,073	-	404,684	
Japanese stocks	Mar. 2009	-----	-----	-----	-----	-----	-----	747,850	747,850	
	Sep. 2009	-----	-----	-----	-----	-----	-----	831,344	831,344	
Foreign securities and others	Mar. 2009	38,531	397,035	931,061	203,494	75,996	322,160	167,704	2,135,986	
	Sep. 2009	127,205	238,362	879,986	168,211	101,368	299,986	147,398	1,962,518	
Foreign bonds	Mar. 2009	21,269	348,056	927,781	191,189	72,974	319,496	-	1,880,768	
	Sep. 2009	59,183	221,288	862,226	155,289	100,442	296,649	-	1,695,079	
Foreign stocks	Mar. 2009	-----	-----	-----	-----	-----	-----	33,781	33,781	
	Sep. 2009	-----	-----	-----	-----	-----	-----	31,895	31,895	

Note1: The amounts in the table above are B/S value.

6. Maturity ladder of swaps (Non-consolidated)

		Millions of Yen							
		Less than 1 year	1 year to 3 years	3 years to 5 years	5 years to 7 years	7 years to 10 years	Over 10 years	Total	
Market value applied	Mar. 2009	26,636,574	45,068,100	41,148,682	17,834,934	23,596,064	5,447,426	159,731,784	
	Sep. 2009	31,625,847	49,128,861	39,217,300	19,992,287	24,300,260	5,505,417	169,769,975	
Fix Rcv-FI Pay	Mar. 2009	12,823,674	22,445,550	20,406,124	8,921,474	11,485,974	2,668,170	78,750,970	
	Sep. 2009	15,258,588	24,934,766	18,772,174	9,703,981	12,368,088	2,668,965	83,706,564	
FI Rcv-Fix Pay	Mar. 2009	13,188,612	21,718,765	19,959,955	8,778,730	11,915,192	2,762,255	78,323,511	
	Sep. 2009	15,762,858	23,120,395	19,588,125	10,174,616	11,696,814	2,785,322	83,128,134	
FI Rcv-FI Pay	Mar. 2009	624,287	903,784	782,603	134,730	194,897	17,000	2,657,303	
	Sep. 2009	604,400	1,073,700	856,999	113,690	235,357	51,130	2,935,277	
Hedge accounting applied	Mar. 2009	993,113	1,770,765	1,261,607	595,132	795,616	452,364	5,868,600	
	Sep. 2009	1,173,687	1,808,921	1,384,029	630,497	638,254	482,364	6,117,755	
Fix Rcv-FI Pay	Mar. 2009	834,913	1,510,208	987,601	344,544	407,025	29,984	4,114,275	
	Sep. 2009	995,940	1,434,630	1,217,169	333,936	332,065	29,984	4,343,724	
FI Rcv-Fix Pay	Mar. 2009	158,200	260,557	274,006	250,588	388,591	422,380	1,754,325	
	Sep. 2009	177,747	374,291	166,860	296,561	306,189	452,380	1,774,031	
FI Rcv-FI Pay	Mar. 2009	-	-	-	-	-	-	-	
	Sep. 2009	-	-	-	-	-	-	-	

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

<Jointly operated money trust>

	Millions of Yen			
	Sep. 2009	Mar. 2009	Sep. 2008	Change from Mar. 2009 to Sep. 2009
Total assets	603,883	608,148	667,965	-4,264
Loans	250,998	279,719	299,134	-28,720
Securities	48	48	48	-
Others	352,835	328,380	368,782	24,455
Total liabilities	603,883	608,148	667,965	-4,264
Principal	602,992	607,193	667,174	-4,201
Reserve for possible impairment of principal	545	631	330	-85
Others	345	323	460	21

<Loan trust>

	Millions of Yen			
	Sep. 2009	Mar. 2009	Sep. 2008	Change from Mar. 2009 to Sep. 2009
Total assets	123,955	161,923	206,562	-37,967
Loans	-	-	-	-
Securities	-	-	-	-
Others	123,955	161,923	206,562	-37,967
Total liabilities	123,955	161,923	206,562	-37,967
Principal	122,038	159,492	203,534	-37,454
Reserve for possible impairment of principal	793	1,011	1,417	-218
Others	1,124	1,419	1,610	-294

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

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

(2HFY2008)

	Billions of Yen							
	Sep. 2008	Mar. 2009	Change	Change				Repayment, etc.
				Downgrade (+)	Downgrade(-)	Upgrade (+)	Upgrade (-)	
Bankrupt / practically bankrupt	19.6	28.0	8.3	12.2	-	-	-0.4	-3.5
Doubtful	28.3	73.7	45.5	48.6	-0.4	0.0	-0.6	-2.1
Loans to substandard debtors	25.5	27.9	2.5	17.1	-0.0	0.2	-5.5	-9.4
Loans to special mention debtors (excluding loans to substandard debtors)	782.0	832.1	50.1	211.1	-16.5	6.0	-63.6	-87.0

(1HFY2009)

	Billions of Yen							
	Mar. 2009	Sep. 2009	Change	Change				Repayment, etc.
				Downgrade (+)	Downgrade(-)	Upgrade (+)	Upgrade (-)	
Bankrupt / practically bankrupt	28.0	26.1	-1.9	2.5	-	-	-0.5	-3.9
Doubtful	73.7	242.2	168.5	202.9	-0.3	0.4	-19.1	-15.3
Loans to substandard debtors	27.9	51.8	23.9	10.5	-0.8	18.7	-2.3	-2.2
Loans to special mention debtors (excluding loans to substandard debtors)	832.1	608.1	-224.0	72.7	-213.7	2.6	-42.8	-42.8

9. Risk-weighted assets for credit risk (Consolidated)

	Billions of Yen								
	Sep. 2009			Mar. 2009			Sep. 2008		
	Exposure	Risk-weighted asset	Expected Loss	Exposure	Risk-weighted asset	Expected Loss	Exposure	Risk-weighted asset	Expected Loss
Internal Ratings-Based	20,329.9	10,568.7	228.5	20,263.0	11,409.2	180.7	20,455.0	12,127.0	152.7
Corporate, etc.	15,371.1	7,372.6	210.4	15,273.2	8,084.2	164.0	15,024.3	8,043.9	135.9
Corporate	10,384.2	6,941.4	209.7	10,405.7	7,424.0	163.0	10,120.6	7,380.9	134.6
Sovereign	3,594.2	127.6	0.1	3,623.0	342.9	0.2	3,214.2	314.0	0.4
Financial institution	1,392.7	303.6	0.5	1,244.4	317.2	0.7	1,689.4	349.0	0.8
Retail	2,072.8	722.4	12.2	1,996.6	708.7	12.2	1,814.0	624.8	11.3
Residential mortgage exposure	1,801.9	592.9	8.7	1,730.1	583.5	8.5	1,567.1	509.8	6.9
Qualifying revolving retail exposure	9.6	5.2	0.1	10.2	5.5	0.1	10.6	5.7	0.1
Other retail exposure	261.2	124.3	3.4	256.2	119.7	3.5	236.3	109.2	4.2
Equity	673.3	941.9	0.3	590.6	854.0	0.2	806.7	1,092.1	0.3
Fund	237.5	533.7	1.0	192.5	547.4	0.9	358.6	1,066.9	2.0
Securitization	880.1	252.2	-	1,006.8	291.6	-	1,169.2	300.3	-
Purchased receivables	632.8	458.3	4.4	761.6	544.2	3.2	885.6	714.8	3.1
Other assets	462.0	287.3	-	441.5	378.7	-	396.2	284.0	-
Standardized Approach	1,232.8	1,150.0	-	1,257.2	1,193.4	-	1,439.8	1,354.0	-
(Phased rollout to Internal Ratings-Based)									
Subsidiaries	1,232.8	1,150.0	-	1,257.2	1,193.4	-	1,439.8	1,354.0	-
Exemption	716.8	311.0	-	763.2	341.1	-	813.9	331.0	-
Total credit risk	22,279.6	12,029.9	228.5	22,283.5	12,943.8	180.7	22,708.8	13,812.2	152.7

Note: Risk-weighted asset is after scaling factor adjustments.