

Basel II Quantitative Disclosure Data:

The Chuo Mitsui Trust and Banking Company, Limited ("CMTB")

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The Chuo Mitsui Trust and Banking Company, Limited

Capital Adequacy Ratio

Consolidated

We calculate the BIS capital adequacy ratio on both a consolidated and non-consolidated basis in line with provisions of Article 14-2 of the Banking Act and on the basis of calculation formula prescribed under the criteria for judging whether a bank's capital adequacy ratio is appropriate in light of assets held (the Financial Services Agency 2006 Notification No. 19, hereinafter referred to as the "Notification").

Applying domestic standard, we have adopted the Foundation Internal Ratings-Based (IRB) Approach for the calculation of credit risk-weighted assets and the Standardized Approach for the calculation of operational risk.

Constituents of Capital (Consolidated BIS Capital Adequacy Ratio)

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Tier I		
Capital Stock	¥ 399,697	¥ 399,697
Noncumulative Perpetual Preferred Shares	—	—
Deposit for Subscriptions to Shares	—	—
Capital Surplus	149,011	149,011
Retained Earnings	191,425	166,156
Treasury Stock (Deduction)	—	—
Deposit for Subscriptions to Treasury Stock	—	—
Expected Distributed Amount (Deduction)	(4,153)	—
Net Unrealized Loss on Available-for-Sale Securities (Deduction)	—	—
Foreign Currency Translation Adjustments	(2,063)	(2,002)
Share Warrants	—	—
Minority Interests	3,353	3,454
Noncumulative Preferred Securities Issued by Overseas Special Purpose Companies	—	—
Business Rights Equivalents (Deduction)	—	—
Goodwill Equivalents (Deduction)	6,747	7,247
Equivalent to Intangible Fixed Assets Recorded through Business Combination (Deduction)	—	—
Equivalent to Capital Increase Due to Securitization Transactions (Deduction)	13,089	17,608
Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance (Deduction)	3,484	9,780
Total Tier I before Deduction of Deferred Tax Assets (Aggregate Sum of Items Above)	713,951	681,682
Deducted Amounts of Deferred Tax Assets (Deduction)*1	338	880
Total (A)	713,613	680,801
Noncumulative Preferred Securities Attached with Step-up Interest Rate Clause*2 (a)	—	—
Tier II		
45% of Revaluation Reserve for Land	(7,441)	—
General Allowance for Loan Losses	5	0
Excess of Qualifying Allowance over Expected Loss	—	—
Debt Capital	338,795	312,241
Perpetual Subordinated Debt*3	104,295	109,741
Subordinated Term Debt and Fixed-term Preferred Shares*4	234,500	202,500
Total	331,359	312,241
Included in Capital (B)	331,359	312,241
Items for Deduction		
Items for Deduction*5 (C)	11,598	18,613
Total Qualifying Capital		
((A) + (B) - (C)) (D)	1,033,374	974,429
Risk-Weighted Assets		
Asset (On-balance Sheet) Items	5,563,319	5,978,454
Off-balance Sheet Transaction Items	515,487	586,504
Amount of Credit Risk-Weighted Assets (E)	6,078,807	6,564,959
Amount of Operational Risk Equivalents ((G)/8%) (F)	342,407	370,075
(Reference) Operational Risk Equivalents (G)	27,392	29,606
Credit Risk-Weighted Assets Adjustments (H)	—	—
Operational Risk Equivalents Adjustments (I)	—	—
Total ((E) + (F) + (H) + (I)) (J)	¥ 6,421,214	¥ 6,935,034
Consolidated BIS Capital Adequacy Ratio = D/J x 100 (%)	16.09	14.05
Tier I Capital Ratio = A/J x 100 (%)	11.11	9.81
Ratio of Noncumulative Preferred Securities with Step-up Interest Rate Clauses to Tier I Capital = a/A x 100 (%)	—	—

*1. As of September 30, 2011, deferred tax assets totaled ¥143,128 million in net terms. The upper limit on the inclusion of deferred tax assets in capital was ¥142,790 million.

*2. Listed in the Notification, Article 28, Paragraph 2, i.e. stocks and other securities with high probability of redemptions through such measures as attachment of step-up interest rate clauses (including noncumulative preferred securities issued by overseas special purpose companies).

*3. Debt capital listed in the Notification, Article 29, Paragraph 1, Item 3 that have all of the characteristics listed below:

- (1) Paid-up debts unsecured and subordinate to other debts
- (2) Not redeemable, except for certain cases
- (3) Used for compensation of loss while continuing business
- (4) Allowed to defer interest payment obligations

*4. Listed in the Notification, Article 29, Paragraph 1, Items 4 and 5. However, subordinated term debts are limited to those with an original maturity of over five years.

*5. Listed in the Notification, Article 31, Paragraph 1, Items 1 through 6, and include the amounts equivalent to intentional holdings of other financial institutions' capital funding means and the amounts equivalent to investments in those provided for under the Notification, Article 31, Paragraph 1, Item 2.

*6. CMTB received an external audit by Deloitte Touche Tohmatsu LLC of the calculation of the consolidated BIS capital adequacy ratio in line with "Agreed Upon Methods for the Implementation of Capital Adequacy Ratio Audits" (Pronouncement 30 of the Japanese Institute of Certified Public Accountants, Bank Auditing Committee, March 29, 2011). The external audit is not part of the accounting audit of the consolidated financial statements but was conducted as part of the internal risk management framework concerning the calculation of the consolidated BIS capital adequacy ratio under agreed-upon examination procedures and is a report of the results. It thus does not represent an opinion by the external auditor regarding the consolidated BIS capital adequacy ratio itself or parts of the internal control which concern the ratio.

*7. Consolidated BIS capital adequacy ratio (uniform international standards) as of September 30, 2011, which constitutes a condition for adoption and continuous use of the internal ratings-based approach as prescribed in the Notification, Article 238, is 14.78% (Tier I ratio: 10.15%).

Scope of Consolidation

Consolidated

Companies subject to items for deduction as indicated in the Notification, Article 31, Paragraph 1, Item 2 (a) through (c).

	Sep. 30, 2011	Sep. 30, 2010
Of Companies Subject to Items for Deduction as Indicated in the Notification, Article 31, Paragraph 1, Item 2 (a) through (c), Names of Companies that Have Less Capital than Regulatory Required Capital, and the Total Amounts that Fell Short of the Required Level:	Not Applicable	Not Applicable

Capital Adequacy

Consolidated

Amounts of Required Capital

(1) Amounts of required capital against credit risk (excluding equity exposures to which the IRB Approach is applied and exposures held in funds)

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Portfolios to which the Standardized Approach is Applied	¥ 3,257	¥ 3,269
Exposures to Business Units Set for Phased Roll-out Application	—	—
Exposures Excluded from Application	3,257	3,269
Portfolios to which the IRB Approach is Applied and the Breakdown by Portfolio	423,960	480,814
Corporate Exposures	308,218	351,781
Sovereign Exposures	1,039	1,773
Bank Exposures	19,265	24,829
Residential Mortgage Exposures	48,516	48,602
Qualifying Revolving Retail Exposures	1,846	1,842
Other Retail Exposures	11,490	15,657
Other Exposures*1	33,583	36,327
Securitization Exposures	12,211	16,326

*1. Other exposures include purchased receivables, unsettled transactions, lease transactions and other assets.

*2. Calculation method of the amounts of required capital against credit risk is as follows (although the CMTB Group uses domestic standard, as we have adopted the foundation internal ratings-based approach, we use 8% for calculation of the required capital amount)

Portfolios to which the Standardized Approach is applied: amount of credit risk-weighted assets x 8% + capital deduction amount

Portfolios to which the IRB Approach is applied: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

Securitization exposures: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount + capital deduction amount

(2) Amounts of required capital against credit risk concerning equity exposures to which the IRB Approach is applied

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Equity Exposures	¥ 62,069	¥ 58,013
PD/LGD Approach	22,784	24,033
Simple Risk Weight Method of the Market-based Approach	8,818	1,507
Internal Models Method of the Market-based Approach	—	—
Transitional Measures*1	30,466	32,472

*1. Amount of credit risk-weighted assets is calculated by placing risk weight as being 100%, pursuant to the Notification, Supplementary Rules Article 13.

*2. Calculation method of the amounts of required capital against credit risk concerning equity exposures to which the IRB Approach is applied as follows (although the CMTB Group uses domestic standards, as we have adopted the foundation internal ratings-based approach, we use 8% for calculation of the required capital amount).

Those applicable to the PD/LGD approach: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

Those applicable to the simple risk weight method of the market-based approach: (amount of credit risk-weighted assets x 1.06) x 8%

Those applicable to the transitional measures: (amount of credit risk-weighted assets x 1.06) x 8%

(3) Amounts of required capital against credit risk concerning exposures held in funds

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Exposures Held in Funds*	¥ 67,096	¥ 72,940

Note: Calculation method of required capital amount for the credit risk relating to funds is as follows (although the CMTB Group uses domestic standards, as we have adopted the foundation internal ratings-based approach, we use 8% for calculation of the required capital amount)

Look-through formula: (amount of credit risk-weighted asset x 1.06) x 8% + expected loss amount + capital deduction amount

Other than look-through formula: (amount of credit risk-weighted asset x 1.06) x 8% + capital deduction amount

(4) Amounts of required capital against operational risk

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Standardized Approach	¥ 27,392	¥ 29,606

(5) Consolidated total required capital

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Consolidated Total Required Capital*	¥ 513,697	¥ 554,802

*1. (Total amount of credit risk-weighted assets + market risk equivalents/8% + operational risk equivalents/8%) x 8%

*2. Although the CMTB Group uses domestic standards, as we have adopted the foundation internal ratings-based approach, we use 8% for calculation of the total amount of consolidated required capital.

Credit Risk

Consolidated

Balance of Exposures Related to Credit Risk and Breakdown by Industry Sector

	Millions of Yen					
	Sep. 30, 2011					
	Credit Risk Exposures					Exposures Three Months or Longer Overdue or Exposures in Default
Loans, Call Loans, Deposits, etc.	Securities	Derivative Transactions	Other Off-balance Sheet Transactions			
Japan	¥ 12,572,637	¥ 8,995,918	¥ 1,801,367	¥ 37,326	¥ 1,738,023	¥ 112,155
Outside Japan	1,295,648	277,271	882,070	115,086	21,220	7
Total for Regions	¥ 13,868,285	¥ 9,273,189	¥ 2,683,437	¥ 152,413	¥ 1,759,244	¥ 112,162
Manufacturing	1,406,368	941,627	245,939	2,262	216,538	2,535
Agriculture and Forestry	272	272	—	—	—	—
Fisheries	2	2	—	—	—	2
Mining and Quarrying of Stones and Gravel	5,384	4,726	630	13	15	—
Construction	129,838	69,526	33,299	2	27,010	1,690
Electricity, Gas, Heat Supply and Water	291,149	259,547	8,367	—	23,234	507
Information and Communication	44,601	34,324	6,584	30	3,661	677
Transport and Postal Activities	687,861	549,638	87,116	3,142	47,964	1,232
Wholesale and Retail Trade	537,829	426,235	60,077	990	50,526	4,101
Finance and Insurance	3,270,504	2,123,220	108,826	49,632	988,825	6,025
Real Estate	1,295,172	1,023,799	172,259	2,532	96,582	32,628
Goods Rental and Leasing	178,449	150,134	9,200	19	19,094	198
Local Public Bodies	1,042,512	4,646	1,012,858	—	25,007	—
Individuals	3,585,433	3,373,357	—	—	212,076	54,151
Others	1,392,903	312,130	938,278	93,787	48,708	8,411
Total for Industry Sectors	¥ 13,868,285	¥ 9,273,189	¥ 2,683,437	¥ 152,413	¥ 1,759,244	¥ 112,162
One Year or Shorter	4,663,643	3,226,409	155,518	21,157	1,260,558	
Over One Year to Less than Three Years	2,131,411	1,218,597	733,060	8,029	171,724	
Over Three Years to Less than Five Years	1,332,025	893,566	369,691	7,952	60,815	
Over Five Years	5,741,206	3,934,615	1,425,168	115,274	266,147	
Total for All Durations	¥ 13,868,285	¥ 9,273,189	¥ 2,683,437	¥ 152,413	¥ 1,759,244	
Average Balance during the Period	¥ 14,538,735	¥ 9,228,049	¥ 3,262,533	¥ 128,120	¥ 1,920,032	

- Notes: 1. Exposures subject to the calculation of credit risk-weighted assets excluding those subject to funds, securitization, other assets and those excluded from the application.
 2. "Others" in the industry sectors include non-residents and state public services. Exposures for the duration of over five years include those with no fixed maturities.
 3. "Average Balance during the Period" is the average figure of those as of March 31, 2011, and September 30, 2011.
 4. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and the netting against the obligor's cash on deposit with CMTB.

	Millions of Yen					
	Sep. 30, 2010					
	Credit Risk Exposures					Exposures Three Months or Longer Overdue or Exposures in Default
Loans, Call Loans, Deposits, etc.	Securities	Derivative Transactions	Other Off-balance Sheet Transactions			
Japan	¥ 12,776,492	¥ 8,797,943	¥ 2,404,727	¥ 16,589	¥ 1,557,232	¥ 144,917
Outside Japan	1,469,921	202,161	1,130,284	97,377	40,097	6,130
Total for Regions	¥ 14,246,413	¥ 9,000,104	¥ 3,535,011	¥ 113,967	¥ 1,597,330	¥ 151,047
Manufacturing	1,392,270	921,279	264,737	2,855	203,397	9,534
Agriculture and Forestry	337	337	—	—	—	—
Fisheries	2	2	—	—	—	—
Mining and Quarrying of Stones and Gravel	1,403	741	647	—	15	2
Construction	142,467	74,612	33,405	8	34,440	7,384
Electricity, Gas, Heat Supply and Water	208,303	184,245	19,545	5	4,506	547
Information and Communication	48,072	35,063	7,899	8	5,101	3,553
Transport and Postal Activities	705,538	560,001	91,458	2,621	51,458	716
Wholesale and Retail Trade	578,788	482,111	57,780	1,133	37,763	6,306
Finance and Insurance	2,867,499	1,877,282	114,331	35,885	840,000	6,947
Real Estate	1,355,899	1,093,218	155,682	1,780	105,218	49,624
Goods Rental and Leasing	184,615	151,307	14,118	56	19,132	211
Local Public Bodies	1,630,073	11,253	1,592,389	—	26,429	—
Individuals	3,488,994	3,271,615	—	—	217,378	52,360
Others	1,642,144	337,031	1,183,014	69,611	52,487	13,858
Total for Industry Sectors	¥ 14,246,413	¥ 9,000,104	¥ 3,535,011	¥ 113,967	¥ 1,597,330	¥ 151,047
One Year or Shorter	4,218,281	2,928,784	184,312	25,581	1,079,602	
Over One Year to Less than Three Years	2,309,784	1,243,533	907,629	1,989	156,631	
Over Three Years to Less than Five Years	1,664,335	1,054,817	556,447	4,491	48,580	
Over Five Years	6,054,011	3,772,968	1,886,621	81,905	312,515	
Total for All Durations	¥ 14,246,413	¥ 9,000,104	¥ 3,535,011	¥ 113,967	¥ 1,597,330	
Average Balance during the Period	¥ 14,934,570	¥ 9,059,770	¥ 3,765,022	¥ 112,563	¥ 1,997,213	

- Notes: 1. Exposures subject to the calculation of credit risk-weighted assets excluding those subject to funds, securitization, other assets and those excluded from the application.
2. "Others" in the industry sectors include non-residents and state public services. Exposures for the duration of over five years include those with no fixed maturities.
3. "Average Balance during the Period" is the average figure of those as of March 31, 2010, and September 30, 2010.
4. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and the netting against the obligor's cash on deposit with CMTB.

Balance and Changes of General Allowance for Loan Losses, Specific Allowance for Loan Losses, and Allowance for Loan Losses from Borrowers in Specified Foreign Countries

(1) General allowance for loan losses

	Millions of Yen			
	Sep. 30, 2011	Sep. 30, 2010	Mar. 31, 2011	Change from Mar. 31, 2011
	Balance	Balance	Balance	
General Allowance for Loan Losses	¥ 27,875	¥ 26,338	¥ 32,001	¥ (4,125)

(2) Specific allowance for loan losses (breakdown by region, industry sector)

	Millions of Yen			
	Sep. 30, 2011	Sep. 30, 2010	Mar. 31, 2011	Change from Mar. 31, 2011
	Balance	Balance	Balance	
Japan	¥ 18,280	¥ 16,111	¥ 11,450	¥ 6,829
Outside Japan	178	4,250	4,200	(4,021)
Total for Regions	¥ 18,458	¥ 20,361	¥ 15,650	¥ 2,808
Manufacturing	40	139	107	(67)
Agriculture and Forestry	—	—	—	—
Fisheries	—	—	—	—
Mining and Quarrying of Stones and Gravel	—	—	—	—
Construction	337	382	381	(44)
Electricity, Gas, Heat Supply and Water	—	—	—	—
Information and Communication	11	3,270	3	7
Transport and Postal Activities	117	46	94	23
Wholesale and Retail Trade	1,300	511	779	521
Finance and Insurance	7,461	26	1	7,459
Real Estate	3,719	6,031	4,334	(615)
Goods Rental and Leasing	—	—	—	—
Local Public Bodies	—	—	—	—
Individuals	3,713	4,177	4,257	(544)
Others	1,757	5,775	5,689	(3,932)
Total for Industry Sectors	¥ 18,458	¥ 20,361	¥ 15,650	¥ 2,808

(3) Allowance for loan losses from borrowers in specified foreign countries

Not applicable as of the end of September 2011, the end of March 2011, and the end of September 2010.

Amounts of Written-off Loans by Industry Sector

	Millions of Yen	
	Six Months Ended Sep. 30, 2011	Six Months Ended Sep. 30, 2010
Manufacturing	¥ 11	¥ 33
Agriculture and Forestry	—	—
Fisheries	—	—
Mining and Quarrying of Stones and Gravel	—	2
Construction	47	145
Electricity, Gas, Heat Supply and Water	—	—
Information and Communication	—	16
Transport and Postal Activities	4	1
Wholesale and Retail Trade	263	101
Finance and Insurance	—	7
Real Estate	78	678
Goods Rental and Leasing	5	—
Local Public Bodies	—	—
Individuals	670	737
Others	31	11
Total for Industry Sectors	¥ 1,112	¥ 1,735

Balance of Exposures to which the Standardized Approach is Applied by Risk-Weight Category

	Millions of Yen			
	Sep. 30, 2011		Sep. 30, 2010	
	Subject to Rating		Subject to Rating	
Balance of Exposures to which the Standardized Approach is Applied after Allowing for the Credit Risk Mitigation Effect by Risk-Weight Category	¥ 44,518	¥ 2,336	¥ 44,802	¥ 2,600
0%	1,035	—	1,135	17
10%	0	—	0	—
20%	3,376	2,336	3,416	2,582
35%	—	—	—	—
50%	—	—	—	—
75%	274	—	272	—
100%	39,819	—	39,974	—
150%	11	—	2	—
Capital Deduction	—	—	—	—

Exposures to which the IRB Approach is Applied by Risk-Weight Category

		Millions of Yen	
		Sep. 30, 2011	Sep. 30, 2010
Specialized Lending under the Slotting Criteria		¥ 470,686	¥ 530,522
High-Volatility Commercial Real Estate Exposures		—	—
Maturities of 2.5 Years or Longer		—	—
Strong	95%	—	—
Good	120%	—	—
Satisfactory	140%	—	—
Weak	250%	—	—
Default	0%	—	—
Maturities of Less than 2.5 Years		—	—
Strong	70%	—	—
Good	95%	—	—
Satisfactory	140%	—	—
Weak	250%	—	—
Default	0%	—	—
Other Exposures		¥ 470,686	¥ 530,522
Maturities of 2.5 Years or Longer		275,276	262,167
Strong	70%	218,835	228,177
Good	90%	4,912	17,548
Satisfactory	115%	4,090	14,241
Weak	250%	46,956	2,200
Default	0%	480	—
Maturities of Less than 2.5 Years		195,410	268,354
Strong	50%	185,634	226,470
Good	70%	—	14,976
Satisfactory	115%	301	60
Weak	250%	8,535	17,720
Default	0%	938	9,126
Equity Exposures to which the Simple Risk-Weight Method of the Market-based Approach is Applied		¥ 31,795	¥ 4,523
300%		23,189	313
400%		8,606	4,210

Portfolios to which the IRB Approach is Applied

(1) Corporate exposures

	Millions of Yen				
	Sep. 30, 2011				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk Weight Weighted Average	EAD Value	
On-balance Sheet Asset Items				Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.40%	44.18%	47.46%	¥ 4,790,257	¥ 501,579
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	7.96%	40.54%	157.16%	177,256	11,410
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	41.38%	/	49,372	20,394
Total	1.91%	44.02%	50.60%	¥ 5,016,885	¥ 533,385

	Millions of Yen				
	Sep. 30, 2010				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk Weight Weighted Average	EAD Value	
On-balance Sheet Asset Items				Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.45%	44.12%	52.58%	¥ 4,649,736	¥ 458,861
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	7.94%	41.16%	158.36%	268,346	32,924
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	41.53%	/	71,200	25,489
Total	2.61%	43.91%	57.44%	¥ 4,989,283	¥ 517,275

(2) Sovereign exposures

	Millions of Yen				
	Sep. 30, 2011				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk Weight Weighted Average	EAD Value	
On-balance Sheet Asset Items				Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.00%	44.96%	0.42%	¥ 2,016,982	¥ 969,390
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	45.00%	/	—	6
Total	0.00%	44.96%	0.42%	¥ 2,016,982	¥ 969,397

	Millions of Yen				
	Sep. 30, 2010				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk Weight Weighted Average	EAD Value	
On-balance Sheet Asset Items				Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.00%	44.96%	0.61%	¥ 2,671,688	¥ 767,491
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	45.00%	/	—	6
Total	0.00%	44.96%	0.61%	¥ 2,671,688	¥ 767,497

(3) Bank exposures

	Millions of Yen				
	Sep. 30, 2011				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk Weight Weighted Average	EAD Value	
On-balance Sheet Asset Items				Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.15%	44.06%	30.43%	¥ 579,019	¥ 171,998
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.28%	45.00%	180.55%	1,000	1,500
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.18%	44.06%	30.93%	¥ 580,019	¥ 173,498

	Millions of Yen				
	Sep. 30, 2010				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk Weight Weighted Average	EAD Value	
On-balance Sheet Asset Items				Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.21%	43.93%	38.08%	¥ 538,622	¥ 175,175
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	12.10%	45.00%	209.65%	607	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	45.00%	—	5,000	—
Total	0.92%	43.94%	37.96%	¥ 544,230	¥ 175,175

(4) Equity exposures under the PD/LGD Approach

	Millions of Yen		
	Sep. 30, 2011		
	Weighted Average of PD Value	Risk Weight Weighted Average	Balance
Ordinary Assets (Seijo-Saki)	0.64%	175.36%	¥ 153,752
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	7.02%	424.55%	863
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	—	—
Total	0.68%	176.75%	¥ 154,615

	Millions of Yen		
	Sep. 30, 2010		
	Weighted Average of PD Value	Risk Weight Weighted Average	Balance
Ordinary Assets (Seijo-Saki)	0.54%	174.24%	¥ 166,198
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	7.15%	441.82%	216
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	—	4
Total	0.55%	174.58%	¥ 166,419

(5) Residential mortgage exposures, qualifying revolving retail exposures, and other retail exposures

	Millions of Yen						
	Sep. 30, 2011						
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk Weight Weighted Average	EAD Value		Undrawn Commitment	CCF
On-balance Sheet Asset Items				Off-balance Sheet Asset Items			
Residential Mortgage							
Current	0.22%	28.92%	12.49%	¥ 3,042,592	¥ 162,128	¥ 8,464	100.00%
Overdue	25.86%	28.91%	176.73%	29,505	63	—	—
Default	100.00%	27.81%	34.48%	26,283	118	0	100.00%
Qualifying Revolving Retail							
Current	0.65%	82.92%	21.86%	9,673	19,953	98,236	20.31%
Overdue	28.22%	77.56%	240.43%	368	103	411	25.05%
Default	100.00%	89.67%	8.60%	1,051	28	113	25.09%
Other Retail (consumer)							
Current	1.03%	33.42%	31.60%	35,619	19,946	46,786	41.66%
Overdue	23.57%	33.61%	83.71%	910	48	114	42.47%
Default	100.00%	45.68%	19.35%	3,013	37	56	66.77%
Other Retail (commercial)							
Current	0.87%	29.56%	25.26%	110,717	2,353	137	100.00%
Overdue	32.00%	31.60%	73.11%	1,580	1	1	100.00%
Default	100.00%	52.38%	0.51%	9,965	2	2	100.00%
Total	1.66%	29.58%	14.91%	¥ 3,271,283	¥ 204,785	¥ 154,326	31.28%

	Millions of Yen						
	Sep. 30, 2010						
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk Weight Weighted Average	EAD Value		Undrawn Commitment	CCF
On-balance Sheet Asset Items				Off-balance Sheet Asset Items			
Residential Mortgage							
Current	0.18%	34.52%	12.75%	¥ 2,910,203	¥ 163,681	¥ 3,808	100.00%
Overdue	26.86%	34.46%	211.62%	27,031	106	—	—
Default	100.00%	30.95%	57.53%	23,096	117	—	—
Qualifying Revolving Retail							
Current	0.60%	83.18%	20.17%	11,610	21,728	104,206	20.85%
Overdue	29.53%	79.58%	249.17%	378	106	407	26.21%
Default	100.00%	82.09%	9.43%	1,076	46	177	26.23%
Other Retail (consumer)							
Current	1.09%	62.86%	59.72%	37,151	21,145	46,234	44.19%
Overdue	24.47%	65.37%	163.35%	906	62	136	45.61%
Default	100.00%	52.03%	1.83%	3,443	35	51	70.16%
Other Retail (commercial)							
Current	1.07%	33.59%	29.69%	126,644	2,624	110	100.00%
Overdue	38.68%	40.14%	78.47%	2,580	1	1	100.00%
Default	100.00%	54.91%	0.00%	10,512	4	4	100.00%
Total	1.63%	35.55%	16.28%	¥ 3,154,636	¥ 209,661	¥ 155,138	29.87%

Actual Credit Losses in the Current Period and Year-on-Year Change for Portfolios to which the IRB Approach is Applied

	Millions of Yen				
	Six Months Ended Sep. 30, 2011		Six Months Ended Sep. 30, 2010		Change in Actual Credit Losses
	Actual Credit Losses	Write-backs	Actual Credit Losses	Write-backs	
Corporate Exposures	¥ 461	¥ (9,222)	¥ (2,956)	¥ (15,716)	¥ 3,417
Sovereign Exposures	4,766	—	—	—	4,766
Bank Exposures	(138)	(138)	(56)	(4,306)	(82)
Retail Exposures	171	(6,178)	1,460	(5,714)	(1,289)

Note: Of total credit costs, only those that can be identified as stemming from specified asset classes are shown in the table.

Factor Analysis

Actual credit losses in the first half of fiscal year 2011 increased by ¥6.8 billion year on year.

This was mainly due to the posting of allowance for loan losses against housing loan companies (*Jusen*) and a decrease in reversal of allowance for loan losses resulting from the changes of allowance ratio posted in the first half of fiscal year 2010.

Estimated Credit Losses for Portfolios to which the IRB Approach is Applied

	Millions of Yen	
	Six Months Ended Sep. 30, 2011	Six Months Ended Sep. 30, 2010
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (5,459)	¥ 67,711
Sovereign Exposures	4,766	70
Bank Exposures	(188)	2,979
Retail Exposures	1,307	22,296

Notes: 1. Estimated credit losses are the expected loss amount as of September 30, 2010.
2. Actual credit losses are the sum of losses for one year ended September 30, 2011.

Credit Risk Mitigation Techniques

Consolidated

Amounts of Exposures to which Credit Risk Mitigation Techniques are Applied

	Millions of Yen			
	Sep. 30, 2011			
	Eligible Financial Collateral	Other Eligible IRB Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ —	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	697,897	537,647	118,988	—
Corporate Exposures	11,011	527,020	33,768	—
Sovereign Exposures	—	10,626	84,720	—
Bank Exposures	686,886	—	500	—
Retail Exposures	—	—	—	—

	Millions of Yen			
	Sep. 30, 2010			
	Eligible Financial Collateral	Other Eligible IRB Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ —	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	1,670,163	611,672	101,623	—
Corporate Exposures	11,867	598,907	42,240	—
Sovereign Exposures	—	12,765	58,882	—
Bank Exposures	1,658,295	—	500	—
Retail Exposures	—	—	—	—

Counterparty Risk in Derivative and Long-term Settlement Transactions

Consolidated

Derivative Transactions

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ 261,436	¥ 246,571
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	174,533	94,487
Foreign Exchange Related	56,604	45,123
Interest Rate Related	345,610	288,977
Credit Derivatives	—	—
Other	—	—
Effect of Mitigating Credit Equivalents Due to Close-out Netting Contracts (Deduction)	227,681	239,613
Amounts of Collateral	22,119	14,299
Deposits	7,329	8,014
Securities	14,790	6,285
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	152,413	84,760
Notional Principal Amounts of Credit Derivatives Subject to the Calculation of Credit Equivalents	5,000	5,000
Purchase of Protection by Credit Default Swaps	—	—
Providing Protection by Credit Default Swaps	5,000	5,000
Notional Principal Amounts of Credit Derivatives Used to Allow for the Effect of Credit Risk Mitigation Technique	¥ —	¥ —

Note: Credit equivalents are calculated with the current exposure method.

Long-term Settlement Transactions

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ —	¥ 90
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	—	216
Amounts of Collateral	—	—
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	—	216

Note: Credit equivalents are calculated with the current exposure approach.

Securitization Exposures

Consolidated

Securitization Exposures Originated by the CMTB Group

First Half of Fiscal Year 2011

(1) Outline of securitizations during the first half of fiscal year 2011, type and status of underlying assets

Not applicable.

(2) Amounts of securitization exposures held and breakdown of principal underlying assets by type

	Millions of Yen			
	Sep. 30, 2011			
	Exposure Amounts	Aggregate Sum of Underlying Assets		
		Asset Transfer-Type Securitization Transaction	Synthetic Securitization Transaction	
Residential Mortgage Loans	¥ 184,408	¥ 409,308	¥ 409,308	¥ —
Other	—	—	—	—
Total	¥ 184,408	¥ 409,308	¥ 409,308	¥ —

(3) Cumulative total of underlying assets overdue for three months or longer or in default related to securitization exposures held, cumulative total of losses, and their breakdowns by type of principal underlying assets

	Millions of Yen	
	Six Months Ended Sep. 30, 2011	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 2,191	¥ 342
Other	—	—
Total	¥ 2,191	¥ 342

(4) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen	
	Sep. 30, 2011	
	Balance	Required Capital
Risk-Weight Category (IRB Approach)		
Less than 20%	¥ —	¥ —
20% to Less than 50%	—	—
50% to Less than 100%	184,408	7,873
100% to Less than 350%	—	—
350% to Less than 1,250%	—	—
Capital Deduction	2,682	2,682
Total	¥ 187,091	¥ 10,556

(5) Amounts equivalent to the increase in capital following securitization and breakdown by type of principal underlying assets

	Millions of Yen
	Sep. 30, 2011
Residential Mortgage Loans	¥ 13,089
Other	—
Total	¥ 13,089

(6) Amounts of securitization exposures by type of principal underlying assets deducted from capital under provisions of the Notification, Article 247

	Millions of Yen
	Sep. 30, 2011
Residential Mortgage Loans	¥ —
Other	2,682
Total	¥ 2,682

(7) Items by type of principal underlying assets of securitization exposures with early redemption clauses

Not applicable.

(8) Amounts of gains/losses on sale following securitization transactions recognized during the first half of fiscal year 2011 and breakdown by type of principal underlying assets

Not applicable.

(9) Amounts of credit risk-weighted assets calculated with the application of transitional measures with respect to securitization exposures

Not applicable.

First Half of Fiscal Year 2010**(1) Outline of securitizations during the first half of fiscal year 2010, type and status of underlying assets**

Not applicable.

(2) Amounts of securitization exposures held and breakdown of principal underlying assets by type

	Millions of Yen			
	Sep. 30, 2010			
	Exposure Amounts	Aggregate Sum of Underlying Assets		
Asset Transfer-Type Securitization Transaction		Synthetic Securitization Transaction		
Residential Mortgage Loans	¥ 188,226	¥ 470,792	¥ 470,792	¥ —
Other	—	—	—	—
Total	¥ 188,226	¥ 470,792	¥ 470,792	¥ —

(3) Cumulative total of underlying assets overdue for three months or longer or in default related to securitization exposures held, cumulative total of losses, and their breakdowns by type of principal underlying assets

	Millions of Yen	
	Six Months Ended Sep. 30, 2010	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 1,497	¥ 221
Other	—	—
Total	¥ 1,497	¥ 221

(4) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen	
	Sep. 30, 2010	
	Balance	Required Capital
Risk-Weight Category (IRB Approach)		
Less than 20%	¥ —	¥ —
20% to Less than 50%	—	—
50% to Less than 100%	188,226	10,222
100% to Less than 350%	—	—
350% to Less than 1,250%	—	—
Capital Deduction	2,682	2,682
Total	¥ 190,909	¥ 12,904

(5) Amounts equivalent to the increase in capital following securitization and breakdown by type of principal underlying assets

	Millions of Yen
	Sep. 30, 2010
Residential Mortgage Loans	¥ 17,608
Other	—
Total	¥ 17,608

(6) Amounts of securitization exposures by type of principal underlying assets deducted from capital under provisions of the Notification, Article 247

	Millions of Yen
	Sep. 30, 2010
Residential Mortgage Loans	¥ —
Other	2,682
Total	¥ 2,682

(7) Items by type of principal underlying assets of securitization exposures with early redemption clauses

Not applicable.

(8) Amounts of gains/losses on sale following securitization transactions recognized during the first half of fiscal year 2010 and breakdown by type of principal underlying assets

Not applicable.

(9) Amounts of credit risk-weighted assets calculated with the application of transitional measures with respect to securitization exposures

Not applicable.

Securitization Exposures Purchased by the CMTB Group

(1) Amounts of securitization exposures held and breakdown of principal underlying assets by type

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
	Exposure Amounts	Exposure Amounts
Residential Mortgage Loans	¥ 71,048	¥ 84,359
Credit Card Loans	2,035	2,055
Claims on Lease Payments, Installment Receivables	9,253	7,046
Commercial Real Estate-Secured Loans	2,950	2,950
Other Claims on Corporates	38,790	72,489
Total	¥ 124,077	¥ 168,900

(2) Balance and amounts of required capital of securitization exposures held by risk-weight category

Risk-Weight Category (IRB Approach)	Millions of Yen			
	Sep. 30, 2011		Sep. 30, 2010	
	Balance	Required Capital	Balance	Required Capital
Less than 20%	¥ 83,155	¥ 493	¥ 92,348	¥ 548
20% to Less than 50%	36,508	974	41,987	1,161
50% to Less than 100%	4,413	187	29,754	1,261
100% to Less than 350%	—	—	4,810	449
350% to Less than 1,250%	—	—	—	—
Capital Deduction	—	—	—	—
Total	¥ 124,077	¥ 1,655	¥ 168,900	¥ 3,421

(3) Amounts of securitization exposures by type of underlying assets deducted from capital under provisions of the Notification, Article 247

Not applicable.

(4) Amounts of credit risk-weighted assets calculated with the application of transitional measures with respect to securitization exposures

Not applicable.

(Reference) Market Risk

Consolidated

(1) Value at Risk (VaR) as of the end of period and maximum, minimum, and mean VaR for the period

• Market risk in the first half of fiscal year 2011

	Banking Account	Trading Account
As of September 30, 2011	¥ 288.4 billion	¥ 0.0 billion
Maximum	349.1 billion	1.8 billion
Minimum	277.0 billion	0.0 billion
Mean	319.5 billion	0.5 billion

(Banking account: For the April 2011 - September 2011 period)
(Trading account: For the October 2010 - September 2011 period)

Notes: As for the banking account, the figures for the April 2011 to September 2011 period are shown in the table above, since we have revised the measurement standards from April 2011. For the October 2010 to March 2011 period, the maximum, minimum, and mean VaR was ¥220.2 billion, ¥181.0 billion, and ¥205.6 billion, respectively.

• Market risk in the first half of fiscal year 2010

	Banking Account	Trading Account
As of September 30, 2010	¥ 190.8 billion	¥ 0.0 billion
Maximum	235.3 billion	2.3 billion
Minimum	181.2 billion	0.0 billion
Mean	208.2 billion	0.6 billion

(For the October 2009 - September 2010 period)

VaR Measurement Standards

Banking account

Confidence interval: one-tailed 99%
Holding period: maximum 1 year, in accordance with the components of instruments
Observation period: 3 years

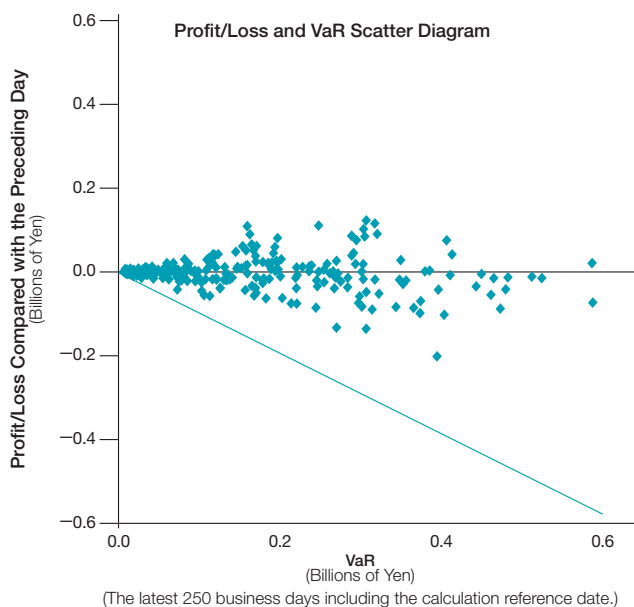
Trading account

Confidence interval: one-tailed 99%
Holding period: 10 business days
Observation period: 3 years

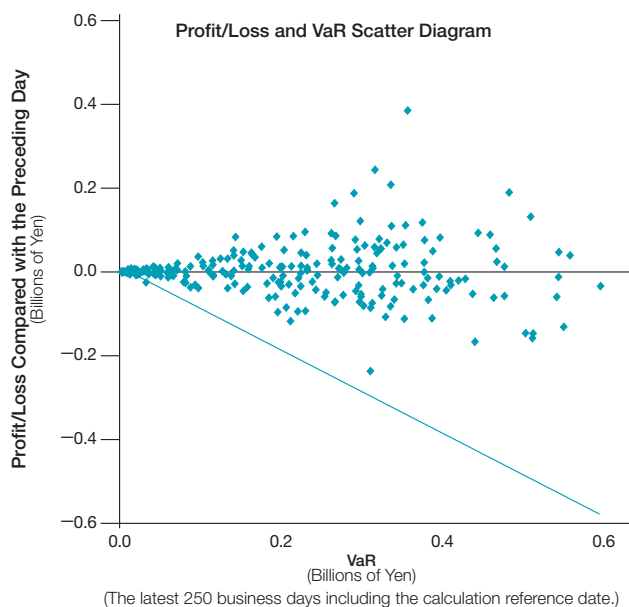
(2) Results of back testing and reasons for large deviations between actual losses and VaR

• Back testing of the trading account

First Half of Fiscal Year 2011



First Half of Fiscal Year 2010



Note: As shown above, for the first half of fiscal year 2011 back testing of the trading accounts shows zero instances of losses in excess of VaR.

Capital Subscriptions or Equity Exposures in the Banking Account

Consolidated

	Millions of Yen							
	Sep. 30, 2011				Sep. 30, 2010			
	Book Value		Fair Value		Book Value		Fair Value	
Consolidated Book and Fair Values*1								
Listed Equity Exposures	¥ 420,554		¥ 420,554		¥ 477,064		¥ 477,064	
Capital Subscriptions or Equity Exposures Other than Above	88,521		88,521		90,313		90,313	
Amounts of Gains/Losses on Sales and Written-offs of Capital Subscriptions or Equity Exposures*2	Gains/Losses	Gains	Losses	Written-offs	Gains/Losses	Gains	Losses	Written-offs
	1,765	3,466	(281)	(1,419)	1,765	3,466	(281)	(1,419)
Amounts of Unrealized Gains/Losses Recognized in the Consolidated Balance Sheets and not Recognized in the Consolidated Statements of Income	(25,482)				17,439			
Amounts of Unrealized Gains/Losses not Recognized in the Consolidated Balance Sheets and Statements of Income	Not applicable				Not applicable			

*1. Figures for available-for-sale securities include only Japanese and foreign stocks.

*2. Consolidated statements of income figures for gains/losses on stock holdings and related written-offs.

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Amounts by Portfolio Category	¥ 545,688	¥ 553,869
Transitional Measures	359,277	382,926
Portfolios Adopting the Market-based Approach	31,795	4,523
Portfolios Adopting the PD/LGD Approach	154,615	166,419

Note: Amounts by portfolio category show exposures subject to the calculation of credit risk-weighted assets.

Exposures Held in Funds as Credit Risk-Weighted Assets

Consolidated

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Aggregate Sum of Exposures Held in Funds	¥ 336,034	¥ 382,798
Look-through Approach	318,997	368,402
Simple Majority Formula	9,318	11,785
Investment Criteria Formula	7,718	2,610
Internal Models Approach	—	—
Probability Approach	—	—
Others	—	—

Note: Exposures subject to the calculation of credit risk-weighted assets are shown.

Gains/Losses and Changes in Economic Value Due to Interest Rate Shocks under the Internal Control Management Used by the CMTB Group Regarding Interest Rate Risk in the Banking Account

Consolidated

• Outlier ratio

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Overall Amounts of Interest Rate Risk	¥ 17,486	¥ 56,499
Japanese Yen Interest Rate	—	5,143
U.S. Dollar Interest Rate	17,450	34,142
Other Interest Rate	36	17,214
Outlier Ratio	1.6%	5.5%

Note: The above table indicates figures calculated in accordance with the outlier standard specified by the "Comprehensive Guidelines for Supervision of Major Banks, etc." and based on the following assumptions:

There are very few subject assets in companies subject to consolidation other than CMTB, and the internal control management is only exercised on a non-consolidated basis, so non-consolidated figures are shown for CMTB.

- Risk measurement method: Interest rate sensitivity approach
- Interest rate fluctuation scenario: An interest rate shock consisting of the 1st and 99th percentile of the fluctuation of interest rates measured for the one-year holding period and the minimum observation period of five years.
- Definition of the core deposits: The lowest of the following three is the upper limit on the core deposit amount and the maturity is five years or less (average term left to maturity at 2.5 years): 1) The lowest balance of deposits in the past five years, 2) the balance left after deducting the maximum annual outflow of deposits in the past five years from the current balance of deposits, or 3) the amount equivalent to 50% of the current balance of deposits.

Capital Adequacy Ratio

Non-consolidated

Constituents of Capital (Non-consolidated BIS Capital Adequacy Ratio)

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Tier I		
Capital Stock	¥ 399,697	¥ 399,697
Noncumulative Perpetual Preferred Shares	—	—
Deposit for Subscriptions to Shares	—	—
Legal Capital Surplus	149,011	149,011
Other Capital Surplus	—	—
Legal Retained Earnings	50,343	47,908
Other Retained Earnings	170,358	152,880
Others	—	—
Treasury Stock (Deduction)	—	—
Deposit for Subscriptions to Treasury Stock	—	—
Expected Distributed Amount (Deduction)	4,153	—
Net Unrealized Loss on Available-for-Sale Securities (Deduction)	—	—
Subscription Rights to Shares	—	—
Business Rights Equivalents (Deduction)	—	—
Goodwill Equivalents (Deduction)	—	—
Equivalent to Intangible Fixed Assets Recorded through Business Combination (Deduction)	—	—
Equivalent to Capital Increase Due to Securitization Transactions (Deduction)	13,089	17,608
Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance (Deduction)	6,895	13,754
Total Tier I before Deduction of Deferred Tax Assets (Aggregate Sum of Items Above)	745,273	718,135
Deducted Amount of Deferred Tax Assets (Deduction)*1	—	—
Total (A)	745,273	718,135
Noncumulative Preferred Securities Attached with Step-up Interest Rate Clause*2 (a)	—	—
Tier II		
45% of Revaluation Reserve for Land	(7,441)	—
General Allowance for Loan Losses	—	—
Excess of Qualifying Allowance over Expected Loss	—	—
Debt Capital	338,795	312,241
Perpetual Subordinated Debt*3	104,295	109,741
Subordinated Term Debt and Fixed-term Preferred Shares*4	234,500	202,500
Total	331,353	312,241
Included in Capital (B)	331,353	312,241
Items for Deduction		
Items for Deduction*5 (C)	14,938	22,622
Total Qualifying Capital		
((A) + (B) - (C)) (D)	1,061,688	1,007,754
Risk-Weighted Assets		
Asset (On-balance Sheet) Items	5,669,163	6,086,806
Off-balance Sheet Transaction Items	513,367	584,694
Amount of Credit Risk-Weighted Assets (E)	6,182,530	6,671,501
Amount of Operational Risk Equivalents ((G)/8%) (F)	320,786	344,141
(Reference) Operational Risk Equivalents (G)	25,662	27,531
Credit Risk-Weighted Assets Adjustments (H)	—	—
Operational Risk Equivalents Adjustments (I)	—	—
Total ((E) + (F) + (H) + (I)) (J)	¥ 6,503,316	¥ 7,015,642
Non-consolidated BIS Capital Adequacy Ratio = D/J x 100 (%)	16.32	14.36
Tier I Capital Ratio = A/J x 100 (%)	11.45	10.23
Ratio of Noncumulative Preferred Securities with Step-up Interest Rate Clauses to Tier I Capital = a/A x 100 (%)	—	—

*1. As of September 30, 2011, deferred tax assets totaled ¥138,629 million in net terms. The upper limit on the inclusion of deferred tax assets in capital was ¥149,054 million.

*2. Listed in the Notification, Article 40, Paragraph 2, i.e. stocks and other securities with high probability of redemptions through such measures as attachment of step-up interest rate clauses (including noncumulative preferred securities issued by overseas special purpose companies).

*3. Debt capital listed in the Notification, Article 41, Paragraph 1, Item 3 that have all of the characteristics listed below:

- (1) Paid-up debts unsecured and subordinate to other debts
- (2) Not redeemable except for certain cases
- (3) Used for compensation of loss while continuing business
- (4) Allowed to defer interest payment obligations

*4. Listed in the Notification, Article 41, Paragraph 1, Items 4 and 5. However, subordinated term debts are limited to those with an original maturity of over five years.

*5. Listed in the Notification, Article 43, Paragraph 1, Items 1 through 6, and include the amounts equivalent to intentional holdings of other financial institutions' capital funding means and the amounts equivalent to investments in those provided for under the Notification, Article 43, Paragraph 1, Item 2.

*6. CMTB received an external audit by Deloitte Touche Tohmatsu LLC of the calculation of the non-consolidated BIS capital adequacy ratio in line with "Agreed Upon Methods for the Implementation of Capital Adequacy Ratio Audits" (Pronouncement 30 of the Japanese Institute of Certified Public Accountants, Bank Auditing Committee, March 29, 2011). The external audit is not part of the accounting audit of the non-consolidated financial statements but was conducted as part of the internal risk management framework concerning the calculation of the non-consolidated BIS capital adequacy ratio under agreed-upon examination procedures and is a report of the results. It thus does not represent the opinion of the external auditor regarding the non-consolidated BIS capital adequacy ratio itself or parts of the internal control which concern the ratio.

*7. Non-consolidated BIS capital adequacy ratio (uniform international standards) as of September 30, 2011, which constitutes a condition for adoption and continuous use of the internal ratings-based approach as prescribed in the Notification, Article 238, is 15.03% (Tier I ratio: 10.46%).

Capital Adequacy

Non-consolidated

Amounts of Required Capital

(1) Amounts of required capital against credit risk (excluding equity exposures to which the IRB Approach is applied and exposures held in funds)

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Portfolios to which the Standardized Approach is Applied	¥ 628	¥ 712
Exposures to Business Units Set for Phased Roll-out Application	—	—
Exposures Excluded from Application	628	712
Portfolios to which the IRB Approach is Applied and the Breakdown by Portfolio	421,522	477,255
Corporate Exposures	308,480	351,374
Sovereign Exposures	1,039	1,773
Bank Exposures	19,256	24,825
Residential Mortgage Exposures	47,456	47,514
Qualifying Revolving Retail Exposures	711	897
Other Retail Exposures	10,938	14,864
Other Exposures*1	33,639	36,005
Securitization Exposures	12,211	16,326

*1. Other exposures include purchased receivables, unsettled transactions, lease transactions and other assets.

*2. Calculation method of the amounts of required capital against credit risk is as follows (although CMTB uses domestic standard, as we have adopted the foundation internal ratings-based approach, we use 8% for calculation of the required capital amount)

Portfolios to which the Standardized Approach is applied: amount of credit risk-weighted assets x 8% + capital deduction amount

Portfolios to which the IRB Approach is applied: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

Securitization exposures: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount + capital deduction amount

(2) Amounts of required capital against credit risk concerning equity exposures to which the IRB Approach is Applied

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Equity Exposures	¥ 72,635	¥ 70,112
PD/LGD Approach	25,134	28,548
Simple Risk Weight Method of the Market-based Approach	8,818	1,507
Internal Models Method of the Market-based Approach	—	—
Transitional Measures*1	38,682	40,055

*1. Amount of credit risk-weighted assets is calculated by placing risk weight as being 100%, pursuant to the Notification, Supplementary Rules Article 13.

*2. Calculation method of the amounts of required capital against credit risk concerning equity exposures to which the IRB Approach is applied as follows (although CMTB uses domestic standards, as we have adopted the foundation internal ratings-based approach, we use 8% for calculation of the required capital amount).

Those applicable to the PD/LGD approach: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

Those applicable to the simple risk weight method of the market-based approach: (amount of credit risk-weighted assets x 1.06) x 8%

Those applicable to the transitional measures: (amount of credit risk-weighted assets x 1.06) x 8%

(3) Amounts of required capital against credit risk concerning exposures held in funds

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Exposures Held in Funds*	¥ 67,087	¥ 72,087

Note: Calculation method of required capital amount for the credit risk relating to funds is as follows (although CMTB uses domestic standards, as we have adopted the foundation internal ratings-based approach, we use 8% for calculation of the required capital amount)

Look-through formula: (amount of credit risk-weighted asset x 1.06) x 8% + expected loss amount + capital deduction amount

Other than look-through formula: (amount of credit risk-weighted asset x 1.06) x 8% + capital deduction amount

(4) Amounts of required capital against operational risk

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Standardized Approach	¥ 25,662	¥ 27,531

(5) Total required capital

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Total Required Capital*	¥ 520,265	¥ 561,251

*1. (Total amount of credit risk-weighted assets + market risk equivalents/8% + operational risk equivalents/8%) x 8%

*2. Although CMTB uses domestic standards, as we have adopted the foundation internal ratings-based approach, we use 8% for calculation of the total amount of consolidated required capital.

Credit Risk

Non-consolidated

Balance of Exposures Related to Credit Risk and Breakdown by Industry Sector

	Millions of Yen					
	Sep. 30, 2011					
	Credit Risk Exposures					Exposures Three Months or Longer Overdue or Exposures in Default
Loans, Call Loans, Deposits, etc.	Securities	Derivative Transactions	Other Off-balance Sheet Transactions			
Japan	¥ 12,659,869	¥ 8,986,343	¥ 1,907,754	¥ 37,326	¥ 1,728,444	¥ 105,748
Outside Japan	1,300,410	277,271	886,787	115,086	21,265	7
Total for Regions	¥ 13,960,280	¥ 9,263,614	¥ 2,794,541	¥ 152,413	¥ 1,749,710	¥ 105,755
Manufacturing	1,380,506	941,440	220,264	2,262	216,538	2,444
Agriculture and Forestry	272	272	—	—	—	—
Fisheries	—	—	—	—	—	—
Mining and Quarrying of Stones and Gravel	5,258	4,726	503	13	15	—
Construction	121,658	69,229	25,416	2	27,010	1,658
Electricity, Gas, Heat Supply and Water	289,417	259,547	6,635	—	23,234	507
Information and Communication	43,548	34,287	5,568	30	3,661	673
Transport and Postal Activities	683,419	549,611	82,701	3,142	47,964	1,229
Wholesale and Retail Trade	529,920	425,962	52,440	990	50,526	4,067
Finance and Insurance	3,390,558	2,129,334	222,766	49,632	988,825	6,025
Real Estate	1,314,330	1,016,525	198,691	2,532	96,582	30,231
Goods Rental and Leasing	176,637	150,134	7,388	19	19,094	198
Local Public Bodies	1,042,470	4,603	1,012,858	—	25,007	—
Individuals	3,568,915	3,366,325	—	—	202,589	50,390
Others	1,413,365	311,612	959,303	93,787	48,661	8,328
Total for Industry Sectors	¥ 13,960,280	¥ 9,263,614	¥ 2,794,541	¥ 152,413	¥ 1,749,710	¥ 105,755
One Year or Shorter	4,661,738	3,224,460	155,518	21,157	1,260,603	
Over One Year to Less than Three Years	2,128,981	1,216,167	733,060	8,029	171,724	
Over Three Years to Less than Five Years	1,331,982	893,523	369,691	7,952	60,815	
Over Five Years	5,837,578	3,929,463	1,536,272	115,274	256,568	
Total for All Durations	¥ 13,960,280	¥ 9,263,614	¥ 2,794,541	¥ 152,413	¥ 1,749,710	
Average Balance during the Period	¥ 14,624,269	¥ 9,215,912	¥ 3,370,343	¥ 128,120	¥ 1,909,893	

Notes: 1. Exposures subject to the calculation of credit risk-weighted assets excluding those subject to funds, securitization, other assets and those excluded from the application.

2. "Others" in the industry sectors include non-residents and state public services. Exposures for the duration of over five years include those with no fixed maturities.

3. "Average Balance during the Period" is the average figure of those as of March 31, 2011, and September 30, 2011.

4. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and the netting against the obligor's cash on deposit with CMTB.

	Millions of Yen					
	Sep. 30, 2010					
	Credit Risk Exposures					Exposures Three Months or Longer Overdue or Exposures in Default
	Loans, Call Deposits, etc.	Loans, Deposits, etc.	Securities	Derivative Transactions	Other Off-balance Sheet Transactions	
Japan	¥ 12,864,084	¥ 8,787,564	¥ 2,513,187	¥ 16,589	¥ 1,546,742	¥ 136,239
Outside Japan	1,474,806	202,161	1,135,124	97,377	40,142	6,169
Total for Regions	¥ 14,338,891	¥ 8,989,725	¥ 3,648,312	¥ 113,967	¥ 1,586,885	¥ 142,408
Manufacturing	1,365,319	921,024	238,042	2,855	203,397	9,364
Agriculture and Forestry	337	337	—	—	—	—
Fisheries	—	—	—	—	—	—
Mining and Quarrying of Stones and Gravel	1,275	738	521	—	15	—
Construction	134,351	74,194	25,707	8	34,440	7,343
Electricity, Gas, Heat Supply and Water	205,848	184,245	17,090	5	4,506	547
Information and Communication	46,786	35,003	6,672	8	5,101	3,547
Transport and Postal Activities	700,695	559,952	86,662	2,621	51,458	704
Wholesale and Retail Trade	570,156	480,435	50,823	1,133	37,763	5,770
Finance and Insurance	2,991,334	1,883,585	231,862	35,885	840,000	6,947
Real Estate	1,376,908	1,087,638	182,270	1,780	105,218	45,786
Goods Rental and Leasing	182,285	151,307	11,788	56	19,132	211
Local Public Bodies	1,630,028	11,208	1,592,389	—	26,429	—
Individuals	3,470,560	3,263,471	—	—	207,089	48,425
Others	1,663,004	336,580	1,204,480	69,611	52,332	13,759
Total for Industry Sectors	¥ 14,338,891	¥ 8,989,725	¥ 3,648,312	¥ 113,967	¥ 1,586,885	¥ 142,408
One Year or Shorter	4,215,371	2,925,829	184,312	25,581	1,079,647	
Over One Year to Less than Three Years	2,308,163	1,241,912	907,629	1,989	156,631	
Over Three Years to Less than Five Years	1,664,315	1,054,796	556,447	4,491	48,580	
Over Five Years	6,151,042	3,767,187	1,999,923	81,905	302,026	
Total for All Durations	¥ 14,338,891	¥ 8,989,725	¥ 3,648,312	¥ 113,967	¥ 1,586,885	
Average Balance during the Period	¥ 15,024,341	¥ 9,049,905	¥ 3,877,387	¥ 112,563	¥ 1,984,484	

Notes: 1. Exposures subject to the calculation of credit risk-weighted assets excluding those subject to funds, securitization, other assets and those excluded from the application.
2. "Others" in the industry sectors include non-residents and state public services. Exposures for the duration of over five years include those with no fixed maturities.
3. "Average Balance during the Period" is the average figure of those as of March 31, 2010, and September 30, 2010.
4. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and the netting against the obligor's cash on deposit with CMTB.

Balance and Changes of General Allowance for Loan Losses, Specific Allowance for Loan Losses, and Allowance for Loan Losses from Borrowers in Specified Foreign Countries

(1) General allowance for loan losses

	Millions of Yen			
	Sep. 30, 2011	Sep. 30, 2010	Mar. 31, 2011	Change from Mar. 31, 2011
	Balance	Balance	Balance	
General Allowance for Loan Losses	¥ 25,077	¥ 22,741	¥ 28,299	¥ (3,221)

(2) Specific allowance for loan losses (breakdown by region, industry sector)

	Millions of Yen			
	Sep. 30, 2011	Sep. 30, 2010	Mar. 31, 2011	Change from Mar. 31, 2011
	Balance	Balance	Balance	
Japan	¥ 14,713	¥ 12,023	¥ 7,353	¥ 7,359
Outside Japan	178	4,250	4,200	(4,021)
Total for Regions	¥ 14,891	¥ 16,273	¥ 11,553	¥ 3,338
Manufacturing	38	131	105	(66)
Agriculture and Forestry	—	—	—	—
Fisheries	—	—	—	—
Mining and Quarrying of Stones and Gravel	—	—	—	—
Construction	331	368	372	(41)
Electricity, Gas, Heat Supply and Water	—	—	—	—
Information and Communication	11	3,267	3	7
Transport and Postal Activities	117	46	94	23
Wholesale and Retail Trade	1,294	504	773	521
Finance and Insurance	7,461	26	1	7,459
Real Estate	3,419	5,811	4,143	(724)
Goods Rental and Leasing	—	—	—	—
Local Public Bodies	—	—	—	—
Individuals	465	355	378	86
Others	1,752	5,762	5,679	(3,927)
Total for Industry Sectors	¥ 14,891	¥ 16,273	¥ 11,553	¥ 3,338

(3) Allowance for loan losses from borrowers in specified foreign countries

Not applicable as of the end of September 2011, the end of March 2011, and the end of September 2010.

Amounts of Written-off Loans by Industry Sector

	Millions of Yen	
	Six Months Ended Sep. 30, 2011	Six Months Ended Sep. 30, 2010
Manufacturing	¥ 4	¥ 30
Agriculture and Forestry	—	—
Fisheries	—	—
Mining and Quarrying of Stones and Gravel	—	—
Construction	32	139
Electricity, Gas, Heat Supply and Water	—	—
Information and Communication	—	15
Transport and Postal Activities	4	—
Wholesale and Retail Trade	248	84
Finance and Insurance	—	7
Real Estate	21	591
Goods Rental and Leasing	—	—
Local Public Bodies	—	—
Individuals	44	6
Others	18	1
Total for Industry Sectors	¥ 374	¥ 877

Balance of Exposures to which the Standardized Approach is Applied by Risk-Weight Category

	Millions of Yen			
	Sep. 30, 2011		Sep. 30, 2010	
	Subject to Rating		Subject to Rating	
Balance of Exposures to which the Standardized Approach is Applied after Allowing for the Credit Risk Mitigation Effect by Risk-Weight Category	¥ 8,670	¥ —	¥ 9,801	¥ —
0%	812	—	894	—
10%	0	—	0	—
20%	—	—	—	—
35%	—	—	—	—
50%	—	—	—	—
75%	9	—	9	—
100%	7,848	—	8,897	—
150%	—	—	—	—
Capital Deduction	—	—	—	—

Exposures to which the IRB Approach is Applied by Risk-Weight Category

		Millions of Yen	
		Sep. 30, 2011	Sep. 30, 2010
Specialized Lending under the Slotting Criteria		¥ 470,686	¥ 530,522
High-Volatility Commercial Real Estate Exposures		—	—
Maturities of 2.5 Years or Longer		—	—
Strong	95%	—	—
Good	120%	—	—
Satisfactory	140%	—	—
Weak	250%	—	—
Default	0%	—	—
Maturities of Less than 2.5 Years		—	—
Strong	70%	—	—
Good	95%	—	—
Satisfactory	140%	—	—
Weak	250%	—	—
Default	0%	—	—
Other Exposures		¥ 470,686	¥ 530,522
Maturities of 2.5 Years or Longer		275,276	262,167
Strong	70%	218,835	228,177
Good	90%	4,912	17,548
Satisfactory	115%	4,090	14,241
Weak	250%	46,956	2,200
Default	0%	480	—
Maturities of Less than 2.5 Years		195,410	268,354
Strong	50%	185,634	226,470
Good	70%	—	14,976
Satisfactory	115%	301	60
Weak	250%	8,535	17,720
Default	0%	938	9,126
Equity Exposures to which the Simple Risk-Weight Method of the Market-based Approach is Applied		¥ 31,794	¥ 4,523
300%		23,189	313
400%		8,605	4,210

Portfolios to which the IRB Approach is Applied

(1) Corporate exposures

	Millions of Yen				
	Sep. 30, 2011				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk Weight Weighted Average	EAD Value	
On-balance Sheet Asset Items				Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.40%	44.19%	47.47%	¥ 4,783,978	¥ 501,624
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	8.00%	40.76%	158.07%	185,348	11,410
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	41.40%	/	46,930	20,394
Total	1.87%	44.03%	50.82%	¥ 5,016,257	¥ 533,430

	Millions of Yen				
	Sep. 30, 2010				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk Weight Weighted Average	EAD Value	
On-balance Sheet Asset Items				Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.45%	44.12%	52.60%	¥ 4,643,204	¥ 458,906
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	7.89%	41.17%	157.89%	279,083	32,924
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	41.62%	/	66,832	25,489
Total	2.54%	43.91%	57.69%	¥ 4,989,120	¥ 517,320

(2) Sovereign exposures

	Millions of Yen				
	Sep. 30, 2011				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk Weight Weighted Average	EAD Value	
On-balance Sheet Asset Items				Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.00%	44.96%	0.42%	¥ 2,015,223	¥ 969,390
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	45.00%	/	—	6
Total	0.00%	44.96%	0.42%	¥ 2,015,223	¥ 969,397

	Millions of Yen				
	Sep. 30, 2010				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk Weight Weighted Average	EAD Value	
On-balance Sheet Asset Items				Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.00%	44.96%	0.61%	¥ 2,669,932	¥ 767,491
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	45.00%	/	—	6
Total	0.00%	44.96%	0.61%	¥ 2,669,932	¥ 767,497

(3) Bank exposures

	Millions of Yen				
	Sep. 30, 2011				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk Weight Weighted Average	EAD Value	
			On-balance Sheet Asset Items	Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.15%	44.05%	30.44%	¥ 578,500	¥ 171,998
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.28%	45.00%	180.55%	1,000	1,500
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—
Total	0.18%	44.06%	30.94%	¥ 579,500	¥ 173,498

	Millions of Yen				
	Sep. 30, 2010				
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk Weight Weighted Average	EAD Value	
			On-balance Sheet Asset Items	Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.21%	43.93%	38.08%	¥ 538,425	¥ 175,175
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	12.10%	45.00%	209.65%	607	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	45.00%	—	5,000	—
Total	0.92%	43.94%	37.96%	¥ 544,033	¥ 175,175

(4) Equity exposures under the PD/LGD Approach

	Millions of Yen		
	Sep. 30, 2011		
	Weighted Average of PD Value	Risk Weight Weighted Average	Balance
Ordinary Assets (Seijo-Saki)	0.60%	171.15%	¥ 167,447
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	8.28%	443.43%	3,099
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	—	—
Total	0.74%	176.10%	¥ 170,547

	Millions of Yen		
	Sep. 30, 2010		
	Weighted Average of PD Value	Risk Weight Weighted Average	Balance
Ordinary Assets (Seijo-Saki)	0.52%	170.05%	¥ 186,070
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	7.09%	422.86%	5,887
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	—	43
Total	0.74%	177.77%	¥ 192,002

(5) Residential mortgage exposures, qualifying revolving retail exposures, and other retail exposures

	Millions of Yen						
	Sep. 30, 2011						
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk Weight Weighted Average	EAD Value		Undrawn Commitment	CCF
On-balance Sheet Asset Items				Off-balance Sheet Asset Items			
Residential Mortgage							
Current	0.22%	28.92%	12.49%	¥ 3,042,592	¥ 162,127	¥ 8,464	100.00%
Overdue	25.86%	28.91%	176.73%	29,505	63	—	—
Default	100.00%	26.65%	34.34%	23,732	117	0	100.00%
Qualifying Revolving Retail							
Current	0.74%	77.63%	21.55%	6,590	10,467	41,398	25.29%
Overdue	28.22%	77.56%	240.43%	368	103	411	25.05%
Default	100.00%	76.66%	11.94%	132	28	113	25.09%
Other Retail (consumer)							
Current	1.04%	32.98%	31.57%	35,290	19,854	46,235	41.95%
Overdue	23.57%	33.61%	83.71%	910	48	114	42.47%
Default	100.00%	46.43%	16.71%	2,838	37	56	66.77%
Other Retail (commercial)							
Current	0.79%	28.88%	23.83%	109,677	2,353	137	100.00%
Overdue	31.48%	30.90%	72.61%	1,564	1	1	100.00%
Default	100.00%	51.68%	0.00%	9,693	2	2	100.00%
Total	1.55%	29.30%	14.81%	¥ 3,262,898	¥ 195,206	¥ 96,936	39.91%

	Millions of Yen						
	Sep. 30, 2010						
	Weighted Average of PD Value	Weighted Average of LGD Value	Risk Weight Weighted Average	EAD Value		Undrawn Commitment	CCF
On-balance Sheet Asset Items				Off-balance Sheet Asset Items			
Residential Mortgage							
Current	0.18%	34.52%	12.75%	¥ 2,910,203	¥ 163,680	¥ 3,808	100.00%
Overdue	26.86%	34.46%	211.62%	27,031	106	—	—
Default	100.00%	30.47%	57.53%	20,313	116	—	—
Qualifying Revolving Retail							
Current	0.74%	79.58%	22.30%	7,718	11,440	43,227	26.47%
Overdue	29.53%	79.58%	249.17%	378	106	407	26.21%
Default	100.00%	78.44%	15.22%	243	46	177	26.23%
Other Retail (consumer)							
Current	1.09%	62.70%	59.87%	37,003	20,945	45,048	44.91%
Overdue	24.47%	65.37%	163.35%	906	62	136	45.61%
Default	100.00%	52.01%	1.61%	3,302	35	51	70.16%
Other Retail (commercial)							
Current	0.96%	32.64%	27.69%	124,876	2,624	110	100.00%
Overdue	38.19%	39.55%	78.32%	2,555	1	1	100.00%
Default	100.00%	54.14%	0.00%	10,129	4	4	100.00%
Total	1.51%	35.27%	16.16%	¥ 3,144,662	¥ 199,172	¥ 92,974	38.56%

Financial Data/
Sumitomo Mitsui
Trust Holdings, Inc.Financial Data/
The Chuo Mitsui Trust and
Banking Company, LimitedFinancial Data/
Chuo Mitsui Asset Trust and
Banking Company, LimitedFinancial Data/
The Sumitomo Trust and
Banking Co., Ltd.Basel II Quantitative Disclosure Data/
Sumitomo Mitsui
Trust Holdings, Inc.Basel III Quantitative Disclosure Data/
The Chuo Mitsui Trust and
Banking Company, LimitedBasel III Quantitative Disclosure Data/
Chuo Mitsui Asset Trust and
Banking Company, LimitedBasel III Quantitative Disclosure Data/
The Sumitomo Trust and
Banking Co., Ltd.

Actual Credit Losses in the Current Period and Year-on-Year Change for Portfolios to which the IRB Approach is Applied

	Millions of Yen				
	Six Months Ended Sep. 30, 2011		Six Months Ended Sep. 30, 2010		Change in Actual Credit Losses
	Actual Credit Losses	Write-backs	Actual Credit Losses	Write-backs	
Corporate Exposures	¥ 290	¥ (9,029)	¥ (3,068)	¥ (15,513)	¥ 3,359
Sovereign Exposures	4,766	—	—	—	4,766
Bank Exposures	(138)	(138)	(56)	(4,306)	(82)
Retail Exposures	465	(1,128)	414	(1,234)	50

Note: Of total credit costs, only those that can be identified as stemming from specified asset classes are shown in the table.

Factor Analysis

Actual credit losses in the first half of fiscal year 2011 increased by ¥8.0 billion year on year.

This was mainly due to the posting of allowance for loan losses against housing loan companies (*Jusen*) and a decrease in reversal of allowance for loan losses resulting from the changes of allowance ratio posted in the first half of fiscal year 2010.

Estimated Credit Losses for Portfolios to which the IRB Approach is Applied

	Millions of Yen	
	Six Months Ended Sep. 30, 2011	Six Months Ended Sep. 30, 2010
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (5,639)	¥ 66,246
Sovereign Exposures	4,766	70
Bank Exposures	(188)	2,979
Retail Exposures	739	20,058

Notes: 1. Estimated credit losses are the expected loss amount as of September 30, 2010.
2. Actual credit losses are the sum of losses for one year ended September 30, 2011.

Credit Risk Mitigation Techniques

Non-consolidated

Amounts of Exposures to which Credit Risk Mitigation Techniques are Applied

	Millions of Yen			
	Sep. 30, 2011			
	Eligible Financial Collateral	Other Eligible IRB Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ —	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	698,993	528,838	118,988	—
Corporate Exposures	12,107	518,254	33,768	—
Sovereign Exposures	—	10,584	84,720	—
Bank Exposures	686,886	—	500	—
Retail Exposures	—	—	—	—

	Millions of Yen			
	Sep. 30, 2010			
	Eligible Financial Collateral	Other Eligible IRB Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ —	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	1,671,382	604,286	101,623	—
Corporate Exposures	13,087	591,566	42,240	—
Sovereign Exposures	—	12,720	58,882	—
Bank Exposures	1,658,295	—	500	—
Retail Exposures	—	—	—	—

Counterparty Risk in Derivative and Long-term Settlement Transactions

Non-consolidated

Derivative Transactions

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ 261,436	¥ 246,571
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	174,533	94,487
Foreign Exchange Related	56,604	45,123
Interest Rate Related	345,610	288,977
Credit Derivatives	—	—
Other	—	—
Effect of Mitigating Credit Equivalents Due to Close-out Netting Contracts (Deduction)	227,681	239,613
Amounts of Collateral	22,119	14,299
Deposits	7,329	8,014
Securities	14,790	6,285
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	152,413	84,760
Notional Principal Amounts of Credit Derivatives Subject to the Calculation of Credit Equivalents	5,000	5,000
Purchase of Protection by Credit Default Swaps	—	—
Providing Protection by Credit Default Swaps	5,000	5,000
Notional Principal Amounts of Credit Derivatives Used to Allow for the Effect of Credit Risk Mitigation Technique	¥ —	¥ —

Note: Credit equivalents are calculated with the current exposure method.

Long-term Settlement Transactions

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ —	¥ 90
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	—	216
Amounts of Collateral	—	—
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	—	216

Note: Credit equivalents are calculated with the current exposure approach.

Securitization Exposures

Non-consolidated

Securitization Exposures Originated by CMTB

First Half of Fiscal Year 2011

(1) Outline of securitizations during the first half of fiscal year 2011, type and status of underlying assets

Not applicable.

(2) Amounts of securitization exposures held and breakdown of principal underlying assets by type

	Millions of Yen			
	Sep. 30, 2011			
	Exposure Amounts	Aggregate Sum of Underlying Assets		
		Asset Transfer-Type Securitization Transaction	Synthetic Securitization Transaction	
Residential Mortgage Loans	¥ 184,408	¥ 409,308	¥ 409,308	¥ —
Other	—	—	—	—
Total	¥ 184,408	¥ 409,308	¥ 409,308	¥ —

(3) Cumulative total of underlying assets overdue for three months or longer or in default related to securitization exposures held, cumulative total of losses, and their breakdowns by type of principal underlying assets

	Millions of Yen	
	Six Months Ended Sep. 30, 2011	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 2,191	¥ —
Other	—	—
Total	¥ 2,191	¥ —

(4) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen	
	Sep. 30, 2011	
	Balance	Required Capital
Risk-Weight Category (IRB Approach)		
Less than 20%	¥ —	¥ —
20% to Less than 50%	—	—
50% to Less than 100%	184,408	7,873
100% to Less than 350%	—	—
350% to Less than 1,250%	—	—
Capital Deduction	2,682	2,682
Total	¥ 187,091	¥ 10,556

(5) Amounts equivalent to the increase in capital following securitization and breakdown by type of principal underlying assets

	Millions of Yen
	Sep. 30, 2011
Residential Mortgage Loans	¥ 13,089
Other	—
Total	¥ 13,089

(6) Amounts of securitization exposures by type of principal underlying assets deducted from capital under provisions of the Notification, Article 247

	Millions of Yen
	Sep. 30, 2011
Residential Mortgage Loans	¥ —
Other	2,682
Total	¥ 2,682

(7) Items by type of principal underlying assets of securitization exposures with early redemption clauses

Not applicable.

(8) Amounts of gains/losses on sale following securitization transactions recognized during the first half of fiscal year 2011 and breakdown by type of principal underlying assets

Not applicable.

(9) Amounts of credit risk-weighted assets calculated with the application of transitional measures with respect to securitization exposures

Not applicable.

First Half of Fiscal Year 2010**(1) Outline of securitizations during the first half of fiscal year 2010, type and status of underlying assets**

Not applicable.

(2) Amounts of securitization exposures held and breakdown of principal underlying assets by type

	Millions of Yen			
	Sep. 30, 2010			
	Exposure Amounts	Aggregate Sum of Underlying Assets		
Asset Transfer-Type Securitization Transaction		Synthetic Securitization Transaction		
Residential Mortgage Loans	¥ 188,226	¥ 470,792	¥ 470,792	¥ —
Other	—	—	—	—
Total	¥ 188,226	¥ 470,792	¥ 470,792	¥ —

(3) Cumulative total of underlying assets overdue for three months or longer or in default related to securitization exposures held, cumulative total of losses, and their breakdowns by type of principal underlying assets

	Millions of Yen	
	Six Months Ended Sep. 30, 2010	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 1,497	¥ —
Other	—	—
Total	¥ 1,497	¥ —

(4) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen	
	Sep. 30, 2010	
	Balance	Required Capital
Risk-Weight Category (IRB Approach)		
Less than 20%	¥ —	¥ —
20% to Less than 50%	—	—
50% to Less than 100%	188,226	10,222
100% to Less than 350%	—	—
350% to Less than 1,250%	—	—
Capital Deduction	2,682	2,682
Total	¥ 190,909	¥ 12,904

(5) Amounts equivalent to the increase in capital following securitization and breakdown by type of principal underlying assets

	Millions of Yen
	Sep. 30, 2010
Residential Mortgage Loans	¥ 17,608
Other	—
Total	¥ 17,608

(6) Amounts of securitization exposures by type of principal underlying assets deducted from capital under provisions of the Notification, Article 247

	Millions of Yen
	Sep. 30, 2010
Residential Mortgage Loans	¥ —
Other	2,682
Total	¥ 2,682

(7) Items by type of principal underlying assets of securitization exposures with early redemption clauses

Not applicable.

(8) Amounts of gains/losses on sale following securitization transactions recognized during the first half of fiscal year 2010 and breakdown by type of principal underlying assets

Not applicable.

(9) Amounts of credit risk-weighted assets calculated with the application of transitional measures with respect to securitization exposures

Not applicable.

Securitization Exposures Purchased by CMTB

(1) Amounts of securitization exposures held and breakdown of principal underlying assets by type

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
	Exposure Amounts	Exposure Amounts
Residential Mortgage Loans	¥ 71,048	¥ 84,359
Credit Card Loans	2,035	2,055
Claims on Lease Payments, Installment Receivables	9,253	7,046
Commercial Real Estate-Secured Loans	2,950	2,950
Other Claims on Corporates	38,790	72,489
Total	¥ 124,077	¥ 168,900

(2) Balance and amounts of required capital of securitization exposures held by risk-weight category

Risk-Weight Category (IRB Approach)	Millions of Yen			
	Sep. 30, 2011		Sep. 30, 2010	
	Balance	Required Capital	Balance	Required Capital
Less than 20%	¥ 83,155	¥ 493	¥ 92,348	¥ 548
20% to Less than 50%	36,508	974	41,987	1,161
50% to Less than 100%	4,413	187	29,754	1,261
100% to Less than 350%	—	—	4,810	449
350% to Less than 1,250%	—	—	—	—
Capital Deduction	—	—	—	—
Total	¥ 124,077	¥ 1,655	¥ 168,900	¥ 3,421

(3) Amounts of securitization exposures by type of principal underlying assets deducted from capital under provisions of the Notification, Article 247

Not applicable.

(4) Amounts of credit risk-weighted assets calculated with the application of transitional measures with respect to securitization exposures

Not applicable.

(Reference) Market Risk

Non-consolidated

(1) Value at Risk (VaR) as of the end of period and maximum, minimum, and mean VaR for the period

• Market risk in the first half of fiscal year 2011

	Banking Account	Trading Account
As of September 30, 2011	¥ 281.6 billion	¥ 0.0 billion
Maximum	341.4 billion	1.8 billion
Minimum	270.0 billion	0.0 billion
Mean	312.1 billion	0.5 billion

(Banking account: For the April 2011 - September 2011 period)
(Trading account: For the October 2010 - September 2011 period)

Notes: As for the banking account, the figures for the April 2011 to September 2011 period are shown in the table above, since we have revised the measurement standards from April 2011. For the October 2010 to March 2011 period, the maximum, minimum, and mean VaR was ¥215.3 billion, ¥176.1 billion, and ¥200.8 billion, respectively.

• Market risk in the first half of fiscal year 2010

	Banking Account	Trading Account
As of September 30, 2010	¥ 185.9 billion	¥ 0.0 billion
Maximum	228.9 billion	2.3 billion
Minimum	176.5 billion	0.0 billion
Mean	202.8 billion	0.6 billion

(For the October 2009 - September 2010 period)

VaR Measurement Standards

Banking account

Confidence interval: one-tailed 99%

Holding period: maximum 1 year, in accordance with the components of instruments

Observation period: 3 years

Trading account

Confidence interval: one-tailed 99%

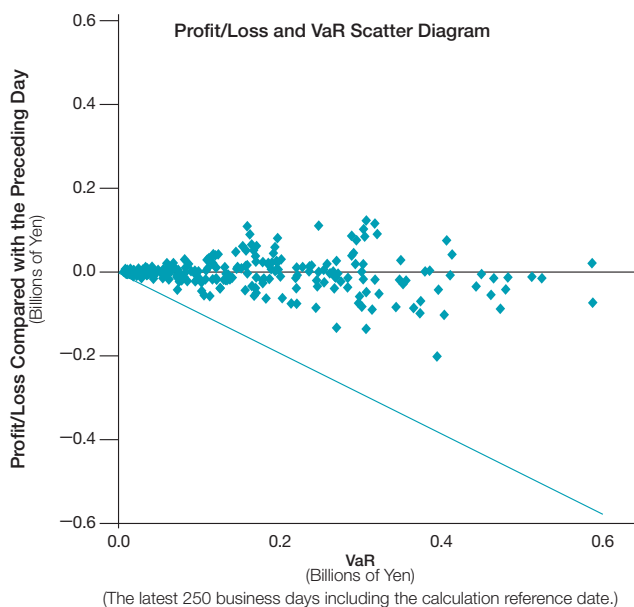
Holding period: 10 business days

Observation period: 3 years

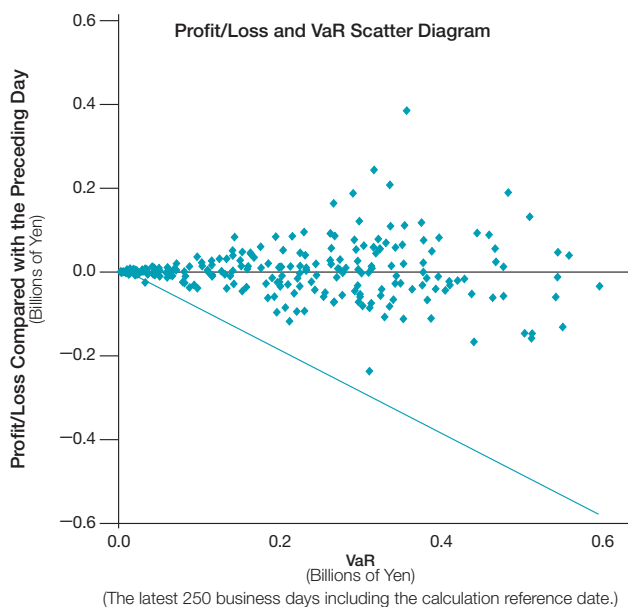
(2) Results of back testing and reasons for large deviations between actual losses and VaR

• Back testing of the trading account

First Half of Fiscal Year 2011



First Half of Fiscal Year 2010



Note: As shown above, for the first half of fiscal year 2011 back testing of the trading accounts shows zero instances of losses in excess of VaR.

Capital Subscriptions or Equity Exposures in the Banking Account

Non-consolidated

	Millions of Yen							
	Sep. 30, 2011				Sep. 30, 2010			
	Book Value		Fair Value		Book Value		Fair Value	
Non-consolidated Book and Fair Values*1								
Listed Equity Exposures	¥ 348,709		¥ 348,709		¥ 464,844		¥ 464,844	
Capital Subscription or Equity Exposures Other than Above	253,040		253,040		258,187		258,187	
Amounts of Gains/Losses on Sales and Written-offs of Capital Subscriptions or Equity Exposures*2	Gains/Losses	Gains	Losses	Written-offs	Gains/Losses	Gains	Losses	Written-offs
	1,568	3,195	(263)	(1,363)	1,568	3,195	(263)	(1,363)
Amounts of Unrealized Gains/Losses Recognized in the Non-consolidated Balance Sheets and not Recognized in the Non-consolidated Statements of Income					(25,482)		1,682	
Amounts of Unrealized Gains/Losses not Recognized in the Non-consolidated Balance Sheets and Statements of Income					Not applicable		Not applicable	

*1. Figures for available-for-sale securities include only Japanese and foreign stocks.

*2. Non-consolidated statements of income figures for gains/losses on stock holdings and related written-offs.

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Amounts by Portfolio Category	¥ 658,507	¥ 668,882
Transitional Measures	456,165	472,356
Portfolios Adopting the Market-based Approach	31,794	4,523
Portfolios Adopting the PD/LGD Approach	170,547	192,002

Note: Amounts by portfolio category show exposures subject to the calculation of credit risk-weighted assets.

Exposures Held in Funds as Credit Risk-Weighted Assets

Non-consolidated

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Aggregate Sum of Exposures Held in Funds	¥ 336,034	¥ 37,256
Look-through Approach	318,997	36,043
Simple Majority Formula	9,318	952
Investment Criteria Formula	7,718	261
Internal Models Approach	—	—
Probability Approach	—	—
Others	—	—

Note: Exposures subject to the calculation of credit risk-weighted assets are shown.

Gains/Losses and Changes in Economic Value Due to Interest Rate Shocks under the Internal Control Management Used by CMTB Regarding Interest Rate Risk in the Banking Account

Non-consolidated

• Outlier ratio

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Overall Amounts of Interest Rate Risk	¥ 17,486	¥ 56,499
Japanese Yen Interest Rate	—	5,143
U.S. Dollar Interest Rate	17,450	34,142
Other Interest Rate	36	17,214
Outlier Ratio	1.6%	5.5%

Note: The above table indicates figures calculated in accordance with the outlier standard specified by the "Comprehensive Guidelines for Supervision of Major Banks, etc." and based on the following assumptions:

- Risk measurement method: Interest rate sensitivity approach
- Interest rate fluctuation scenario: An interest rate shock consisting of the 1st and 99th percentile of the fluctuation of interest rates measured for the one-year holding period and the minimum observation period of five years.
- Definition of the core deposits: The lowest of the following three is the upper limit on the core deposit amount and the maturity is five years or less (average term left to maturity at 2.5 years): 1) The lowest balance of deposits in the past five years, 2) the balance left after deducting the maximum annual outflow of deposits in the past five years from the current balance of deposits, or 3) the amount equivalent to 50% of the current balance of deposits.