

Basel II Quantitative Disclosure Data:

Chuo Mitsui Asset Trust and Banking Company, Limited ("CMAB")

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Basel II Quantitative Disclosure Data:

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Capital Adequacy Ratio

Non-consolidated

We calculate the BIS capital adequacy ratio 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 Standardized Approach for the calculation of credit risk-weighted assets and the Standardized Approach for the calculation of operational risk.

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

	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Tier I		
Capital Stock	¥ 11,000	¥ 11,000
Noncumulative Perpetual Preferred Shares	—	—
Deposit for Subscriptions to Shares	—	—
Legal Capital Surplus	21,246	21,246
Other Capital Surplus	—	—
Legal Retained Earnings	—	—
Other Retained Earnings	5,946	6,334
Treasury Stock (Deduction)	—	—
Deposit for Subscriptions to Treasury Stock	—	—
Expected Distributed Amount (Deduction)	765	—
Net Unrealized Loss on Available-for-Sale Securities (Deduction)	—	—
Subscription Rights to Shares	—	—
Business Rights Equivalents (Deduction)	—	—
Equivalent to Intangible Fixed Assets Recorded through Business Combination (Deduction)	—	—
Equivalent to Capital Increase Due to Securitization Transactions (Deduction)	—	—
Total (A)	37,427	38,580
Noncumulative Preferred Securities Attached with Step-up Interest Rate Clause*1 (a)	—	—
Tier II		
45% of Revaluation Reserve for Land	—	—
General Allowance for Loan Losses	—	—
Debt Capital	—	—
Perpetual Subordinated Debt*2	—	—
Subordinated Term Debt and Fixed-term Preferred Shares*3	—	—
Total	—	—
Included in Capital (B)	—	—
Items for Deduction		
Items for Deduction*4 (C)	—	—
Total Qualifying Capital		
((A) + (B) - (C)) (D)	37,427	38,580
Risk-Weighted Assets		
Asset (On-balance Sheet) Items	30,435	31,407
Off-balance Sheet Transaction Items	—	—
Amount of Credit Risk-Weighted Assets (E)	30,435	31,407
Amount of Operational Risk Equivalents ((G)/8%) (F)	79,501	84,702
(Reference) Operational Risk Equivalents (G)	6,360	6,776
Credit Risk-Weighted Assets Adjustments (H)	—	—
Operational Risk Equivalents Adjustments (I)	—	—
Total ((E) + (F) + (H) + (I)) (J)	¥ 109,937	¥ 116,110
Non-consolidated BIS Capital Adequacy Ratio (Domestic Standard) = D/J x 100 (%)	34.04	33.22
Tier I Capital Ratio = A/J x 100 (%)	34.04	33.22
Ratio of Noncumulative Preferred Securities with Step-up Interest Rate Clauses to Tier I Capital = a/A x 100 (%)	—	—

*1. 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).

*2. 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

*3. 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.

*4. Listed in the Notification, Article 43, Paragraph 1, Item 1, amount equivalent to intentional holding of fundraising means of other financial institutions, and the amount that is to be deducted pursuant to the provisions of Item 2 and 5 thereof.

Capital Adequacy

Non-consolidated

Amounts of Required Capital

(1) Amounts of required capital against credit risk

Classification	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Portfolios to which the Standardized Approach is Applied	¥ 1,217	¥ 1,256
For Financial Institutions and Securities Companies	57	56
For Corporations	425	441
Investment	8	8
Other	726	749
Securitization Exposures	—	—
Total	¥ 1,217	¥ 1,256

Note: Calculation method of the amounts of required capital against credit risk is as follows
Amount of credit risk-weighted assets x 4% + capital deduction amount

(2) Amounts of required capital against operational risk

Classification	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Standardized Approach	¥ 3,180	¥ 3,388

(3) Total required capital

Classification	Millions of Yen	
	Sep. 30, 2011	Sep. 30, 2010
Total Required Capital*	¥ 4,397	¥ 4,644

* (Amount of credit risk-weighted assets + operational risk equivalents/8%) x 4%

Credit Risk (Except for Matters Regarding Securitization Exposure)

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
	Loans, Call Loans, Deposits, etc.	Securities	Off-balance Sheet Transactions		
Japan	¥ 98,557	¥ 38,144	¥ 29,993	¥ 30,419	¥ —
Outside Japan	—	—	—	—	—
Total for Regions	¥ 98,557	¥ 38,144	¥ 29,993	¥ 30,419	¥ —
Central Government and Central Bank	80,369	20,381	29,993	29,994	—
Local Public Organizations	425	—	—	425	—
Financial Institutions	7,135	7,135	—	—	—
Business Corporation	10,626	10,626	—	—	—
Manufacturing	—	—	—	—	—
Agriculture	—	—	—	—	—
Forestry	—	—	—	—	—
Fisheries	—	—	—	—	—
Mining	—	—	—	—	—
Construction	—	—	—	—	—
Electricity, Gas, Heat Supply and Water	—	—	—	—	—
Information and Communication	—	—	—	—	—
Transport	69	69	—	—	—
Wholesale and Retail Trade	—	—	—	—	—
Finance and Insurance	268	268	—	—	—
Real Estate	925	925	—	—	—
Various Services	1	1	—	—	—
Others	9,362	9,362	—	—	—
Individuals	—	—	—	—	—
Others	—	—	—	—	—
Special International Financial Transaction Account Portion	—	—	—	—	—
Total for Industry Sectors	¥ 98,557	¥ 38,144	¥ 29,993	¥ 30,419	¥ —
One Year or Shorter	97,025	37,038	29,993	29,994	—
Over One Year to Less than Three Years	48	48	—	—	—
Over Three Years to Less than Five Years	—	—	—	—	—
Over Five Years to Less than Seven Years	425	—	—	425	—
Over Seven Years	—	—	—	—	—
With No Provision for Period	1,057	1,057	—	—	—
Total for All Durations	¥ 98,557	¥ 38,144	¥ 29,993	¥ 30,419	¥ —
Average Balance during the Period	¥ 139,940	¥ 40,187	¥ 59,649	¥ 40,102	¥ —

Notes: 1. The following values are used for the above balance:

(1) On-balance sheet transactions: amounts gained by deducting valuation gains on other securities from the carrying amounts

(2) Off-balance sheet transactions: credit equivalents

2. Assets that fell under the Notification, Article 77 (prepaid pension expenses, fixed assets, deferred tax assets, etc.) of ¥18,381 million (as of Sep. 30, 2011) are not included in above.

3. "Average Balance during the Period" is the quarterly average figure.

	Millions of Yen				
	Sep. 30, 2010				
	Credit Risk Exposures				Exposures Three Months or Longer Overdue
	Loans, Call Deposits, etc.	Loans, Deposits, etc.	Securities	Off-balance Sheet Transactions	
Japan	¥ 153,959	¥ 35,497	¥ 88,969	¥ 29,492	¥ —
Outside Japan	—	—	—	—	—
Total for Regions	¥ 153,959	¥ 35,497	¥ 88,969	¥ 29,492	¥ —
Central Government and Central Bank	135,394	17,429	88,969	28,995	—
Local Public Organizations	496	—	—	496	—
Financial Institutions	7,026	7,026	—	—	—
Business Corporation	11,041	11,041	—	—	—
Manufacturing	—	—	—	—	—
Agriculture	—	—	—	—	—
Forestry	—	—	—	—	—
Fisheries	—	—	—	—	—
Mining	—	—	—	—	—
Construction	—	—	—	—	—
Electricity, Gas, Heat Supply and Water	—	—	—	—	—
Information and Communication	—	—	—	—	—
Transport	72	72	—	—	—
Wholesale and Retail Trade	—	—	—	—	—
Finance and Insurance	289	289	—	—	—
Real Estate	910	910	—	—	—
Various Services	—	—	—	—	—
Others	9,768	9,768	—	—	—
Individuals	—	—	—	—	—
Others	—	—	—	—	—
Special International Financial Transaction Account Portion	—	—	—	—	—
Total for Industry Sectors	¥ 153,959	¥ 35,497	¥ 88,969	¥ 29,492	¥ —
One Year or Shorter	152,348	34,383	88,969	28,995	—
Over One Year to Less than Three Years	68	68	—	—	—
Over Three Years to Less than Five Years	—	—	—	—	—
Over Five Years to Less than Seven Years	496	—	—	496	—
Over Seven Years	—	—	—	—	—
With No Provision for Period	1,045	1,045	—	—	—
Total for All Durations	¥ 153,959	¥ 35,497	¥ 88,969	¥ 29,492	—
Average Balance during the Period	¥ 158,778	¥ 30,639	¥ 88,968	¥ 39,170	—

Notes: 1. The following values are used for the above balance:

(1) On-balance sheet transactions: amounts gained by deducting valuation gains on other securities from the carrying amounts

(2) Off-balance sheet transactions: credit equivalents

2. Assets that fell under the Notification, Article 77 (prepaid pension expenses, fixed assets, deferred tax assets, etc.) of ¥18,960 million (as of Sep. 30, 2010) are not included in above.

3. "Average Balance during the Period" is the quarterly average figure.

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

Not applicable.

Balance of Specific Allowance for Loan Losses by Industry Sector

Not applicable.

Amounts of Written-off Loans by Industry Sector

Not applicable.

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	¥ 98,557	¥ —	¥ 153,959	¥ —
0%	80,795	—	135,890	—
10%	—	—	—	—
20%	7,135	—	7,026	—
35%	—	—	—	—
50%	—	—	—	—
75%	—	—	—	—
100%	10,626	—	11,041	—
150%	—	—	—	—
Capital Deduction	—	—	—	—

Credit Risk Mitigation Techniques

Non-consolidated

Not applicable.

Counterparty Risk in Derivative and Long-term Settlement Transactions

Non-consolidated

Not applicable.

Securitization Exposures

Non-consolidated

Not applicable.

(Reference) Market Risk

Non-consolidated

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	¥ 0.0 billion	¥ —
Maximum	0.3 billion	—
Minimum	0.0 billion	—
Mean	0.2 billion	—

(For the October 2010 - September 2011 period)

• Market risk in the first half of fiscal year 2010

	Banking Account	Trading Account
As of September 30, 2010	¥ 0.2 billion	¥ —
Maximum	0.3 billion	—
Minimum	0.2 billion	—
Mean	0.2 billion	—

(For the October 2009 - September 2010 period)

VaR Measurement Standards

Banking account	The Standardized Approach
Trading account	Not applicable

CMAB does not introduce market risk regulations, when calculating the capital adequacy ratio. The above items are shown as reference.

Capital Subscriptions or Equity Exposures in the Banking Account

Non-consolidated

Non-consolidated Book and Fair Values

Classification	Millions of Yen			
	Sep. 30, 2011		Sep. 30, 2010	
	Book Value	Fair Value	Book Value	Fair Value
Listed Equity Exposures	¥ —	¥ —	¥ —	¥ —
Capital Subscription or Equity Exposures Other than Above	216	—	216	—
Total	216	—	216	—

Amounts of Gains/Losses on Sales and Written-offs of Capital Subscriptions or Equity Exposures

Not applicable.

Amounts of Unrealized Gains/Losses Recognized in the Non-consolidated Balance Sheets and not Recognized in the Non-consolidated Statements of Income

Not applicable.

Amounts of Unrealized Gains/Losses not Recognized in the Non-consolidated Balance Sheets and Statements of Income

Not applicable.

Gains/Losses and Changes in Economic Value Due to Interest Rate Shocks under the Internal Control Management Used by CMAB 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	¥ 9	¥ 98
Japanese Yen Interest Rate	9	98
U.S. Dollar Interest Rate	—	—
Other Interest Rate	—	—
Outlier Ratio	0.0%	0.3%

Note: Since the assets subject to management are very small, these are managed in a single unit as risk under the internal control management, and management limited to interest rate risk is not performed. For reference values, figures calculated in accordance with the outlier standard specified by the "Comprehensive Guidelines for Supervision of Major Banks, etc." is indicated.

- 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.

Financial Data/
Sumitomo Mitsui
Trust Holdings, Inc.

Financial Data/
The Chuo Mitsui Trust and
Banking Company, Limited

Financial Data/
Chuo Mitsui Asset Trust and
Banking Company, Limited

Financial Data/
The Sumitomo Trust and
Banking Co., Ltd.

Basel II Quantitative Disclosure Data/
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