

Explanatory Material

*Fiscal Year 2010
ended on Mar. 31, 2011*



SUMITOMO MITSUI TRUST HOLDINGS

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Legal Disclaimer

Regarding forward-looking Statements contained in this material

This presentation material contains information that constitutes forward-looking statements. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those in the forward-looking statements as a result of various factors including but not limited to changes in managerial circumstances. By virtue of the aforementioned reasons, Sumitomo Mitsui Trust Holdings, Inc. hereby cautions against sole reliance on such forward-looking statements in making investment decisions.

Summary of FY2010 financial results

1. Financial Results

<Consolidated>

(Former Chuo Mitsui Trust Holdings, Inc. (*) ("CMTH"))

- (1) Net business profit before credit costs <1> decreased by 2.0 billion yen from the previous fiscal year to 116.4 billion yen mainly due to the decrease in net business profit before credit costs of two trust bank subsidiaries.
 (2) Total credit costs <4> improved by 15.3 billion yen from the previous fiscal year to the reversal of 4.5 billion yen, mainly due to the decrease in total credit costs of two trust bank subsidiaries.
 (3) As a result, ordinary profit <2> increased by 1.2 billion yen to 84.7 billion yen and net income <3> increased by 0.4 billion yen to 47.2 billion yen over the same period.

(The Sumitomo Trust and Banking Co., Ltd. ("STB"))

- (1) Net business profit before credit costs <1> decreased by 23.6 billion yen from the previous fiscal year to 174.2 billion yen, mainly due to the decrease in non-consolidated net business profit before credit costs, while profit of group companies <7> increased, in addition to the full-year contribution of Nikko Asset Management Co., Ltd. which became a subsidiary in 2HFY2009.
 (2) Total credit costs <4> increased by 27.5 billion yen from the previous fiscal year to 28.8 billion yen, as a result of additional reserves for loan losses including those of group companies which were posted after carefully estimating the effects caused by the Great East Japan Earthquake in 4QFY2010, in addition to the posting of credit costs on a non-consolidated bank level.
 (3) As a result, ordinary profit <2> decreased by 47.3 billion yen from the previous fiscal year to 100.7 billion yen.
 (4) Meanwhile, net income <3> increased by 30.3 billion yen from the previous fiscal year to 83.5 billion yen, because it was mainly boosted by the tax effect accounting resulting from the business restructuring of subsidiaries in 2QFY2010.

(*) Chuo Mitsui Trust Holdings, Inc. changed its corporate name to Sumitomo Mitsui Trust Holdings, Inc. in accordance with the management integration with The Sumitomo Trust and Banking Co., Ltd. on April 1, 2011.

(in billions of Yen)

	CMTH (Consolidated)			STB (Consolidated)			
	FY2010	FY2009	Change	FY2010	FY2009	Change	
Net business profit before credit costs (*1)	1	116.4	118.4	-2.0	174.2	197.8	-23.6
Ordinary profit	2	84.7	83.4	1.2	100.7	148.1	-47.3
Net income	3	47.2	46.8	0.4	83.5	53.1	30.3
Total credit costs (*2)	4	4.5	-10.8	15.3	-28.8	-1.2	-27.5
Total substantial credit costs (*3)	5				-36.5	-4.2	-32.2
Return (Net income) on equity	6	7.18%	9.77%	-2.59%	7.41%	5.28%	2.13%

(Difference from non-consolidated financial results (*4))

Net business profit before credit costs (*5)	7	12.8	9.4	3.3	44.4	31.9	12.4
Total credit costs	8	-2.2	-4.6	2.4	-14.6	-9.7	-4.9
Total substantial credit costs	9				-14.0	-11.7	-2.3

(*1) Consolidated net business profit before credit costs = Non-consolidated net business profit before credit costs + Subsidiary companies' ordinary profits (non-recurring effect adjusted) + Affiliates' ordinary profits (non-recurring effect adjusted) x Ratio of equity holdings - Intra-group transaction (dividends, etc.)

(*2) Total credit costs of CMTH include recoveries of written-off claims from this fiscal year's disclosure.

(*3) "Total substantial credit costs" is a sum of "Total credit costs", costs in "Net gains on stocks" and "Other non-recurring profit" which are related to investment in securities of domestic and overseas credit, and affiliates' total credit costs included in "Net income from affiliates by equity method".

(*4) Non-consolidated figures of CMTH are combined figures of The Chuo Mitsui Trust and Banking Company, Limited. and Chuo Mitsui Asset Trust and Banking Company, Limited.

(*5) For FY2009, elimination of STB's non-consolidated dividend income from a subsidiary resulting from the gain on retirement of perpetual subordinated bonds (9.0 billion yen) is adjusted.

(CMTH <Non-consolidated>)

	FY2010	FY2009	Change	
Operating income	10	22.7	13.6	9.1
Operating profit	11	12.3	3.1	9.2
Ordinary profit	12	9.6	2.2	7.3
Net income	13	8.9	2.8	6.0

<Non-consolidated>

(Combined total of The Chuo Mitsui Trust and Banking Company, Limited ("CMTB") and Chuo Mitsui Asset Trust and Banking Company, Limited ("CMAB"))

- (1) Net business profit before credit costs <8> decreased by 5.4 billion yen from the previous fiscal year to 103.5 billion yen, mainly due to the decrease in net interest income and related profit resulting from the shrinkage in loan-deposit margin owing to the decline in market interest rate, while net other operating profit increased mainly due to the favorable net gains on bonds, and net fees and commissions and related profit such as sales fees of investment trusts and real estate brokerage fees recovered.
- (2) Total credit costs <21> improved by 12.9 billion yen from the previous fiscal year to the reversal of 6.7 billion yen, mainly due to the reversal of allowance for loan losses resulting from the improvement of financial conditions of some clients, while additional reserves for loan losses were posted in 4QFY2010 after carefully estimating the effects caused by the Great East Japan Earthquake.
- (3) Net gains on stocks <12> decreased by 13.8 billion yen from the previous fiscal year to the net loss of 1.1 billion yen, as a result of posting impairment loss for some stocks including stocks of which fair value declined significantly at the fiscal year end and the decline was not recognized as temporary decline, while posting the gain on sales of stocks.
- (4) As a result, ordinary profit <15> decreased by 7.6 billion yen from the previous fiscal year to 77.3 billion yen, and net income <20> decreased by 8.1 billion yen to 49.4 billion yen over the same period.

(STB)

- (1) Net business profit before credit costs <8> decreased by 45.6 billion yen from the previous fiscal year to 129.7 billion yen, mainly due to the decrease in net interest income and related profit resulting from the decline in market interest rate, in addition to the disappearance of one-off dividend income from an overseas subsidiary in the previous fiscal year resulting from the gain on retirement of perpetual subordinated bonds, while sales fees of investment trusts and real estate brokerage fees recovered.
- (2) Total credit costs <21> increased by 22.6 billion yen from the previous fiscal year to 14.1 billion yen as a result of additional reserves for loan losses under the effect of the Great East Japan Earthquake, in addition to the downgrade of a major client in 4QFY2010. Total substantial credit costs <22>, which include losses arising from sales of domestic and overseas credit securities, increased by 29.9 billion yen to 22.4 billion yen over the same period, mainly due to the further disposition of overseas ABSs.
- (3) Net gains on stocks <12> improved by 1.6 billion yen from the previous fiscal year to the net loss of 6.2 billion yen, as a result of posting impairment loss for some stocks including stocks of which fair value declined significantly at the fiscal year end and the decline was not recognized as temporary decline.
- (4) As a result, ordinary income <15> decreased by 55.4 billion yen from the previous fiscal year to 72.0 billion yen, while net income <20> increased by 51.8 billion yen to 73.5 billion yen over the same period because it was boosted by the tax effect accounting resulting from the business restructuring of subsidiaries in 2QFY2010.

(in billions of Yen)

	CMTB + CMAB combined (Non-consolidated)			STB (Non-consolidated)			
	FY2010	FY2009	Change	FY2010	FY2009	Change	
Gross business profit	1	217.3	226.9	-9.5	258.2	304.6	-46.4
Net interest income and related profit	2	106.4	125.9	-19.5	140.8	185.2	-44.3
Net fees and commissions and related profit	3	80.2	79.1	1.0	90.3	87.5	2.8
Net trading profit	4	3.5	2.5	0.9	11.7	15.6	-3.8
Net other operating profit	5	27.1	19.1	7.9	15.1	16.1	-1.0
Net gains on bonds	6	27.5	13.5	13.9	10.4	24.4	-14.0
General and administrative expenses	7	-113.7	-117.9	4.1	-128.4	-129.2	0.7
Net business profit before credit costs	8	103.5	108.9	-5.4	129.7	175.4	-45.6
Principal guaranteed trust a/c credit costs	9	-	-2.2	2.2	-	-	-
Net non-recurring profit	10	-26.1	-21.6	-4.5	-57.7	-47.9	-9.8
Banking a/c net credit costs	11	-1.2	-7.0	5.7	-16.3	-6.9	-9.4
Net gains on stocks	12	-1.1	12.7	-13.8	-6.2	-7.8	1.6
Losses on devaluation of stocks	13	-10.3	-1.7	-8.6	-6.9	-18.5	11.6
Others	14	-23.7	-27.3	3.5	-35.1	-33.1	-1.9
Ordinary profit	15	77.3	85.0	-7.6	72.0	127.5	-55.4
Extraordinary profit/ loss	16	2.1	2.6	-0.4	-1.4	-49.7	48.3
Total credit costs (included in extraordinary profit/ loss)	17	8.0	3.1	4.8	2.1	15.3	-13.1
Income before income taxes	18	79.5	87.7	-8.1	70.6	77.7	-7.0
Total income taxes	19	-30.0	-30.0	0.0	2.9	-56.0	58.9
Net income	20	49.4	57.6	-8.1	73.5	21.6	51.8
Total credit costs (9 + 11 + 17)	21	6.7	-6.1	12.9	-14.1	8.4	-22.6
Total substantial credit costs	22				-22.4	7.4	-29.9
Overhead ratio	23	52.34%	51.96%	0.38%	49.73%	42.41%	7.32%

(For reference) Overview of the business operation

<Balance of major accounts>

(1) Balance of major accounts (Domestic Banking a/c and Principal guaranteed trust a/c combined)

(in billions of Yen)

	CMTB			STB			
	FY2010	FY2009	Change from FY2009	FY2010	FY2009	Change from FY2009	
Loans	(Ending balance)	9,084.2	9,181.0	-96.7	11,325.2	11,303.9	21.3
	(Average balance)	8,135.6	8,424.3	-288.6	10,828.7	10,951.0	-122.3
Deposits, etc. (*1)	(Ending balance)	10,446.0	10,204.0	242.0	12,359.5	12,100.5	258.9
	(Average balance)	10,120.5	10,135.9	-15.3	11,759.6	12,001.2	-241.6

(*1) "Deposits, etc." = "Deposits (excl. NCDs)" + "Principal guaranteed trust a/c"

(2) Yields and margins (Domestic Banking a/c and Principal guaranteed trust a/c combined)

(%)

	CMTB					STB				
	FY2010		FY2009	Change (A) - (B)	FY2010		FY2009	Change (C) - (D)		
	(A)	2H	1H		(B)	(C)	2H		1H	(D)
Loan deposit margin	0.92	0.92	0.93	1.04	-0.11	0.86	0.85	0.88	0.94	-0.08
Loans and bills discounted	1.34	1.32	1.35	1.51	-0.17	1.28	1.25	1.32	1.45	-0.17
Deposits and trust principal	0.41	0.40	0.42	0.47	-0.05	0.42	0.40	0.44	0.51	-0.09

(3) Status of loans

(in billions of Yen)

	CMTB			STB		
	Mar. 2011	Mar. 2010	Change from Mar. 2010	Mar. 2011	Mar. 2010	Change from Mar. 2010
Loans to individuals	3,585.5	3,619.0	-33.5	2,360.6	2,179.7	180.8
Residential mortgage loans	3,335.1	3,331.2	3.9	2,046.2	1,829.6	216.6
Loans to corporations	5,498.7	5,561.9	-63.2	9,972.3	10,004.4	-32.1
Japanese corporations operating overseas	121.3	118.2	3.1	1,290.1	1,046.5	243.5

<Investment trust and Insurance>

(1) Sales balance and volume of investment trust/ Insurance

<Sales balance>

(in billions of Yen)

	CMTB			STB (*2)		
	Mar. 2011	Mar. 2010	Change from Mar. 2010	Mar. 2011	Mar. 2010	Change from Mar. 2010
Total	2,416.0	2,432.9	-16.9	1,994.7	1,902.1	92.5
Investment trust, Fund wrap, etc.	1,075.4	1,109.7	-34.2	1,214.4	1,210.4	3.9
Insurance, etc.	1,340.5	1,323.1	17.3	780.2	691.6	88.5

(*2) Sales balance of corporate clients is included from this disclosure.

<Sales volume>

(in billions of Yen)

	CMTB				STB (*3)			
	FY2010		FY2009		FY2010		FY2009	
Investment trust, Full	491.4		305.1		381.6		263.0	
Fund wrap, etc.	(2H)	(1H)	(2H)	(1H)	(2H)	(1H)	(2H)	(1H)
	(264.4)	(227.0)	(199.0)	(106.0)	(223.2)	(158.3)	(156.7)	(106.2)
Insurance, etc. Full	163.9		139.9		113.7		132.8	
(2H)	(1H)	(2H)	(1H)	(2H)	(1H)	(2H)	(1H)	
	(58.9)	(105.0)	(56.7)	(83.2)	(36.4)	(77.3)	(82.7)	(50.0)
Total Full	655.4		445.0		495.3		395.8	
(2H)	(1H)	(2H)	(1H)	(2H)	(1H)	(2H)	(1H)	
	(323.3)	(332.1)	(255.8)	(189.2)	(259.6)	(235.6)	(239.5)	(156.3)

(*3) Sales volume to corporate clients is included from this disclosure.

(2) Fees and commissions

(in billions of Yen)

	CMTB			STB		
	FY2010	FY2009	Change from FY2009	FY2010	FY2009	Change from FY2009
Total	21.4	19.3	2.0	19.4	17.5	1.9
Sales fees of investment trust/ insurance	13.5	11.4	2.0	11.1	9.6	1.4
Others (management and administration)	7.9	7.8	0.0	8.3	7.8	0.4

<Overview of fiduciary services business>

(1) Fees from fiduciary services business (Non-consolidated)

(in billions of Yen)

	CMAB			STB		
	FY2010	FY2009	Change from FY2009	FY2010	FY2009	Change from FY2009
Fees from fiduciary services business	30.8	32.4	-1.5	32.2	34.1	-1.9
Pension	21.3	22.7	-1.3	19.8	20.5	-0.7
Securities	9.5	9.7	-0.1	12.4	13.6	-1.1

<Overview of real estate business>

(1) Fees from real estate business (Non-consolidated)

(in billions of Yen)

	CMTB			STB		
	FY2010	FY2009	Change from FY2009	FY2010	FY2009	Change from FY2009
Fees from real estate business	10.9	9.8	1.1	14.7	10.6	4.1
Real estate brokerage fees	7.6	6.3	1.2	9.1	5.1	4.0
Real estate trust fees, etc.	3.3	3.4	-0.1	4.5	4.7	-0.2

2. Financial status

<Status of the securities with fair value>

(CMTH)

(1) Cost of available-for-sale securities decreased by 353.8 billion yen from the end of previous fiscal year to 3,238.4 billion yen mainly due to the decrease in Japanese and foreign government bonds. Net unrealized gains/ losses decreased by 50.3 billion yen to the net loss of 3.2 billion yen over the same period mainly due to the stagnation of stock prices.

(2) Cost of held-to-maturity debt securities decreased by 423.8 billion yen from the end of previous fiscal year to 297.2 billion yen mainly due to the decrease in Japanese government bonds. Net unrealized gains/ losses stood at the net gain of 0.3 billion yen.

(STB)

(1) Cost of available-for-sale securities increased by 597.1 billion yen from the end of previous fiscal year to 4,117.5 billion yen mainly due to the increase in Japanese government bonds. Net unrealized gains/ losses decreased by 22.8 billion yen to the net gain of 71.4 billion yen over the same period mainly due to the stagnation of stock prices.

(2) Cost of held-to-maturity debt securities decreased by 118.9 billion yen from the previous fiscal year to 427.6 billion yen. Net unrealized gains/ losses stood at the net gain of 49.8 billion yen.

(1) Available-for-sale securities with fair value

<CMTH (Consolidated)>

(in billions of Yen)

	Mar. 2011 Cost	Book value (Fair value)	Net	Change of cost	Change of net
Available-for-sale securities	3,238.4	3,235.1	-3.2	-353.8	-50.3
Japanese stocks	448.5	486.8	38.2	-26.3	-34.7
Japanese bonds	1,643.3	1,630.4	-12.9	-267.3	-9.3
Government bonds	1,372.5	1,358.2	-14.3	-263.9	-10.3
Others	1,146.4	1,117.9	-28.5	-60.0	-6.2
Foreign government bonds	352.5	336.0	-16.5	-204.6	-11.4
US agency MBS (*1)	344.1	341.1	-2.9	83.8	-1.8

(*1) Constituted by GNMA only.

<STB (Consolidated)>

(in billions of Yen)

	Mar. 2011 Cost	Book value (Fair value)	Net	Change of cost	Change of net
Available-for-sale securities	4,117.5	4,189.0	71.4	597.1	-22.8
Japanese stocks	425.3	470.3	45.0	-1.3	-20.1
Japanese bonds	2,407.2	2,428.1	20.8	814.3	-4.5
Government bonds	1,866.1	1,886.4	20.3	674.8	-4.2
Others	1,284.9	1,290.5	5.6	-215.8	1.8
Foreign government bonds	781.9	775.9	-5.9	115.4	-2.4

(2) Held-to-maturity debt securities with fair value

<CMTB (Consolidated)>

(in billions of Yen)

	Mar. 2011 Cost	Fair value	Net	Change of cost	Change of net
Held-to-maturity debt securities	297.2	297.5	0.3	-423.8	0.6
Japanese government bonds	0.1	0.1	0.0	-399.1	-2.2
Japanese corporate and local government bonds	22.4	22.6	0.2	-0.0	0.0
Others	274.6	274.7	0.0	-24.6	2.9

<STB (Consolidated)>

(in billions of Yen)

	Mar. 2011 Cost	Fair value	Net	Change of cost	Change of net
Held-to-maturity debt securities	427.6	477.4	49.8	-118.9	-3.9
Japanese government bonds	184.7	192.6	7.9	-51.2	-0.1
Japanese corporate and local government bonds	-	-	-	-23.2	-0.1
Others	242.8	284.8	41.9	-44.3	-3.6

<Problem assets based on the Financial Reconstruction Act>

(CMTB)

(1) The total balance of problem assets based on the Financial Reconstruction Act decreased by 28.7 billion yen from the end of previous fiscal year to 89.6 billion yen mainly due to the decrease in the balance of doubtful loans resulting from the improvement of financial conditions of some clients. The ratio of problem assets based on the Financial Reconstruction Act to the total loan balance improved by 0.3% to 1.0% over the same period.

(STB)

(1) The total balance of problem assets based on the Financial Reconstruction Act decreased by 20.8 billion yen from the end of previous fiscal year to 155.7 billion yen due to the decrease in the balance of doubtful loans and substandard loans resulting from the improvement of financial conditions of some clients, while the balance of loans in bankrupt and practically bankrupt increased due to the downgrade of a major client in 4QFY2010. The ratio of problem assets based on the Financial Reconstruction Act to the total loan balance improved by 0.2% to 1.2% over the same period.

<CMTB (Non-consolidated; banking a/c and principal guaranteed trust a/c combined)>

(in billions of Yen)

	Mar. 2011	Change from Sep. 2010	Change from Mar. 2010
Problem assets based on the Financial Reconstruction Act	89.6	-10.2	-28.7
Ratio to total loan balance	1.0%	-0.1%	-0.3%
Loans in bankrupt and practically bankrupt	17.3	-4.5	-2.5
Doubtful loans	44.0	-1.8	-33.1
Substandard loans (a)	28.2	-3.9	6.9
Ordinary assets	9,196.7	-13.6	-62.2
Loans to substandard debtors (excluding Substandard loans) (b)	0.6	-2.0	0.5
Loans to other special mention debtors (excluding (a) and (b))	335.0	-16.7	-52.1
Loans to ordinary debtors	8,861.1	5.1	-10.5

<STB (Non-consolidated; banking a/c and principal guaranteed trust a/c combined)>

(in billions of Yen)

	Mar. 2011	Change from Sep. 2010	Change from Mar. 2010
Problem assets based on the Financial Reconstruction Act	155.7	-5.9	-20.8
Ratio to total loan balance	1.2%	-0.1%	-0.2%
Loans in bankrupt and practically bankrupt	23.9	13.6	6.3
Doubtful loans	49.6	-17.2	-11.6
Substandard loans (c)	82.1	-2.3	-15.6
Ordinary assets	12,635.2	570.1	126.3
Loans to substandard debtors (excluding Substandard loans) (d)	27.6	-2.3	-9.8
Loans to other special mention debtors (excluding (c) and (d)) (*1)	376.3	-107.6	-210.5
Loans to ordinary debtors	12,231.3	680.1	346.7

(*1) The category name is changed from "Loans to special mention debtors (excluding Loans to Substandard debtors)"

<Status of BIS capital adequacy ratio>

(CMTH)

(1) Consolidated BIS capital adequacy ratio and consolidated Tier I capital ratio (No.2 standard) improved by 2.66% and 1.77% from the end of previous fiscal year to 16.46% and 11.63%, respectively.

(2) This is because total qualifying capital increased by 80.7 billion yen from the end of previous fiscal year owing to the accumulation of retained earnings, while total risk-weighted assets decreased by 727.0 billion yen over the same period due to the decline in the amount of credit risk-weighted assets.

(STB)

(1) Consolidated BIS capital adequacy ratio and consolidated Tier I capital ratio improved by 1.78% and 1.23% from the end of previous fiscal year to 15.63% and 11.09%, respectively.

(2) This is because total qualifying capital increased by 103.5 billion yen from the end of previous fiscal year owing to the accumulation of retained earnings, while risk-weighted assets decreased by 803.3 billion yen over the same period due to the decline in the amount of credit risk-weighted assets.

(in billions of Yen)

	CMTH (Consolidated) (No.2 standard) (*1)			STB (Consolidated) (International standard)		
	Mar. 2011 (Preliminary)	Change from Sep. 2010	Change from Mar. 2010	Mar. 2011 (Preliminary)	Change from Sep. 2010	Change from Mar. 2010
BIS capital adequacy ratio	16.46%	1.44%	2.66%	15.63%	0.92%	1.78%
Tier I capital ratio	11.63%	0.74%	1.77%	11.09%	0.61%	1.23%
Total qualifying capital	1,119.4	50.4	80.7	1,880.8	45.0	103.5
Tier I	791.1	15.6	48.6	1,333.9	26.1	67.5
Total risk-weighted assets	6,799.0	-317.9	-727.0	12,028.0	-445.7	-803.3

(*1) Japanese domestic standard for bank holding company

(For reference)

	CMTH (Consolidated) (No.1 standard) (*2)		
	Mar. 2011 (Preliminary)	Change from Sep. 2010	Change from Mar. 2010
BIS capital adequacy ratio	16.15%	1.25%	2.37%
Tier I capital ratio	11.42%	0.69%	1.76%
Total qualifying capital	1,119.3	42.9	60.7
Tier I	791.1	15.6	48.6
Total risk-weighted assets	6,927.0	-295.4	-752.0

(*2) International standard for bank holding company

3. Forecast for FY2011

<Sumitomo Mitsui Trust Holdings (Consolidated)>

(in billions of Yen)

		Forecast for FY2011	
		1HFY2011	
Net business profit before credit costs	1	135.0	295.0
Ordinary profit	2	100.0	215.0
Net income	3	90.0	150.0
Net income (excl. amortization of negative goodwill)	4	50.0	110.0
Total credit costs	5	-20.0	-40.0
Dividend on common share (Yen)	6	4.00	8.00
Consolidated dividend payout ratio (%) (*)	7		31.5%

(*) Consolidated dividend payout ratio for FY2011 is calculated by the formula below, excluding the one-off effect of a 40.0 billion yen amortization of negative goodwill.

Consolidated dividend payout ratio = { Total amount of dividends for common shares / (Consolidated net income (excl. amortization of negative goodwill) - Total amount of dividends for preferred shares) } x 100

Note: Forecast is subject to change.

<CMTB, CMAB and STB combined (non-consolidated)>

(in billions of Yen)

		Forecast for FY2011		FY2009	Change from FY2009
		1HFY2011			
Net business profit before credit costs	8	110.0	235.0	233.3	1.6
CMTB	9	43.0	90.0	88.6	1.3
CMAB	10	7.0	15.0	14.9	0.0
STB	11	60.0	130.0	129.7	0.2
Ordinary profit	12	80.0	175.0	149.4	25.5
CMTB	13	30.0	67.0	65.0	1.9
CMAB	14	5.0	13.0	12.3	0.6
STB	15	45.0	95.0	72.0	22.9
Net income	16	45.0	100.0	123.0	-23.0
CMTB	17	18.0	38.0	42.8	-4.8
CMAB	18	3.0	7.0	6.6	0.3
STB	19	24.0	55.0	73.5	-18.5
Total credit costs	20	-15.0	-30.0	-7.4	-22.5
CMTB	21	-5.0	-10.0	6.7	-16.7
STB	22	-10.0	-20.0	-14.1	-5.8

Financial figures

I. Outline of the financial results (former Chuo Mitsui Trust Holdings, Inc. "CMTH")

1. Status of profit and loss

[CMTH Non-consolidated]

		Millions of Yen		
		FY2010	FY2009	Change
Operating income	1	22,764	13,651	9,113
Operating profit	2	12,366	3,106	9,260
Ordinary profit	3	9,615	2,283	7,331
Net income	4	8,906	2,865	6,041

[CMTH Consolidated]

		Millions of Yen		
		FY2010	FY2009	Change
Consolidated gross business profit (*1)	5	239,689	247,295	-7,605
Consolidated gross business profit (after written-off of principal guaranteed trust a/c) (5 + 23)	6	(239,689)	(245,027)	(-5,337)
Net interest income and related profit	7	108,712	127,040	-18,327
Net interest income	8	100,783	112,694	-11,911
Trust fees from principal guaranteed trust a/c (before written-off of principal guaranteed trust a/c)	9	7,929	14,345	-6,415
Net fees and commissions and related profit	10	100,479	98,475	2,004
Net fees and commissions	11	61,688	59,678	2,009
Other trust fees	12	38,791	38,796	-5
Net trading profit	13	3,501	2,592	908
Net other operating profit	14	26,995	19,186	7,809
Net gains on bonds	15	27,369	13,519	13,849
Net gains from derivatives other than for trading or hedging	16	-472	2,566	-3,039
General and administrative expenses	17	-126,416	-130,823	4,406
(excluding amortization of goodwill)	18	(-124,146)	(-128,402)	(4,256)
Personnel expenses	19	-61,095	-66,973	5,878
Non-personnel expenses excluding taxes	20	-59,785	-58,084	-1,701
Taxes other than income taxes	21	-5,535	-5,765	230
Provision of general allowance for loan losses	22	-	2,546	-2,546
Principal guaranteed trust a/c credit costs	23	-	-2,268	2,268
Banking a/c credit costs	24	-3,173	-13,254	10,080
Written-off of loans	25	-3,173	-10,339	7,166
Provision of specific allowance for loan losses	26	-	-2,877	2,877
Provision of allowance for loan losses from borrowers in specified foreign countries	27	-	-30	30
Losses on sales of loans	28	-	-7	7
Net gains on stocks	29	2,925	12,238	-9,313
Losses on devaluation of stocks	30	-6,692	-2,238	-4,454
Net income from affiliates by equity method	31	553	-814	1,368
Others	32	-28,873	-31,503	2,630
Ordinary profit	33	84,705	83,415	1,289
Extraordinary profit	34	2,078	1,382	695
Reversal of allowance for loan losses (*2)	35	764	-	764
Recoveries of written-off claims	36	6,926	2,147	4,779
Income before income tax	37	86,783	84,798	1,985
Total income taxes	38	-31,977	-30,299	-1,677
Income taxes-current	39	-6,452	-8,149	1,696
Income taxes-deferred	40	-25,524	-22,150	-3,374
Minority interest	41	-7,529	-7,672	143
Net income	42	47,277	46,826	450
Total credit costs (22 + 23 + 24 + 35 + 36) (*3)	43	4,517	-10,828	15,346
Consolidated net business profit before credit costs (*4)	44	116,443	118,487	-2,044
(Difference from non-consolidated net business profit before credit costs (*4))	45	12,891	9,493	3,398

(*1) Consolidated gross business profit = Trust fees + (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments) + (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

(*2) Due to the reversal of reserves, the amount is included in the extraordinary income.

(*3) Recoveries of written-off of claimes (36) is included in Total credit costs (43) from this presentation. As a result, Total credit costs for FY2010 and FY2009 were decreased by 6,926 million yen and 2,147 million yen from the previous figures respectively. Total credit costs (43) for FY2010 include provision of general allowance for loan losses of -6,773 million yen, which were reasonably and comprehensively estimated the effects caused by The Great East Japan Earthquake.

(*4) Consolidated net business profit before credit costs = Non-consolidated net business profit before credit costs + Subsidiary companies' ordinary profits (non-recurring effect adjusted) + Affiliates' ordinary profits (non-recurring effect adjusted) x Ratio of equity holdings - Intra-group transaction (dividends, etc.)

"Non-consolidated" means combined total of CMTB Non-consolidated and CMAB Non-consolidated.

<Number of subsidiaries/affiliates>

		Mar. 2011	Mar. 2010	Change
Consolidated subsidiaries	46	25	25	-
Affiliates (subject to the equity method)	47	3	4	-1

[CMTB Non-consolidated + CMAB Non-consolidated]

		Millions of Yen		
		FY2010	FY2009	Change
Gross business profit	1	217,304	226,904	-9,599
Gross business profit (after written-off of principal guaranteed trust a/c) (1 + 23)	2	(217,304)	(224,636)	(-7,331)
Net interest income and related profit	3	106,411	125,959	-19,548
Net interest income	4	98,481	111,614	-13,132
Domestic	5	78,770	89,987	-11,217
International	6	19,711	21,626	-1,915
Trust fees from principal guaranteed trust a/c (before written off of principal guaranteed trust a/c)	7	7,929	14,345	-6,415
Net fees and commissions and related profit	8	80,259	79,164	1,094
Net fees and commissions	9	41,442	40,342	1,100
Other trust fees	10	38,816	38,822	-5
Net trading income	11	3,501	2,592	908
Net other operating income	12	27,132	19,186	7,945
Net gains on foreign exchange transactions	13	231	1,283	-1,052
Net gains on bonds	14	27,506	13,519	13,987
Net gains from derivatives other than for trading or hedging	15	-472	2,566	-3,039
General and administrative expenses	16	-113,753	-117,910	4,157
Personnel expenses	17	-50,462	-55,886	5,423
Non-personnel expenses	18	-58,057	-56,679	-1,378
Taxes other than income taxes	19	-5,232	-5,344	112
Net business profit before credit costs (1 + 16)	20	103,551	108,994	-5,442
(Excluding Net gains on bonds) (20 - 14)	21	(76,045)	(95,474)	(-19,429)
Provision of general allowance for loan losses	22	-	-	-
Principal guaranteed trust a/c credit costs	23	-	-2,268	2,268
Net business profit	24	103,551	106,725	-3,174
Net non-recurring profit	25	-26,158	-21,645	-4,513
Banking a/c net credit costs	26	-1,264	-7,014	5,749
Written-off of loans	27	-1,264	-7,006	5,741
Provision of specific allowance for loan losses	28	-	-	-
Provision of allowance for loan losses from borrowers in specified foreign countries	29	-	-30	30
Losses on sales of loans	30	-	-7	7
Net gains on stocks	31	-1,126	12,712	-13,839
Others	32	-23,767	-27,343	3,576
Amortization of net actuarial losses/ prior service cost	33	-13,620	-17,804	4,183
Net gains on stock related derivatives	34	-484	-1,086	602
Ordinary profit	35	77,392	85,080	-7,687
Extraordinary profit	36	2,182	2,660	-477
Net gains on disposal of fixed assets	37	-613	-304	-309
Reversal of allowance for loan losses (*1)	38	2,202	1,685	516
Recoveries of written-off claims	39	5,819	1,444	4,374
Costs related to the Management Integration	40	-3,938	-478	-3,459
Impairment losses (*2)	41	-1,108	-	-1,108
Income before income taxes	42	79,575	87,741	-8,165
Total income taxes	43	-30,078	-30,090	11
Income taxes-current	44	-5,519	-6,478	959
Income taxes-deferred	45	-24,559	-23,611	-947
Net income	46	49,497	57,650	-8,153
Total credit costs (22 + 23 + 26 + 38 + 39) (*3)	47	6,756	-6,152	12,909
Overhead ratio (-16/1)	48	52.34%	51.96%	0.38%

(*1) Due to the reversal of reserves, the amount is included in the extraordinary income for full FY2010

(*2) Impairment losses related to the relocation of headquarter and etc.

(*3) Recoveries of written-off of claims (39) is included in Total credit costs (47) from this presentation. As a result, Total credit costs for FY2010 and FY2009 were decreased by 5,819 million yen and 1,444 million yen from the previous figures respectively. Total credit costs (43) for FY2010 include provision of general allowance for loan losses of -6,773 million yen, which were reasonably and comprehensively estimated the effects caused by The Great East Japan Earthquake.

(Reference) Figures by two trust banks

		Millions of Yen					
		CMTB Non-consolidated			CMAB Non-consolidated		
		FY2010	FY2009	Change	FY2010	FY2009	Change
Gross business profit	1	186,890	194,893	-8,002	30,414	32,011	-1,596
Gross business profit (after written-off of principal guaranteed trust a/c) (1 + 23)	2	(186,890)	(192,624)	(-5,734)	(30,414)	(32,011)	(-1,596)
Net interest income and related profit	3	106,395	125,912	-19,516	15	47	-32
Net interest income	4	98,466	111,566	-13,100	15	47	-32
Domestic	5	78,754	89,939	-11,185	15	47	-32
International	6	19,711	21,626	-1,915	-	-	-
Trust fees from principal guaranteed trust a/c (before written off of principal guaranteed trust a/c)	7	7,929	14,345	-6,415	-	-	-
Net fees and commissions and related profit	8	49,860	47,201	2,658	30,399	31,963	-1,564
Net fees and commissions	9	46,387	43,565	2,822	-4,944	-3,223	-1,721
Other trust fees	10	3,472	3,635	-163	35,343	35,186	157
Net trading income	11	3,501	2,592	908	-	-	-
Net other operating income	12	27,132	19,186	7,945	-	-	-
Net gains on foreign exchange transactions	13	231	1,283	-1,052	-	-	-
Net gains on bonds	14	27,506	13,519	13,987	-	-	-
Net gains from derivatives other than for trading or hedging	15	-472	2,566	-3,039	-	-	-
General and administrative expenses	16	-98,277	-102,091	3,814	-15,475	-15,818	342
Personnel expenses	17	-43,219	-48,155	4,936	-7,243	-7,730	487
Non-personnel expenses	18	-49,966	-48,743	-1,223	-8,091	-7,936	-155
Taxes other than income taxes	19	-5,091	-5,192	101	-141	-152	10
Net business profit before credit costs (1 + 16)	20	88,612	92,801	-4,188	14,938	16,192	-1,254
(Excluding Net gains on bonds) (20 - 14)	21	(61,106)	(79,282)	(-18,175)	(14,938)	(16,192)	(-1,254)
Provision of general allowance for loan losses	22	-	-	-	-	-	-
Principal guaranteed trust a/c credit costs	23	-	-2,268	2,268	-	-	-
Net business profit	24	88,612	90,533	-1,920	14,938	16,192	-1,254
Net non-recurring profit	25	-23,567	-18,598	-4,969	-2,591	-3,047	455
Banking a/c net credit costs	26	-1,264	-7,014	5,749	-	-	-
Written-off of loans	27	-1,264	-7,006	5,741	-	-	-
Provision of specific allowance for loan losses	28	-	-	-	-	-	-
Provision of allowance for loan losses from borrowers in specified foreign countries	29	-	-30	30	-	-	-
Losses on sales of loans	30	-	-7	7	-	-	-
Net gains on stocks	31	-1,126	12,712	-13,839	-	-	-
Others	32	-21,175	-24,296	3,120	-2,591	-3,047	455
Amortization of net actuarial losses/ prior service cost	33	-11,100	-14,874	3,773	-2,520	-2,930	409
Net gains on stock related derivatives	34	-484	-1,086	602	-	-	-
Ordinary profit	35	65,045	71,934	-6,889	12,347	13,145	-798
Extraordinary profit	36	3,366	2,712	654	-1,183	-51	-1,131
Net gains on disposal of fixed assets	37	-601	-302	-299	-12	-1	-10
Reversal of allowance for loan losses (*1)	38	2,202	1,685	516	-	-	-
Recoveries of written-off claims	39	5,819	1,444	4,374	-	-	-
Costs related to the Management Integration	40	-3,372	-428	-2,943	-566	-50	-516
Impairment losses (*2)	41	-522	-	-522	-585	-	-585
Income before income taxes	42	68,412	74,647	-6,235	11,163	13,093	-1,930
Total income taxes	43	-25,558	-24,783	-774	-4,520	-5,306	786
Income taxes-current	44	-158	-183	25	-5,361	-6,294	933
Income taxes-deferred	45	-25,400	-24,600	-800	840	988	-147
Net income	46	42,854	49,863	-7,009	6,643	7,787	-1,144
Total credit costs (22 + 23 + 26 + 38 + 39) (*3)	47	6,756	-6,152	12,909	-	-	-
Overhead ratio (-16/1)	48	52.58%	52.38%	0.20%	50.88%	49.41%	1.46%

(*: Due to the reversal of reserves, the amount is included in the extraordinary income for FY2010.

(*: Impairment losses related to the relocation of headquarter and etc.

(*: Recoveries of written-off of claimes (39) is included in Total credit costs (47) from this presentation. As a result, Total credit costs for FY2010 and FY2009 were decreased by 5,819 million yen and 1,444 million yen from the previous figures respectively.

Total credit costs (43) for FY2010 include provision of general allowance for loan losses of -6,773 million yen, which were reasonably and comprehensively estimated the effects caused by The Great East Japan Earthquake.

2. Yields and margins

1) Domestic banking a/c

[CMTB Non-consolidated]

	Percentage points				
	FY2010			FY2009	Change from FY2009
	2HFY2010	1HFY2010			
Average yield on interest-earning assets (A)	1.15	1.15	1.14	1.22	-0.07
Loans and bills discounted (B)	1.34	1.33	1.36	1.49	-0.14
Securities	0.87	0.96	0.80	0.80	0.07
Average yield on interest-bearing liabilities (C)	0.47	0.46	0.48	0.50	-0.02
Deposits (D)	0.46	0.44	0.47	0.52	-0.06
Gross margin (A) - (C)	0.67	0.69	0.66	0.72	-0.04
Loan-deposit margin (B) - (D)	0.88	0.88	0.88	0.97	-0.08

2) Domestic banking a/c and principal guaranteed trust a/c combined

	Percentage points				
	FY2010			FY2009	Change from FY2009
	2HFY2010	1HFY2010			
Average yield on interest-earning assets (A)	1.10	1.11	1.10	1.20	-0.09
Loans and bills discounted (B)	1.34	1.32	1.35	1.51	-0.17
Securities	0.87	0.96	0.80	0.80	0.07
Average yield on interest-bearing liabilities (C)	0.43	0.43	0.44	0.46	-0.02
Deposits (D)	0.41	0.40	0.42	0.47	-0.05
Gross margin (A) - (C)	0.67	0.68	0.65	0.73	-0.06
Loan-deposit margin (B) - (D)	0.92	0.92	0.93	1.04	-0.11

3. Net gains on securities

	[CMTB Consolidated]			[CMTB Non-consolidated]		
	Millions of Yen			Millions of Yen		
	FY2010	FY2009	Change	FY2010	FY2009	Change
Net gains on bonds	27,369	13,519	13,849	27,506	13,519	13,987
Gains on sales of bonds	35,981	21,764	14,216	35,981	21,764	14,216
Gains on redemption of bonds	-	-	-	-	-	-
Losses on sales of bonds	-8,512	-8,230	-282	-8,375	-8,230	-145
Losses on redemption of bonds	-	-	-	-	-	-
Losses on devaluation of bonds	-99	-14	-84	-99	-14	-84
Net gains on stocks	2,925	12,238	-9,313	-1,126	12,712	-13,839
Gains on sales of stocks	15,838	16,055	-217	13,335	15,966	-2,631
Losses on sales of stocks	-6,220	-1,578	-4,641	-4,076	-1,488	-2,587
Losses on devaluation of stocks	-6,692	-2,238	-4,454	-10,385	-1,765	-8,620

4. Unrealized gains/ losses on investment securities

1) Securities with fair value

[CMTB Consolidated]

	Millions of Yen							
	Mar. 2011				Mar. 2010		Change of Cost	Change of Net
	Cost	Net	Unrealized gains	Unrealized losses	Cost	Net		
Available-for-sale securities	3,238,437	-3,289	102,228	-105,518	3,592,272	47,044	-353,835	-50,333
Japanese stocks (*)	448,587	38,215	92,655	-54,439	474,967	73,006	-26,380	-34,790
Japanese bonds	1,643,392	-12,987	5,333	-18,321	1,910,748	-3,648	-267,356	-9,338
Government bonds	1,372,527	-14,308	2,696	-17,005	1,636,431	-3,920	-263,903	-10,387
Local government bonds	149	4	4	-	639	4	-489	-0
Corporate bonds	270,714	1,316	2,632	-1,315	273,677	267	-2,962	1,049
Others	1,146,457	-28,517	4,239	-32,757	1,206,556	-22,313	-60,098	-6,204
Held-to-maturity debt securities	297,227	353	1,284	-931	721,082	-294	-423,854	648

[CMTB Non-consolidated]

	Millions of Yen							
	Mar. 2011				Mar. 2010		Change of Cost	Change of Net
	Cost	Net	Unrealized gains	Unrealized losses	Cost	Net		
Available-for-sale securities	3,080,596	-19,552	78,922	-98,474	3,428,230	29,251	-347,633	-48,803
Japanese stocks (*)	388,316	20,255	69,493	-49,237	414,379	51,452	-26,063	-31,197
Japanese bonds	1,554,411	-12,975	5,333	-18,308	1,821,768	-3,637	-267,357	-9,337
Government bonds	1,283,546	-14,296	2,696	-16,993	1,547,451	-3,909	-263,904	-10,386
Local government bonds	149	4	4	-	639	4	-489	-0
Corporate bonds	270,714	1,316	2,632	-1,315	273,677	267	-2,962	1,049
Others	1,137,869	-26,832	4,095	-30,927	1,192,082	-18,563	-54,213	-8,269
Held-to-maturity debt securities	297,092	352	1,283	-931	720,946	-296	-423,853	648

(*) Fair value of listed stocks included in "Available-for-sale securities" is determined based on the average quoted market price over the month preceding the consolidated balance sheet date.

<Reference 1>

Breakdown of Available-for-sale securities (Others)

[CMTB Non-consolidated]

	Millions of Yen					
	Mar. 2011		Mar. 2010		Change of Cost	Change of Net
	Cost	Net	Cost	Net		
Domestic investment (*1)	111,672	-1,041	111,159	-4,307	512	3,265
Asset-backed securities	23,286	-50	13,294	10	9,991	-61
RMBS	7,038	-59	6,612	-108	426	48
CDO	5,000	13	5,000	118	-	-104
Others	11,247	-4	1,681	1	9,565	-5
Others (*2)	88,386	-991	97,865	-4,318	-9,478	3,326
International investment (*1)	946,956	-20,798	1,002,971	-7,244	-56,014	-13,553
Foreign government bonds	352,575	-16,549	557,225	-5,117	-204,649	-11,431
US agency MBS (*3)	344,149	-2,988	260,305	-1,152	83,843	-1,835
Corporate bonds (*4)	250,231	-1,261	175,439	-974	74,791	-287
Asset-backed securities	-	-	10,000	-	-10,000	-
CDO	-	-	10,000	-	-10,000	-
Mutual fund (*5)	79,239	-4,992	77,951	-7,011	1,288	2,018
Total	1,137,869	-26,832	1,192,082	-18,563	-54,213	-8,269

(*1) Fair value of listed stocks included in "Available-for-sale securities" is basically determined based on the average quoted market price over the month preceding the consolidated balance sheet date.

(*2) Credit linked note and etc.

(*3) Constitute by GNMA only.

(*4) Corporate bonds issued by overseas corporation.

(*5) Mutual funds invested in equities and credit.

<Reference 2>

Breakdown of Held-to-maturity debt securities

[CMTB Non-consolidated]

	Millions of Yen					
	Mar. 2011		Mar. 2010		Change of Cost	Change of Net
	Cost	Net	Cost	Net		
Held-to-maturity debt securities	297,092	352	720,946	-296	-423,853	648
Japanese Government Bonds	-	-	399,155	2,264	-399,155	-2,264
Japanese Local Government Bonds	-	-	-	-	-	-
Japanese Corporate Bonds	22,405	270	22,445	315	-39	-44
Others	274,686	81	299,344	-2,876	-24,698	2,957
Domestic investment (*1)	51,655	537	64,156	-106	-12,500	643
Asset-backed securities (*2)	48,655	492	61,156	-163	-12,500	655
International investment (*1)	223,030	-456	235,188	-2,770	-12,158	2,313
Foreign bonds (*3)	223,030	-456	235,188	-2,770	-12,158	2,313

(*1) "Domestic investment" and "International investment" are categorized by the countries where final exposure is exist.

(*2) Consisted by RMBS only.

(*3) Corporate bonds issued by overseas corporation.

2) Securities with no available fair value

[CMTB Non-consolidated]

	Millions of Yen		
	Mar. 2011	Mar. 2010	Change
	Cost		
Available-for-sale securities	217,640	213,532	4,107
Japanese stocks	84,287	85,016	-728
Japanese bonds	-	-	-
Others	133,352	128,516	4,836
Domestic investment	126,005	121,665	4,339
International investment	7,347	6,850	497

(*1) Investment in partnership and etc.

(*2) "Domestic investment" and "International investment" are categorized by the countries where final exposure is exist.

5. Redemption schedule of bonds classified as available-for-sale securities with maturity and held-to-maturity debt securities

[CMTB Consolidated]

	Millions of Yen									
	Mar. 2011					Mar. 2010				
	Less than 1 year	1 year to 5 years	5 years to 10 years	Over 10 years	Total	Less than 1 year	1 year to 5 years	5 years to 10 years	Over 10 years	Total
Japanese bonds	108,017	854,205	563,366	127,386	1,652,976	738,612	1,070,034	353,515	166,704	2,328,867
Government bonds	89,000	646,113	534,977	88,295	1,358,385	684,383	879,307	338,990	129,151	2,031,832
Local government bonds	-	154	-	-	154	490	-	153	-	644
Corporate bonds	19,017	207,938	28,389	39,091	294,437	53,738	190,727	14,371	37,553	296,390
Other	91,181	613,453	222,914	412,121	1,339,672	39,870	806,903	245,477	328,111	1,420,362

(*) Including NCDs in "Cash and Due from Banks", trust beneficiary certificates backed by loans in "Monetary Claims Bought" and so on, as well as securities.

[CMTB Non-consolidated]

	Millions of Yen									
	Mar. 2011					Mar. 2010				
	Less than 1 year	1 year to 5 years	5 years to 10 years	Over 10 years	Total	Less than 1 year	1 year to 5 years	5 years to 10 years	Over 10 years	Total
Japanese bonds	19,017	854,070	563,366	127,386	1,563,841	649,612	1,069,899	353,515	166,704	2,239,732
Government bonds	-	645,978	534,977	88,295	1,269,250	595,383	879,172	338,990	129,151	1,942,697
Local government bonds	-	154	-	-	154	490	-	153	-	644
Corporate bonds	19,017	207,938	28,389	39,091	294,437	53,738	190,727	14,371	37,553	296,390
Other	91,251	677,605	268,927	412,121	1,449,905	39,870	851,092	309,885	328,111	1,528,959

(*) Including NCDs in "Cash and Due from Banks", trust beneficiary certificates backed by loans in "Monetary Claims Bought" and so on, as well as securities.

6. Shareholdings

1) Balance of listed stocks

[CMTB Consolidated]

	Billions of Yen		
	Mar. 2011	Sep. 2010	Mar. 2010
Cost basis (A)	447.5	460.0	473.9
Mark-to-market basis	486.0	477.0	546.9
Tier I (B)	791.1	775.4	742.4
Percentage (A) / (B)	56.5%	59.3%	63.8%

2) Unwinding of cross shareholdings (Cost basis)

[CMTB Non-consolidated (*)]

	Billions of Yen			
	FY2010		FY2009	
	1HFY2010	1HFY2010	1HFY2009	1HFY2009
Cost basis	27.3	9.3	22.9	4.4

(*)1 Including cross shareholdings with no available fair value.

(*)2 Figures for CMTB Equity Investments is included.

7. Deferred unrealized gains/ losses on Hedge accounting applied derivative transactions

[CMTB Consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Interest rate related	2,180	4,782	1,657	-2,602	522
Interest rate swaps	2,180	4,782	1,657	-2,602	522
Currency related	1,226	1,140	1,062	85	163
Stock related	-	-	-	-	-
Bond related	-	-1,117	-14	1,117	14
Total	3,406	4,805	2,705	-1,399	701

[CMTB Non-consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Interest rate related	2,180	4,782	1,657	-2,602	522
Interest rate swaps	2,180	4,782	1,657	-2,602	522
Currency related	-39	-25	249	-14	-288
Stock related	-	-	-	-	-
Bond related	-	-1,117	-14	1,117	14
Total	2,140	3,639	1,891	-1,499	249

8. BIS capital adequacy ratio (Basel II)

[CMTM Consolidated] (No.2 standard: Japanese domestic standard for bank holding company)

	Billions of Yen				
	Mar. 2011 (Preliminary)	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Total qualifying capital	1,119.4	1,068.9	1,038.6	50.4	80.7
Tier I	791.1	775.4	742.4	15.6	48.6
Shareholders' equity	660.6	651.1	625.6	9.5	35.0
Minority interest	187.8	187.8	187.8	-0.0	0
Preferred securities	183.5	183.5	183.5	-	-
Goodwill equivalents	-33.0	-34.1	-35.3	1.0	2.2
Tier II	343.7	312.2	319.2	31.5	24.4
Deduction (double gearing, etc.)	-15.4	-18.7	-23.0	3.2	7.5
Total risk-weighted assets (Note)	6,799.0	7,116.9	7,526.0	-317.9	-727.0
BIS capital adequacy ratio	16.46%	15.02%	13.80%	1.44%	2.66%
Tier I capital ratio	11.63%	10.89%	9.86%	0.74%	1.77%

[CMTB Consolidated (*)] (Domestic standard)

	Billions of Yen				
	Mar. 2011 (Preliminary)	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Total qualifying capital	1,024.7	974.4	923.6	50.3	101.1
Tier I	696.4	680.8	627.4	15.6	69.0
Shareholders' equity	724.4	714.8	681.5	9.5	42.8
Tier II	343.7	312.2	319.2	31.5	24.4
Deduction (double gearing, etc.)	-15.4	-18.6	-22.9	3.1	7.5
Total risk-weighted assets (Note)	6,622.5	6,935.0	7,333.7	-312.4	-711.2
BIS capital adequacy ratio	15.47%	14.05%	12.59%	1.42%	2.88%
Tier I capital ratio	10.51%	9.81%	8.55%	0.70%	1.96%

(*) Non-consolidated BIS capital adequacy ratio and Tier I capital ratio as of Mar. 2011 are 15.67% and 10.83%, respectively.

[CMAB Non-consolidated] (Domestic standard)

	Billions of Yen				
	Mar. 2011 (Preliminary)	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Total qualifying capital	35.2	38.5	35.2	-3.2	0.0
Tier I	35.2	38.5	35.2	-3.2	0.0
Shareholders' equity	35.2	38.5	35.2	-3.2	0.0
Tier II	-	-	-	-	-
Deduction (double gearing, etc.)	-	-	-	-	-
Total risk-weighted assets (Note)	112.2	116.1	119.8	-3.8	-7.5
BIS capital adequacy ratio	31.44%	33.22%	29.42%	-1.78%	2.02%
Tier I capital ratio	31.44%	33.22%	29.42%	-1.78%	2.02%

<Reference>

[CMTM Consolidated] (No.1 standard: International standard for bank holding company)

	Billions of Yen				
	Mar. 2011 (Preliminary)	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Total qualifying capital	1,119.3	1,076.4	1,058.6	42.9	60.7
Tier I	791.1	775.4	742.4	15.6	48.6
Shareholders' equity	660.6	651.1	625.6	9.5	35.0
Minority interest	187.8	187.8	187.8	-0.0	0.0
Preferred securities	183.5	183.5	183.5	-	-
Goodwill equivalents	-33.0	-34.1	-35.3	1.0	2.2
Tier II	343.7	319.7	339.2	24.0	4.4
Deduction (double gearing, etc.)	-15.4	-18.7	-23.0	3.2	7.5
Total risk-weighted assets (Note)	6,927.0	7,222.4	7,679.0	-295.4	-752.0
BIS capital adequacy ratio	16.15%	14.90%	13.78%	1.25%	2.37%
Tier I capital ratio	11.42%	10.73%	9.66%	0.69%	1.76%

(*) Risk measurement methodologies are as follows.

	CMTM Consolidated	CMTB Consolidated	CMAB Non-consolidated
Credit risk	Foundation Internal Ratings-Based Approach	Foundation Internal Ratings-Based Approach	Standardized Approach
Operational risk	Standardized Approach	Standardized Approach	Standardized Approach
Market risk (Domestic standard)	Standardized Measurement Method		

9. Return on equity (ROE)

[CMTH Consolidated]

	Percentage points		
	FY2010	FY2009	Change
Return (Net income) on shareholders' equity	7.23	9.03	-1.80
Return (Net income) on equity	7.18	9.77	-2.59

[CMTB Non-consolidated + CMAB Non-consolidated]

	Percentage points		
	FY2010	FY2009	Change
Return (Net income) on shareholders' equity	6.30	7.74	-1.44
Return (Net income) on equity	6.37	8.28	-1.91

(*1) Return on shareholders' equity (equity) formula

= Net income ÷ { (Beginning balance of shareholders' equity (equity) + Ending balance of shareholders' equity (equity)) ÷ 2 } X 100

(*2) Shareholders' equity = Total net assets - Minority interests - Valuation and translation adjustments

(*3) Equity = Total net assets - Minority interests

10. Assets and liabilities (Banking a/c and Principal guaranteed trust a/c combined, Domestic Branches)

1) Balance of major accounts

[CMTB Non-consolidated]

		Millions of Yen		
		Mar. 2011	Mar. 2010	Change
Loans and bills discounted	(Ending balance)	9,084,293	9,181,037	-96,743
	(Average balance)	8,135,603	8,424,300	-288,697
Banking account	(Ending balance)	8,861,578	8,938,774	-77,196
	(Average balance)	7,901,551	8,153,866	-252,315
Principal guaranteed trust account	(Ending balance)	222,715	242,262	-19,547
	(Average balance)	234,052	270,433	-36,381
Deposits, Trust principal	(Ending balance)	10,446,083	10,204,023	242,059
	(Average balance)	10,120,556	10,135,926	-15,369
Deposits (*1)	(Ending balance)	9,336,168	8,822,170	513,997
	(Average balance)	8,887,007	8,613,003	274,004
Time deposits	(Ending balance)	7,703,144	7,459,199	243,944
	(Average balance)	7,551,985	7,326,288	225,697
Liquid deposits (*2)	(Ending balance)	1,530,150	1,315,682	214,467
	(Average balance)	1,281,156	1,242,329	38,827
Trust principal	(Ending balance)	1,109,914	1,381,852	-271,938
	(Average balance)	1,233,549	1,522,923	-289,374

(*1) Excluding NCDs.

(*2) Including Current deposits, Ordinary deposits and Deposits at notice.

2) Ending balance of domestic deposits classified by depositors (Domestic branches)

[CMTB Non-consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Individuals	8,105,356	8,101,835	8,038,067	3,521	67,288
Deposits (*)	7,260,363	7,177,676	6,999,480	82,687	260,883
Trust principal (Principal guaranteed)	844,993	924,159	1,038,587	-79,165	-193,594
Corporations and other organizations	1,932,078	1,683,963	1,707,135	248,115	224,943
Deposits (*)	1,817,270	1,569,404	1,582,897	247,865	234,372
Trust principal (Principal guaranteed)	114,808	114,558	124,237	249	-9,429
Others	401,743	401,855	453,284	-112	-51,541
Total	10,439,178	10,187,654	10,198,488	251,523	240,690

(*) Excluding NCDs and offshore accounts.

11. Loans (Banking a/c and Principal guaranteed trust a/c combined)

1) Loans to small and mid-sized enterprises

[CMTB Non-consolidated]

	Percentage points, Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Loan balance	6,371,613	6,384,537	6,373,187	-12,923	-1,574
Ratio to total loan balance	70.1	70.1	69.4	-0.0	0.7

2) Consumer loans (Banking a/c and Principal guaranteed trust a/c combined)

[CMTB Non-consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Residential mortgage loans	3,335,190	3,301,496	3,331,260	33,693	3,929
Loans to individual for business use	203,403	219,473	237,392	-16,070	-33,989
Other consumer loans	46,962	48,974	50,420	-2,011	-3,457
Total	3,585,556	3,569,944	3,619,074	15,611	-33,518

3) Overseas loans by borrowers' location (Banking a/c and Principal guaranteed trust a/c combined)

(1) Loans to Japanese corporations operating overseas

[CMTB Non-consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Total	121,319	109,902	118,202	11,416	3,117
North America	24,322	7,699	9,683	16,623	14,638
Europe	19,180	18,889	20,583	291	-1,402
Latin America	63,382	67,525	66,346	-4,142	-2,964
Asia and Oceania	13,900	15,245	21,502	-1,345	-7,601

(*) Based on borrowers' location.

(2) Loans to overseas non-Japanese borrowers

[CMTB Non-consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Total	66,364	71,643	84,337	-5,279	-17,973
North America	19,435	27,683	38,665	-8,248	-19,229
Europe	29,611	30,212	30,414	-601	-802
Latin America	352	417	543	-64	-190
Asia and Oceania	16,964	13,329	14,714	3,635	2,249

(*) Based on the location of final exposure.

4) Loans by industry

[CMTB Non-consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Domestic Branches (excluding offshore)	9,080,135	9,096,496	9,175,773	-16,361	-95,638
Manufacturing	899,202	911,495	899,929	-12,292	-726
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	1,061	1,077	1,125	-15	-63
Construction	70,721	72,983	83,407	-2,262	-12,686
Electricity, gas, heat supply and water	268,080	182,970	168,353	85,109	99,726
Information and communications	28,913	35,047	35,264	-6,134	-6,350
Transport and postal activities	559,349	554,754	574,252	4,595	-14,902
Wholesale and retail trade	428,544	461,271	451,036	-32,727	-22,492
Finance and insurance	1,686,869	1,729,153	1,666,365	-42,284	20,503
Real estate	1,239,384	1,280,711	1,364,832	-41,327	-125,447
Goods rental and leasing	139,271	149,320	172,358	-10,048	-33,087
Others	3,758,736	3,717,710	3,758,847	41,025	-111
Offshore	4,158	4,576	5,263	-417	-1,105
Total	9,084,293	9,101,072	9,181,037	-16,779	-96,743

(*) Above table is made based on the categorization of "Survey on loans by industry" of Bank of Japan.

12. Problem assets based on the Financial Reconstruction Act (Banking a/c and Principal guaranteed trust a/c combined)

1) Problem assets based on the Financial Reconstruction Act (After partial direct written-off)

[CMTB Consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Problem assets based on the Financial Reconstruction Act (a)	106,998	111,663	127,742	-4,665	-20,744
Loans in bankrupt and practically bankrupt	19,415	23,939	22,912	-4,524	-3,496
Doubtful loans	46,207	47,514	78,941	-1,307	-32,734
Substandard loans (b)	41,375	40,209	25,889	1,166	15,486
Ordinary assets	9,439,117	9,484,831	9,569,842	-45,713	-130,725
Total loan balance (d)	9,546,115	9,596,495	9,697,585	-50,379	-151,469
(Ratio to total loan balance (a) / (d))	(1.1%)	(1.2%)	(1.3%)	(-0.1%)	(-0.2%)

(*) Partial direct written-off: Mar. 2011: 22,345 million yen, Sep. 2010: 28,200 million yen, Mar. 2010: 33,562 million yen

[CMTB Non-consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Problem assets based on the Financial Reconstruction Act (a)	89,599	99,794	118,255	-10,195	-28,656
Loans in bankrupt and practically bankrupt	17,341	21,875	19,863	-4,534	-2,522
Doubtful loans	44,028	45,833	77,098	-1,804	-33,069
Substandard loans (b)	28,229	32,085	21,293	-3,856	6,936
Ordinary assets	9,196,700	9,210,267	9,258,853	-13,567	-62,153
Loans to substandard debtors (excluding Substandard loans) (c)	580	2,619	107	-2,039	473
Loans to other special mention debtors	334,978	351,655	387,058	-16,677	-52,080
Loans to ordinary debtors	8,861,141	8,855,992	8,871,688	5,149	-10,546
Total loan balance (d)	9,286,300	9,310,062	9,377,109	-23,762	-90,809
(Ratio to total loan balance (a) / (d))	(1.0%)	(1.1%)	(1.3%)	(-0.1%)	(-0.3%)
Loans to substandard debtors (b) + (c)	28,809	34,705	21,400	-5,895	7,409

(*) Partial direct written-off: Mar. 2011: 19,319 millions yen, Sep. 2010: 25,192 million yen, Mar. 2010: 29,277 million yen

2) Coverage ratio and allowance ratio of Problem assets based on the Financial Reconstruction Act

[CMTB Non-consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Problem assets based on the Financial Reconstruction Act	89,599	99,794	118,255	-10,195	-28,656
Coverage ratio	74.5%	75.4%	81.0%	-0.1%	-6.4%
Allowance ratio	38.2%	43.9%	50.0%	-5.6%	-11.7%
Loans in bankrupt and practically bankrupt	17,341	21,875	19,863	-4,534	-2,522
Coverage ratio	100.0%	100.0%	100.0%	- %	- %
Allowance ratio	100.0%	100.0%	100.0%	- %	- %
Doubtful loans	44,028	45,833	77,098	-1,804	-33,069
Coverage ratio	86.0%	87.9%	92.2%	-1.9%	-6.1%
Allowance ratio	39.5%	48.7%	66.6%	-9.1%	-27.1%
Substandard loans	28,229	32,085	21,293	-3,856	6,936
Coverage ratio	41.1%	40.8%	23.0%	0.3%	18.1%
Allowance ratio	13.2%	13.4%	11.5%	-0.1%	1.7%

(*1) Coverage ratio = (Collateral value after considering haircuts + allowance for loan losses) / loan balance

Allowance ratio = Allowance for loan losses / (Loan balance - collateral value after considering haircuts)

(*2) Other than above mentioned, there are Reserves for loan trust of 1,377 million yen and Reserves for JOMT (Jointly-operated money trust) of 33 million yen.

3) Problem assets based on the Financial Reconstruction Act by industry
[CMTB Non-consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Sep. 2010
Domestic Branches (excluding offshore)	89,372	99,541	117,959	-10,168	-28,586
Manufacturing	3,263	4,464	2,498	-1,200	764
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	-	-	-	-	-
Construction	1,194	1,716	2,425	-522	-1,231
Electricity, gas, heat supply and water	192	231	231	-39	-39
Information and communications	402	3,288	3,297	-2,886	-2,895
Transport and postal activities	785	646	1,650	139	-864
Wholesale and retail trade	4,584	3,652	6,970	932	-2,385
Finance and insurance	13,746	15,320	15,118	-1,574	-1,372
Real estate	24,796	29,775	50,945	-4,978	-26,148
Goods rental and leasing	69	69	88	-	-19
Others	40,337	40,375	34,732	-38	5,605
Offshore	226	253	296	-26	-69
Total	89,599	99,794	118,255	-10,195	-28,656

(*) Above table is made based on the categorization of "Survey on loans by industry" of Bank of Japan.

13. Self-Assessment and Problem assets based on the Financial Reconstruction Act (Banking a/c and Principal guaranteed trust a/c combined (*))
[CMTB Non-consolidated]

Borrower classification under the self-assessment	Problem assets based on the Financial Reconstruction Act	Self-assessment				Allowance (*)	Coverage ratio	Allowance ratio
		Not categorized	Category II	Category III	Category IV			
Legally bankruptcy	(1) Loans in bankrupt/ practically bankrupt 17.3	(1) Guarantee and collateral 9.8	Entirely covered by allowances	Entirely written off or covered by allowances	(1) Specific allowance for loan losses 7.5	100.0	100.0	
Virtually bankruptcy								
At risk of bankruptcy	(2) Doubtful loans 44.0	(2) Guarantee and collateral 33.8	Partially covered by allowances		(2) Specific allowance for loan losses 4.0	86.0	39.5	
Requiring careful monitoring	(3) Substandard loans 28.2	(3) Guarantee and collateral 9.0			(3) General allowance for loan losses 2.5	41.1	13.2	
	(4) Ordinary assets (A + B + C) 9,196.7	A. Loans to substandard debtors (exc. Substandard loans) 0.6						
		B. Loans to other special mention debtors (exc. Loans to substandard debtors) 335.0						
Normal	C. Loans to ordinary debtors 8,861.1							
	Problem assets based on the Financial Reconstruction Act (1) + (2) + (3) 89.6	Guarantee and collateral (1) + (2) + (3) 52.7			Allowance for loan losses (1) + (2) + (3) 14.1	74.5	38.2	
Total loan balance (1) + (2) + (3) + (4) 9,286.3		Not categorized, category II 9,280.3	category III 5.9	category IV -				

(*) 1.4 billion yen of Reserves for loan trust and Reserves for JOMT (Jointly-operated money trust) are posted in principal guaranteed trust account.

14. Risk monitored loans (Banking a/c and Principal guaranteed trust a/c combined (*))

[CMTB Consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Risk monitored loans	105,552	110,305	119,984	-4,752	-14,432
Loans in bankruptcy proceedings	11,209	14,910	14,278	-3,701	-3,068
Other delinquent loans	52,967	55,185	79,817	-2,217	-26,850
Loans past due 3 months or more	43	384	58	-341	-15
Restructured loans	41,332	39,824	25,831	1,507	15,501
Total loan balance	9,090,935	9,108,364	9,191,430	-17,429	-100,495
(Ratio to total loan balance)	(1.1%)	(1.2%)	(1.3%)	(0.0%)	(-0.1%)

(*) Partial direct written-off: Mar. 2011: 22,067 million yen, Sep. 2010: 27,690 million yen, Mar. 2010: 32,492 million yen

[CMTB Non-consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Risk monitored loans	88,191	98,481	110,553	-10,289	-22,362
Loans in bankruptcy proceedings	10,002	13,741	12,622	-3,738	-2,620
Other delinquent loans	49,959	52,654	76,638	-2,694	-26,678
Loans past due 3 months or more	43	384	58	-341	-15
Restructured loans	28,186	31,700	21,234	-3,514	6,951
Total loan balance	9,088,247	9,105,477	9,188,256	-17,230	-100,009
(Ratio to total loan balance)	(0.9%)	(1.0%)	(1.2%)	(-0.1%)	(-0.2%)

(*) Partial direct written-off: Mar. 2011: 19,041 million yen, Sep. 2010: 24,682 million yen, Mar. 2010: 28,157 million yen

15. Allowance for loan losses

1) Allowance for loan losses

(Banking account)

[CMTH Consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Allowance for loan losses	47,690	46,739	53,410	951	-5,720
General allowance for loan losses	32,001	26,338	29,197	5,663	2,804
Specific allowance for loan losses	15,688	20,400	24,156	-4,712	-8,468
Allowance for loan losses from borrowers in specified foreign countries	-	-	56	-	-56
Partial direct written-off	22,345	28,200	33,562	-5,855	-11,217

(*) Provision of general allowance for loan losses of 6,773 million yen, which was reasonably and comprehensively estimated the effects caused by The Great East Japan Earthquake, is included in Allowance for loan losses as of Mar. 2011.

[CMTB Non-consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Allowance for loan losses	39,852	39,014	46,519	838	-6,666
General allowance for loan losses	28,299	22,741	26,223	5,558	2,075
Specific allowance for loan losses	11,553	16,273	20,239	-4,719	-8,686
Allowance for loan losses from borrowers in specified foreign countries	-	-	56	-	-56
Partial direct written-off	19,319	25,192	29,227	-5,873	-9,908

(*) Provision of general allowance for loan losses of 6,773 million yen, which was reasonably and comprehensively estimated the effects caused by The Great East Japan Earthquake, is included in Allowance for loan losses as of Mar. 2011.

(Trust account)

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Reserves for loan trust	1,377	1,739	2,129	-362	-751
Reserves for JOMT (Jointly-operated money trust)	33	37	43	-4	-9
Total	1,411	1,777	2,173	-366	-761

(*) Principal guaranteed trust a/c

2) Reserve ratio for loans to special mention/ ordinary debtors (general allowance for loan losses) (*)

[CMTB Non-consolidated]

(Banking account)

	Percentage points				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Loans to Special mention debtors	1.9	2.1	2.1	-0.2	-0.2
Loans to Substandard debtors	12.2	11.9	17.2	0.3	-5.0
(Against uncovered portion)	(22.5)	(21.8)	(22.4)	(0.6)	(0.1)
Loans to other special mention debtors	1.2	1.4	1.7	-0.1	-0.4
(Against uncovered portion)	(3.1)	(3.5)	(3.9)	(-0.3)	(-0.7)
Loans to Ordinary debtors	0.1	0.1	0.1	0.0	0.0

(*) Other than specified, above list indicate the ratio of general allowance for loan losses to total loan balance. General allowance for loan losses, which was reasonably and comprehensively estimated the effects caused by The Great East Japan Earthquake, is excluded.

16. Final disposal of non-performing loans (Banking a/c and Principal guaranteed trust a/c combined)

1) Loans outstanding in doubtful or worse categories

[CMTB Non-consolidated]

Total

	Billions of Yen							
	Mar. 2008	Sep. 2008	Mar. 2009	Sep. 2009	Mar. 2010	Sep. 2010	Mar. 2011	Change from Sep. 2010
Loans in bankrupt/ practically bankrupt	15.7	41.8	36.6	32.6	19.8	21.8	17.3	-4.5
Doubtful loans	60.3	74.8	85.7	97.4	77.0	45.8	44.0	-1.8
Total	76.0	116.6	122.3	130.0	96.9	67.7	61.3	-6.3
Loans outstanding in doubtful or worse categories as of Mar. 2008 and disposal thereafter								
Loans in bankrupt/ practically bankrupt	15.7	8.2	6.8	4.8	3.7	4.0	3.7	-0.3
Doubtful loans	60.3	44.8	35.6	27.3	24.3	18.8	17.4	-1.4
Total	76.0	53.1	42.5	32.1	28.1	22.9	21.1	-1.7
New entry to doubtful or worse categories during 1HFY2008 and disposal thereafter								
Loans in bankrupt/ practically bankrupt		33.5	21.7	19.9	6.3	5.8	5.5	-0.2
Doubtful loans		29.9	17.9	9.4	17.6	3.7	1.5	-2.1
Total		63.4	39.6	29.3	23.9	9.5	7.0	-2.4
New entry to doubtful or worse categories during 2HFY2008 and disposal thereafter								
Loans in bankrupt/ practically bankrupt			8.0	4.3	2.3	0.7	0.4	-0.2
Doubtful loans			32.0	28.1	8.7	5.2	4.6	-0.6
Total			40.1	32.5	11.0	5.9	5.0	-0.8
New entry to doubtful or worse categories during 1HFY2009 and disposal thereafter								
Loans in bankrupt/ practically bankrupt				3.5	5.3	7.4	3.8	-3.5
Doubtful loans				32.4	16.5	9.5	8.8	-0.6
Total				35.9	21.9	16.9	12.6	-4.2
New entry to doubtful or worse categories during 2HFY2009 and disposal thereafter								
Loans in bankrupt/ practically bankrupt					2.1	2.2	1.0	-1.1
Doubtful loans					9.8	3.2	2.8	-0.4
Total					11.9	5.4	3.9	-1.5
New entry to doubtful or worse categories during 1HFY2010 and disposal thereafter								
Loans in bankrupt/ practically bankrupt						1.5	1.3	-0.1
Doubtful loans						5.2	3.6	-1.5
Total						6.7	5.0	-1.7
New entry to doubtful or worse categories during 2HFY2010 and disposal thereafter								
Loans in bankrupt/ practically bankrupt							1.2	1.2
Doubtful loans							5.1	5.1
Total							6.3	6.3

2) Progress of final disposal

[CMTB Non-consolidated]

(Billions of Yen)

Period	Primary amount (A)	Amount as of Mar. 2011 (B)	Quasi final disposal or in the process of final disposal (Less) (C)	Amount of final disposal during 2HFY2011 (Less)	Ratio of final disposal progression (%) (A-B) / A	Adjusted ratio of final disposal progression (%) (*) (A-B-C) / A
Before 2HFY2007	1,594.0	21.1	2.7	1.7	98.7%	98.8%
1HFY2008	63.4	7.0	5.4	2.4	88.8%	97.4%
2HFY2008	40.1	5.0	0.6	0.8	87.3%	88.9%
1HFY2009	35.9	12.6	3.6	4.2	64.7%	74.9%
2HFY2009	11.9	3.9	0.3	1.5	67.3%	70.6%
1HFY2010	6.7	5.0	0.5	1.7	25.6%	33.6%
2HFY2010	6.3	6.3	0.3	-	-	5.4%
Total	-----	61.3	13.7	12.7	-----	-----

(*) Ratio of final disposal progression considering quasi final disposal

17. Retirement benefits

[CMTH Consolidated]

		Millions of Yen		
		Mar. 2011	Mar. 2010	Change
Projected benefit obligation	(A)	185,335	182,101	3,234
(Discount rate)		(1.9%)	(1.9%)	(-%)
Plan assets	(B)	193,333	209,054	-15,720
Provision for retirement benefits	(C)	2,859	2,662	197
Advanced benefit paid	(D)	95,318	100,379	-5,060
Unrecognized net prior service cost	(E)	-	-	-
Unrecognized net actuarial loss	(A-B-C+D-E)	84,461	70,763	13,697

		Millions of Yen		
		FY2010	FY2009	Change
Retirement benefit expenses		-12,261	-23,290	11,028

[CMTB Non-consolidated + CMAB Non-consolidated]

		Millions of Yen		
		Mar. 2011	Mar. 2010	Change
Projected benefit obligation	(A)	178,816	176,023	2,792
(Discount rate)		(1.9%)	(1.9%)	(-%)
Plan assets	(B)	190,850	206,685	-15,835
Provision for retirement benefits	(C)	-	-	-
Advanced benefit paid	(D)	95,237	100,313	-5,076
Unrecognized net prior service cost	(E)	-	-	-
Unrecognized net actuarial loss	(A-B-C+D-E)	83,203	69,651	13,552

		Millions of Yen		
		FY2010	FY2009	Change
Retirement benefit expenses		-11,549	-22,508	10,959
Service cost-benefits earned		-3,640	-3,562	-77
Interest cost on projected benefit obligation		-3,344	-3,350	5
Expected return on plan assets		9,507	2,581	6,925
Disposal of prior service cost		-	-	-
Disposal of actuarial loss		-13,620	-17,804	4,183
Others (additional benefit at retirement, etc)		-451	-373	-78

18. Deferred tax assets

1) Major factors for deferred tax assets and deferred tax liabilities

[CMTH Consolidated]

	Billions of Yen		
	Mar. 2011	Mar. 2010	Change
Deferred tax assets (A)	143.0	150.2	-7.2
Allowance for loan losses (including written-off of loans)	23.5	28.8	-5.2
Devaluation of securities	15.7	12.8	2.9
Provision for retirement benefits	7.4	6.2	1.1
Loss carry forwards	88.3	160.5	-72.1
Valuation difference on available-for-sale securities	11.9	-	11.9
Others	52.1	54.9	-2.7
Valuation allowance	-38.9	-88.3	49.3
Offset with deferred tax liabilities	-17.1	-24.7	7.6
Deferred tax liabilities (B)	3.9	5.3	-1.3
Employee retirement benefit trust	8.7	8.7	-
Defined hedge gains/ losses	2.3	1.8	0.4
Valuation difference on available-for-sale securities	4.2	13.8	-9.6
Others	5.7	5.5	0.1
Offset with deferred tax assets	-17.1	-24.7	7.6
Net deferred tax assets (A) - (B)	139.0	144.9	-5.8
Percentage to Tier I	17.6%	19.5%	-1.9%
Tier I	791.1	742.4	48.6

[CMTB Non-consolidated]

	Billions of Yen		
	Mar. 2011	Mar. 2010	Change
Deferred tax assets (A)	134.4	140.4	-5.9
Allowance for loan losses (including written-off of loans)	20.1	25.6	-5.5
Devaluation of securities	14.7	12.0	2.7
Provision for retirement benefits	2.8	2.2	0.6
Loss carry forward	75.0	149.3	-74.3
Valuation difference on available-for-sale securities	11.3	-	11.3
Others	46.4	48.0	-1.5
Valuation allowance	-22.3	-74.8	52.5
Offset with deferred tax liabilities	-13.7	-21.9	8.2
Deferred tax liabilities (B)	-	-	-
Employee retirement benefit trust	8.7	8.7	-
Defined hedge gains/ losses	1.4	1.2	0.1
Valuation difference on available-for-sale securities	-	8.2	-8.2
Others	3.4	3.5	-0.1
Offset with deferred tax assets	-13.7	-21.9	8.2
Net deferred tax assets (A) - (B)	134.4	140.4	-5.9
Percentage to Tier I	18.5%	20.6%	-2.1%
Tier I	726.0	678.9	47.1

2) Adequacy for calculating and posting net deferred tax assets

[CMTB Non-consolidated]

Although there are significant operating loss carryforwards on the tax base, as the loss carryforwards are due to extraordinary factors and temporary factors, "examples (4) proviso" of Practical Guideline is applied.

Period for estimated future taxable income is 5 years, which is allowed to record pursuant to Practical Guideline subject to rational earnings projection.

	Billions of Yen				
	FY2010	FY2009	FY2008	FY2007	FY2006
Taxable income before deduction of loss carry forwards (*)	61.1	94.8	-184.6	158.4	63.0
Net business profit before credit costs	88.6	92.8	93.2	127.2	148.8

(*) Figure for FY2010 is estimated.

<Reference> Other reference financial figures

Balance Sheets

[CMTB Non-consolidated]

Items	Millions of Yen		
	Mar. 2011	Mar. 2010	Change
Assets:			
Cash and due from banks	471,833	245,874	225,959
Cash	65,515	34,803	30,711
Due from banks	406,318	211,070	195,247
Call loans	-	6,512	-6,512
Receivables under securities borrowing transactions	9,378	1,521	7,857
Monetary claims bought	99,921	98,818	1,102
Trading assets	36,568	22,778	13,790
Trading securities	314	50	264
Trading-related financial derivatives	12,295	10,784	1,510
Other trading assets	23,958	11,943	12,014
Securities	3,682,399	4,494,557	-812,157
Japanese government bonds	1,269,250	1,942,697	-673,447
Japanese municipal bonds	154	644	-490
Japanese corporate bonds	294,437	296,390	-1,952
Stocks	661,107	723,031	-61,924
Other securities	1,457,450	1,531,793	-74,343
Loans and bills discounted	8,861,578	8,938,774	-77,196
Bills discounted	3,035	4,325	-1,289
Loans on bills	1,282,680	1,301,022	-18,342
Loans on deeds	6,820,953	6,921,141	-100,188
Overdrafts	754,908	712,284	42,624
Foreign exchanges	12,259	767	11,492
Due from foreign banks	12,259	767	11,492
Other assets	355,446	410,641	-55,194
Prepaid expenses	739	728	11
Accrued income	26,479	27,820	-1,340
Initial margin on futures	245	313	-68
Variation margin on futures	4	24	-20
Financial derivatives	41,004	45,053	-4,048
Others	286,973	336,699	-49,726
Tangible fixed assets	98,389	99,887	-1,497
Buildings	27,446	29,167	-1,720
Land	64,079	65,063	-984
Construction in progress	0	46	-46
Other tangible fixed assets	6,863	5,609	1,253
Intangible fixed assets	19,876	19,311	564
Software	15,011	12,511	2,499
Other intangible fixed assets	4,864	6,800	-1,935
Deferred tax assets	134,463	140,434	-5,971
Customers' liabilities for acceptances and guarantees	49,680	48,101	1,578
Allowance for loan losses	-39,852	-46,519	6,666
Total assets	13,791,942	14,481,460	-689,517

Balance Sheets

[CMTB Non-consolidated]

Items	Millions of Yen		
	Mar. 2011	Mar. 2010	Change
Liabilities:			
Deposits	9,336,168	8,822,170	513,997
Current deposits	115,883	114,409	1,473
Ordinary deposits	1,392,847	1,176,763	216,083
Saving deposit	2,801	2,993	-192
Deposits at notice	18,618	21,514	-2,896
Time deposits	7,703,144	7,459,199	243,944
Other deposits	102,873	47,288	55,584
Negotiable certificates of deposit	370,020	362,190	7,830
Call money	248,956	217,161	31,795
Collateral for lending securities	1,161,653	1,702,697	-541,044
Trading liabilities	7,716	7,911	-195
Trading-related financial derivatives	7,716	7,911	-195
Borrowed money	678,983	1,217,246	-538,263
Borrowed money	678,983	1,217,246	-538,263
Foreign exchanges	-	21	-21
Foreign bills payable	-	21	-21
Corporate bonds	267,247	234,750	32,496
Borrowed money from trust account	801,657	995,612	-193,955
Other liabilities	116,361	127,070	-10,709
Income taxes payable	853	1,515	-662
Accrued expenses	65,873	56,822	9,051
Unearned revenue	1,110	1,350	-239
Deposits received from employees	5,044	4,759	285
Derivatives other than for trading-liabilities	33,629	45,420	-11,790
Asset retirement obligations	551	-	551
Others	9,298	17,203	-7,904
Provision for bonuses	2,011	2,050	-39
Provision for directors' retirement benefits	-	875	-875
Provision for contingent loss	14,867	11,567	3,299
Acceptances and guarantees	49,680	48,101	1,578
Total liabilities	13,055,323	13,749,429	-694,106
Net assets:			
Capital stock	399,697	399,697	-
Capital surplus	149,011	149,011	-
Legal capital surplus	149,011	149,011	-
Retained earnings	211,557	177,199	34,357
Legal retained earnings	47,908	46,008	1,900
Other retained earnings	163,648	131,191	32,457
Retained earnings brought forward	163,648	131,191	32,457
Shareholders' equity	760,266	725,909	34,357
Valuation difference on available-for-sale securities	-9,249	19,762	-29,012
Deferred gains or losses on hedges	2,140	1,891	249
Revaluation reserve for land	-16,537	-15,532	-1,004
Valuation and translation adjustments	-23,647	6,121	-29,768
Total net assets	736,619	732,030	4,589
Total liabilities and net assets	13,791,942	14,481,460	-689,517

Statements of Income

[CMTB Non-consolidated]

Items	Millions of Yen		
	FY2010	FY2009	Change
Ordinary income	288,582	306,260	-17,677
Trust fees	11,402	15,713	-4,310
Interest income	158,103	180,444	-22,341
Interest on loans and discounts	105,956	121,276	-15,320
Interest and dividends on securities	46,901	55,265	-8,364
Interest on call loans	364	179	185
Interest on receivables under securities borrowing transactions	139	77	62
Interest on deposits with banks	421	101	319
Interest on interest rate swaps	2,948	1,998	949
Other interest income	1,371	1,544	-173
Fees and commissions	60,993	59,136	1,856
Domestic and foreign exchanges	1,025	951	74
Other fees and commissions received	59,968	58,185	1,782
Trading income	3,943	2,592	1,350
Income from trading securities and derivatives	8	10	-1
Income from securities and derivatives related to trading transactions	-	138	-138
Income from trading-related financial derivatives	3,837	2,260	1,577
Other trading income	96	183	-86
Other ordinary income	36,223	27,505	8,718
Gains on foreign exchange transactions	231	1,283	-1,052
Gains on sale of bonds	35,981	21,764	14,216
Gains on financial derivatives	-	2,566	-2,566
Others	11	1,890	-1,878
Other income	17,916	20,868	-2,951
Gains on sale of shares and other securities	13,335	15,966	-2,631
Gains on money held in trust	5	47	-41
Others	4,575	4,854	-278
Ordinary expenses	223,537	234,325	-10,788
Interest expenses	59,636	68,881	-9,245
Interest on deposits	40,836	45,065	-4,228
Interest on negotiable certificates of deposit	543	1,469	-926
Interest on call money	427	575	-147
Interest on payable under repurchase agreements	-	17	-17
Interest on payable under securities lending transactions	2,537	3,483	-945
Interest on borrowed money	2,665	3,827	-1,162
Interest on corporate bonds	7,642	7,512	129
Other interest expenses	4,983	6,929	-1,946
Fees and commissions payments	14,606	15,571	-965
Domestic and foreign exchanges	557	542	14
Other fees and commissions paid	14,049	15,028	-979
Trading expenses	441	-	441
Expenses on Securities and Derivatives related to Trading Transactions	441	-	441
Other ordinary expenses	9,091	8,318	772
Losses on sale of bonds	8,375	8,230	145
Losses on devaluation of bonds	99	14	84
Losses on financial derivatives	472	-	472
Others	143	73	70
General and administrative expenses	109,896	117,473	-7,577
Other expenses	29,864	24,080	5,784
Claims written-off	1,264	7,006	-5,741
Losses on sale of shares and other securities	4,076	1,488	2,587
Losses on devaluation of shares and other securities	10,385	1,765	8,620
Losses on money held in trust	-	24	-24
Others	14,137	13,795	342
Ordinary profit	65,045	71,934	-6,889
Extraordinary income	8,136	3,443	4,693
Gains on disposal of fixed assets	115	-	115
Reversal of allowance for loan losses	2,202	1,685	516
Recoveries of written-off claims	5,819	1,444	4,374
Reversal of provision for contingent loss	-	313	-313
Extraordinary loss	4,770	731	4,039
Losses on disposal of fixed Assets	716	302	414
Impairment loss	522	-	522
Costs related to the Management integration	3,372	428	2,943
Others	158	-	158
Income before Income Taxes and Minority Interests	68,412	74,647	-6,235
Income taxes-Current	158	183	-25
Income taxes-Deferred	25,400	24,600	800
Income taxes	25,558	24,783	774
Net income	42,854	49,863	-7,009

1) Statement of trust account

[CMTB Non-consolidated]

	Millions of Yen		
	Mar. 2011	Mar. 2010	Change
Loans and bills discounted	231,858	254,912	-23,054
Securities	3,308	3,392	-84
Beneficiary rights	67	107	-39
Securities held in custody accounts	120	123	-2
Money claims	203	236	-33
Tangible fixed assets	5,029,793	5,334,660	-304,867
Intangible fixed assets	31,047	26,982	4,064
Other claims	37,047	37,588	-540
Loans to banking account	801,657	995,612	-193,955
Cash and due from banks	185,923	198,314	-12,391
Total assets	6,321,027	6,851,932	-530,905
Money trusts	777,634	858,784	-81,149
Property formation benefit trusts	13,339	13,657	-317
Loan trusts	228,260	358,777	-130,517
Money entrusted, other than money trusts	237	253	-15
Securities trusts	126	128	-1
Money claim trusts	1,074	1,168	-93
Land and fixtures trusts	76,231	75,951	280
Composite trusts	5,224,081	5,543,168	-319,086
Other trusts	40	42	-2
Total liabilities	6,321,027	6,851,932	-530,905

2) Breakdown of principal guaranteed trust a/c

[CMTB Non-consolidated]

	Millions of Yen			
	Mar. 2011	Mar. 2010	Change	
Money trusts	Loans and bills discounted	222,715	242,262	-19,547
	Others	660,770	782,525	-121,754
	Total assets	883,485	1,024,787	-141,302
	Principal	883,457	1,024,773	-141,315
	Reserves for JOMT (Jointly-operated money trust)	33	43	-9
	Others	-5	-29	23
	Total liabilities	883,485	1,024,787	-141,302
Loan trusts	Securities	482	488	-5
	Others	229,125	361,317	-132,192
	Total assets	229,607	361,806	-132,198
	Principal	226,456	357,078	-130,622
	Reserves for loan trust	1,377	2,129	-751
	Others	1,774	2,598	-824
Total liabilities	229,607	361,806	-132,198	

3) Major account balances

[CMTB Non-consolidated]

	Millions of Yen		
	Mar. 2011	Mar. 2010	Change
Total Employable Funds	10,725,423	10,415,580	309,842
Deposits	9,336,168	8,822,170	513,997
Negotiable certificates of deposit	370,020	362,190	7,830
Money trusts	777,634	858,784	-81,149
Property formation benefit trusts	13,339	13,657	-317
Loan trusts	228,260	358,777	-130,517
Loans and bills discounted	9,093,436	9,193,686	-100,250
Banking account	8,861,578	8,938,774	-77,196
Trust account	231,858	254,912	-23,054
Securities	3,685,708	4,497,950	-812,242
Banking account	3,682,399	4,494,557	-812,157
Trust account	3,308	3,392	-84

Balance Sheets

[CMTB Consolidated]

Items	Millions of Yen		
	Mar. 2011	Mar. 2010	Change
Assets:			
Cash and due from banks	475,143	249,857	225,286
Call Loans and Bills Bought	6,936	9,884	-2,948
Receivables under securities borrowing transactions	9,378	1,521	7,857
Monetary claims bought	99,921	98,818	1,102
Trading assets	36,568	22,778	13,790
Money held in trust	2,065	2,234	-169
Securities	3,598,866	4,414,926	-816,060
Loans and bills discounted	8,864,266	8,941,948	-77,682
Foreign exchanges	12,259	767	11,492
Other assets	361,127	412,807	-51,679
Tangible fixed assets	123,094	125,162	-2,067
Buildings	34,694	37,054	-2,360
Land	80,955	81,958	-1,002
Construction in progress	291	200	90
Other tangible fixed assets	7,152	5,948	1,204
Intangible fixed assets	27,252	27,361	-108
Software	15,340	12,579	2,760
Goodwill	6,997	7,555	-558
Other intangible fixed assets	4,914	7,225	-2,310
Deferred tax assets	140,785	147,841	-7,055
Customers' liabilities for acceptances and guarantees	317,098	384,117	-67,018
Allowance for loan losses	-47,652	-53,370	5,717
Total assets	14,027,112	14,786,655	-759,543
Liabilities:			
Deposits	9,297,676	8,765,290	532,386
Negotiable certificates of deposit	350,020	362,190	-12,170
Call money and bills sold	248,956	217,161	31,795
Payables under securities lending transactions	1,161,653	1,702,697	-541,044
Trading liabilities	7,716	7,911	-195
Borrowed money	678,983	1,217,246	-538,263
Foreign exchanges	-	21	-21
Corporate bonds	267,247	234,750	32,496
Borrowed money from trust account	801,657	995,612	-193,955
Other liabilities	148,731	163,570	-14,838
Provision for bonuses	2,587	2,643	-56
Provision for retirement benefits	1,663	1,592	71
Provision for directors' retirement benefits	253	1,115	-861
Provision for contingent loss	15,335	12,022	3,313
Deffered tax liabilities	3,966	5,345	-1,379
Acceptances and guarantees	317,098	384,117	-67,018
Total liabilities	13,303,547	14,073,289	-769,741
Net assets:			
Capital stock	399,697	399,697	-
Capital surplus	149,011	149,011	-
Retained earnings	183,738	142,334	41,404
Shareholders' equity	732,448	691,044	41,404
Valuation difference on available-for-sale securities	4,400	34,968	-30,567
Deferred gains or losses on hedges	2,140	1,891	249
Revaluation reserve for land	-16,537	-15,532	-1,004
Foreign currency translation adjustments	-2,129	-1,738	-390
Cumulative total of other comprehensive profit	-12,126	19,588	-31,714
Minority interest	3,242	2,733	508
Total net assets	723,564	713,366	10,197
Total liabilities and net assets	14,027,112	14,786,655	-759,543

Statements of Income

[CMTB Consolidated]

Items	Millions of Yen		
	FY2010	FY2009	Change
Ordinary income	306,354	321,395	-15,041
Trust fees	11,402	15,713	-4,310
Interest income	160,348	181,389	-21,040
Interest on loans and discounts	106,584	122,029	-15,445
Interest and dividends on securities	48,494	55,379	-6,884
Interest on call loans and bills bought	367	181	186
Interest on receivables under securities borrowing transactions	139	77	62
Interest on deposits	441	177	264
Other interest income	4,320	3,543	776
Fees and commissions	72,309	70,922	1,386
Trading income	3,943	2,592	1,350
Other ordinary income	36,224	27,505	8,719
Other income	22,126	23,273	-1,146
Ordinary expenses	233,008	250,007	-16,999
Interest expenses	59,606	68,800	-9,194
Interest on deposits	40,796	44,974	-4,178
Interest on negotiable certificates of deposit	543	1,469	-926
Interest on call money and bills sold	427	575	-147
Interest on payable under repurchase agreements	-	17	-17
Interest on payable under securities lending transactions	2,537	3,483	-945
Interest on borrowed money	2,675	3,837	-1,162
Interest on corporate bonds	7,642	7,512	129
Other interest expenses	4,983	6,929	-1,946
Fees and commissions payments	10,540	11,677	-1,137
Trading expenses	441	-	441
Other ordinary expenses	9,228	8,318	909
General and administrative expenses	117,777	126,184	-8,407
Other expenses	35,414	35,026	388
Provision of allowance for loan losses	-	363	-363
Others	35,414	34,662	751
Ordinary profit	73,345	71,388	1,957
Extraordinary income	7,830	2,579	5,250
Gains on disposal of fixed assets	141	234	-92
Reversal of allowance for loan losses	762	-	762
Recoveries of written-off claims	6,926	2,147	4,779
Reversal of provision for contingent loss	-	197	-197
Extraordinary loss	4,630	1,097	3,533
Losses on disposal of fixed assets	745	500	245
Impairment loss	522	-	522
Costs related to the Management integration	2,891	428	2,463
Others	470	168	301
Income before income taxes	76,544	72,869	3,675
Income taxes-deferred	909	1,618	-709
Income taxes-current	25,649	23,668	1,980
Income taxes	26,559	25,287	1,271
Income before minority interests	49,985	47,582	2,403
Minority Interests in Income	85	54	30
Net income	49,900	47,527	2,372

Balance Sheets

[CMAB Non-consolidated]

Items	Millions of Yen		
	Mar. 2011	Mar. 2010	Change
Assets:			
Cash and due from banks	27,479	12,851	14,627
Due from banks	27,479	12,851	14,627
Securities	89,185	89,185	-
Japanese government bonds	88,969	88,969	-
Stocks	216	216	-
Other assets	29,861	31,631	-1,770
Prepaid expenses	119	122	-2
Accrued income	8,496	8,474	22
Account due	8,442	8,901	-459
Prepaid pension expenses	11,241	12,586	-1,344
Others	1,560	1,547	13
Tangible fixed assets	362	679	-317
Buildings	60	239	-179
Other tangible fixed assets	302	439	-137
Intangible fixed assets	3,653	3,711	-58
Software	3,496	3,525	-29
Other intangible fixed assets	156	185	-29
Deferred tax assets	3,095	2,254	841
Total assets	153,637	140,313	13,323
Liabilities:			
Deposits	86	96	-10
Other deposits	86	96	-10
Call money	103,000	89,000	14,000
Other liabilities	8,282	7,944	337
Income taxes payable	2,280	2,716	-436
Accrued expenses	2,732	2,579	153
Unearned revenue	46	61	-14
Deposits received as withholding tax	1,325	1,278	47
Asset retirement obligations	450	-	450
Others	1,445	1,308	136
Provision for bonuses	379	367	12
Provision for directors' retirement benefits	-	158	-158
Total liabilities	111,747	97,566	14,181
Net assets:			
Capital stock	11,000	11,000	-
Capital surplus	21,246	21,246	-
Legal capital surplus	21,246	21,246	-
Retained earnings	9,650	10,507	-856
Other retained earnings	9,650	10,507	-856
Retained earnings brought forward	9,650	10,507	-856
Shareholders' equity	41,896	42,753	-856
Valuation difference on available-for-sale securities	-7	-6	-0
Valuation and translation adjustments	-7	-6	-0
Total net assets	41,889	42,747	-857
Total liabilities and net assets	153,637	140,313	13,323

Statements of Income
 [CMAB Non-consolidated]

Items	Millions of Yen		
	FY2010	FY2009	Change
Ordinary income	43,505	44,087	-582
Trust fees	35,343	35,186	157
Interest income	125	198	-73
Interest and dividends on securities	115	187	-71
Interest on deposits	9	11	-1
Fees and commissions	7,961	8,662	-701
Domestic and foreign exchanges	1	1	-0
Other fees and commissions received	7,959	8,661	-701
Other income	74	39	35
Others	74	39	35
Ordinary expenses	31,157	30,942	215
Interest expenses	109	151	-41
Interest on call money	109	150	-41
Interest on borrowed money	0	0	-0
Fees and commissions payments	12,906	11,885	1,020
Domestic and foreign exchanges	102	98	3
Other fees and commissions paid	12,803	11,787	1,016
General and administrative expenses	18,078	18,845	-766
Other expenses	63	59	3
Others	63	59	3
Ordinary profit	12,347	13,145	-798
Extraordinary loss	1,183	51	1,131
Losses on disposal of fixed assets	12	1	10
Impairment loss	585	-	585
Costs related to the Management integration	566	50	516
Others	18	-	18
Income before Income Taxes	11,163	13,093	-1,930
Income taxes-Current	5,361	6,294	-933
Income taxes-Deferred	-840	-988	147
Income taxes	4,520	5,306	-786
Net income	6,643	7,787	-1,144

1) Statement of trust account

[CMAB Non-consolidated]

	Millions of Yen		
	Mar. 2011	Mar. 2010	Change
Securities	77,169	79,217	-2,048
Beneficiary rights	30,598,471	29,356,043	1,242,427
Money claims	1,416,872	1,528,621	-111,748
Cash and due from banks	18,513	19,326	-812
Total assets	32,111,026	30,983,208	1,127,818
Money trusts	8,305,000	8,594,372	-289,372
Pension trusts	6,995,575	6,749,433	246,142
Securities investment trusts	12,494,552	11,222,499	1,272,052
Money entrusted, other than money trusts	339,231	342,769	-3,537
Securities trusts	1,385,454	1,369,227	16,227
Money claim trusts	1,434,880	1,547,335	-112,454
Composite trusts	1,156,331	1,157,571	-1,239
Total liabilities	32,111,026	30,983,208	1,127,818

2) Major account balances

[CMAB Non-consolidated]

	Millions of Yen		
	Mar. 2011	Mar. 2010	Change
Total Employable Funds	15,300,662	15,343,902	-43,239
Deposits	86	96	-10
Money trusts	8,305,000	8,594,372	-289,372
Pension trusts	6,995,575	6,749,433	246,142
Securities	166,354	168,402	-2,048
Banking account	89,185	89,185	-
Trust account	77,169	79,217	-2,048

Financial figures

II. Outline of the financial results (The Sumitomo Trust and Banking Co., Ltd. "STB")

1. Status of profit and loss

[STB Consolidated]

		Millions of Yen		
		FY2010	FY2009	Change
Consolidated gross business profit (*1)	1	382,605	397,105	-14,500
Consolidated gross business profit (after written-off of principal guaranteed trust a/c) (1 + 17)	2	(382,605)	(397,105)	(-14,500)
Net interest income and related profit	3	155,988	188,470	-32,481
Net interest income	4	152,045	182,892	-30,846
Trust fees from principal guaranteed trust a/c (before written-off of principal guaranteed trust a/c)	5	3,942	5,577	-1,635
Net fees and commissions and related profit	6	160,094	138,940	21,154
Net fees and commissions	7	113,131	91,455	21,675
Other trust fees	8	46,963	47,484	-520
Net trading profit	9	11,487	15,672	-4,185
Net other operating profit	10	55,035	54,023	1,012
General and administrative expenses (excluding amortization of goodwill)	11	-216,187	-205,333	-10,853
Personnel expenses	12	(-207,671)	(-194,900)	(-12,770)
Non-personnel expenses excluding taxes	13	-93,160	-86,675	-6,485
Taxes other than income taxes	14	-115,820	-111,874	-3,945
Provision of general allowance for loan losses	15	-7,205	-6,783	-422
Principal guaranteed trust a/c credit costs	16	-1,064	-	-1,064
Banking a/c credit costs	17	-	-	-
Written-off of loans	18	-29,147	-9,969	-19,177
Provision of specific allowance for loan losses	19	-16,604	-6,332	-10,272
Losses on sales of loans	20	-11,812	-	-11,812
Net gains on stocks	21	-729	-3,637	2,907
Losses on devaluation of stocks	22	-6,051	-7,379	1,328
Net income from affiliates by equity method	23	-6,941	-18,743	11,801
Others	24	2,655	1,316	1,339
Others	25	-32,045	-27,592	-4,452
Ordinary profit	26	100,765	148,147	-47,381
Extraordinary profit	27	5,209	-14,989	20,198
Reversal of allowance for loan losses (*2)	28	-	7,330	-7,330
Recoveries of written-off claims	29	1,389	1,355	33
Gains on retirement of perpetual subordinated bonds	30	-	9,083	-9,083
Impairment loss on fixed assets	31	-3,622	-51	-3,571
Gains on returning substitute portion related to past employee services of employees' pension fund	32	18,322	-	18,322
Goodwill impairment loss	33	-6,041	-34,438	28,396
Income before income taxes	34	105,974	133,157	-27,182
Total income taxes	35	-10,035	-66,400	56,365
Income taxes-current	36	-29,795	-16,116	-13,678
Income taxes-deferred	37	19,760	-50,283	70,044
Minority interest	38	-12,430	-13,576	1,146
Net income	39	83,509	53,180	30,329
Total credit costs (16 + 17 + 18 + 28 + 29) (*3)	40	-28,822	-1,284	-27,538
Consolidated total substantial credit costs (*3)	41	-36,503	-4,238	-32,265
(Difference from non-consolidated Total substantial credit costs)	42	(-14,045)	(-11,718)	(-2,326)
Consolidated net business profit before credit costs (*4)	43	174,233	197,888	-23,654
(Difference from non-consolidated net business profit before credit costs (Adjusted, *5))	44	44,451	31,952	12,498
(Difference from non-consolidated net business profit before credit costs)	45	(44,451)	(22,438)	(22,012)

(*1) Consolidated gross business profit = Trust fees + (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions paid) + (Trading income - Trading expenses) + (Other operating income - Other operating expenses)

(*2) Due to the reversal of reserves, the amount is included in the extraordinary income for FY2009.

(*3) Consolidated total substantial credit costs (41) = (40) + Costs included in (22) (25) which are related to investment in securities of domestic and overseas credit + Affiliates' total credit costs included in (24)

Total credit costs (40) and consolidated total substantial credit costs (41) for FY2010 include provision of general allowance for loan losses of 12,576 million yen and -12,835 million yen, respectively, which were reasonably and comprehensively estimated the effects caused by The Great East Japan Earthquake.

(*4) Consolidated net business profit before credit costs = Non-consolidated net business profit before credit costs + Subsidiary companies' ordinary profits (non-recurring effect adjusted) + Affiliates' ordinary profits (non-recurring effect adjusted) x Ratio of equity holdings - Intra-group transaction (dividends, etc.)

(*5) For FY2009, elimination of the non-consolidated dividend income from a subsidiary resulting from the gain on retirement of perpetual subordinated bonds (30) (9,083 million yen) is adjusted.

<Number of subsidiaries/ affiliates>

		Mar. 2011	Mar. 2010	Change
Consolidated subsidiaries	46	51	48	3
Affiliates (subject to the equity method)	47	11	11	-

[STB Non-consolidated]

		Millions of Yen		
		FY2010	FY2009	Change
Gross business profit	1	258,206	304,668	-46,461
Gross business profit (after written-off of principal guaranteed trust a/c) (1 + 23)	2	(258,206)	(304,668)	(-46,461)
Net interest income and related profit	3	140,888	185,238	-44,350
Net interest income	4	136,945	179,660	-42,715
Domestic	5	116,559	130,532	-13,973
International	6	20,386	49,128	-28,741
Trust fees from principal guaranteed trust a/c (before written off of principal guaranteed trust a/c)	7	3,942	5,577	-1,635
Net fees and commissions and related profit	8	90,367	87,562	2,805
Net fees and commissions	9	43,371	39,999	3,371
Other trust fees	10	46,996	47,562	-565
Net trading income	11	11,790	15,672	-3,881
Net other operating income	12	15,159	16,195	-1,035
Net gains on foreign exchange transactions	13	3,793	-3,891	7,685
Net gains on bonds	14	10,461	24,470	-14,008
Net gains from derivatives other than for trading or hedging	15	-5,448	-6,769	1,321
General and administrative expenses	16	-128,424	-129,219	794
Personnel expenses	17	-48,615	-48,761	146
Non-personnel expenses	18	-73,798	-74,686	887
Taxes other than income taxes	19	-6,010	-5,771	-239
Net business profit before credit costs (1 + 16)	20	129,782	175,449	-45,667
(Excluding Net gains on bonds) (20 - 14)	21	(119,320)	(150,978)	(-31,658)
Provision of general allowance for loan losses	22	-	-	-
Principal guaranteed trust a/c credit costs	23	-	-	-
Net business profit	24	129,782	175,449	-45,667
Net non-recurring profit	25	-57,750	-47,943	-9,807
Banking a/c net credit costs	26	-16,351	-6,905	-9,446
Written-off of loans	27	-15,624	-3,274	-12,349
Provision of specific allowance for loan losses	28	-	-	-
Losses on sales of loans	29	-726	-3,630	2,903
Net gains on stocks	30	-6,226	-7,839	1,613
Others	31	-35,173	-33,198	-1,974
Amortization of net actuarial losses/ prior service cost	32	-12,222	-16,245	4,022
Net gains on stock related derivatives	33	1,776	-1,995	3,772
Losses on investment in partnerships	34	-10,649	-8,970	-1,678
Losses related to overseas credit investment	35	-6,169	-3,766	-2,402
Provision of allowance for costs related to the relocation	36	-5,620	-	-5,620
Ordinary profit	37	72,031	127,506	-55,474
Extraordinary profit	38	-1,409	-49,784	48,375
Net gains/ losses on disposal of fixed assets (*1)	39	-758	-302	-455
Impairment loss on fixed assets (*2)	40	-3,563	-29	-3,533
Reversal of allowance for loan losses (*3)	41	780	14,003	-13,222
Recoveries of written-off claims	42	1,385	1,352	32
Impairment loss on shares of a subsidiary	43	-15,211	-	-15,211
Costs related to the Management Integration (*1)	44	-3,233	-	-3,233
Gains on returning substitute portion related to employee services of employees' pension fund	45	18,322	-	18,322
Allowance for investment loss	46	-	-64,808	64,808
Income before income taxes	47	70,622	77,721	-7,099
Total income taxes	48	2,903	-56,030	58,934
Income taxes-current	49	-18,310	-5,074	-13,236
Income taxes-deferred	50	21,214	-50,956	72,170
Net income	51	73,526	21,691	51,834
Total credit costs (22 + 23 + 26 + 41 + 42) (*4)	52	-14,184	8,451	-22,635
Total substantial credit costs (*4)	53	-22,458	7,480	-29,938
Domestic	54	-17,241	10,670	-27,911
International	55	-5,216	-3,190	-2,026
Overhead ratio (OHR) (-16 / 1)	56	49.73%	42.41%	7.32%

(*1) Costs related to the Management Integration for FY2010 in total (3,735 million yen) = (44) + Part of the costs included in (39) which are related to the Management Integration.

(*2) Impairment loss on fixed assets (40) for FY2010 includes impairment loss of 3,165 million yen related to the relocation of headquarters.

(*3) Due to the reversal of reserves, the amount is included in the extraordinary income for FY2010 and FY2009.

(*4) Total substantial credit costs (53) = (52) + Costs included in (30) (31) which are related investment in securities of domestic and overseas credit.

Total credit costs (52) and total substantial credit costs (53) for FY2010 include provision of general allowance for loan losses of -6,091 million yen, which were reasonably and comprehensively estimated the effects caused by The Great East Japan Earthquake.

<Reference> Breakdown of profit by business group

1) Gross business profit

[STB Non-consolidated]

	Billions of Yen		
	FY2010	FY2009	Change
Retail financial services	72.8	75.3	-2.5
Wholesale financial services	92.6	111.4	-18.7
Stock transfer agency services	13.8	14.3	-0.4
Global Markets	55.2	77.9	-22.6
Fiduciary services	48.0	49.0	-0.9
Pension asset management	36.4	36.2	0.2
Securities processing services	11.5	12.8	-1.2
Real estate	14.7	10.6	4.1
Fees paid for outsourcing	-22.9	-21.5	-1.3
Stock transfer agency services	-7.1	-6.7	-0.4
Fiduciary services	-15.7	-14.8	-0.9
Others (*)	-2.3	2.0	-4.3
Gross business profit	258.2	304.6	-46.4

2) Net business profit before credit costs

	[STB Consolidated]			[STB Non-consolidated]		
	Billions of Yen			Billions of Yen		
	FY2010	FY2009	Change	FY2010	FY2009	Change
Retail financial services	14.9	18.1	-3.2	11.1	14.9	-3.7
Wholesale financial services	89.6	102.1	-12.5	63.1	81.8	-18.7
Stock transfer agency services	5.7	4.6	1.1	5.6	5.7	-0.0
Global Markets	46.1	67.0	-20.9	46.1	67.0	-20.9
Fiduciary services	28.7	24.2	4.4	17.4	18.7	-1.3
Pension asset management	22.1	16.7	5.4	12.8	11.8	1.0
Securities processing services	6.6	7.6	-0.9	4.5	6.8	-2.3
Real estate	10.2	4.1	6.1	8.9	3.6	5.2
Others (*)	-15.3	-17.7	2.4	-16.7	-10.6	-6.1
Net business profit before credit costs	174.2	197.8	-23.6	129.7	175.4	-45.6

Note: Above table is made based on "Accounting Standard for Disclosures about Segments of an Enterprise and Related Information (The Accounting Standards Board of Japan ("ASBJ") Statement No.17 (Revised 2009)).

(*) Net of dividend income, cost of capital sourcing and head office expense are included. Dividend income which is generated by retirement of perpetual subordinated bonds (9.0 billion yen) is included in FY2009 on a non-consolidated basis.

3) Fee revenue breakdown

[STB Consolidated]

	Billions of Yen		
	FY2010	FY2009	Change
Net fees and commissions	113.1	91.4	21.6
Domestic business	106.5	84.3	22.2
Retail financial services	22.9	20.7	2.2
Wholesale financial services	39.3	39.3	0.0
Stock transfer agency services	14.8	15.5	-0.7
Real estate	20.6	15.5	5.1
Fiduciary services	43.7	26.2	17.5
Fees paid for outsourcing (related to Fiduciary services)	-15.7	-14.8	-0.9
International business	6.5	7.0	-0.5
Other trust fees	46.9	47.4	-0.5
Pension management and other asset management services	27.6	28.2	-0.5
Securities processing services	12.3	12.3	-0.0
Asset securitization business	2.1	2.1	0.0
Real estate	2.9	3.1	-0.2
Net fees and commissions and related profit	160.0	138.9	21.1

Note: Managerial accounting basis.

Fee revenue ratio	41.8%	34.9%	6.9%
Consolidated gross business profit	382.6	397.1	-14.5

<Reference> Major subsidiaries

	Billions of Yen		
	Sumishin Panasonic Financial Services Co., Ltd. (Consolidated)	<Reference> Sumishin Matsushita Financial Services Co., Ltd.	<Reference> STB Leasing Co., Ltd. (Consolidated)
	FY2010	FY2009	
Ordinary profit	17.5	3.7	5.8
Net income	7.1	3.4	3.5
Total substantial credit costs	-3.5	-3.6	-1.9
	Mar. 2011	Mar. 2010	
Total assets	1,126.9	622.7	522.6
Net assets	130.3	76.6	47.9

Note: Sumishin Matsushita Financial Services Co., Ltd. has merged with STB Leasing Co., Ltd. on April 1, 2010, and changed its corporate name to Sumishin Panasonic Financial Services Co., Ltd.

	Billions of Yen		
	Sumishin Real Estate Loan & Finance, Ltd.	<Reference> Life Housing Loan, Ltd.	<Reference> First Credit Corporation
	FY2010	FY2009	
Ordinary profit	4.2	3.5	1.6
Net income	2.3	3.3	1.5
Total substantial credit costs	-0.8	-0.2	-2.7
	Mar. 2011	Mar. 2010	
Total assets	274.6	158.3	92.9
Net assets	24.9	12.7	17.3

Note: Life Housing Loan, Ltd. has changed its corporate name to Sumishin Real Estate Loan & Finance, Ltd. as First Credit Corporation has transferred a part of its business to Life Housing Loan, Ltd. on September 30, 2010.

	Billions of Yen		
	Nikko Asset Management Co., Ltd. (Consolidated)		
	FY2010	FY2009	Change
Ordinary profit	8.2	6.0	2.2
Net income	5.0	4.0	0.9
	Mar. 2011	Mar. 2010	Change
Total assets	65.0	59.7	5.2
Net assets	50.2	45.7	4.4
Assets under management	12,810.3	10,443.9	2,366.4

Note: Net income for FY2009 has been adjusted concerning one-time expenses related to the period before the acquisition.

2. Yields and margins

1) Domestic banking a/c

[STB Non-consolidated]

	Percentage points				
	FY2010			FY2009	Change from FY2009
	2HFY2010	1HFY2010			
Average yield on interest-earning assets (A)	1.22	1.20	1.24	1.39	-0.17
Loans and bills discounted (B)	1.29	1.25	1.32	1.45	-0.16
Securities	0.92	0.92	0.92	1.39	-0.47
Average yield on interest-bearing liabilities (C)	0.44	0.43	0.46	0.53	-0.09
Deposits (D)	0.44	0.42	0.46	0.53	-0.09
Gross margin (A) - (C)	0.78	0.77	0.78	0.86	-0.08
Loan-deposit margin (B) - (D)	0.85	0.83	0.86	0.92	-0.07

2) Domestic banking a/c and principal guaranteed trust a/c combined

[STB Non-consolidated]

	Percentage points				
	FY2010			FY2009	Change from FY2009
	2HFY2010	1HFY2010			
Average yield on interest-earning assets (A)	1.21	1.17	1.24	1.39	-0.18
Loans and bills discounted (B)	1.28	1.25	1.32	1.45	-0.17
Securities	0.92	0.92	0.92	1.39	-0.47
Average yield on interest-bearing liabilities (C)	0.43	0.42	0.44	0.50	-0.07
Deposits, Trust principal (D)	0.42	0.40	0.44	0.51	-0.09
Gross margin (A) - (C)	0.78	0.75	0.80	0.89	-0.11
Loan-deposit margin (B) - (D)	0.86	0.85	0.88	0.94	-0.08

3. Net gains on securities

[STB Consolidated]

[STB Non-consolidated]

	Millions of Yen			Millions of Yen		
	FY2010	FY2009	Change	FY2010	FY2009	Change
Net gains on bonds	10,576	24,445	-13,868	10,461	24,470	-14,008
Gains on sales of bonds	28,590	32,344	-3,753	28,504	32,257	-3,753
Gains on redemption of bonds	205	3,975	-3,770	175	3,975	-3,799
Losses on sales of bonds	-18,218	-10,045	-8,172	-18,218	-9,934	-8,283
Losses on redemption of bonds	-0	-1,828	1,828	-	-1,828	1,828
Losses on devaluation of bonds	-	-	-	-	-	-
Net gains on stocks	-6,051	-7,379	1,328	-6,226	-7,839	1,613
Gains on sales of stocks	3,204	13,422	-10,218	3,022	12,779	-9,757
Losses on sales of stocks	-2,314	-2,058	-255	-2,314	-2,048	-265
Losses on devaluation of stocks	-6,941	-18,743	11,801	-6,934	-18,571	11,636

4. Unrealized gains/ losses on securities

1) Securities with fair value

[STB Consolidated]

	Millions of Yen							
	Mar. 2011				Mar. 2010		Change of Cost	Change of Net
	Cost	Net	Unrealized gains	Unrealized losses	Cost	Net		
Available-for-sale securities	4,117,585	71,480	131,973	-60,493	3,520,463	94,313	597,121	-22,832
Japanese stocks (*1)	425,333	45,040	86,043	-41,002	426,721	65,140	-1,387	-20,100
Japanese bonds	2,407,287	20,825	24,040	-3,215	1,592,954	25,383	814,332	-4,558
Government bonds	1,866,168	20,315	21,182	-866	1,191,327	24,586	674,841	-4,271
Local government bonds	20,531	-12	94	-106	11,847	-18	8,683	5
Corporate bonds	520,587	522	2,763	-2,241	389,779	815	130,807	-292
Others	1,284,964	5,614	21,890	-16,275	1,500,787	3,788	-215,822	1,826
Held-to-maturity debt securities	427,667	49,826	50,710	-883	546,618	53,737	-118,951	-3,910

[STB Non-consolidated]

	Millions of Yen							
	Mar. 2011				Mar. 2010		Change of Cost	Change of Net
	Cost	Net	Unrealized gains	Unrealized losses	Cost	Net		
Available-for-sale securities	4,122,290	69,427	129,511	-60,084	3,516,079	93,005	606,211	-23,578
Japanese stocks (*1)	425,274	44,938	85,935	-40,997	426,661	65,029	-1,387	-20,091
Japanese bonds	2,427,287	20,816	24,040	-3,224	1,612,954	25,383	814,332	-4,567
Government bonds	1,866,168	20,315	21,182	-866	1,191,327	24,586	674,841	-4,271
Local government bonds	20,531	-12	94	-106	11,847	-18	8,683	5
Corporate bonds	540,587	513	2,763	-2,250	409,779	815	130,807	-301
Others	1,269,729	3,673	19,535	-15,862	1,476,462	2,592	-206,733	1,080
Held-to-maturity debt securities	427,145	49,797	50,681	-883	546,057	53,704	-118,912	-3,907

Note1: Fair value of listed stocks included in "Available-for-sale securities" is basically determined based on the average quoted market price over the month preceding the consolidated balance sheet date.

Note2: Book value of floating rate government bonds and some of the overseas asset-backed securities have been changed from the market prices to the rationally calculated prices. As a result, "Government bonds" has increased by 11,140 million yen, and "Others" has increased by 0.0 million yen as of the end of Mar. 2011.

Note3: Fair value of some of the overseas asset-backed securities categorized in "Held-to-maturity debt securities" have been changed from the market prices to the rationally calculated prices. As a result, "Fair value" of the "Foreign bonds" have decreased by 2,006 million yen, as of the end of Mar. 2011.

<Reference 1>

Breakdown of Available-for-sale securities (Others)

[STB Non-consolidated]

	Millions of Yen						
	Mar. 2011		Mar. 2010		Change of Cost	Change of Net	
	Cost	Net	Cost	Net			
Domestic investment (*1)	276,010	-3,152	370,101	-4,351	-94,090	1,198	
Asset-backed securities	243,999	-3,195	351,676	-4,292	-107,677	1,096	
CMBS	7,900	-563	16,049	-532	-8,149	-31	
RMBS	169,364	-2,158	224,447	-3,306	-55,082	1,148	
Other loans to individuals	4,821	46	21,949	79	-17,128	-33	
Claims on lease payments	3,290	11	12,410	42	-9,120	-31	
Others	32,011	42	18,424	-58	13,587	101	
International investment (*1)	904,160	8,649	942,322	3,957	-38,162	4,691	
Foreign government bonds	781,590	-5,985	666,115	-3,561	115,475	-2,424	
Corporate bonds	117,879	4,841	241,973	5,901	-124,094	-1,060	
Bonds issued by financial institutions	12,371	245	59,551	-1,484	-47,179	1,730	
Asset-backed securities (*2)	4,567	9,658	34,097	1,453	-29,529	8,205	
CMBS	3,291	-77	14,196	-2,500	-10,904	2,423	
RMBS	587	10	16,119	-1,548	-15,531	1,559	
CLO equities	616	9,706	684	5,452	-67	4,253	
Others	122	134	137	164	-14	-29	
Mutual fund	89,557	-1,823	164,038	2,986	-74,480	-4,809	
Total	1,269,729	3,673	1,476,462	2,592	-206,733	1,080	

(*1) "Domestic investment" and "International investment" are categorized by the countries where final exposure is exist.

(*2) "Cost" and "Net" of asset-backed securities guaranteed by "Monoline" insurance companies are reasonably small.

(*3) There are no securities issued by government sponsored enterprises (Fannie Mae, Freddie Mac, FHLB).

<Reference 2>

Breakdown of Held-to-maturity debt securities

[STB Non-consolidated]

	Millions of Yen					
	Mar. 2011		Mar. 2010		Change of Cost	Change of Net
	Cost	Net	Cost	Net		
Held-to-maturity debt securities	427,145	49,797	546,057	53,704	-118,912	-3,907
Japanese Government Bonds	184,444	7,907	235,710	8,041	-51,266	-133
Japanese Local Government Bonds	-	-	-	-	-	-
Japanese Corporate Bonds	-	-	23,286	105	-23,286	-105
Others	242,700	41,889	287,060	45,557	-44,359	-3,667
Domestic investment	32,400	1,177	24,400	67	8,000	1,110
International investment	210,300	40,711	262,660	45,490	-52,359	-4,778
Asset-backed securities (*2)	210,300	40,711	262,660	45,490	-52,359	-4,778

(*1) "Domestic investment" and "International investment" are categorized by the countries where final exposure is exist.

(*2) As a result of using rationally calculated prices instead of market prices, "Fair value" of asset-backed securities decreased by 2,006 million yen. Unamortized amount of unrealized gains/ losses resulting from reclassification is -61,030 million yen as of the end of Mar. 2011.

2) Securities with no available fair value

[STB Non-consolidated]

	Millions of Yen		
	Mar. 2011	Mar. 2010	Change
	Cost		
Available-for-sale securities	111,813	119,753	-7,939
Japanese stocks	41,345	42,743	-1,397
Japanese bonds	15,007	15,008	-1
Others	55,460	62,001	-6,540
Domestic investment (*1)	36,560	41,886	-5,326
International investment (*1)	18,900	20,114	-1,214

(*1) "Domestic investment" and "International investment" are categorized by the countries where final exposure is exist.

3) Domestic LBO finance

[STB Non-consolidated]

	Millions of Yen				
	Mar. 2011				
	Balance	Internal Credit Ratings			
	Change from Mar. 2010	1-4	5-6	7-8	
Domestic LBO finance	677	48	25	561	90

4) Off-balance risk from Special Purpose Entities(SPEs)

a) SPE related transactions collateralized by overseas assets

There are no transactions that STB sponsors or complements SPEs' liquidity and/ or credit.

b) SPE related transactions collateralized by domestic assets

STB complements liquidity and credit for the purpose of facilitating domestic Asset-backed Commercial Paper(ABCP) programs of SPEs which were established in order to meet customers' needs such as raising funds and securitizing assets.

As of the end of Mar. 2011, the balance of outstanding ABCP and collateral are 191.9 billion yen and 448.4 billion yen, respectively, and major collateralized assets are account receivables.

5. Redemption schedule of bonds classified as available-for-sale securities with maturity and held-to-maturity debt securities

[STB Consolidated]

	Millions of Yen									
	Mar. 2011					Mar. 2010				
	Less than 1 year	1 year to 5 years	5 years to 10 years	Over 10 years	Total	Less than 1 year	1 year to 5 years	5 years to 10 years	Over 10 years	Total
Japanese bonds	616,817	779,003	1,004,495	212,566	2,612,882	524,192	575,394	636,818	156,275	1,892,681
Government bonds	599,857	349,206	918,563	203,626	2,071,254	450,240	284,949	579,486	137,285	1,451,960
Local government bonds	-	10,637	9,881	-	20,519	2,948	5,157	3,723	-	11,829
Corporate bonds	16,959	419,158	76,050	8,940	521,109	71,003	285,287	53,608	18,990	428,890
Other	89,469	443,063	534,815	430,374	1,497,723	129,804	921,799	282,654	422,271	1,756,529

(*) Including NCDs in "Cash and Due from Banks", trust beneficiary certificates backed by loans in "Monetary Claims Bought" and so on, as well as securities.

[STB Non-consolidated]

	Millions of Yen									
	Mar. 2011					Mar. 2010				
	Less than 1 year	1 year to 5 years	5 years to 10 years	Over 10 years	Total	Less than 1 year	1 year to 5 years	5 years to 10 years	Over 10 years	Total
Japanese bonds	636,808	778,728	1,004,444	212,566	2,632,548	524,122	595,179	631,758	146,275	1,897,336
Government bonds	599,857	348,932	918,512	203,626	2,070,928	450,170	284,734	579,434	137,285	1,451,625
Local government bonds	-	10,637	9,881	-	20,519	2,948	5,157	3,723	-	11,829
Corporate bonds	36,950	419,158	76,050	8,940	541,100	71,003	305,287	48,599	8,990	433,881
Other	85,556	433,549	534,258	429,334	1,482,699	123,791	878,028	279,233	421,415	1,702,468

(*) Including NCDs in "Cash and Due from Banks", trust beneficiary certificates backed by loans in "Monetary Claims Bought" and so on, as well as securities.

6. Shareholdings

1) Balance of listed stocks

[STB Consolidated]

	Billions of Yen		
	Mar. 2011	Sep. 2010	Mar. 2010
Cost basis (A)	425.3	429.0	426.7
Mark-to-market basis	470.3	454.1	491.8
Tier I (B)	1,333.9	1,307.7	1,266.3
Percentage (A) / (B)	31.8%	32.8%	33.6%

2) Unwinding of cross shareholdings

[STB Non-consolidated]

	Billions of Yen			
	FY2010		FY2009	
	1HFY2010	1HFY2010	1HFY2009	1HFY2009
Cost basis	3.5	1.0	10.3	8.0

(*) Including cross shareholdings with no available fair value.

7. Deferred unrealized gains/ losses on Hedge accounting applied derivative transactions

[STB Consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Interest rate related	4,458	-2,940	2,487	7,399	1,971
Interest rate swaps	4,458	-2,940	2,487	7,399	1,971
Currency related	-225	1,502	1,886	-1,728	-2,112
Stock related	-	-	-5,835	-	5,835
Bond related	-	-	-	-	-
Total	4,232	-1,438	-1,460	5,671	5,693

[STB Non-consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Interest rate related	5,713	-861	4,059	6,574	1,653
Interest rate swaps	5,713	-861	4,059	6,574	1,653
Currency related	-225	1,502	1,886	-1,728	-2,112
Stock related	-	-	-5,835	-	5,835
Bond related	-	-	-	-	-
Total	5,487	641	110	4,846	5,376

8. BIS capital adequacy ratio (Basel II)

[STB Consolidated]

	Billions of Yen				
	Mar. 2011 (Preliminary)	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Total qualifying capital	1,880.8	1,835.8	1,777.3	45.0	103.5
Tier I	1,333.9	1,307.7	1,266.3	26.1	67.5
Shareholders' equity	1,188.8	1,175.0	1,133.3	13.7	55.4
Preferred shares	109.0	109.0	109.0	-	-
Unrealized loss on available-for-sale securities	-	-11.7	-0.3	11.7	0.3
Minority interest	303.5	302.6	301.3	0.9	2.2
Preferred securities	280.0	280.0	280.0	-	-
Goodwill equivalents	-123.2	-123.7	-133.0	0.5	9.8
Tier II	646.6	627.0	606.6	19.6	40.0
Less: Deduction (double gearing, etc.)	-99.6	-98.9	-95.6	-0.7	-4.0
Total risk-weighted assets	12,028.0	12,473.7	12,831.3	-445.7	-803.3
BIS capital adequacy ratio	15.63%	14.71%	13.85%	0.92%	1.78%
Tier I capital ratio	11.09%	10.48%	9.86%	0.61%	1.23%

Note 1: Non-consolidated BIS capital adequacy ratio and Tier I capital ratio as of Mar. 2011 are 17.07% and 12.26%, respectively.

Note 2: Risk measurement methodologies are as follows.

Credit risk:	Foundation Internal Ratings-Based Approach(*)
Market risk:	Internal Models Approach
Operational risk:	Standardized Approach

(*) The Standardized Approach is applied to the material consolidated subsidiaries as the phased rollout of the Foundation Internal Ratings-Based Approach. STB plans for these business units a transition to the Foundation Internal Ratings-Based Approach, when it will have a suitable risk management system. The Standardized Approach is duly applicable in light of materiality to the business units such as small-sized subsidiaries as the exception of the Foundation Internal Ratings-Based Approach.

9. Return on equity (ROE)

[STB Consolidated]

	Percentage points		
	FY2010	FY2009	Change
Return (Net income) on shareholders' equity	7.42	4.98	2.44
Return (Net income) on equity	7.41	5.28	2.13

[STB Non-consolidated]

	Percentage points		
	FY2010	FY2009	Change
Return (Net income) on shareholders' equity	6.88	1.96	4.92
Return (Net income) on equity	6.80	2.05	4.75

Note 1: Return on shareholders' equity (equity) formula

= (Net income - Total amount of dividend for preferred shares)

÷ [{ (Beginning balance of shareholders' equity (equity) - Beginning balance of deduction (*))

+ (Ending balance of shareholders' equity (equity) - Ending balance of deduction (*)) } ÷ 2] X 100

(*) Balance of preferred shares issued + Dividend amount for preferred shares

Note 2: Shareholders' equity = Total net assets - Minority interests - Valuation and translation adjustments

Note 3: Equity = Total net assets - Minority interests

10. Assets and liabilities (Banking a/c and Principal guaranteed trust a/c combined)

1) Balance of major accounts

[STB Non-consolidated]

		Millions of Yen					
		Mar. 2011		Mar. 2010		Change	
		Total	Domestic branches	Total	Domestic branches	Total	Domestic branches
Loans and bills discounted	(Ending balance)	12,332,964	11,325,279	12,184,208	11,303,968	148,756	21,310
	(Average balance)	11,691,199	10,828,731	11,608,278	10,951,066	82,920	-122,334
Banking account	(Ending balance)	12,153,693	11,146,007	11,921,476	11,041,236	232,216	104,770
	(Average balance)	11,498,330	10,635,862	11,357,422	10,700,210	140,907	-64,347
Principal guaranteed trust account	(Ending balance)	179,271	179,271	262,731	262,731	-83,459	-83,459
	(Average balance)	192,869	192,869	250,856	250,856	-57,987	-57,987
Deposits, Trust principal	(Ending balance)	12,881,741	12,359,508	12,874,042	12,100,543	7,698	258,964
	(Average balance)	12,343,360	11,759,607	12,730,889	12,001,267	-387,529	-241,660
Deposits (*1)	(Ending balance)	12,303,417	11,781,183	12,216,451	11,442,952	86,965	338,231
	(Average balance)	11,733,793	11,150,040	11,991,082	11,261,460	-257,288	-111,419
Time deposits	(Ending balance)	9,572,270	9,055,599	9,837,327	9,196,847	-265,057	-141,247
	(Average balance)	9,449,079	8,869,172	9,922,433	9,340,351	-473,354	-471,178
Liquid deposits (*2)	(Ending balance)	2,386,523	2,381,371	2,082,980	2,077,350	303,543	304,021
	(Average balance)	1,975,602	1,971,859	1,757,075	1,755,304	218,527	216,555
Trust principal	(Ending balance)	578,324	578,324	657,591	657,591	-79,266	-79,266
	(Average balance)	609,566	609,566	739,807	739,807	-130,240	-130,240

(*1) Excluding NCDs.

(*2) Including Current deposits, Ordinary deposits and Deposits at notice.

2) Ending balance of domestic deposits classified by depositors

[STB Non-consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Individuals	9,035,437	8,897,132	8,882,693	138,304	152,743
Deposits (*)	8,614,315	8,447,655	8,394,937	166,660	219,378
Trust principal (Principal guaranteed)	421,121	449,477	487,756	-28,355	-66,634
Corporations and other organizations	2,451,483	2,323,767	2,474,290	127,716	-22,806
Deposits (*)	2,294,280	2,174,272	2,304,454	120,007	-10,174
Trust principal (Principal guaranteed)	157,202	149,494	169,835	7,708	-12,632
Others	758,730	601,492	743,560	157,237	15,169
Total	12,245,650	11,822,392	12,100,543	423,257	145,106

(*) Excluding NCDs and offshore accounts

11. Loans (Banking a/c and Principal guaranteed trust a/c combined)

1) Loans to small and mid-sized enterprises (SMEs)

[STB Non-consolidated]

	Millions of Yen, Percentage points				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Loan balance	5,430,658	5,139,696	5,416,062	290,961	14,595
Ratio to total loan balance	47.9	47.3	47.9	0.6	0.0

2) Loans to individuals

[STB Non-consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Residential mortgage loans	2,046,252	1,899,928	1,829,650	146,323	216,602
Loans to individual for business use	188,537	195,072	199,938	-6,535	-11,400
Other consumer loans	125,812	139,452	150,128	-13,640	-24,316
Total	2,360,602	2,234,454	2,179,717	126,148	180,884

3) Overseas loans by borrowers' location

(1) Loans to Japanese corporations operating overseas

[STB Non-consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Total	1,290,116	1,125,724	1,046,542	164,392	243,574
North America	320,351	283,732	277,788	36,619	42,562
Europe	160,734	141,261	135,045	19,472	25,688
Latin America	304,636	278,819	246,926	25,817	57,710
Asia and Oceania	470,930	390,246	357,058	80,683	113,871

(*) Based on borrowers' location.

(2) Loans to overseas non-Japanese borrowers

[STB Non-consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Total	175,250	203,349	246,224	-28,099	-70,974
North America	55,758	97,548	121,369	-41,789	-65,610
Europe	25,290	32,347	46,517	-7,057	-21,226
Latin America	1,425	1,778	2,351	-353	-926
Asia and Oceania	59,497	39,596	40,747	19,900	18,749

(*) Based on the location of final exposure.

4) Loans by industry

[STB Non-consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Domestic Branches (excluding offshore)	11,325,279	10,858,181	11,303,968	467,097	21,310
Manufacturing	1,855,285	1,817,567	1,896,919	37,717	-41,634
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	21,501	24,041	20,170	-2,540	1,330
Construction	93,490	101,271	105,553	-7,780	-12,062
Electricity, gas, heat supply and water	363,869	192,821	163,308	171,048	200,560
Information and communications	196,407	195,493	216,514	914	-20,107
Transport and postal activities	715,861	728,977	720,634	-13,116	-4,772
Wholesale and retail trade	909,131	893,427	935,951	15,703	-26,819
Finance and insurance	1,857,534	1,648,957	1,872,808	208,577	-15,274
Real estate	1,721,671	1,779,260	1,851,745	-57,589	-130,073
Goods rental and leasing	645,737	688,755	829,913	-43,017	-184,176
Others	2,944,789	2,787,609	2,690,448	157,180	254,340
Overseas branches and offshore	1,007,685	890,402	880,240	117,282	127,445
Total	12,332,964	11,748,584	12,184,208	584,380	148,756

Note: Above table is made based on the categorization of "Survey on loans by industry" of Bank of Japan.

12. Problem assets based on the Financial Reconstruction Act (Banking a/c and Principal guaranteed trust a/c combined)

1) Problem assets based on the Financial Reconstruction Act (After partial direct written-off)

[STB Consolidated] (referential figures)

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Problem assets based on the Financial Reconstruction Act (a)	197,377	219,225	242,453	-21,847	-45,075
Loans in bankrupt and practically bankrupt	38,567	34,919	45,484	3,648	-6,917
Doubtful loans	73,414	93,495	91,917	-20,081	-18,502
Substandard loans	85,396	90,810	105,052	-5,414	-19,655
Ordinary assets	13,061,162	12,520,550	12,985,213	540,611	75,948
Total loan balance (b)	13,258,539	12,739,775	13,227,667	518,764	30,872
(Ratio to total loan balance (a) / (b))	(1.5%)	(1.7%)	(1.8%)	(-0.2%)	(-0.3%)

Note: Partial direct written-off: Mar. 2011: 63,145 million yen, Sep. 2010: 53,319 million yen, Mar. 2010: 58,505 million yen

[STB Non-consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Problem assets based on the Financial Reconstruction Act (a)	155,655	161,540	176,475	-5,885	-20,820
Loans in bankrupt and practically bankrupt	23,911	10,332	17,582	13,578	6,329
Doubtful loans	49,633	66,789	61,223	-17,156	-11,590
Substandard loans (b)	82,110	84,418	97,668	-2,308	-15,558
Ordinary assets	12,635,197	12,065,051	12,508,847	570,145	126,349
Loans to substandard debtors (excluding Substandard loans) (c)	27,600	29,944	37,420	-2,344	-9,820
Loans to other special mention debtors (*1)	376,255	483,849	586,761	-107,594	-210,505
Loans to ordinary debtors	12,231,341	11,551,257	11,884,665	680,084	346,675
Total loan balance (d)	12,790,852	12,226,592	12,685,323	564,259	105,529
(Ratio to total loan balance (a) / (d))	(1.2%)	(1.3%)	(1.4%)	(-0.1%)	(-0.2%)
Loans to substandard debtors (b) + (c)	109,710	114,363	135,089	-4,652	-25,379

(*1) Changed its category name from "Loans to special mention debtors (excluding Loans to Substandard debtors)"

Note: Partial direct written-off: Mar. 2011: 38,014 millions yen, Sep. 2010: 28,092 million yen, Mar. 2010: 28,453 million yen

2) Coverage ratio and allowance ratio of Problem assets based on the Financial Reconstruction Act

[STB Non-consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Problem assets based on the Financial Reconstruction Act	155,655	161,540	176,475	-5,885	-20,820
Coverage ratio	79.8%	81.5%	80.4%	-1.6%	-0.5%
Allowance ratio	51.0%	58.6%	57.6%	-7.5%	-6.5%
Loans in bankrupt and practically bankrupt	23,911	10,332	17,582	13,578	6,329
Coverage ratio	100.0%	100.0%	100.0%	- %	- %
Allowance ratio	100.0%	100.0%	100.0%	- %	- %
Doubtful loans	49,633	66,789	61,223	-17,156	-11,590
Coverage ratio	89.6%	90.4%	86.6%	-0.8%	2.9%
Allowance ratio	75.5%	82.5%	77.7%	-7.0%	-2.1%
Substandard loans	82,110	84,418	97,668	-2,308	-15,558
Coverage ratio	68.1%	72.2%	72.9%	-4.1%	-4.7%
Allowance ratio	19.7%	19.3%	22.2%	0.4%	-2.4%

(*1) Coverage ratio = (Collateral value without considering haircuts + allowance for loan losses) / loan balance

Allowance ratio = Allowance for loan losses / (Loan balance - collateral value without considering haircuts)

(*2) Other than above mentioned, there are Reserves for loan trust of 211 million yen and Reserves for JOMT (Jointly-operated money trust) of 277 million yen.

3) Problem assets based on the Financial Reconstruction Act by industry

[STB Non-consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Sep. 2010
Domestic Branches (excluding offshore)	153,010	158,056	171,334	-5,046	-18,323
Manufacturing	20,632	7,351	6,609	13,281	14,022
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	64	440	491	-375	-426
Construction	636	476	6,681	160	-6,045
Electricity, gas, heat supply and water	1,170	-	-	1,170	1,170
Information and communications	13,249	14,454	20,462	-1,204	-7,212
Transport and postal activities	967	14,764	14,771	-13,796	-13,803
Wholesale and retail trade	1,616	1,647	1,909	-31	-292
Finance and insurance	58,838	58,838	58,838	-	-
Real estate	37,984	44,254	46,727	-6,270	-8,743
Goods rental and leasing	-	-	-	-	-
Others	17,851	15,829	14,842	2,021	3,008
Overseas branches and offshore	2,644	3,483	5,140	-839	-2,496
Total	155,655	161,540	176,475	-5,885	-20,820

Note: Above table is made based on the categorization of "Survey on loans by industry" of Bank of Japan.

13. Self-Assessment and Problem assets based on the Financial Reconstruction Act (Banking a/c and Principal guaranteed trust a/c combined)
[STB Non-consolidated]

(in billions of Yen, %)

Borrower classification under the Self-Assessment	Problem assets based on the Financial Reconstruction Act	Self-Assessment				Allowance (*)	Coverage ratio	Allowance ratio
		Not categorized	Category II	Category III	Category IV			
Legally bankruptcy	(1) Loans in bankrupt and practically bankrupt 23.9	(1) Guarantee and collateral 13.6	Entirely covered by allowances	Entirely written off or covered by allowances	(1) Specific allowance for loan losses 10.3	100.0	100.0	
Virtually bankruptcy								
At risk of bankruptcy	(2) Doubtful loans 49.6	(2) Guarantee and collateral 28.6	Partially covered by allowances		(2) Specific allowance for loan losses 15.9	89.6	75.5	
Requiring careful monitoring	(3) Substandard loans 82.1	(2) Guarantee and collateral 49.5			(3) General allowance for loan losses 6.5	68.1	19.7	
	(4) Ordinary assets							
								A. Loans to substandard debtors (exc. Substandard loans) 27.6
Normal	(A + B + C) 126,352	C. Loans to ordinary debtors 12,231.3						
	Problem assets based on the Financial Reconstruction Act (1) + (2) + (3) 155.7	Guarantee and collateral (1) + (2) + (3) 91.7			Allowance for loan losses (1) + (2) + (3) 32.7	79.8	51.0	
Total loan balance (1) + (2) + (3) + (4) 12,790.9		Not categorized, Category II 12,785.4	Category III 5.5	Category IV -				

(*) Reserves for loan trust and Reserves for JOMT (Jointly-operated money trust) are posted in principal guaranteed trust account.

14. Risk monitored loans (Banking a/c and Principal guaranteed trust a/c combined)

[STB Consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Risk monitored loans	178,317	193,507	214,422	-15,189	-36,104
Loans in bankruptcy proceedings	16,049	2,930	9,178	13,118	6,870
Other delinquent loans	76,871	102,196	103,936	-25,324	-27,064
Loans past due 3 months or more	-	500	0	-500	-0
Restructured loans	85,396	87,879	101,306	-2,483	-15,910
Total loan balance	11,974,259	11,460,340	11,949,361	513,918	24,897
(Ratio to total loan balance)	(1.5%)	(1.7%)	(1.8%)	(-0.2%)	(-0.3%)

(*) Partial direct written-off: Mar. 2011: 59,164 million yen, Sep. 2010: 49,584 million yen, Mar. 2010: 53,027 million yen

[STB Non-consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Risk monitored loans	148,617	154,440	169,178	-5,822	-20,561
Loans in bankruptcy proceedings	14,510	1,498	7,693	13,012	6,817
Other delinquent loans	51,997	68,524	63,816	-16,527	-11,819
Loans past due 3 months or more	-	500	-	-500	-
Restructured loans	82,110	83,918	97,668	-1,808	-15,558
Total loan balance	12,332,964	11,748,584	12,184,208	584,380	148,756
(Ratio to total loan balance)	(1.2%)	(1.3%)	(1.4%)	(-0.1%)	(-0.2%)

(*) Partial direct written-off: Mar. 2011: 38,014 million yen, Sep. 2010: 28,092 million yen, Mar. 2010: 28,453 million yen

15. Allowance for loan losses

1) Allowance for loan losses

(Banking account)

[STB Consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Allowance for loan losses	112,773	115,950	125,598	-3,176	-12,824
General allowance for loan losses	71,584	62,168	70,823	9,416	761
Specific allowance for loan losses	41,188	53,781	54,775	-12,592	-13,586
Allowance for loan losses from borrowers in specified foreign countries	-	-	-	-	-
Partial direct written-off	63,787	54,869	58,649	8,917	5,137

Note: Provision of general allowance for loan losses of 12,576 million yen, which was reasonably and comprehensively estimated the effects caused by The Great East Japan Earthquake, is included in Allowance for loan losses as of Mar. 2011.

[STB Non-consolidated]

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Allowance for loan losses	85,559	93,861	104,843	-8,302	-19,284
General allowance for loan losses	54,000	51,731	59,128	2,268	-5,128
Specific allowance for loan losses	31,558	42,129	45,715	-10,571	-14,156
Allowance for loan losses from borrowers in specified foreign countries	-	-	-	-	-
Partial direct written-off	38,143	28,198	28,587	9,944	9,555

Note: Provision of general allowance for loan losses of 6,091 million yen, which was reasonably and comprehensively estimated the effects caused by The Great East Japan Earthquake, is included in Allowance for loan losses as of Mar. 2011.

(Trust account)

	Millions of Yen				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Reserves for loan trust	211	367	604	-156	-393
Reserves for JOMT (Jointly-operated money trust)	277	406	437	-128	-160
Total	488	773	1,042	-284	-554

Note: Principal guaranteed trust a/c

2) Allowance ratio for loans to special mention/ ordinary debtors (general allowance for loan losses)

[STB Non-consolidated]

(Banking account)

	Percentage points				
	Mar. 2011	Sep. 2010	Mar. 2010	Change from Sep. 2010	Change from Mar. 2010
Loans to Special mention debtors	4.5	4.2	4.3	0.3	0.2
Loans to Substandard debtors	8.3	6.9	7.9	1.4	0.4
(Against uncovered portion)	(21.4)	(21.4)	(25.6)	(0.0)	(-4.2)
Loans to other Special mention debtors (*2)	3.4	3.5	3.5	-0.1	-0.1
(Against uncovered portion)	(7.0)	(6.4)	(6.8)	(0.6)	(0.2)
Loans to Ordinary debtors	0.2	0.2	0.2	0.0	0.0

(*1) Other than specified, above list indicate the ratio of general allowance for loan losses to total loan balance. General allowance for loan losses, which was reasonably and comprehensively estimated the effects caused by The Great East Japan Earthquake, is excluded.

(*2) Changed its category name from "Loans to special mention debtors (excluding Loans to Substandard debtors)"

16. Final disposal of non-performing loans (Banking a/c and Principal guaranteed trust a/c combined)

1) Loans outstanding in doubtful or worse categories

[STB Non-consolidated]

Total

	Billions of Yen							Change from Sep. 2010
	Mar. 2008	Sep. 2008	Mar. 2009	Sep. 2009	Mar. 2010	Sep. 2010	Mar. 2011	
Loans in bankrupt/ practically bankrupt	6.9	19.6	28.0	26.1	17.6	10.3	23.9	13.6
Doubtful loans	27.3	28.3	73.7	242.2	61.2	66.8	49.6	-17.2
Total	34.1	47.9	101.7	268.3	78.8	77.1	73.5	-3.6
Loans outstanding in doubtful or worse categories as of Mar. 2008 and disposal thereafter								
Loans in bankrupt/ practically bankrupt	6.9	2.8	2.3	1.9	1.6	1.2	1.4	0.2
Doubtful loans	27.3	24.3	22.8	21.2	18.4	17.4	16.5	-0.9
Total	34.1	27.1	25.2	23.1	20.0	18.6	17.9	-0.7
New entry to doubtful or worse categories during 1HFY2008 and disposal thereafter								
Loans in bankrupt/ practically bankrupt		16.8	13.9	13.1	7.1	6.4	6.4	0.0
Doubtful loans		4.0	2.4	1.6	1.1	0.6	0.5	-0.1
Total		20.8	16.2	14.7	8.2	7.0	7.0	0.0
New entry to doubtful or worse categories during 2HFY2008 and disposal thereafter								
Loans in bankrupt/ practically bankrupt			11.8	9.0	6.9	0.9	0.2	-0.7
Doubtful loans			48.6	16.5	4.5	1.4	0.9	-0.5
Total			60.3	25.5	11.4	2.3	1.1	-1.1
New entry to doubtful or worse categories during 1HFY2009 and disposal thereafter								
Loans in bankrupt/ practically bankrupt				2.2	1.1	0.8	0.3	-0.4
Doubtful loans				202.9	28.5	28.3	13.7	-14.6
Total				205.1	29.7	29.1	14.1	-15.0
New entry to doubtful or worse categories during 2HFY2009 and disposal thereafter								
Loans in bankrupt/ practically bankrupt					0.8	0.5	0.4	-0.1
Doubtful loans					8.7	7.3	6.9	-0.3
Total					9.5	7.8	7.3	-0.4
New entry to doubtful or worse categories during 1HFY2010 and disposal thereafter								
Loans in bankrupt/ practically bankrupt						0.6	0.5	-0.1
Doubtful loans						11.9	4.9	-7.0
Total						12.4	5.3	-7.1
New entry to doubtful or worse categories during 2HFY2010 and disposal thereafter								
Loans in bankrupt/ practically bankrupt							14.6	14.6
Doubtful loans							6.2	6.2
Total							20.8	20.8

2) Progress of final disposal

[STB Non-consolidated]

(Billions of Yen)

Period	Primary amount	Amount as of Mar. 2011	Quasi final disposal or in the process of final disposal (Less)	Amount of final disposal during 2HFY2010 (Less)	Ratio of final disposal progression (%)	Adjusted ratio of final disposal progression (%) (*)
Before 2HFY2007	1,225.6	17.9	0.0	0.7	98.5	98.5
1HFY2008	20.8	7.0	6.3	0.0	66.6	96.7
2HFY2008	60.3	1.1	0.0	1.1	98.1	98.1
1HFY2009	205.1	14.1	0.0	15.0	93.1	93.2
2HFY2009	9.5	7.3	0.1	0.4	23.0	23.9
1HFY2010	12.4	5.3	0.1	7.1	57.0	57.5
2HFY2010	20.8	20.8	0.1	-	-	0.3
Total	-----	73.5	6.6	24.4	-----	-----

(*) Ratio of final disposal progression considering quasi final disposal

17. Retirement benefits

[STB Consolidated]

		Millions of Yen		
		Mar. 2011	Mar. 2010	Change
Projected benefit obligation	(A)	197,806	234,388	-36,581
(Discount rate)		(2.0%)	(2.0%)	(-%)
Plan assets	(B)	243,999	264,099	-20,100
Provision for retirement benefits	(C)	8,691	8,927	-236
Advanced benefit paid	(D)	127,739	110,635	17,104
Unrecognized net prior service cost	(E)	325	670	-344
Unrecognized net actuarial loss	(A-B-C+D-E)	72,530	71,325	1,205

		Millions of Yen		
		FY2010	FY2009	Change
Retirement benefit expenses		-7,646	-14,322	6,676
Gains on returning substitute portion related to employee services of employees' pension fund		18,322	-	18,322
Total		10,676	-14,322	24,999

[STB Non-consolidated]

		Millions of Yen		
		Mar. 2011	Mar. 2010	Change
Projected benefit obligation	(A)	180,055	216,958	-36,902
(Discount rate)		(2.0%)	(2.0%)	(-%)
Plan assets	(B)	235,724	256,382	-20,657
Provision for retirement benefits	(C)	223	223	-0
Advanced benefit paid	(D)	127,623	110,530	17,093
Unrecognized net prior service cost	(E)	414	808	-393
Unrecognized net actuarial loss	(A-B-C+D-E)	71,317	70,074	1,243

		Millions of Yen		
		FY2010	FY2009	Change
Retirement benefit expenses		-5,836	-12,995	7,158
Service cost-benefits earned		-4,091	-5,254	1,163
Interest cost on projected benefit obligation		-4,201	-4,400	199
Expected return on plan assets		15,148	13,179	1,969
Disposal of prior service cost		-52	-393	341
Disposal of actuarial loss		-12,170	-15,852	3,681
Others (additional benefit at retirement, etc)		-470	-273	-196
Gains on returning substitute portion related to employee services of employees' pension fund		18,322	-	18,322
Total		12,485	-12,995	25,480

18. Deferred tax assets

1) Major factors for deferred tax assets and deferred tax liabilities

[STB Consolidated]

	Billions of Yen		
	Mar. 2011	Mar. 2010	Change
Deferred tax assets (A)	100.1	79.1	21.0
Devaluation of securities	64.9	34.5	30.3
Allowance for loan losses (including written-off of loans)	43.3	56.7	-13.4
Provision for retirement benefits	17.8	22.5	-4.7
Loss carry forwards	3.8	10.9	-7.1
Valuation difference on available-for-sale securities	-	-	-
Others	31.9	21.0	10.8
Valuation allowance	-10.7	-23.2	12.5
Offset with deferred tax liabilities	-50.8	-43.4	-7.3
Deferred tax liabilities (B)	0.0	0.0	-0.0
Employee retirement benefit trust	32.6	23.9	8.6
Defined hedge gains/ losses	6.6	6.3	0.2
Valuation difference on available-for-sale securities	3.4	5.8	-2.4
Others	8.1	7.2	0.8
Offset with deferred tax assets	-50.8	-43.4	-7.3
Net deferred tax assets (A) - (B)	100.1	79.0	21.0
Percentage to Tier I	7.5%	6.2%	1.3%
Tier I	1,333.9	1,266.3	67.5

[STB Non-consolidated]

	Billions of Yen		
	Mar. 2011	Mar. 2010	Change
Deferred tax assets (A)	82.8	59.5	23.3
Devaluation of securities	68.5	38.0	30.5
Allowance for loan losses (including written-off of loans)	35.8	38.3	-2.4
Allowance for investment loss	0.4	26.7	-26.3
Provision for retirement benefits	14.3	18.7	-4.4
Valuation difference on available-for-sale securities	-	-	-
Others	16.9	11.5	5.4
Valuation allowance	-6.4	-33.3	26.9
Offset with deferred tax liabilities	-46.9	-40.5	-6.3
Deferred tax liabilities (B)	-	-	-
Employee retirement benefit trust	32.6	23.9	8.6
Defined hedge gains/ losses	7.1	7.0	0.1
Valuation difference on available-for-sale securities	3.3	5.6	-2.3
Others	3.7	3.8	-0.0
Offset with deferred tax assets	-46.9	-40.5	-6.3
Net deferred tax assets (A) - (B)	82.8	59.5	23.3
Percentage to Tier I	6.0%	4.5%	1.5%
Tier I	1,383.6	1,329.8	53.7

2) Adequacy for calculating and posting net deferred tax assets

[STB Non-consolidated]

STB falls under the company of which performances of past fiscal years are stable. Thus, the item 2 of the practical guideline, "Treatment for audit of recoverability of deferred tax assets" (*) is applicable. And net deferred tax assets are posted based on the tax planning with limits of not more than the total future taxable income.

(*) Classification of companies in the practical guideline, the Japanese Institute of Certified Public Accountants ("JICPA")

Industry Auditing Committee Report No. 66 Treatment for audit of recoverability of deferred tax assets (November 9, 2001)
Item 2: Companies which show stable business performance but do not report taxable income enough for covering temporary differences that will result in deductible amounts in the future years.

	Billions of Yen				
	FY2010	FY2009	FY2008	FY2007	FY2006
Taxable income before deduction of loss carry forwards (*)	46.0	-3.0	86.8	144.6	199.2
Net business profit before credit costs	129.7	175.4	201.0	173.8	175.9

(*) Figure for FY2010 is estimated.

<Reference> Other reference financial figures

1) Statement of trust account

[STB Non-consolidated]

	Millions of Yen		
	Mar. 2011	Mar. 2010	Change
Loans and bills discounted	333,232	398,476	-65,243
Securities	632,625	554,630	77,994
Beneficiary rights	65,237,739	61,043,709	4,194,029
Securities held in custody accounts	304,471	372,763	-68,292
Money claims	8,828,321	10,226,782	-1,398,461
Tangible fixed assets	4,389,286	4,418,089	-28,803
Intangible fixed assets	37,258	37,721	-462
Other claims	1,719,324	1,598,623	120,700
Call loans	42,300	30,900	11,400
Loans to banking account	431,710	430,969	740
Cash and due from banks	224,182	195,020	29,162
Total assets	82,180,452	79,307,687	2,872,764
Money trusts	12,950,352	12,284,982	665,369
Pension trusts	6,259,408	5,435,133	824,275
Property formation benefit trusts	8,789	8,521	267
Loan trusts	19,991	74,774	-54,783
Securities investment trusts	25,281,927	23,576,929	1,704,998
Money entrusted, other than money trusts	2,213,913	2,406,475	-192,561
Securities trusts	17,165,115	16,414,987	750,128
Money claim trusts	8,852,959	10,116,344	-1,263,385
Land and fixtures trusts	41,919	43,940	-2,021
Composite trusts	9,386,073	8,945,597	440,475
Other trusts	0	0	-
Total liabilities	82,180,452	79,307,687	2,872,764

Note: The amount of re-trusted assets to Japan Trustee Services Bank, Ltd. as a securities processing is included in Money held in trust: Mar. 2011: 65,200,911 million yen, Mar. 2010: 61,007,191 million yen

2) Breakdown of principal guaranteed trust a/c

[STB Non-consolidated]

	Millions of Yen			
	Mar. 2011	Mar. 2010	Change	
Money trusts	Loans and bills discounted	179,271	262,731	-83,459
	Securities	48	48	-0
	Others	380,527	322,386	58,140
	Total assets	559,847	585,166	-25,319
	Principal	558,721	584,105	-25,384
	Reserves for JOMT (Jointly-operated money trust)	277	437	-160
	Others	849	623	225
	Total liabilities	559,847	585,166	-25,319
Loan trusts	Loans and bills discounted	-	-	-
	Securities	-	-	-
	Others	19,991	74,780	-54,788
	Total assets	19,991	74,780	-54,788
	Principal	19,603	73,486	-53,882
	Reserves for loan trust	211	604	-393
	Others	176	689	-512
Total liabilities	19,991	74,780	-54,788	

3) Major account balances

[STB Non-consolidated]

	Millions of Yen		
	Mar. 2011	Mar. 2010	Change
Total Employable Funds	33,799,569	32,391,747	1,407,821
Deposits	12,303,417	12,216,451	86,965
Negotiable certificates of deposit	2,257,610	2,371,884	-114,274
Money trust	12,950,352	12,284,982	665,369
Pension trust	6,259,408	5,435,133	824,275
Property formation benefit trusts	8,789	8,521	267
Loan trust	19,991	74,774	-54,783
Loans and bills discounted	12,486,925	12,319,953	166,972
Banking account	12,153,693	11,921,476	232,216
Trust account	333,232	398,476	-65,243
Securities	5,582,627	5,028,997	553,630
Banking account	4,950,002	4,474,366	475,635
Trust account	632,625	554,630	77,994

III. Outline of the financial results (CMTH, STB combined)

1. Status of profit and loss

[CMTH Consolidated + STB Consolidated]

		Millions of Yen		
		FY2010	FY2009	Change
Consolidated business gross profit	1	622,295	644,401	-22,105
Consolidated business gross profit (after written-off of principal guaranteed trust a/c) (1 + 17)	2	(622,295)	(642,133)	(-19,837)
Net interest income and related profit	3	264,701	315,510	-50,809
Net interest income	4	252,828	295,587	-42,758
Trust fees from principal guaranteed trust a/c (before written-off of principal guaranteed trust a/c)	5	11,872	19,923	-8,051
Net fees and commissions and related profit	6	260,574	237,415	23,158
Net fees and commissions	7	174,819	151,134	23,685
Other trust fees	8	85,754	86,281	-526
Net trading profit	9	14,988	18,265	-3,276
Net other operating profit	10	82,031	73,209	8,821
General and administrative expenses (excluding amortization of goodwill)	11	-342,604	-336,157	-6,446
	12	(-331,817)	(-323,303)	(-8,513)
Personnel expenses	13	-154,256	-153,648	-607
Non-personnel expenses excluding taxes	14	-175,606	-169,959	-5,647
Taxes other than income taxes	15	-12,741	-12,548	-192
Provision of general allowance for loan losses	16	-1,064	2,546	-3,611
Principal guaranteed trust a/c credit costs	17	-	-2,268	2,268
Banking a/c credit costs	18	-32,320	-23,223	-9,096
Written-off of loans	19	-19,777	-16,671	-3,105
Provision of specific allowance for loan losses	20	-11,812	-2,877	-8,935
Provision of allowance for loan losses from borrowers in specified foreign countries	21	-	-30	30
Losses on sales of loans	22	-729	-3,644	2,914
Net gains on stocks	23	-3,125	4,858	-7,984
Losses on devaluation of stocks	24	-13,634	-20,981	7,347
Net income from affiliates by equity method	25	3,208	501	2,707
Others	26	-60,918	-59,096	-1,822
Ordinary profit	27	185,470	231,562	-46,092
Extraordinary profit	28	7,288	-13,606	20,894
Reversal of allowance for loan losses	29	764	7,330	-6,565
Recoveries of written-off claims	30	8,315	3,502	4,812
Income before income tax	31	192,758	217,956	-25,197
Total income taxes	32	-42,012	-96,699	54,687
Income taxes-current	33	-36,248	-24,266	-11,982
Income taxes-deferred	34	-5,763	-72,433	66,669
Minority interest	35	-19,959	-21,249	1,289
Net income	36	130,786	100,007	30,779
Total credit costs (16 + 17 + 18 + 29 + 30)	37	-24,305	-12,112	-12,192
Consolidated net business profit before credit costs (*)	38	290,677	316,375	-25,698

(*) Consolidated net business profit before credit costs = Non-consolidated net business profit before credit costs + Subsidiary companies' ordinary profits (non-recurring effect adjusted) + Affiliates' ordinary profits (non-recurring effect adjusted) x Ratio of equity holdings - Intra-group transaction (dividends, etc.)

[CMTB Non-consolidated + CMAB Non-consolidated + STB Non-consolidated]

		Millions of Yen		
		FY2010	FY2009	Change
Gross business profit	1	475,511	531,573	-56,061
Gross business profit (after written-off of principal guaranteed trust a/c) (1 + 23)	2	(475,511)	(529,305)	(-53,793)
Net interest income and related profit	3	247,299	311,198	-63,898
Net interest income	4	235,427	291,275	-55,847
Domestic	5	195,329	220,520	-25,191
International	6	40,097	70,754	-30,656
Trust fees from principal guaranteed trust a/c (before written-off of principal guaranteed trust a/c)	7	11,872	19,923	-8,051
Net fees and commissions and related profit	8	170,627	166,727	3,900
Net fees and commissions	9	84,813	80,342	4,471
Other trust fees	10	85,813	86,384	-571
Net trading income	11	15,292	18,265	-2,973
Net other operating income	12	42,292	35,382	6,910
Net gains on foreign exchange transactions	13	4,024	-2,608	6,632
Net gains on bonds	14	37,968	37,989	-21
Net gains from derivatives other than for trading or hedging	15	-5,920	-4,202	-1,717
General and administrative expenses	16	-242,177	-247,129	4,952
Personnel expenses	17	-99,078	-104,647	5,569
Non-personnel expenses	18	-131,856	-131,365	-490
Taxes other than income taxes	19	-11,243	-11,116	-126
Net business profit before credit costs (1 + 16)	20	233,334	284,443	-51,109
(Excluding Net gains on bonds) (20 - 14)	21	(195,366)	(246,453)	(-51,087)
Provision of general allowance for loan losses	22	-	-	-
Principal guaranteed trust a/c credit costs	23	-	-2,268	2,268
Net business profit	24	233,334	282,175	-48,841
Net non-recurring profit	25	-83,909	-69,588	-14,321
Banking a/c net credit costs	26	-17,616	-13,919	-3,696
Written-off of loans	27	-16,889	-10,281	-6,607
Provision of specific allowance for loan losses	28	-	-	-
Provision of allowance for loan losses for specific countries	29	-	-30	30
Losses on sales of loans	30	-726	-3,637	2,911
Net gains on stocks	31	-7,353	4,872	-12,225
Others	32	-58,940	-60,542	1,601
Ordinary profit	33	149,424	212,586	-63,162
Extraordinary profit	34	773	-47,123	47,897
Reversal of allowance for loan losses	35	2,983	15,689	-12,705
Recoveries of written-off claims	36	7,204	2,797	4,407
Income before income taxes	37	150,197	165,462	-15,264
Total income taxes	38	-27,174	-86,120	58,946
Income taxes-current	39	-23,829	-11,553	-12,276
Income taxes-deferred	40	-3,345	-74,567	71,222
Net income	41	123,023	79,342	43,681
Total credit costs (22 + 23 + 26 + 35 + 36)	42	-7,428	2,298	-9,726
Overhead ratio (OHR) (-16 / 1)	43	50.93%	46.49%	4.44%

Cautionary Statement Regarding Forward-Looking Statements

This material contains forward-looking statements (as defined in the U.S. Private Securities Litigation Reform Act of 1995) regarding our intent, belief or current expectations in respect to our future financial conditions, operating results and overall management. These forward-looking statements may be identified by words such as “believes”, “expects”, “anticipates”, “projects”, “intends”, “should”, “seeks”, “estimates”, “future”, or similar expressions or by discussion of, among other things, strategy, goals, plans or intentions. Such forward-looking statements are not guarantees of future performance and actual results may differ, owing to risks and uncertainties, including without limitation: (1) potential difficulties in integrating the management and business operations of our subsidiaries; (2) our ability to successfully execute our group business strategies; and (3) unanticipated events that result in an increase in our credit costs and a deterioration in the quality of our group companies’ loan portfolios. Given such risks and uncertainties, you should not place undue reliance on forward-looking statements, which speak only as of the release date of this material. We undertake no obligation to update or revise any forward-looking statements. In addition to this material, please refer to our most recently disclosed documents, such as our Form F-4 registration statement filed with the U.S. Securities and Exchange Commission, or press releases we have issued, for a more detailed description of matters that may affect our financial condition and operating results.