

Explanatory Material

*1st Quarter of Fiscal Year 2011
ended on June 30, 2011*



SUMITOMO MITSUI TRUST HOLDINGS

Table of Contents

Summary of 1QFY2011 financial results

1. Financial results	----- Summary 1-2
2. Financial conditions	----- Summary 3
3. Accounting for business combination related to the Management Integration	----- Summary 4

Financial figures

1. Outline of the status of profit and loss	----- 1-2
2. Yields and margins	----- 3
3. Unrealized gains/ losses on investment securities	----- 3-5
(1) Securities with fair value	
(2) Securities with no available fair value	
4. Deferred unrealized gains/ losses on Hedge accounting applied derivative transactions	----- 6
5. BIS capital adequacy ratio (No.1 standard: International standard for bank holding company)	----- 6
6. Assets and liabilities (Banking a/c and Principal guaranteed trust a/c combined)	----- 6
(1) Balance of major accounts (Domestic branches)	
(2) Overseas loans by borrowers' location (Banking a/c and Principal guaranteed trust a/c combined)	
(3) Loans by industry	
7. Problem assets based on the Financial Reconstruction Act	----- 7
(Banking a/c and Principal guaranteed trust a/c combined)	
(1) Problem assets based on the Financial Reconstruction Act (After partial direct written-off)	
(2) Coverage ratio and allowance ratio of Problem assets based on the Financial Reconstruction Act	
<For reference> Other referential financial figures	----- 8-10
(1) Balance Sheets	
(2) Statements of Income	
(3) Statement of trust account	
(4) Breakdown of principal guaranteed trust a/c	

<Definition of terms in this document>

SMTH : Sumitomo Mitsui Trust Holdings, Inc.

CMTH : Former Chuo Mitsui Trust Holdings, Inc.

CMTB : The Chuo Mitsui Trust and Banking Company, Limited

CMAB : Chuo Mitsui Asset Trust and Banking Company, Limited

STB : The Sumitomo Trust and Banking, Co., Ltd.

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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 1QFY2011 financial results

1. Financial Results

<Consolidated>

- (1) Consolidated net business profit before credit costs <1> decreased by 7.4 billion yen from 1QFY2010 to 70.6 billion yen, mainly due to the decrease in net business profit before credit costs on a non-consolidated basis of three trust bank subsidiaries total (hereinafter "three-company total").
- (2) Total credit costs <5> improved by 3.1 billion yen from 1QFY2010 to the reversal of 6.4 billion yen, mainly due to the posting of reversal of allowance for loan losses in relevant subsidiaries, in addition to the improvement in total credit costs on a non-consolidated basis (three-company total).
- (3) Net income <3> increased by 46.2 billion yen from 1QFY2010 to 89.6 billion yen. Meanwhile, net income excluding amortization of negative goodwill <4> caused by share exchange increased by 2.8 billion yen to 46.2 billion yen over the same period, representing approximately 42% of the full FY2011 forecast.
- (4) As to the effect of purchase accounting method related to the management integration, please refer to "3. Accounting for business combination related to the Management Integration" (Summary 4).

[Consolidated (SMTH)]

					(in billions of Yen)	
					Forecast for FY2011	
					1HFY2011	
		1QFY2011	1QFY2010 (*1)	Change		
Net business profit before credit costs (*2)	1	70.6	78.0	(7.4)	135.0	295.0
Ordinary profit	2	71.9	67.8	4.1	100.0	215.0
Net income	3	89.6	43.3	46.2	90.0	150.0
(excl. amortization of negative goodwill)	4	46.2	43.3	2.8	50.0	110.0
Total credit costs	5	6.4	3.2	3.1	(20.0)	(40.0)
(Difference from non-consolidated financial results)						
Net business profit before credit costs (*3)	6	14.3	12.6	1.7		
Total credit costs (*3)	7	1.2	(1.4)	2.6		

(*1) Figures for 1QFY2010 are combined figures of CMTH (consolidated) and STB (consolidated).

(*2) 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.)

(*3) Differences between "Consolidated (SMTH)" and "Non-consolidated (CMTB + CMAB + STB)".

<Non-consolidated>

- (1) Net business profit before credit costs <7> decreased by 9.1 billion yen from 1QFY2010 to 56.2 billion yen, mainly due to the decrease in net other operating profit <5> resulting from the decline in net gains on bonds, while net interest income and related profit <2> increased.
- (2) Total credit costs <11> improved by 0.4 billion yen from 1QFY2010 to the reversal of 5.2 billion yen, against a backdrop of the reversal of allowance for loan losses resulting from the decline in the balance of loans to other special mention debtors, etc.
- (3) As a result, net income <10> decreased by 10.0 billion yen from 1QFY2010 to 34.8 billion yen, representing approximately 35% of the full FY2011 forecast.

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

					(in billions of Yen)	
					Forecast for FY2011	
					1HFY2011	
		1QFY2011	1QFY2010	Change		
Gross business profit	1	117.1	125.0	(7.8)		
Net interest income and related profit	2	64.7	60.6	4.0		
Net fees and commissions and related profit	3	37.3	38.6	(1.2)		
Net trading profit	4	1.0	0.2	0.8		
Net other operating profit	5	14.0	25.5	(11.5)		
General and administrative expenses	6	(60.8)	(59.6)	(1.2)		
Net business profit before credit costs	7	56.2	65.3	(9.1)	110.0	235.0
Ordinary profit	8	44.1	56.2	(12.1)	80.0	175.0
Extraordinary profit/ loss	9	(1.1)	5.8	(7.0)		
Net income	10	34.8	44.9	(10.0)	45.0	100.0
Total credit costs	11	5.2	4.7	0.4	(15.0)	(30.0)

(For reference) Overview of the business operation

<Balance of major accounts>

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

[Non-consolidated (CMTB + STB)]				(in billions of Yen)
	Jun. 2011	Mar. 2011	Change from Mar. 2011	
Loans	19,480.3	20,409.5	(929.2)	
Deposits, Trust principal (*)	22,687.6	22,805.5	(117.8)	

(*) Deposits: Excluding NCDs.

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

[Non-consolidated (CMTB + STB)]				(in billions of Yen)
	Jun. 2011	Mar. 2011	Change from Mar. 2011	
Loans to individuals	5,995.4	5,946.1	49.3	
Residential mortgage loans	5,450.4	5,381.4	68.9	
Loans to corporations	14,487.9	15,471.1	(983.1)	
Japanese corporations operating overseas	1,428.5	1,411.4	17.0	

(3) Yields and margins (Domestic Banking a/c)

[Non-consolidated (CMTB + STB)]				(%)
	1QFY2011 (A)	2HFY2010 (B)	1HFY2010	Change (A) - (B)
Loan deposit margin	0.82	0.85	0.88	(0.03)
Loans and bills discounted	1.22	1.28	1.34	(0.06)
Deposits and trust principal	0.40	0.43	0.46	(0.03)

<Investment trust and Insurance>

(1) Sales volume of investment trust/ Insurance

[Non-consolidated (CMTB + STB)]				(in billions of Yen)
	1QFY2011	1QFY2010	Change from 1QFY2010	
Total sales volume	361.9	265.8	96.1	
Investment trust	277.4	179.1	98.3	
Fund wrap, SMA	15.4	9.7	5.7	
Insurance	68.9	76.9	(7.9)	

(2) Fees and commissions

[Non-consolidated (CMTB + STB)]				(in billions of Yen)
	1QFY2011	1QFY2010	Change from 1QFY2010	
Total fees and commissions	11.5	10.1	1.4	
Sales fees of investment trust/ insurance	7.6	6.0	1.5	
Others (management and administration)	3.9	4.0	(0.1)	

<Fees from fiduciary services business>

[Non-consolidated (CMTB + CMAB + STB)]				(in billions of Yen)
	1QFY2011	1QFY2010	Change from 1QFY2010	
Fees from fiduciary services business	15.4	15.1	0.3	
Gross business profit from fiduciary services business	21.6	21.1	0.4	
Fees paid for outsourcing	(6.1)	(5.9)	(0.1)	

Note: Pension, investment trust, etc.

<Fees from real estate business>

[Non-consolidated (CMTB + STB)]				(in billions of Yen)
	1QFY2011	1QFY2010	Change from 1QFY2010	
Fees from real estate business	3.0	5.1	(2.0)	
Real estate brokerage fees	1.3	3.1	(1.7)	
Real estate trust fees, etc.	1.6	1.9	(0.3)	

2. Financial conditions

<Status of the securities with fair value>

- (1) Cost of available-for-sale securities <1> increased by 511.3 billion yen from the end of previous fiscal year to 7,867.3 billion yen, mainly due to applying accounting for the business combinations to the management integration, also because Japan Trustee Services Bank, Ltd. became a consolidated subsidiary. And unrealized gains/ losses of those securities stood at the net gains of 41.5 billion yen.
 Cost of Japanese stocks <2> increased by 28.6 billion yen over the same period, mainly due to applying accounting for the business combinations to the management integration (an increase by approximately 31.0 billion yen).
 Cost of Japanese bonds <3> increased by 877.0 billion yen over the same period, mainly due to the consolidation of Japan Trustee Services Bank, Ltd. (an increase by approximately 560.0 billion yen).
 Cost of others <5> decreased by 394.3 billion yen over the same period, mainly due to decline in the balance of foreign bonds.
- (2) Cost of held-to-maturity debt securities decreased by 42.5 billion yen from the end of previous fiscal year to 682.3 billion yen, and unrealized gains/ losses stood at the net gains of 49.1 billion yen.

[Consolidated (SMTH)]

(in billions of Yen)

		June 2011 (*2)					
		Cost	Fair value	Net	Change of cost (*1)	Change of fair value (*1)	Change of net (*1)
Available-for-sale securities	1	7,867.3	7,908.8	41.5	511.3	484.6	(26.6)
Japanese stocks	2	902.6	893.3	(9.2)	28.6	(63.8)	(92.5)
Japanese bonds	3	4,927.6	4,963.4	35.7	877.0	904.8	27.8
Government bonds	4	4,090.6	4,123.5	32.9	851.9	878.8	26.8
Others	5	2,037.0	2,052.1	15.0	(394.3)	(356.3)	37.9
Held-to-maturity debt securities	6	682.3	731.4	49.1	(42.5)	(43.5)	(0.9)

(*1) Differences between SMTH's consolidated figures as of June 2011 and combined figures of CMTH (consolidated) and STB (consolidated) as of March 2011.

(*2) Figures as of June 2011 are those to which "Accounting Standard for Business Combinations" (ASBJ Statement No.21) was applied.

As to the effect of purchase accounting method, please refer to "3. Accounting for business combination related to the Management Integration" (Summary 4).

<Problem assets based on the Financial Reconstruction Act>

- (1) The total balance of "Problem assets based on the Financial Reconstruction Act" <1> as of the end of June 2011 increased by 4.6 billion yen from the end of previous fiscal year to 249.8 billion yen. The ratio of "Problem assets based on the Financial reconstruction Act" to the total loan balance increased by 0.1% to 1.2% over the same period.
- (2) Coverage ratios as of the end of June 2011 for "Doubtful loans" and "Substandard loans", which are secured by collateral values and allowance for loan losses, stand at 90.7% and 73.3%, respectively, and coverage ratio for "Problem assets based on the Financial Reconstruction Act" stands at 85.6%, all of which represent sufficient level.
- (3) Loans to "Other special mention" debtors decreased by 135.5 billion yen from the end of previous fiscal year to 575.7 billion yen, mainly due to the upgrades and repayments of some clients.

[Non-consolidated (CMTB + STB)]

(in billions of Yen)

		Jun. 2011	Mar. 2011	Change from Mar. 2011	Jun. 2011	
					Coverage ratio	Allowance ratio
Problem assets based on the Financial Reconstruction Act	1	249.8	245.3	4.6	85.6%	53.4%
Ratio to total loan balance	2	1.2%	1.1%	0.1%	---	---
Loans in bankrupt and practically bankrupt	3	35.0	41.3	(6.3)	100.0%	100.0%
Doubtful loans	4	123.1	93.7	29.4	90.7%	63.3%
Substandard loans (a)	5	91.7	110.3	(18.6)	73.3%	24.9%
Ordinary assets	6	20,955.1	21,827.9	(872.8)		
Loans to substandard debtors (excluding Substandard loans) (b)	7	21.8	28.2	(6.4)		
Loans to other special mention debtors (excluding (a) and (b))	8	575.7	711.2	(135.5)		
Loans to ordinary debtors	9	20,357.6	21,088.5	(731.0)		

Note: 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)

<Status of BIS capital adequacy ratio (No.1 standard)>

- (1) Consolidated BIS capital adequacy ratio (No.1 standard) and consolidated Tier I capital ratio (No.1 standard) at the end of June 2011 are expected to be 16.0-16.5% and mid 11%, respectively.

[Consolidated (SMTH)]

		Jun. 2011 (Preliminary)
BIS capital adequacy ratio	1	16.0-16.5%
Tier I capital ratio	2	mid 11%

Note: Figures as of June 2011 are now under calculation process and will be announced as finalized.

3. Accounting for business combination related to the Management Integration

(Accounting for business combination)

(1) The accounting for the business combinations (hereinafter, "purchase accounting method") is applied, and thus STB would be the acquiring company with CMTH as the acquired company.

(Effect on assets and liabilities by applying purchase accounting method)

(1) As a result of revaluating (mark to market) assets and liabilities of CMTH (consolidated) as of March 31 by applying purchase accounting method, total assets decreased by 72.9 billion yen to 14,158.1 billion yen, and total liabilities increased by 50.7 billion yen to 13,437.6 billion yen. There are no intangible assets which are newly recognized.

(2) Negative goodwill of 43.4 billion yen was recognized, as shareholders' equity of 532.5 billion yen (deducting 187.8 billion yen of minority interest from 720.4 billion yen of net assets) exceeded acquisition cost of 489.1 billion yen (total market value of CMTH's shares based on the share price as of March 31).

(Effect on financial results)

(1) Gain on amortization of negative goodwill of 43.4 billion yen is posted as an extraordinary profit in 1QFY2011 in accordance with the "Accounting Standard for Business Combinations".

(2) There are differences between consolidated and non-consolidated financial results as to profit/ loss resulting from amortization/ accumulation, sales, or devaluation of corresponding assets and liabilities, as the revaluation of assets and liabilities described above is a unique procedure for preparing consolidated financial statements. An effect of these differences for 1QFY2011 is approximately 11.0 billion yen of profit at the level of net income, including one-time factor such as gains/ losses on sales or devaluation of securities (approximately 6.0 billion yen after considering tax effect).

<As of Mar. 31, 2011> CMTH (Actual)	
<Assets> 14,231.0 billion yen	<Liabilities> 13,386.9 billion yen
(Major factors)	(Major factors)
Securities 3,710.5 bn	Deposits 9,292.0 bn
Loans and bills discounted (*1) 8,817.5 bn	Borrowed money 678.9 bn
Other assets (*1) 393.0 bn	Corporate bonds 267.2 bn
Tangible fixed assets 123.5 bn	Provision for retirement benefits 2.8 bn
Intangible fixed assets 56.9 bn	Deferred tax liabilities 3.9 bn
Deferred tax assets 143.0 bn	
	<Net assets> 844.1 billion yen
	Shareholders' equity 667.3 bn
	Other comprehensive income (10.8) bn
	Minority interest 187.6 bn

(*1) After considering an allowance for loan losses

<Effective date of the share exchange> SMTH (Succession amount)	
<Assets> 14,158.1 billion yen	<Liabilities> 13,437.6 billion yen
(Results of applying purchase a/c method) (72.9) billion yen <1>	(Results of applying purchase a/c method) +50.7 billion yen <2>
(Major factors)	(Major factors)
Securities (21.2) bn	Deposits 34.7 bn
Loans and bills discounted (*1) 37.6 bn	Borrowed money 3.8 bn
Other assets (*1,*2) (86.3) bn	Corporate bonds 5.2 bn
Tangible fixed assets (18.1) bn	Provision for retirement benefits 4.6 bn
Intangible fixed assets(*3) (33.2) bn	Deferred tax liabilities 2.2 bn
Deferred tax assets 47.8 bn	
	<Net assets> 720.4 billion yen
	(Results of applying purchase a/c method) (123.6) billion yen <1> - <2>
	Shareholders' equity 532.5 bn
	Minority interest 187.8 bn

(*1) After considering an allowance for loan losses

(*2) Unrecognized net actuarial loss, etc.

(*3) Goodwill, etc.

Effects on consolidated financial results by applying purchase accounting method

<Amount of effects [approximate figure]>

	1QFY2011
Amortization/ Accumulation of loans and bills discounted, bonds and deposits, etc.	4.0 bn
Effects of sales of bonds, etc.	2.0 bn (*)
Effect on net business profit before credit costs	6.0 bn
Cancellation of amortization of net actuarial losses	3.0 bn
Effects of sales/ devaluation of stocks, etc.	8.0 bn (*)
Effect on ordinary profit	17.0 bn
Tax effects on above items	(6.0) bn
Effect on net income	11.0 bn

(*) One-time effect

<Acquisition cost> 489.1 billion yen	
[As of Mar. 31, 2011]	
Share price per share	295 yen
Number of share issued	1.658 bn shares
<Amortization of negative goodwill> 43.4 billion yen [532.5 bn - 489.1 bn]	

Financial figures

1. Status of profit and loss

[Consolidated]

		Billions of Yen			
		1Q			Full FY2010
		FY2011	FY2010	Change	
Consolidated gross business profit (*1)	1	163.5	160.4	3.1	622.2
Consolidated gross business profit (after written-off of principal guaranteed trust a/c) (1 + 19)	2	163.5	160.4	3.1	622.2
Net interest income and related profit	3	65.8	63.8	1.9	264.7
Net interest income	4	62.8	62.1	0.6	252.8
Trust fees from principal guaranteed trust a/c (before written-off of principal guaranteed trust a/c)	5	3.0	1.7	1.3	11.8
Net fees and commissions and related profit	6	69.8	60.8	9.0	260.5
Net fees and commissions	7	47.9	40.3	7.5	174.8
Other trust fees	8	21.9	20.4	1.5	85.7
Net trading profit	9	1.0	0.2	0.8	14.9
Net other operating profit	10	26.8	35.5	(8.7)	82.0
Net gains on bonds	11	16.8	26.5	(9.6)	37.9
Net gains from derivatives other than for trading or hedging	12	(1.7)	(5.6)	3.8	(5.8)
General and administrative expenses	13	(93.5)	(85.0)	(8.4)	(342.6)
(excluding amortization of goodwill)	14	(91.4)	(82.3)	(9.0)	(331.8)
Personnel expenses	15	(40.6)	(38.7)	(1.8)	(154.2)
Non-personnel expenses excluding taxes	16	(49.5)	(42.8)	(6.6)	(175.6)
Taxes other than income taxes	17	(3.3)	(3.4)	0.1	(12.7)
Provision of general allowance for loan losses	18	-	-	-	(1.0)
Principal guaranteed trust a/c credit costs	19	-	-	-	-
Banking a/c credit costs	20	(0.8)	(1.3)	0.5	(32.3)
Written-off of loans	21	(0.8)	(1.0)	0.2	(19.7)
Provision of specific allowance for loan losses	22	-	-	-	(11.8)
Losses on sales of loans	23	(0.0)	(0.3)	0.3	(0.7)
Reversal of allowance for loan losses (*2)	24	6.7	-----	6.7	-----
Recoveries of written-off claims (*2)	25	0.4	-----	0.4	-----
Net gains on stocks	26	(0.8)	0.3	(1.1)	(3.1)
Losses on devaluation of stocks	27	(1.7)	(2.2)	0.4	(13.6)
Net income from affiliates by equity method	28	0.7	0.9	(0.2)	3.2
Others	29	(4.3)	(7.4)	3.0	(60.9)
Ordinary profit	30	71.9	67.8	4.1	185.4
Extraordinary profit	31	43.0	2.7	40.3	7.2
Gain on amortization of negative goodwill related to share exchange	32	43.4	-	43.4	-
Reversal of allowance for loan losses (*2)	33	-----	4.0	(4.0)	0.7
Recoveries of written-off claims (*2)	34	-----	0.6	(0.6)	8.3
Income before income tax	35	115.0	70.5	44.4	192.7
Total income taxes	36	(19.4)	(22.0)	2.5	(42.0)
Income taxes-current	37	(4.5)	(13.5)	8.9	(36.2)
Income taxes-deferred	38	(14.9)	(8.4)	(6.4)	(5.7)
Net income before minority interests	39	95.5	48.5	46.9	150.7
Minority interest	40	(5.8)	(5.1)	(0.7)	(19.9)
Net income	41	89.6	43.3	46.2	130.7
Net income (excluding gain on amortization of negative goodwill related to share exchange) (41 - 32)	42	46.2	43.3	2.8	130.7
Total credit costs (18 + 19 + 20 + 24 + 25 + 33 + 34) (*2)	43	6.4	3.2	3.1	(24.3)
Consolidated net business profit before credit costs (*3)	44	70.6	78.0	(7.4)	290.6
(Difference from non-consolidated (CMTB+CMAB+STB) net business profit before credit costs	45	14.3	12.6	1.7	57.3

(*1) Consolidated gross business profit = Trust fees + (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments)
+ (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 full FY2010 and 1QFY2011. In addition, as a result of the amendment of "Practical Guidance of Accounting for Financial Instruments", "Reversal of allowance for loan losses" and "Recoveries of written-off claims" has been relocated since 1QFY2011.

(*3) Consolidated net business profit before credit costs = Non-consolidated (CMTB+ CMAB+STB) 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.)

<Number of subsidiaries/ affiliates>

	June 2011	Mar. 2011	Change
Consolidated subsidiaries	46	77	76
Affiliates (subject to the equity method)	47	12	13
			(1)

Note: Number of subsidiaries and affiliates at Mar. 2011 is combined total for those of CMTH and STB (for reference).

Japan Trustee Services Bank, Ltd., an affiliate of both CMTH and STB, is counted as one entity as of Mar. 2011.

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

		Billions of Yen									
		1QFY2011				1QFY2010				Change from 1QFY2010	Full FY2010
		CMTB	CMAB	STB		CMTB	CMAB	STB			
Gross business profit	1	117.1	49.5	7.5	60.0	125.0	51.5	7.6	65.7	(7.8)	475.5
Gross business profit (after written-off of principal guaranteed trust a/c) (1 + 21)	2	117.1	49.5	7.5	60.0	125.0	51.5	7.6	65.7	(7.8)	475.5
Net interest income and related profit	3	64.7	29.6	0.0	35.1	60.6	25.5	0.0	35.0	4.0	247.2
Net interest income	4	61.6	27.3	0.0	34.3	58.9	24.9	0.0	33.9	2.7	235.4
Trust fees from principal guaranteed trust a/c (before written off of principal guaranteed trust a/c)	5	3.0	2.2	-	0.7	1.7	0.6	-	1.1	1.3	11.8
Net fees and commissions and related profit	6	37.3	12.4	7.5	17.3	38.6	12.9	7.6	18.0	(1.2)	170.6
Net fees and commissions	7	16.9	11.7	(0.9)	6.1	18.1	12.0	(0.9)	7.1	(1.2)	84.8
Other trust fees	8	20.4	0.6	8.4	11.2	20.4	0.9	8.6	10.8	0.0	85.8
Net trading income	9	1.0	0.9	-	0.0	0.2	0.1	-	0.0	0.8	15.2
Net other operating income	10	14.0	6.5	-	7.4	25.5	12.9	-	12.6	(11.5)	42.2
Net gains on foreign exchange transactions	11	0.9	0.0	-	0.9	2.0	0.0	-	1.9	(1.0)	4.0
Net gains on bonds	12	14.6	6.5	-	8.1	26.4	13.7	-	12.7	(11.8)	37.9
Net gains from derivatives other than for trading or hedging	13	(1.7)	0.0	-	(1.7)	(5.6)	(0.9)	-	(4.7)	3.9	(5.9)
General and administrative expenses	14	(60.8)	(24.8)	(4.0)	(31.9)	(59.6)	(24.2)	(3.9)	(31.5)	(1.2)	(242.1)
Personnel expenses	15	(24.6)	(11.0)	(2.0)	(11.5)	(25.0)	(10.9)	(1.8)	(12.2)	0.4	(99.0)
Non-personnel expenses	16	(33.4)	(12.5)	(2.0)	(18.8)	(31.5)	(11.9)	(1.9)	(17.6)	(1.8)	(131.8)
Taxes other than income taxes	17	(2.7)	(1.2)	(0.0)	(1.5)	(2.9)	(1.3)	(0.0)	(1.5)	0.1	(11.2)
Net business profit before credit costs (1 + 14)	18	56.2	24.7	3.4	28.0	65.3	27.3	3.7	34.2	(9.1)	233.3
(Excluding Net gains on bonds) (18 - 12)	19	41.5	18.2	3.4	19.8	38.8	13.6	3.7	21.5	2.7	195.3
Provision of general allowance for loan losses	20	1.7	1.7	-	-	-	-	-	-	1.7	-
Principal guaranteed trust a/c credit costs	21	-	-	-	-	-	-	-	-	-	-
Net business profit	22	58.0	26.5	3.4	28.0	65.3	27.3	3.7	34.2	(7.3)	233.3
Net non-recurring profit	23	(13.8)	(18.0)	(0.6)	4.7	(9.0)	(3.5)	(0.6)	(4.9)	(4.8)	(83.9)
Banking a/c net credit costs	24	(5.7)	(5.5)	-	(0.2)	(0.7)	(0.2)	-	(0.5)	(5.0)	(17.6)
Written-off of loans	25	(0.5)	(0.2)	-	(0.2)	(0.3)	(0.2)	-	(0.1)	(0.1)	(16.8)
Provision of specific allowance for loan losses	26	(5.2)	(5.2)	-	-	-	-	-	-	(5.2)	-
Losses on sales of loans	27	(0.0)	-	-	(0.0)	(0.3)	-	-	(0.3)	0.3	(0.7)
Reversal of allowance for loan losses (*1)	28	8.9	-	-	8.9	-	-	-	-	8.9	-
Recoveries of written-off claims (*1)	29	0.2	0.2	-	0.0	-	-	-	-	0.2	-
Net gains on stocks	30	(9.2)	(8.1)	-	(1.0)	0.1	1.4	-	(1.3)	(9.3)	(7.3)
Losses on devaluation of stocks	31	(10.0)	(8.3)	-	(1.6)	(2.2)	(0.2)	-	(2.0)	(7.8)	(17.3)
Others	32	(8.0)	(4.5)	(0.6)	(2.8)	(8.4)	(4.8)	(0.6)	(3.0)	0.4	(58.9)
Amortization of net actuarial losses/ prior service cost	33	(5.8)	(2.6)	(0.6)	(2.5)	(6.5)	(2.7)	(0.6)	(3.1)	0.6	(25.8)
Net gains on stock related derivatives	34	(0.2)	(0.3)	-	0.0	2.1	0.0	-	2.1	(2.4)	1.2
Ordinary profit	35	44.1	8.5	2.7	32.8	56.2	23.8	3.1	29.3	(12.1)	149.4
Extraordinary profit	36	(1.1)	(0.6)	(0.1)	(0.3)	5.8	1.9	(0.0)	4.0	(7.0)	0.7
Net gains on disposal of fixed assets	37	(0.1)	(0.1)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.1)	(1.3)
Reversal of allowance for loan losses (*1)	38	-	-	-	-	5.0	1.8	-	3.1	(5.0)	2.9
Recoveries of written-off claims (*1)	39	-	-	-	-	0.3	0.3	-	0.0	(0.3)	7.2
Costs related to the Management Integration	40	(0.9)	(0.5)	(0.1)	(0.2)	(0.1)	(0.1)	(0.0)	-	(0.8)	(7.1)
Income before income taxes	41	43.0	7.8	2.6	32.4	62.1	25.7	3.0	33.3	(19.1)	150.1
Total income taxes	42	(8.1)	3.6	(1.0)	(10.7)	(17.2)	(5.7)	(1.2)	(10.2)	9.1	(27.1)
Income taxes-current	43	(0.7)	(0.0)	(1.0)	0.3	(9.6)	(0.0)	(1.1)	(8.4)	8.8	(23.8)
Income taxes-deferred	44	(7.3)	3.7	(0.0)	(11.0)	(7.6)	(5.7)	(0.1)	(1.7)	0.2	(3.3)
Net income	45	34.8	11.5	1.5	21.7	44.9	20.0	1.8	23.0	(10.0)	123.0
Total credit costs (20 + 21 + 24 + 28 + 29 + 38 + 39)	46	5.2	(3.5)	-	8.7	4.7	2.0	-	2.7	0.4	(7.4)
Overhead ratio (-14/1)	47	51.97%	50.03%	54.55%	53.26%	47.71%	46.95%	51.21%	47.89%	4.26%	50.93%

(*1) Due to the reversal of reserves, the amount is included in the extraordinary income for full FY2010 and 1QFY2011. In addition, due to the amendment of Practical Guidance of Accounting for Financial Instruments, "Reversal of allowance for loan losses" and "Recoveries of written-off claims" has been relocated since 1QFY2011.

2. Yields and margins

Domestic banking a/c

[Non-consolidated (CMTB + STB)]

	Percentage points							
	1QFY2011		2HFY2010				Change from 2HFY2010	1HFY2010
	CMTB	STB	CMTB		STB			
Average yield on interest-earning assets (A)	1.20	1.23	1.18	1.18	1.15	1.20	0.02	1.20
Loans and bills discounted (B)	1.22	1.25	1.19	1.28	1.33	1.25	(0.06)	1.34
Securities	1.23	1.51	1.04	0.94	0.96	0.92	0.29	0.86
Average yield on interest-bearing liabilities (C)	0.43	0.44	0.42	0.45	0.46	0.43	(0.02)	0.46
Deposits (D)	0.40	0.41	0.39	0.43	0.44	0.42	(0.03)	0.46
Gross margin (A) - (C)	0.77	0.79	0.76	0.73	0.69	0.77	0.04	0.74
Loan-deposit margin (B) - (D)	0.82	0.84	0.80	0.85	0.89	0.83	(0.03)	0.88

3. Unrealized gains/ losses on investment securities

1) Securities with fair value

[Consolidated]

	Billions of Yen							
	June 2011 (*2)				Mar. 2011		Change of Cost	Change of Net
	Cost	Net	Unrealized gains	Unrealized losses	Cost	Net		
Available-for-sale securities	7,867.3	41.5	153.0	(111.5)	7,356.0	68.1	511.3	(26.6)
Japanese stocks (*1)	902.6	(9.2)	80.2	(89.5)	873.9	83.2	28.6	(92.5)
Japanese bonds	4,927.6	35.7	38.5	(2.8)	4,050.6	7.8	877.0	27.8
Government bonds	4,090.6	32.9	33.6	(0.7)	3,238.6	6.0	851.9	26.8
Local government bonds	11.5	0.1	0.1	(0.0)	20.6	(0.0)	(9.1)	0.1
Corporate bonds	825.4	2.7	4.7	(2.0)	791.3	1.8	34.1	0.8
Others	2,037.0	15.0	34.2	(19.2)	2,431.4	(22.9)	(394.3)	37.9
Held-to-maturity debt securities	682.3	49.1	50.0	(0.8)	724.8	50.1	(42.5)	(0.9)

(*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) Figures as of June 2011 are those to which "Accounting Standard for Business Combinations" (ASBJ Statement No.21) was applied.

As to the effect of purchase accounting method, please refer to "3. Accounting for business combination related to the Management Integration" (Summary 4).

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

	Billions of Yen							
	June 2011				Mar. 2011		Change of Cost	Change of Net
	Cost	Net	Unrealized gains	Unrealized losses	Cost	Net		
Available-for-sale securities	7,190.6	28.0	192.6	(164.6)	7,291.8	49.8	(101.1)	(21.8)
Japanese stocks (*)	803.1	14.9	131.0	(116.0)	813.5	65.1	(10.4)	(50.2)
Japanese bonds	4,348.8	23.5	36.6	(13.0)	4,070.6	7.8	278.1	15.7
Government bonds	3,493.1	19.4	29.8	(10.3)	3,238.6	6.0	254.4	13.4
Local government bonds	11.5	0.1	0.1	(0.0)	20.6	(0.0)	(9.1)	0.1
Corporate bonds	844.1	4.0	6.6	(2.6)	811.3	1.8	32.8	2.1
Others	2,038.6	(10.5)	25.0	(35.5)	2,407.5	(23.1)	(368.9)	12.6
Held-to-maturity debt securities	681.3	49.4	50.5	(1.1)	724.2	50.1	(42.8)	(0.7)

(*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.

[CMTB Non-consolidated]

	Billions of Yen							
	June 2011				Mar. 2011		Change of Cost	Change of Net
	Cost	Net	Unrealized gains	Unrealized losses	Cost	Net		
Available-for-sale securities	3,258.9	(20.3)	67.6	(88.0)	3,080.5	(19.5)	178.3	(0.8)
Japanese stocks (*)	379.6	(1.8)	55.5	(57.3)	388.3	20.2	(8.6)	(22.0)
Japanese bonds	1,770.2	(4.8)	6.2	(11.0)	1,554.4	(12.9)	215.8	8.1
Government bonds	1,492.6	(6.9)	3.3	(10.3)	1,283.5	(14.2)	209.1	7.3
Local government bonds	0.1	0.0	0.0	-	0.1	0.0	0.0	0.0
Corporate bonds	277.4	2.0	2.8	(0.7)	270.7	1.3	6.6	0.7
Others	1,109.0	(13.6)	5.9	(19.5)	1,137.8	(26.8)	(28.8)	13.1
Held-to-maturity debt securities	275.5	1.2	1.5	(0.3)	297.0	0.3	(21.5)	0.8

(*1) 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.

[STB Non-consolidated]

	Billions of Yen							
	June 2011				Mar. 2011		Change of Cost	Change of Net
	Cost	Net	Unrealized gains	Unrealized losses	Cost	Net		
Available-for-sale securities	3,871.7	48.4	125.0	(76.6)	4,122.2	69.4	(250.5)	(21.0)
Japanese stocks (*1)	423.4	16.8	75.5	(58.6)	425.2	44.9	(1.8)	(28.1)
Japanese bonds	2,518.6	28.4	30.3	(1.9)	2,427.2	20.8	91.3	7.6
Government bonds	1,940.4	26.4	26.5	(0.0)	1,866.1	20.3	74.2	6.1
Local government bonds	11.3	0.1	0.1	(0.0)	20.5	(0.0)	(9.1)	0.1
Corporate bonds	566.7	1.9	3.7	(1.8)	540.5	0.5	26.1	1.3
Others	929.6	3.1	19.1	(15.9)	1,269.7	3.6	(340.0)	(0.5)
Held-to-maturity debt securities	405.7	48.2	49.0	(0.8)	427.1	49.7	(21.3)	(1.5)

(*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) 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 7.2 billion yen, and "Others" has increased by 0.0 million yen as of the end of June 2011.

(*3) 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" has decreased by 1.5 billion yen, as of the end of June 2011.

<Reference 1>

Breakdown of Available-for-sale securities (Others)

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

	Billions of Yen					
	June 2011		Mar. 2011		Change of Cost	Change of Net
	Cost	Net	Cost	Net		
Domestic investment (*1)	428.2	(3.2)	387.6	(4.1)	40.6	0.9
Asset-backed securities	251.7	(2.8)	267.2	(3.2)	(15.4)	0.3
Others	176.4	(0.4)	120.3	(0.9)	56.0	0.5
International investment (*1)	1,439.9	0.0	1,851.1	(12.1)	(411.1)	12.1
Foreign government bonds	816.2	(13.7)	1,134.1	(22.5)	(317.9)	8.7
US agency MBS (*2)	292.1	0.5	344.1	(2.9)	(52.0)	3.5
Corporate bonds	326.9	4.2	368.1	3.5	(41.1)	0.6
Asset-backed securities	4.4	8.8	4.5	9.6	(0.1)	(0.7)
Others	0.1	0.1	0.1	0.1	(0.0)	(0.0)
Mutual fund	170.4	(7.2)	168.7	(6.8)	1.6	(0.4)
Total	2,038.6	(10.5)	2,407.5	(23.1)	(368.9)	12.6

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

(*2) Constituted by GNMA only.

[CMTB Non-consolidated]

	Billions of Yen					
	June 2011		Mar. 2011		Change of Cost	Change of Net
	Cost	Net	Cost	Net		
Domestic investment (*1)	162.2	(0.8)	111.6	(1.0)	50.6	0.1
Asset-backed securities	22.5	(0.0)	23.2	(0.0)	(0.7)	0.0
Others	139.7	(0.8)	88.3	(0.9)	51.3	0.1
International investment (*1)	864.3	(7.9)	946.9	(20.7)	(82.6)	12.8
Foreign government bonds	351.9	(7.3)	352.5	(16.5)	(0.6)	9.2
US agency MBS (*2)	292.1	0.5	344.1	(2.9)	(52.0)	3.5
Corporate bonds	220.2	(1.1)	250.2	(1.2)	(29.9)	0.1
Asset-backed securities	-	-	-	-	-	-
Others	-	-	-	-	-	-
Mutual fund	82.4	(4.8)	79.2	(4.9)	3.1	0.0
Total	1,109.0	(13.6)	1,137.8	(26.8)	(28.8)	13.1

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

(*2) Constituted by GNMA only.

[STB Non-consolidated]

	Billions of Yen					
	June 2011		Mar. 2011		Change of Cost	Change of Net
	Cost	Net	Cost	Net		
Domestic investment (*)	266.0	(2.4)	276.0	(3.1)	(10.0)	0.7
Asset-backed securities	229.2	(2.8)	243.9	(3.1)	(14.7)	0.3
Others	36.7	0.4	32.0	0.0	4.7	0.3
International investment (*)	575.6	7.9	904.1	8.6	(328.5)	(0.6)
Foreign government bonds	464.3	(6.4)	781.5	(5.9)	(317.2)	(0.4)
Corporate bonds	106.7	5.4	117.8	4.8	(11.1)	0.5
Asset-backed securities	4.4	8.8	4.5	9.6	(0.1)	(0.7)
Others	0.1	0.1	0.1	0.1	(0.0)	(0.0)
Mutual fund	88.0	(2.3)	89.5	(1.8)	(1.5)	(0.5)
Total	929.6	3.1	1,269.7	3.6	(340.0)	(0.5)

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

<Reference 2>

Breakdown of Held-to-maturity debt securities

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

	Billions of Yen					
	June 2011		Mar. 2011		Change of Cost	Change of Net
	Cost	Net	Cost	Net		
Held-to-maturity debt securities	681.3	49.4	724.2	50.1	(42.8)	(0.7)
Japanese Government Bonds	179.4	8.0	184.4	7.9	(5.0)	0.1
Japanese Local Government Bonds	-	-	-	-	-	-
Japanese Corporate Bonds	24.1	0.2	22.4	0.2	1.7	(0.0)
Others	477.7	41.1	517.3	41.9	(39.5)	(0.8)
Domestic investment (*)	84.0	2.2	84.0	1.7	(0.0)	0.5
International investment (*)	393.7	38.8	433.3	40.2	(39.5)	(1.4)

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

[CMTB Non-consolidated]

	Billions of Yen					
	June 2011		Mar. 2011		Change of Cost	Change of Net
	Cost	Net	Cost	Net		
Held-to-maturity debt securities	275.5	1.2	297.0	0.3	(21.5)	0.8
Japanese Government Bonds	-	-	-	-	-	-
Japanese Local Government Bonds	-	-	-	-	-	-
Japanese Corporate Bonds	24.1	0.2	22.4	0.2	1.7	(0.0)
Others	251.4	0.9	274.6	0.0	(23.2)	0.8
Domestic investment (*)	49.7	0.7	51.6	0.5	(1.9)	0.2
International investment (*)	201.7	0.2	223.0	(0.4)	(21.3)	0.6
Foreign bonds	201.7	0.2	223.0	(0.4)	(21.3)	0.6

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

[STB Non-consolidated]

	Billions of Yen					
	June 2011		Mar. 2011		Change of Cost	Change of Net
	Cost	Net	Cost	Net		
Held-to-maturity debt securities	405.7	48.2	427.1	49.7	(21.3)	(1.5)
Japanese Government Bonds	179.4	8.0	184.4	7.9	(5.0)	0.1
Japanese Local Government Bonds	-	-	-	-	-	-
Japanese Corporate Bonds	-	-	-	-	-	-
Others	226.3	40.1	242.7	41.8	(16.3)	(1.7)
Domestic investment (*1)	34.3	1.5	32.4	1.1	1.9	0.3
International investment (*1)	192.0	38.6	210.3	40.7	(18.2)	(2.0)
Asset-backed securities (*2)	192.0	38.6	210.3	40.7	(18.2)	(2.0)

(*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 1.5 billion yen. Unamortized amount of unrealized gains/ losses (before considering tax effect) resulting from reclassification is -56.3 billion yen as of the end of June 2011.

2) Securities with no available fair value

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

	Billions of Yen						Change
	June 2011		Mar. 2011		Cost	STB	
	Cost	STB	Cost	STB			
	CMTB	STB	CMTB	STB			
Available-for-sale securities	323.7	223.3	100.1	329.6	217.6	111.8	(5.9)
Japanese stocks	125.4	84.1	41.0	125.8	84.2	41.3	(0.3)
Japanese bonds	5.0	-	5.0	15.0	-	15.0	(10.0)
Others	193.2	139.1	54.1	188.8	133.3	55.4	4.4
Domestic investment (*)	167.6	131.9	35.6	162.5	126.0	36.5	5.0
International investment (*)	25.6	7.1	18.4	26.2	7.3	18.9	(0.6)

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

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

[Non-consolidated (CMTB + STB)]

	Billions of Yen						
	June 2011			Mar. 2011			Change
	CMTB	STB	CMTB	STB	CMTB	STB	
Interest rate related	2.1	4.7	(2.5)	9.3	3.6	5.7	(7.1)
Interest rate swaps	2.1	4.7	(2.5)	9.3	3.6	5.7	(7.1)
Currency related	0.4	(0.0)	0.4	(0.2)	(0.0)	(0.2)	0.6
Total	2.5	4.7	(2.1)	9.0	3.6	5.4	(6.5)

(*) Before tax effect accounting.

5. BIS capital adequacy ratio (No.1 standard: International standard for bank holding company)

[Consolidated]

	June 2011 (Preliminary)
BIS capital adequacy ratio	16.0 - 16.5%
Tier I capital ratio	Mid - 11%

Note: Figures as of June 2011 are now in a calculation process and will be announced as finalized.

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

1) Balance of major accounts

[Non-consolidated (CMTB + STB)]

	Billions of Yen							Change from Mar. 2011	Sep. 2010
	June 2011			Mar. 2011					
	CMTB	STB	CMTB	STB	CMTB	STB			
Loans and bills discounted	19,480.3	8,443.3	11,036.9	20,409.5	9,084.2	11,325.2	(929.2)	19,959.2	
Banking account	19,086.6	8,224.7	10,861.8	20,007.5	8,861.5	11,146.0	(920.9)	19,524.9	
Principal guaranteed trust account	393.7	218.6	175.0	401.9	222.7	179.2	(8.2)	434.3	
Deposits, Trust principal	22,687.6	10,204.4	12,483.2	22,805.5	10,446.0	12,359.5	(117.8)	22,117.6	
Deposits (*)	21,109.4	9,164.1	11,945.3	21,117.3	9,336.1	11,781.1	(7.9)	20,303.3	
Trust principal	1,578.2	1,040.2	537.9	1,688.2	1,109.9	578.3	(109.9)	1,814.3	

(*) Excluding NCDs.

2) Overseas loans

[Non-consolidated (CMTB + STB)]

	Billions of Yen							Change from Mar. 2011	Sep. 2010
	June 2011			Mar. 2011					
	CMTB	STB	CMTB	STB	CMTB	STB			
Loans to Japanese corporations operating overseas (*1)	1,428.5	113.8	1,314.6	1,411.4	121.3	1,290.1	17.0	1,235.6	
Loans to overseas non-Japanese borrowers (*2)	221.8	63.6	158.2	241.6	66.3	175.2	(19.7)	274.9	
North America	62.3	17.3	44.9	75.1	19.4	55.7	(12.8)	125.2	
Europe	50.7	29.6	21.1	54.9	29.6	25.2	(4.1)	62.5	

(*1) Based on borrowers' location.

(*2) Based on the location of final exposure.

3) Loans by industry

[Non-consolidated (CMTB + STB)]

	Billions of Yen							Change from Mar. 2011	Sep. 2010
	June 2011			Mar. 2011					
	CMTB	STB	CMTB	STB	CMTB	STB			
Domestic Branches (excluding offshore)	19,476.6	8,439.6	11,036.9	20,405.4	9,080.1	11,325.2	(928.7)	19,954.6	
Manufacturing	2,820.7	916.0	1,904.6	2,754.4	899.2	1,855.2	66.2	2,729.0	
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	24.8	1.0	23.8	22.5	1.0	21.5	2.2	25.1	
Construction	166.7	66.2	100.4	164.2	70.7	93.4	2.5	174.2	
Electricity, gas, heat supply and water	612.6	261.9	350.7	631.9	268.0	363.8	(19.2)	375.7	
Information and communications	269.2	37.8	231.3	225.3	28.9	196.4	43.9	230.5	
Transport and postal activities	1,294.9	558.7	736.2	1,275.2	559.3	715.8	19.7	1,283.7	
Wholesale and retail trade	1,287.6	416.6	871.0	1,337.6	428.5	909.1	(49.9)	1,354.6	
Finance and insurance	2,690.6	1,110.7	1,579.8	3,544.4	1,686.8	1,857.5	(853.7)	3,378.1	
Real estate	2,847.2	1,177.5	1,669.7	2,961.0	1,239.3	1,721.6	(113.8)	3,059.9	
Goods rental and leasing	664.1	117.5	546.6	785.0	139.2	645.7	(120.8)	838.0	
Others	6,797.7	3,775.2	3,022.5	6,703.5	3,758.7	2,944.7	94.2	6,505.3	
Overseas branches and offshore	1,006.8	3.6	1,003.1	1,011.8	4.1	1,007.6	(5.0)	894.9	
Total	20,483.4	8,443.3	12,040.1	21,417.2	9,084.2	12,332.9	(933.7)	20,849.6	

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

7. 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)

[Non-consolidated (CMTB + STB)]

	Billions of Yen							
	June 2011			Mar. 2011			Change from Mar. 2011	Sep. 2010
	CMTB	STB		CMTB	STB			
Problem assets based on the Financial Reconstruction Act (a)	249.8	102.2	147.6	245.3	89.6	155.7	4.6	261.3
Loans in bankrupt and practically bankrupt	35.0	11.2	23.8	41.3	17.3	23.9	(6.3)	32.2
Doubtful loans	123.1	71.8	51.3	93.7	44.0	49.6	29.4	112.6
Substandard loans (b)	91.7	19.2	72.6	110.3	28.2	82.1	(18.6)	116.5
Ordinary assets	20,955.1	8,542.6	12,412.6	21,827.9	9,192.7	12,635.2	(872.8)	21,270.9
Loans to substandard debtors (excluding Substandard loans) (c)	21.8	0.6	21.2	28.2	0.6	27.6	(6.4)	32.6
Loans to other special mention debtors	575.7	229.6	346.1	711.2	335.0	376.3	(135.5)	835.5
Loans to ordinary debtors	20,357.6	8,312.4	12,045.2	21,088.5	8,857.2	12,231.3	(731.0)	20,402.8
Total loan balance (d)	21,204.9	8,644.8	12,560.2	22,073.2	9,282.3	12,790.9	(868.3)	21,532.2
(Ratio to total loan balance (a) / (d))	1.2%	1.2%	1.2%	1.1%	1.0%	1.2%	0.1%	1.2%
Loans to substandard debtors (b) + (c)	113.5	19.7	93.8	138.5	28.8	109.7	(25.0)	149.1

Note: CMTB's partial direct written-off: June 2011: 24.3 billion yen, Mar. 2011: 19.3 billion yen, Sep. 2010: 25.1 billion yen

STB's partial direct written-off: June 2011: 0.2 billion yen, Mar. 2011: 38.0 billion yen, Sep. 2010: 28.0 billion yen

Note: Figures of CMTB's "Mutual-aid pension plan trust account" has been excluded. As a result, compared to conventional disclosure, "Ordinary assets" and "Total loan balance" has decrease by 3.8 billion yen as of June 2011, 4.0 billion yen as of Mar. 2011, and 4.4 billion yen as of Sep. 2009, respectively.

2) Coverage ratio and allowance ratio of Problem assets based on the Financial Reconstruction Act (*1)

[Non-consolidated (CMTB + STB)]

	Billions of Yen							
	June 2011			Mar. 2011			Change from Mar. 2011	Sep. 2010
	CMTB	STB		CMTB	STB			
Problem assets based on the Financial Reconstruction Act	249.8	102.2	147.6	245.3	89.6	155.7	4.6	261.3
Coverage ratio	85.6%	88.4%	83.7%	77.9%	74.5%	79.8%	7.7%	79.2%
Allowance ratio	53.4%	44.2%	56.9%	46.3%	38.2%	51.0%	7.1%	53.1%
Loans in bankrupt and practically bankrupt	35.0	11.2	23.8	41.3	17.3	23.9	(6.3)	32.2
Coverage ratio	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	- %	100.0%
Allowance ratio	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	- %	100.0%
Doubtful loans	123.1	71.8	51.3	93.7	44.0	49.6	29.4	112.6
Coverage ratio	90.7%	91.4%	89.7%	87.9%	86.0%	89.6%	2.8%	89.4%
Allowance ratio	63.3%	37.7%	75.2%	63.8%	39.5%	75.5%	(0.5%)	74.8%
Substandard loans	91.7	19.2	72.6	110.3	28.2	82.1	(18.6)	116.5
Coverage ratio	73.3%	70.1%	74.1%	61.2%	41.1%	68.1%	12.1%	63.6%
Allowance ratio	24.9%	29.1%	23.5%	17.3%	13.2%	19.7%	7.6%	16.8%

(*1) Coverage ratio and allowance ratio are calculated by the formula shown below.

Jun. 2011 (CMTB, STB) : 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)

Mar. 2011 and Sep. 2010 (CMTB) : 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)

Mar. 2011 and Sep. 2010 (STB) : Coverage ratio = (Collateral value before considering haircuts + allowance for loan losses) / loan balance

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

(*2) Other than above mentioned, there are Reserves for loan trust and Reserves for JOBT (Jointly-operated money trust) .

<Reference> Other referential financial figures

1) Balance Sheets

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

	Billions of Yen								
	June 2011			Mar. 2011			Change		
	CMTB	CMAB	STB	CMTB	CMAB	STB			
Assets:									
Cash and due from banks	1,205.9	334.4	24.1	847.3	1,080.1	471.8	27.4	580.8	125.7
Call loans	53.0	-	-	53.0	15.3	-	-	15.3	37.6
Receivables under resale agreements	54.3	-	-	54.3	33.2	-	-	33.2	21.0
Receivables under securities borrowing transactions	1.0	-	-	1.0	9.3	9.3	-	-	(8.3)
Monetary claims bought	274.0	94.7	-	179.3	292.0	99.9	-	192.0	(17.9)
Trading assets	663.6	63.9	-	599.6	678.7	36.5	-	642.2	(15.1)
Money held in trust	22.1	-	-	22.1	22.2	-	-	22.2	(0.0)
Securities	8,564.6	3,846.5	60.2	4,657.8	8,721.5	3,682.3	89.1	4,950.0	(156.9)
Loans and bills discounted	20,089.7	8,224.7	-	11,865.0	21,015.2	8,861.5	-	12,153.6	(925.5)
Foreign exchanges	7.5	0.9	-	6.6	17.9	12.2	-	5.6	(10.3)
Other assets	1,160.5	304.2	22.9	833.3	1,416.7	355.4	29.8	1,031.4	(256.1)
Tangible fixed assets	215.6	97.3	0.3	117.8	214.1	98.3	0.3	115.3	1.4
Intangible fixed assets	52.5	19.5	3.6	29.3	51.8	19.8	3.6	28.2	0.7
Deferred tax assets	222.7	137.7	3.0	81.9	220.4	134.4	3.0	82.8	2.3
Customers' liabilities for acceptances and guarantees	441.1	51.8	-	389.3	385.8	49.6	-	336.1	55.3
Allowance for loan losses	(117.1)	(40.7)	-	(76.4)	(127.8)	(42.3)	-	(85.5)	10.7
Allowance for investment loss	(1.1)	-	-	(1.1)	(1.1)	-	-	(1.1)	-
Total assets	32,910.4	13,135.3	114.3	19,660.6	34,045.8	13,789.4	153.6	20,102.7	(1,135.3)
Liabilities:									
Deposits	21,857.0	9,164.1	0.0	12,692.8	21,639.6	9,336.1	0.0	12,303.4	217.3
Negotiable certificates of deposit	2,270.3	249.2	-	2,021.0	2,627.6	370.0	-	2,257.6	(357.3)
Call money	430.5	176.0	54.0	200.4	409.8	248.9	103.0	57.8	20.6
Payables under repurchase agreements	370.8	30.3	-	340.4	620.8	-	-	620.8	(249.9)
Collateral for lending securities	1,031.7	1,031.7	-	-	1,320.4	1,161.6	-	158.7	(288.6)
Trading liabilities	132.4	7.2	-	125.1	110.4	7.7	-	102.7	21.9
Borrowed money	1,393.3	446.7	13.8	932.7	1,764.7	678.9	-	1,085.7	(371.3)
Foreign exchanges	0.1	-	-	0.1	0.0	-	-	0.0	0.0
Short-term bonds payable	278.2	-	-	278.2	325.7	-	-	325.7	(47.4)
Corporate bonds	720.3	265.4	-	454.9	702.1	267.2	-	434.9	18.1
Borrowed money from trust account	1,168.0	754.1	-	413.8	1,233.3	801.6	-	431.7	(65.3)
Other liabilities	862.5	205.5	9.6	647.3	935.2	116.3	8.2	810.6	(72.7)
Provision for bonuses	1.3	-	-	1.3	6.8	2.0	0.3	4.4	(5.5)
Provision for directors' bonuses	-	-	-	-	0.0	-	-	0.0	(0.0)
Provision for retirement benefits	0.2	-	-	0.2	0.2	-	-	0.2	0.0
Provision for reimbursement of deposits	6.4	5.2	-	1.1	6.4	5.2	-	1.1	-
Provision for contingent loss	18.2	7.4	-	10.8	18.4	7.1	-	11.2	(0.1)
Provision for relocation expenses	5.6	-	-	5.6	5.6	-	-	5.6	-
Deferred tax liabilities for land revaluation	5.7	-	-	5.7	5.7	-	-	5.7	-
Acceptances and guarantees	441.1	51.8	-	389.3	385.8	49.6	-	336.1	55.3
Total liabilities	30,994.3	12,395.3	77.5	18,521.5	32,119.3	13,052.8	111.7	18,954.7	(1,124.9)
Net assets:									
Capital stock	752.7	399.6	11.0	342.0	752.7	399.6	11.0	342.0	-
Capital surplus	466.8	149.0	21.2	296.5	467.3	149.0	21.2	297.0	(0.4)
Legal capital surplus	412.8	149.0	21.2	242.5	412.8	149.0	21.2	242.5	-
Other capital surplus	54.0	-	-	54.0	54.4	-	-	54.4	(0.4)
Retained earnings	724.4	215.0	4.6	504.7	719.9	211.5	9.6	498.7	4.5
Legal retained earnings	105.5	49.5	-	56.0	100.8	47.9	-	52.9	4.7
Other retained earnings	618.8	165.5	4.6	448.6	619.0	163.6	9.6	445.7	(0.2)
Reserve for overseas investment loss	0.0	-	-	0.0	0.0	-	-	0.0	(0.0)
Other voluntary reserve	371.8	-	-	371.8	371.8	-	-	371.8	-
Retained earnings brought forward	247.0	165.5	4.6	76.7	247.2	163.6	9.6	73.9	(0.2)
Treasury stock	-	-	-	-	(0.4)	-	-	(0.4)	0.4
Shareholders' equity	1,944.0	763.7	36.8	1,143.3	1,939.4	760.2	41.8	1,137.3	4.5
Valuation difference on available-for-sale securities	(14.8)	(9.9)	(0.0)	(4.8)	(4.3)	(9.2)	(0.0)	4.8	(10.4)
Deferred gains or losses on hedges	8.1	2.7	-	5.3	12.6	2.1	-	10.4	(4.5)
Revaluation reserve for land	(21.2)	(16.5)	-	(4.7)	(21.2)	(16.5)	-	(4.7)	0.0
Valuation and translation adjustments	(27.9)	(23.7)	(0.0)	(4.2)	(13.0)	(23.6)	(0.0)	10.6	(14.9)
Total net assets	1,916.0	740.0	36.8	1,139.1	1,926.4	736.6	41.8	1,147.9	(10.3)
Total liabilities and net assets	32,910.4	13,135.3	114.3	19,660.6	34,045.8	13,789.4	153.6	20,102.7	(1,135.3)

2) Statements of Income

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

Items	Billions of Yen								
	1QFY2011			1QFY2010			Change from 1QFY2010		
	CMTB	CMAB	STB	CMTB	CMAB	STB			
Ordinary income	186.2	70.9	10.3	104.8	195.3	77.0	10.5	107.7	(9.1)
Trust fees	23.4	2.9	8.4	12.0	22.1	1.5	8.6	12.0	1.3
Interest income	97.7	41.4	0.0	56.2	97.3	40.5	0.0	56.8	0.3
Interest on loans and discounts	61.6	25.0	-	36.6	66.3	27.4	-	38.8	(4.6)
Interest on securities	31.6	15.1	0.0	16.4	26.3	11.7	0.0	14.6	5.2
Fees and commissions	32.4	15.6	1.8	14.9	33.6	15.9	1.8	15.7	(1.1)
Trading income	1.3	0.9	-	0.3	0.5	0.3	-	0.2	0.7
Other ordinary income	19.4	8.5	-	10.9	34.2	15.3	-	18.9	(14.8)
Other income	11.8	1.4	0.0	10.3	7.3	3.3	0.0	3.9	4.4
Ordinary expenses	142.0	62.3	7.6	72.0	139.0	53.2	7.4	78.3	2.9
Interest expenses	36.0	14.0	0.0	21.9	38.4	15.6	0.0	22.8	(2.4)
Interest on deposits	22.2	9.4	-	12.7	24.6	10.6	-	14.0	(2.4)
Fees and commissions payments	15.5	3.9	2.8	8.8	15.4	3.9	2.8	8.6	0.1
Trading expenses	0.2	-	-	0.2	0.3	0.2	-	0.1	(0.1)
Other ordinary expenses	5.4	1.9	-	3.5	8.7	2.3	-	6.3	(3.3)
General and administrative expenses	66.8	27.5	4.7	34.6	66.4	27.0	4.5	34.8	0.4
Other expenses	17.8	14.9	0.0	2.8	9.5	4.0	0.0	5.5	8.2
Ordinary profit	44.1	8.5	2.7	32.8	56.2	23.8	3.1	29.3	(12.1)
Extraordinary income	-	-	-	-	6.8	2.2	-	4.6	(6.8)
Extraordinary loss	1.1	0.6	0.1	0.3	1.0	0.2	0.0	0.6	0.1
Income before Income Taxes	43.0	7.8	2.6	32.4	62.1	25.7	3.0	33.3	(19.1)
Income taxes-Current	0.7	0.0	1.0	(0.3)	9.6	0.0	1.1	8.4	(8.8)
Income taxes-Deferred	7.3	(3.7)	0.0	11.0	7.6	5.7	0.1	1.7	(0.2)
Income taxes	8.1	(3.6)	1.0	10.7	17.2	5.7	1.2	10.2	(9.1)
Net income	34.8	11.5	1.5	21.7	44.9	20.0	1.8	23.0	(10.0)

3) Statement of trust account

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

Items	Billions of Yen								
	June. 2011			Mar. 2011			Change		
	CMTB	CMAB	STB	CMTB	CMAB	STB			
Loans and bills discounted	560.8	222.6	-	338.2	565.0	231.8	-	333.2	(4.2)
Securities	716.3	3.1	77.1	636.0	713.1	3.3	77.1	632.6	3.2
Beneficiary rights	97,072.0	0.0	30,085.9	66,986.0	95,836.2	0.0	30,598.4	65,237.7	1,235.7
Securities held in custody accounts	265.5	0.1	-	265.4	304.5	0.1	-	304.4	(39.0)
Money claims	9,833.8	0.2	1,375.9	8,457.7	10,245.3	0.2	1,416.8	8,828.3	(411.5)
Tangible fixed assets	9,376.7	4,996.7	-	4,380.0	9,419.0	5,029.7	-	4,389.2	(42.3)
Intangible fixed assets	67.5	31.0	-	36.5	68.3	31.0	-	37.2	(0.7)
Other claims	1,806.8	35.2	-	1,771.6	1,756.3	37.0	-	1,719.3	50.5
Call loans	13.8	-	-	13.8	42.3	-	-	42.3	(28.5)
Loans to banking account	1,168.0	754.1	-	413.8	1,233.3	801.6	-	431.7	(65.3)
Cash and due from banks	409.2	182.6	18.0	208.5	428.6	185.9	18.5	224.1	(19.3)
Total assets	121,290.9	6,226.0	31,557.1	83,507.8	120,612.5	6,321.0	32,111.0	82,180.4	678.4
Money trusts	21,748.4	741.1	8,160.6	12,846.6	22,032.9	777.6	8,305.0	12,950.3	(284.5)
Pension trusts	12,710.4	-	6,560.3	6,150.1	13,254.9	-	6,995.5	6,259.4	(544.4)
Property formation benefit trusts	22.6	13.4	-	9.1	22.1	13.3	-	8.7	0.4
Loan trusts	219.5	207.0	-	12.5	248.2	228.2	-	19.9	(28.7)
Securities investment trusts	38,479.0	-	12,561.2	25,917.7	37,776.4	-	12,494.5	25,281.9	702.5
Money entrusted, other than money trusts	2,593.6	0.2	318.8	2,274.5	2,553.3	0.2	339.2	2,213.9	40.2
Securities trusts	19,737.2	0.1	1,401.3	18,335.7	18,550.6	0.1	1,385.4	17,165.1	1,186.5
Money claim trusts	9,875.7	1.0	1,393.5	8,481.1	10,288.9	1.0	1,434.8	8,852.9	(413.1)
Land and fixtures trusts	118.5	76.5	-	42.0	118.1	76.2	-	41.9	0.4
Composite trusts	15,785.5	5,186.4	1,161.0	9,438.0	15,766.4	5,224.0	1,156.3	9,386.0	19.0
Other trusts	0.0	0.0	-	0.0	0.0	0.0	-	0.0	-
Total liabilities	121,290.9	6,226.0	31,557.1	83,507.8	120,612.5	6,321.0	32,111.0	82,180.4	678.4

(*) The amount of re-trusted assets to Japan Trustee Services Bank, Ltd. as a securities processing is included in Beneficiary rights:

Jun. 2011: CMAB 30,073.1 billion yen, STB 66,948.7 billion yen

Mar. 2011: CMAB 30,583.8 billion yen, STB 65,200.9 billion yen

4) Breakdown of principal guaranteed trust a/c

[Non-consolidated (CMTB + STB)]

		Billions of Yen						Change
		June 2011			Mar. 2011			
		CMTB	STB		CMTB	STB		
Money trusts	Loans and bills discounted	393.7	218.6	175.0	401.9	222.7	179.2	(8.2)
	Securities	0.0	-	0.0	0.0	-	0.0	-
	Others	970.1	616.7	353.4	1,041.2	660.7	380.5	(71.1)
	Total assets	1,363.8	835.3	528.5	1,443.3	883.4	559.8	(79.4)
	Principal	1,360.3	834.6	525.6	1,442.1	883.4	558.7	(81.8)
	Reserves for JOMT (Jointly-operated money trust)	0.3	0.0	0.2	0.3	0.0	0.2	-
	Others	3.2	0.6	2.5	0.8	(0.0)	0.8	2.4
	Total liabilities	1,363.8	835.3	528.5	1,443.3	883.4	559.8	(79.4)
Loan trusts	Loans and bills discounted	-	-	-	-	-	-	-
	Securities	0.4	0.4	-	0.4	0.4	-	(0.0)
	Others	220.4	207.8	12.5	249.1	229.1	19.9	(28.7)
	Total assets	220.8	208.3	12.5	249.5	229.6	19.9	(28.7)
	Principal	217.9	205.6	12.2	246.0	226.4	19.6	(28.1)
	Reserves for loan trust	1.3	1.2	0.1	1.5	1.3	0.2	(0.1)
	Others	1.5	1.4	0.1	1.9	1.7	0.1	(0.3)
	Total liabilities	220.8	208.3	12.5	249.5	229.6	19.9	(28.7)

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.