

Sumitomo Mitsui Trust Holdings, Inc.



Supplemental material on financial results

2nd Quarter of Fiscal Year 2011 ended on Sep. 30, 2011

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<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.

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, The Sumitomo Trust and Banking Co., Ltd. (referred to hereinafter as "Sumitomo Trust") hereby cautions against sole reliance on such forward-looking statements in making investment decisions.

1. Breakdown of profit by business group

(1) Gross business profit before credit costs

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

	Billions of Yen						
	1HFY2011			1HFY2010	Change		
	Total	CM (*1)	STB	Total	Total	CM (*1)	STB
Retail financial services	70.7	37.4	33.3	73.2	(2.4)	0.5	(2.9)
Wholesale financial services	72.8	26.4	46.3	73.8	(1.0)	(1.7)	0.7
Stock transfer agency services	16.5	9.3	7.1	16.8	(0.3)	(0.2)	(0.0)
Treasury and financial products	80.8	29.5	51.2	58.3	22.4	(5.2)	27.6
Fiduciary services	42.9	19.6	23.3	42.8	0.1	0.1	0.0
Real estate	7.5	3.3	4.2	13.1	(5.5)	(3.2)	(2.2)
Fees paid for outsourcing	(20.0)	(8.5)	(11.5)	(19.8)	(0.1)	(0.2)	0.0
Stock transfer agency services	(7.6)	(3.9)	(3.7)	(7.6)	0.0	(0.1)	0.1
Fiduciary services	(12.3)	(4.6)	(7.7)	(12.1)	(0.1)	(0.1)	(0.0)
Others (*2)	(4.1)	0.1	(4.2)	(0.9)	(3.1)	2.2	(5.3)
Gross business profit before credit costs	250.8	108.0	142.7	240.6	10.1	(7.6)	17.7

(*1) Combined figures of CMTB and CMAB.

Figures of CM are tentative calculations based on certain assumptions (transferpricing, etc.) under managerial accounting.

(*2) Net of dividend income, cost of capital sourcing and head office expense is included.

(2) Net business profit before credit costs

[Consolidated]

	Billions of Yen		
	1HFY2011 (*1)	1HFY2010 (*1)	Change
Retail financial services	14.0	16.2	(2.1)
Wholesale financial services	61.7	63.4	(1.6)
Stock transfer agency services	8.0	8.1	(0.0)
Treasury and financial products	75.0	52.9	22.1
Fiduciary services	22.6	22.4	0.1
Real estate	2.9	8.6	(5.6)
Others (*2)	(0.9)	(15.1)	14.2
Net business profit before credit costs	175.6	148.5	27.0

(*1) Consolidated figures are tentative calculations based on certain assumptions (transferpricing, etc.) under managerial accounting.

(*2) Net of dividend income, cost of capital sourcing and head office expense is included.

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

	Billions of Yen						
	1HFY2011			1HFY2010		Change	
	Total	CM (*3)	STB	Total	Total	CM (*3)	STB
Retail financial services	9.4	6.8	2.5	11.7	(2.3)	0.5	(2.9)
Wholesale financial services	47.3	16.1	31.2	48.7	(1.3)	(1.9)	0.5
Stock transfer agency services	7.3	4.4	2.8	7.6	(0.2)	(0.3)	0.0
Treasury and financial products	75.0	28.4	46.6	52.9	22.1	(5.2)	27.4
Fiduciary services	16.0	7.8	8.1	16.3	(0.3)	(0.3)	0.0
Real estate	2.5	1.1	1.4	7.9	(5.3)	(3.2)	(2.1)
Others (*4)	(20.9)	(9.1)	(11.7)	(18.0)	(2.9)	2.1	(5.1)
Net business profit before credit costs	129.5	51.2	78.2	119.7	9.8	(8.0)	17.8

(*3) Combined figures of CMTB and CMAB.

Figures of CM are tentative calculations based on certain assumptions (transferpricing, etc.) under managerial accounting.

(*4) Net of dividend income, cost of capital sourcing and head office expense is included.

(3) Fee revenue breakdown

[Consolidated]

	Billions of Yen		
	1HFY2011 (*1)	1HFY2010 (*1)	Change
Net fees and commissions	97.4	86.1	11.2
Retail financial services	30.0	26.7	3.2
Wholesale financial services	29.1	30.6	(1.4)
Stock transfer agency services	17.9	17.9	(0.0)
Real estate	10.3	15.4	(5.0)
Fiduciary services	34.7	31.5	3.2
Fees paid for outsourcing	(6.8)	(15.4)	8.5
Stock transfer agency services	(3.4)	(3.2)	(0.2)
Fiduciary services (*2)	(3.4)	(12.1)	8.7
Other trust fees	44.5	42.3	2.2
Wholesale financial services	1.0	0.8	0.2
Real estate	2.4	3.1	(0.6)
Fiduciary services	40.4	37.6	2.7
Net fees and commissions and related profit	141.9	128.4	13.4
Fee revenue ratio	39.4%	40.8%	(1.4%)
Consolidated gross business profit	359.9	314.3	45.5

(*1) Figures are tentative calculations based on certain assumptions (transferpricing, etc.) under managerial accounting.

(*2) Fees paid for outsourcing decreased, because those to Japan Trustee Services Bank, which became a consolidated subsidiary, are recognized as Intra-group transaction.

2. Non-performing loans

(1) Risk monitored loans

[Consolidated]

	Millions of Yen					
	(Banking a/c and Principal guaranteed trust a/c combined)			(Banking a/c)		
	Sep. 2011	Mar. 2011	Change	Sep. 2011	Mar. 2011	Change
Risk monitored loans	278,879	283,870	(4,990)	233,683	259,779	(26,095)
Loans in bankruptcy proceedings	20,111	27,259	(7,147)	20,098	27,245	(7,146)
Other delinquent loans	170,746	129,839	40,906	126,027	114,115	11,911
Loans past due 3 months or more	263	43	220	263	43	220
Restructured loans	87,757	126,728	(38,971)	87,293	118,375	(31,081)
Total loan balance	20,932,626	21,061,240	(128,614)	20,561,278	20,659,253	(97,975)
(Ratio to total loan balance)	1.3%	1.3%	0.0%	1.1%	1.3%	(0.2%)

(*) Partial direct written-off: Sep. 2011: 73,272 millions yen, Mar. 2011: 81,231 million yen

[Non-consolidated (CMTB + STB)]

(Banking a/c and Principal guaranteed trust a/c combined)	Millions of Yen						
	Sep. 2011			Mar. 2011		Change	
	Total	CMTB	STB	Total	Total	CMTB	STB
Risk monitored loans	232,389	95,943	136,445	236,808	(4,419)	7,752	(12,172)
Loans in bankruptcy proceedings	17,995	3,661	14,334	24,512	(6,517)	(6,340)	(176)
Other delinquent loans	141,271	71,181	70,089	101,956	39,314	21,221	18,092
Loans past due 3 months or more	263	263	-	43	220	220	-
Restructured loans	72,858	20,836	52,021	110,296	(37,438)	(7,349)	(30,088)
Total loan balance	21,246,558	9,062,027	12,184,530	21,417,258	(170,700)	(22,266)	(148,433)
(Ratio to total loan balance)	1.1%	1.1%	1.1%	1.1%	0.0%	0.1%	(0.1%)

Note: CMTB's partial direct written-off: Sep. 2011: 14,317 million yen, Mar. 2011: 19,041 million yen

STB's partial direct written-off: Sep. 2011: 35,901 billion yen, Mar. 2011: 38,014 million yen

(Banking a/c)	Millions of Yen						
	Sep. 2011			Mar. 2011		Change	
	Total	CMTB	STB	Total	Total	CMTB	STB
Risk monitored loans	187,193	66,063	121,130	212,718	(25,524)	(14,116)	(11,408)
Loans in bankruptcy proceedings	17,982	3,648	14,334	24,499	(6,516)	(6,340)	(176)
Other delinquent loans	96,552	41,314	55,237	86,233	10,319	(8,492)	18,811
Loans past due 3 months or more	263	263	-	43	220	220	-
Restructured loans	72,394	20,836	51,558	101,942	(29,548)	495	(30,043)
Total loan balance	20,875,210	8,845,801	12,029,408	21,015,271	(140,061)	(15,776)	(124,284)
(Ratio to total loan balance)	0.9%	0.7%	1.0%	1.0%	(0.1%)	(0.2%)	(0.1%)

(Principal guaranteed trust a/c)

	Millions of Yen						
	Sep. 2011			Mar. 2011		Change	
	Total	CMTB	STB	Total	Total	CMTB	STB
Risk monitored loans	45,195	29,880	15,315	24,090	21,105	21,869	(764)
Loans in bankruptcy proceedings	13	13	-	13	(0)	(0)	-
Other delinquent loans	44,718	29,867	14,851	15,723	28,995	29,713	(718)
Loans past due 3 months or more	-	-	-	-	-	-	-
Restructured loans	463	-	463	8,353	(7,889)	(7,844)	(45)
Total loan balance	371,348	216,226	155,122	401,987	(30,639)	(6,489)	(24,149)
(Ratio to total loan balance)	12.2%	13.8%	9.9%	6.0%	6.2%	10.2%	0.9%

(*) Trust a/c is principal guaranteed trust a/c

(2) Risk monitored loans by industry (Banking a/c and Principal guaranteed trust a/c combined)

[Non-consolidated (CMTB + STB)]

	Millions of Yen						
	Sep. 2011			Mar. 2011		Change	
	Total	CMTB	STB	Total	Total	CMTB	STB
Domestic Branches (excluding offshore)	230,064	95,943	134,120	233,938	(3,874)	7,978	(11,852)
Manufacturing	18,566	884	17,682	23,151	(4,584)	(2,379)	(2,205)
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	-	-	-	64	(64)	-	(64)
Construction	1,683	975	708	1,820	(137)	(219)	82
Electricity, gas, heat supply and water	192	192	-	1,362	(1,170)	-	(1,170)
Information and communications	3,246	338	2,907	13,652	(10,405)	(63)	(10,341)
Transport and postal activities	2,180	929	1,250	1,753	426	143	282
Wholesale and retail trade	3,462	2,036	1,425	5,925	(2,463)	(2,272)	(190)
Finance and insurance	78,744	35,741	43,002	72,584	6,159	21,995	(15,835)
Real estate	52,925	17,090	35,834	62,411	(9,486)	(7,338)	(2,147)
Goods rental and leasing	56	56	-	69	(13)	(13)	-
Others	69,007	37,698	31,309	51,143	17,864	(1,873)	19,737
Overseas branches and offshore	2,324	-	2,324	2,870	(545)	(226)	(319)
Total	232,389	95,943	136,445	236,808	(4,419)	7,752	(12,172)

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

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

[Consolidated]

(Banking a/c)

	Millions of Yen		
	Sep. 2011	Mar. 2011	Change
Problem assets based on the Financial Reconstruction Act (a)	255,129	280,285	(25,156)
Bankrupt and practically bankrupt	42,208	57,926	(15,718)
Doubtful	125,363	103,940	21,423
Substandard	87,557	118,418	(30,860)
Ordinary assets	21,968,736	22,118,429	(149,692)
Total balance (b)	22,223,866	22,398,714	(174,848)
(Ratio to total balance (a) / (b))	1.1%	1.3%	(0.2%)

Note 1: Partial direct written-off: Sep. 2011: 78,350 million yen, Mar. 2011: 85,491 million yen

Note 2: Figures for Banking a/c and Principal guaranteed trust a/c combined, please refer to "Explanatory Material 2nd Quarter of Fiscal Year 2011 ended on Sep. 30, 2011".

[Non-consolidated (CMTB + STB)]

(Banking a/c)

	Millions of Yen						
	Sep. 2011			Mar. 2011		Change	
	Total	CMTB	STB	Total	Total	CMTB	STB
Problem assets based on the Financial Reconstruction Act (a)	195,597	67,298	128,299	221,163	(25,566)	(14,290)	(11,276)
Bankrupt and practically bankrupt	33,702	10,773	22,928	41,196	(7,494)	(6,553)	(940)
Doubtful	89,236	35,424	53,812	77,980	11,256	(8,451)	19,707
Substandard (b)	72,658	21,100	51,558	101,985	(29,327)	715	(30,043)
Ordinary assets	21,358,964	8,974,704	12,384,260	21,450,047	(91,082)	(3,338)	(87,744)
Substandard debtors (excluding Substandard) (c)	36,009	706	35,302	28,148	7,861	126	7,735
Other special mention debtors (*1)	678,752	279,515	399,237	707,196	(28,443)	(55,362)	26,918
Ordinary debtors	20,644,202	8,694,482	11,949,720	20,714,702	(70,499)	51,898	(122,398)
Total balance (d)	21,554,562	9,042,002	12,512,560	21,671,211	(116,648)	(17,628)	(99,020)
(Ratio to total balance (a) / (d))	0.9%	0.7%	1.0%	1.0%	(0.1%)	(0.2%)	(0.1%)
Assets to substandard debtors (b) + (c)	108,667	21,807	86,860	130,134	(21,466)	841	(22,308)

Note: CMTB's partial direct written-off: Sep. 2011: 14,520 million yen, Mar. 2011: 19,319 million yen

STB's partial direct written-off: Sep. 2011: 35,901 billion yen, Mar. 2011: 38,014 million yen

(Principal guaranteed trust a/c)

	Millions of Yen						
	Sep. 2011			Mar. 2011		Change	
	Total	CMTB	STB	Total	Total	CMTB	STB
Problem assets based on the Financial Reconstruction Act (a)	45,195	29,880	15,315	24,090	21,105	21,869	(764)
Bankrupt and practically bankrupt	40	13	26	55	(15)	(0)	(15)
Doubtful	44,691	29,867	14,824	15,681	29,010	29,713	(703)
Substandard (b)	463	-	463	8,353	(7,889)	(7,844)	(45)
Ordinary assets	326,152	186,346	139,806	377,896	(51,744)	(28,358)	(23,385)
Substandard debtors (excluding Substandard) (c)	30	-	30	32	(1)	-	(1)
Other special mention debtors (*1)	11,774	8,392	3,382	4,037	7,737	8,292	(555)
Ordinary debtors	314,347	177,953	136,393	373,826	(59,479)	(36,650)	(22,828)
Total balance (d)	371,348	216,226	155,122	401,987	(30,639)	(6,489)	(24,149)
(Ratio to total balance (a) / (d))	12.2%	13.8%	9.9%	6.0%	6.2%	10.2%	0.9%
Assets to substandard debtors (b) + (c)	494	-	494	8,386	(7,891)	(7,844)	(47)

Note: Figures for Banking a/c and Principal guaranteed trust a/c combined, please refer to "Explanatory Material 2nd Quarter of Fiscal Year 2011 ended on Sep. 30, 2011".

(4) Migration analysis of assets to special mention or worse categories (Banking a/c and Principal guaranteed trust a/c combined)

[Non-consolidated (CMTB + STB)]

	Billions of Yen							
	Balance			Migration of (A)				
	Mar. 2011	Sep. 2011	Change (A)	Downgrade (+)	Downgrade (-)	Upgrade (+)	Upgrade (-)	Repayment, etc.
Bankrupt and practically bankrupt	41.3	33.7	(7.5)	3.3	---	---	(3.8)	(7.0)
Doubtful	93.7	133.9	40.3	63.0	(1.2)	1.4	(12.1)	(10.8)
Assets to substandard debtor	138.5	109.2	(29.4)	9.4	(9.5)	1.0	(20.1)	(10.1)
Other special mention	711.2	690.5	(20.7)	223.0	(19.4)	14.4	(165.9)	(72.9)

[CMTB]

	Billions of Yen							
	Balance			Migration of (A)				
	Mar. 2011	Sep. 2011	Change (A)	Downgrade (+)	Downgrade (-)	Upgrade (+)	Upgrade (-)	Repayment, etc.
Bankrupt and practically bankrupt	17.3	10.8	(6.6)	2.4	---	---	(3.1)	(5.8)
Doubtful	44.0	65.3	21.3	34.9	(1.0)	1.3	(10.4)	(3.5)
Assets to substandard debtor	28.8	21.8	(7.0)	7.4	(8.1)	0.5	(6.1)	(0.7)
Other special mention	335.0	287.9	(47.1)	100.3	(7.1)	9.8	(137.5)	(12.6)

[STB]

	Billions of Yen							
	Balance			Migration of (A)				
	Mar. 2011	Sep. 2011	Change (A)	Downgrade (+)	Downgrade (-)	Upgrade (+)	Upgrade (-)	Repayment, etc.
Bankrupt and practically bankrupt	23.9	23.0	(1.0)	0.9	---	---	(0.6)	(1.2)
Doubtful	49.6	68.6	19.0	28.1	(0.2)	0.1	(1.7)	(7.3)
Assets to substandard debtor	109.7	87.4	(22.4)	1.9	(1.4)	0.5	(14.0)	(9.3)
Other special mention	376.3	402.6	26.4	122.7	(12.2)	4.6	(28.4)	(60.3)

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

(i) Loans outstanding in doubtful or worse categories

[Non-consolidated (CMTB + STB)]

Total

	Billions of Yen									
	Sep. 2008	Mar. 2009	Sep. 2009	Mar. 2010	Sep. 2010	Mar. 2011	Sep. 2011			Change from Mar. 2011
							Total	CMTB	STB	
Loans in bankrupt/ practically bankrupt	61.4	64.7	58.7	37.4	32.2	41.3	33.7	10.8	23.0	(7.5)
Doubtful loans	103.1	159.5	339.6	138.3	112.6	93.7	133.9	65.3	68.6	40.3
Total	164.5	224.1	398.4	175.8	144.8	134.9	167.7	76.1	91.6	32.8
Loans outstanding in doubtful or worse categories as of Sep. 2008 and disposal thereafter										
Loans in bankrupt/ practically bankrupt	61.4	44.8	39.7	18.8	17.5	17.2	9.7	3.3	6.4	(7.5)
Doubtful loans	103.1	78.8	59.6	61.5	40.6	35.9	32.3	16.3	16.0	(3.7)
Total	164.5	123.6	99.3	80.3	58.1	53.1	42.0	19.6	22.4	(11.1)
New entry to doubtful or worse categories during 2HFY2008 and disposal thereafter										
Loans in bankrupt/ practically bankrupt		19.9	13.4	9.3	1.6	0.7	0.4	0.3	0.1	(0.3)
Doubtful loans		80.6	44.7	13.2	6.6	5.5	3.8	2.8	1.0	(1.8)
Total		100.5	58.0	22.4	8.3	6.2	4.2	3.1	1.1	(2.1)
New entry to doubtful or worse categories during 1HFY2009 and disposal thereafter										
Loans in bankrupt/ practically bankrupt		5.7	6.5	8.2	4.2		3.7	3.6	0.1	(0.5)
Doubtful loans		235.4	45.1	37.8	22.6		16.3	2.7	13.6	(6.3)
Total		241.1	51.6	46.0	26.7		20.0	6.3	13.7	(6.8)
New entry to doubtful or worse categories during 2HFY2009 and disposal thereafter										
Loans in bankrupt/ practically bankrupt			2.9	2.7	1.5		0.8	0.6	0.2	(0.7)
Doubtful loans			18.5	10.5	9.7		6.0	2.2	3.8	(3.8)
Total			21.5	13.2	11.2		6.7	2.8	4.0	(4.5)
New entry to doubtful or worse categories during 1HFY2010 and disposal thereafter										
Loans in bankrupt/ practically bankrupt			2.1	1.8			1.0	0.8	0.2	(0.8)
Doubtful loans			17.1	8.6			7.3	2.8	4.6	(1.3)
Total			19.2	10.4			8.3	3.5	4.8	(2.0)
New entry to doubtful or worse categories during 2HFY2010 and disposal thereafter										
Loans in bankrupt/ practically bankrupt						15.9	16.0	0.9	15.1	0.1
Doubtful loans						11.3	5.3	3.7	1.6	(6.0)
Total						27.2	21.3	4.6	16.7	(5.9)
New entry to doubtful or worse categories during 1HFY2011 and disposal thereafter										
Loans in bankrupt/ practically bankrupt							2.2	1.4	0.7	2.2
Doubtful loans							63.0	34.9	28.1	63.0
Total							65.2	36.3	28.8	65.2

(ii) Progress of final disposal

[Non-consolidated (CMTB + STB)]

(Billions of Yen)

Period	Primary amount (A)	Amount as of Sep. 2011 (B)	Quasi final disposal or in the process of final disposal (C) (Less)	Amount of final disposal during 1HFY2011 (Less)	Ratio of final disposal progression	Adjusted ratio of final disposal progression
					(A-B)/A (%)	(A-B+C)/A (%)*
Before 1HFY2008	2,903.9	42.0	8.5	10.8	98.6	98.8
2HFY2008	100.5	4.2	0.1	2.0	95.8	96.0
1HFY2009	241.1	20.0	3.5	6.7	91.7	93.2
2HFY2009	21.5	6.7	0.2	4.5	68.6	69.4
1HFY2010	19.2	8.3	0.1	2.0	56.6	57.3
2HFY2010	27.2	21.3	14.8	6.4	21.7	76.3
1HFY2011	65.2	65.2	0.3	-	-	0.4
Total	---	167.7	27.6	32.4	---	---

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

3. Capital and total risk-weighted assets (Basel II)

(1) BIS capital adequacy ratio

	< Consolidated >		
	Billions of Yen		
	Sep. 2011 (Preliminary)	Mar. 2011	Change
Total qualifying capital	1,033.3	1,024.7	8.5
Tier I	713.6	696.4	17.1
Tier II	331.3	343.7	(12.3)
Deduction (double gearing, etc.)	(11.5)	(15.4)	3.8
Total risk-weighted assets	6,421.2	6,622.5	(201.3)
BIS capital adequacy ratio	16.09%	15.47%	0.62%
(Tier I capital ratio)	11.11%	10.51%	0.60%

Note: Non-consolidated BIS capital adequacy ratio and Tier I capital ratio as of Sep. 2011 are 16.32% and 11.45%, respectively.

	< Non-consolidated >		
	Billions of Yen		
	Sep. 2011 (Preliminary)	Mar. 2011	Change
Total qualifying capital	37.4	35.2	2.1
Tier I	37.4	35.2	2.1
Tier II	-	-	-
Deduction (double gearing, etc.)	-	-	-
Total risk-weighted assets	109.9	112.2	(2.3)
BIS capital adequacy ratio	34.04%	31.44%	2.60%
(Tier I capital ratio)	34.04%	31.44%	2.60%

	< Consolidated >		
	Billions of Yen		
	Sep. 2011 (Preliminary)	Mar. 2011	Change
Total qualifying capital	1,909.2	1,880.8	28.3
Tier I	1,365.1	1,333.9	31.2
Tier II	643.3	646.6	(3.2)
Deduction (double gearing, etc.)	(99.3)	(99.6)	0.3
Total risk-weighted assets	11,354.9	12,028.0	(673.0)
BIS capital adequacy ratio	16.81%	15.63%	1.18%
(Tier I capital ratio)	12.02%	11.09%	0.93%

Note: Non-consolidated BIS capital adequacy ratio and Tier I capital ratio as of Sep. 2011 are 18.11% and 13.05%, respectively.

Note: Risk measurement methodologies are as follows.

	CMTB Consolidated, Non-consolidated	CMAB Non-consolidated	STB Consolidated, Non-consolidated
Credit risk	Foundation Internal Ratings-Based Approach	Standardized Approach	Foundation Internal Ratings-Based Approach
Operational risk	Standardized Approach	Standardized Approach	Standardized Approach
Market risk (International standard)			Internal Models Approach

(2) Risk-weighted assets for credit risk

	[Consolidated]		
	Billions of Yen		
	Sep. 2011 (Preliminary)		
	Exposure	Risk-weighted asset	Expected Loss
Internal Ratings-Based	36,065.1	15,099.4	231.2
Corporate, etc.	26,153.9	9,761.8	186.2
Corporate	16,194.6	9,153.3	185.1
Sovereign	6,961.1	177.8	0.3
Financial institution	2,998.2	430.5	0.8
Retail	5,974.4	1,200.1	34.1
Residential mortgage exposure	5,512.7	1,026.5	21.7
Qualifying revolving retail exposure	37.8	11.3	1.3
Other retail exposure	423.9	162.2	11.1
Equity	1,192.3	1,612.3	1.3
Fund	545.9	1,288.2	5.5
Securitization	763.3	259.8	1.4
Purchased receivables	574.9	372.6	2.3
Other assets	860.0	604.4	-
Standardized Approach	1,128.5	1,065.1	-
Subsidiaries	1,128.5	1,065.1	-
Exemption	1,317.0	399.4	-
Total credit risk	38,510.6	16,564.0	231.2

Note 1: Amount of Risk-weighted asset is after scaling factor adjustments.

Note 2: Expected Loss of securitization is the amount related to "Exposure applied to an upper limit of total required capital", which is defined in the Notification.

4. Summary of income/expenses

(1) Summary of income/expenses in domestic/international business (Banking a/c)

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

	Millions of Yen					
	1HFY2011			1HFY2010		
	Domestic business	International business	Total	Domestic business	International business	Total
Trust fee income (after written-off of principal guaranteed trust a/c)	46,964	-	46,964	48,516	-	48,516
Net interest income	102,239	15,737	117,976	99,045	19,727	118,772
Interest income (*1)	158,712	34,804	189,169	160,874	38,682	195,027
Interest expenses (*1, *2)	56,472	19,067	71,193	61,829	18,955	76,254
Net fees and commissions	37,098	871	37,969	41,848	(482)	41,366
Fees and commissions received	66,352	2,590	68,942	71,086	1,666	72,752
Fees and commissions paid	29,253	1,719	30,973	29,237	2,148	31,386
Net trading income	4,071	(920)	3,151	5,006	2,080	7,086
Trading income	4,071	(708)	3,363	5,006	2,121	7,127
Trading expenses	-	212	212	-	40	40
Net other operating income	7,926	36,869	44,795	12,682	12,245	24,928
Other operating income	15,965	45,570	61,535	21,589	29,190	50,779
Other operating expenses	8,038	8,701	16,740	8,906	16,944	25,851

(*1) Figures in the upper rows in Interest income and Interest expenses show interests that accrue from transaction between domestic business and international business.

(*2) Expenses matching the amount of investment of money held in trust is excluded from Interest expenses. (1HFY2011: 46 million yen, 1HFY2010: 51 million yen)

(2) Summary of interest-earning assets/interest-bearing liabilities in domestic/international business (Banking a/c)

[Non-consolidated (CMTB + STB)]

(Domestic business)

	Millions of Yen, percentage points					
	1HFY2011			1HFY2010		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Interest-earning assets	26,685,534	158,666	1.18%	26,697,472	160,815	1.20%
Loans and bills discounted	17,995,614	109,801	1.21%	17,876,892	120,486	1.34%
Securities	5,938,872	35,812	1.20%	5,833,378	25,355	0.86%
Japanese government bonds	3,307,761	10,023	0.60%	3,147,774	7,611	0.48%
Japanese corporate bonds	851,857	4,702	1.10%	731,426	4,791	1.30%
Japanese stocks	1,462,648	16,767	2.28%	1,563,868	10,753	1.37%
Call loans and bills bought	313,062	203	0.12%	335,806	252	0.14%
Monetary claims bought	273,886	1,694	1.23%	339,412	2,111	1.24%
Due from banks	4,304	54	2.53%	4,913	6	0.25%
JPY deposit converted into foreign currencies	1,997,730	4,347	0.43%	1,843,458	4,530	0.49%
Interest-bearing liabilities	26,299,862	56,437	0.42%	26,271,964	61,775	0.46%
Deposits	20,628,471	41,166	0.39%	19,656,513	46,232	0.46%
Negotiable certificates of deposit (NCD)	2,051,704	1,406	0.13%	2,412,078	1,931	0.15%
Call money and bills sold	50,927	24	0.09%	47,875	27	0.11%
Short-term bonds payable	201,259	124	0.12%	260,350	173	0.13%
Bonds payable	651,200	6,431	1.96%	528,128	5,501	2.07%
Borrowed money	955,615	4,045	0.84%	1,214,236	3,866	0.63%
Borrowed money from trust account	1,210,493	2,984	0.49%	1,393,335	3,610	0.51%

(International business)

	Millions of Yen, percentage points					
	1HFY2011			1HFY2010		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Interest-earning assets	4,487,786	34,804	1.54%	4,330,917	38,682	1.78%
Loans and bills discounted	1,857,464	12,283	1.31%	1,570,722	11,014	1.39%
Securities (Foreign securities)	2,093,519	25,026	2.38%	2,377,950	26,797	2.24%
Call loans and bills bought	16,755	18	0.22%	31,576	61	0.38%
Due from banks	433,558	2,202	1.01%	305,358	953	0.62%
Interest-bearing liabilities	5,337,789	19,067	0.71%	4,747,464	18,955	0.79%
Deposits	1,077,998	3,107	0.57%	870,423	2,472	0.56%
Negotiable certificates of deposit (NCD)	407,576	850	0.41%	166,790	501	0.59%
Call money and bills sold	291,398	648	0.44%	176,474	404	0.45%
Payables under repurchase agreements	374,633	270	0.14%	365,615	444	0.24%
Borrowed money	428,707	7,131	3.31%	455,165	7,513	3.29%
Foreign currency deposit converted from JPY	1,997,730	4,347	0.43%	1,843,458	4,530	0.49%

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

[Consolidated]

	Millions of Yen							
	1HFY2011				1HFY2010			
	Domestic business	International	Elimination	Total	Domestic business	International business	Elimination	Total
Fees and commissions received	137,917	11,241	(20,336)	128,822	112,569	6,076	(17,092)	101,554
Trust related	41,343	27	(1,883)	39,486	31,682	20	(1,521)	30,182
Deposit and loans	10,108	1,842	(681)	11,269	9,562	1,021	(261)	10,323
Foreign exchange	948	84	(97)	935	538	137	(18)	656
Securities related	23,308	321	(8,952)	14,676	16,709	343	(7,268)	9,784
Agency business	10,748	4,518	(1,300)	13,966	7,197	4,265	(1,402)	10,060
Safe keeping deposit/safe deposit box	177	-	-	177	100	-	-	100
Guarantee	6,971	107	(2,504)	4,574	4,883	138	(1,807)	3,214
Fees and commissions paid	52,348	2,250	(23,228)	31,370	38,925	3,155	(10,590)	31,490
Foreign exchange	626	41	(71)	596	244	112	-	356

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

	Millions of Yen					
	1HFY2011			1HFY2010		
	Domestic business	International	Total	Domestic business	International business	Total
Fees and commissions received	66,352	2,590	68,942	71,086	1,666	72,752
Trust related	27,136	27	27,163	33,047	20	33,067
Deposit and loans	8,560	1,917	10,477	10,162	1,120	11,283
Foreign exchange	770	124	894	723	149	872
Securities related	18,433	199	18,633	15,586	93	15,679
Agency business	10,159	-	10,159	10,358	0	10,358
Safe keeping deposit/safe deposit box	177	-	177	183	-	183
Guarantee	488	122	610	469	141	611
Fees and commissions paid	29,253	1,719	30,973	29,237	2,148	31,386
Foreign exchange	408	259	667	338	190	528

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

(i) Trading income/expenses

[Non-consolidated (CMTB + STB)]

	Millions of Yen					
	1HFY2011			1HFY2010		
	Domestic business	International business	Total	Domestic business	International business	Total
Trading income	4,071	(708)	3,363	5,006	2,121	7,127
Gains on trading account securities transactions	97	-	97	145	-	145
Income from securities and derivatives related to trading transactions	48	(44)	3	20	258	278
Income from trading-related financial derivatives transactions	3,551	(663)	2,887	4,346	1,862	6,209
Other trading income	374	-	374	493	-	493
Trading expenses	-	212	212	-	40	40
Expenses on trading securities and derivatives	-	-	-	-	-	-
Expenses on securities and derivatives related to trading transactions	-	212	212	-	40	40
Expenses on trading-related financial derivatives transactions	-	-	-	-	-	-
Other trading expenses	-	-	-	-	-	-

(ii) Ending balance of trading assets/liabilities

[Non-consolidated (CMTB + STB)]

	Millions of Yen					
	Sep. 2011			Sep. 2010		
	Domestic business	International business	Total	Domestic business	International business	Total
Trading assets	31,068	49,908	80,976	581,461	266,230	847,692
Trading account securities	70	-	70	12,765	-	12,765
Derivatives of trading securities	-	-	-	-	-	-
Securities related to trading transactions	-	-	-	-	-	-
Derivatives of securities related to trading transactions	-	-	-	68	24	92
Trading-related financial derivatives	-	49,908	49,908	135,138	266,206	401,344
Other trading assets	30,997	-	30,997	433,489	-	433,489
Trading liabilities	-	44,802	44,802	87,918	132,414	220,332
Trading securities sold for short sales	-	-	-	-	-	-
Derivatives of trading securities-assets	-	-	-	-	-	-
Securities related to trading transactions sold for short sales	-	-	-	-	-	-
Derivatives of securities related to trading transactions	-	-	-	-	54	54
Trading-related financial derivatives	-	44,802	44,802	87,918	132,359	220,277
Other trading liabilities	-	-	-	-	-	-

5. Major subsidiaries and affiliates

[Consolidated]

(Subsidiaries)

Company names	Capital	Primary business	SMTH Group's share in voting rights (Subsidiaries' share in voting rights)		Net income (Billions of Yen)			Company names	Capital	Primary business	SMTH Group's share in voting rights (Subsidiaries' share in voting rights)		Net income (Billions of Yen)		
					1HFY2011	1HFY2010	Change						1HFY2011	1HFY2010	Change
The Chuo Mitsui Trust and Banking Company, Limited	JPY 399,697 mil.	Trust and banking	100	(-)	17.1	33.0	(15.9)	The Sumitomo Trust and Banking Co., Ltd.	JPY 342,037 mil.	Trust and banking	100	(-)	37.6	48.4	(10.8)
Chuo Mitsui Asset Trust and Banking Company, Limited	JPY 11,000 mil.	Trust and banking	100	(-)	2.8	3.3	(0.4)	The Sumishin Shinko Co., Ltd.	JPY 50 mil.	Property maintenance	100	(100)	0.0	0.0	0.0
MTH Preferred Capital 1 (Cayman) Limited	JPY 29,200 mil.	Finance services	100	(-)	0.5	0.5	(0.0)	Sumishin Guaranty Co., Ltd.	JPY 300 mil.	Housing loan guaranty	100	(100)	0.9	0.6	0.3
MTH Preferred Capital 3 (Cayman) Limited	JPY 31,700 mil.	Finance services	100	(-)	0.6	0.6	(0.0)	STB Wealth Partners Co., Ltd.	JPY 155 mil.	Consulting	100	(100)	0.0	(0.0)	0.0
MTH Preferred Capital 4 (Cayman) Limited	JPY 10,800 mil.	Finance services	100	(-)	0.1	0.1	(0.0)	Sumishin Real Estate Loan & Finance, Ltd.	JPY 6,000 mil.	Finance services	100	(100)	1.8	0.7	1.0
MTH Preferred Capital 5 (Cayman) Limited	JPY 33,700 mil.	Finance services	100	(-)	0.5	0.5	-	Sumishin Business Service Co., Ltd.	JPY 80 mil.	Agency services/ Temporary staffing/ Training services	100	(100)	(0.0)	(0.0)	0.0
CMTH Preferred Capital 6 (Cayman) Limited	JPY 42,700 mil.	Finance services	100	(-)	0.7	0.7	-	STB Real Estate Investment Management Co., Ltd.	JPY 300 mil.	Asset management	100	(100)	0.1	0.1	(0.0)
CMTH Preferred Capital 7 (Cayman) Limited	JPY 41,600 mil.	Finance services	100	(-)	1.1	1.1	-	Nikko Asset Management Co., Ltd.	JPY 17,363 mil.	Asset management	91.34	(91.34)	2.7	2.5	0.1
Chuo Mitsui Asset Management Company, Limited	JPY 300 mil.	Asset management	100	(-)	0.0	0.1	(0.0)	Sumishin Panasonic Financial Services Co., Ltd.	JPY 25,584 mil.	General leasing/ Credit cards	84.89	(84.89)	5.5	6.0	(0.4)
Chuo Mitsui Capital Company Limited	JPY 1,247 mil.	Private equity fund management	100	(-)	0.0	0.0	0.0	Japan TA Solution, Ltd.	JPY 2,005 mil.	Development and management of systems/ Operations of entrusted data processing	80	(80)	0.0	0.1	(0.0)
Japan Trustee Services Bank, Ltd. (*)	JPY 51,000 mil.	Trust and banking	66.66	(33.33)	0.3	0.5	(0.2)	Sumishin Card Co., Ltd.	JPY 50 mil.	Credit cards	100	(100)	0.0	0.0	0.0
Chuo Mitsui Trust International Ltd.	GBP 20 mil.	Securities business	100	(100)	(0.0)	(0.1)	0.0	STB Investment Corporation	JPY 35 mil.	Venture capital	100	(100)	(0.0)	(0.0)	0.0
Chuo Mitsui Investments, Inc.	USD 0.1 mil.	Investment advisory	100	(100)	0.0	0.0	(0.0)	Sumishin Information Service Co., Ltd.	JPY 100 mil.	Information technology/ Commissioned accounting operation	100	(100)	0.0	0.0	(0.0)
Chuo Mitsui Investments Hong Kong Limited	HKD 11.04 mil.	Investment advisory	100	(100)	0.0	(0.0)	0.0	STB Asset Management Co., Ltd.	JPY 300 mil.	Asset management	100	(100)	0.1	0.2	(0.0)
Chuo Mitsui Information Technology Co., Ltd.	JPY 200 mil.	Computer-related services	100	(100)	0.0	0.0	0.0	STB Research Institute Co., Ltd.	JPY 300 mil.	Research and consulting/ Asset management	100	(100)	(0.0)	(0.0)	0.0
CMTB Facilities Co., Ltd.	JPY 100 mil.	Property management	100	(100)	0.0	(0.3)	0.4	Sumishin Realty Co., Ltd.	JPY 300 mil.	Residential brokerage	100	(100)	0.0	0.1	(0.0)
Chuo Mitsui Business Co., Ltd.	JPY 450 mil.	Agency services	100	(100)	(0.0)	0.0	(0.0)	The Sumitomo Trust Finance (H.K.) Ltd.	USD 45 mil.	Finance services	100	(100)	0.2	0.1	0.1
Chuo Mitsui Loan Business Co., Ltd.	JPY 100 mil.	Loan administration	100	(100)	0.0	0.0	0.0	Sumitomo Trust and Banking (Luxembourg) S.A.	USD 30 mil.	Banking, security and trust services	100	(100)	0.1	0.1	(0.0)
CMTB Equity Investments Co., Ltd.	JPY 100 mil.	Investment, management and administration of stocks	100	(100)	(0.2)	0.0	(0.2)	Sumitomo Trust and Banking Co. (U.S.A.)	USD 56 mil.	Banking and trust services	100	(100)	0.5	0.3	0.2
Chuo Mitsui Guarantee Co., Ltd.	JPY 301 mil.	Housing loan guaranty	100	(100)	2.6	0.8	1.8	STB Preferred Capital 2 (Cayman) Ltd.	JPY 51,500 mil.	Finance services	100	(100)	0.7	0.7	(0.0)
Chuo Mitsui Card Co., Ltd.	JPY 300 mil.	Credit cards	100	(100)	0.0	(0.0)	0.1	STB Preferred Capital 3 (Cayman) Ltd.	JPY 51,500 mil.	Finance services	100	(100)	0.7	0.7	(0.0)
Chuo Mitsui Realty Company, Limited.	JPY 300 mil.	Residential brokerage	100	(100)	0.0	0.0	(0.0)	STB Preferred Capital 4 (Cayman) Ltd.	JPY 111,600 mil.	Finance services	100	(100)	2.3	2.3	(0.0)
Chuo Mitsui Finance Service Co., Ltd.	JPY 3,150 mil.	Finance services	100	(100)	(0.0)	(0.1)	0.0	STB Preferred Capital 5 (Cayman) Ltd.	JPY 70,900 mil.	Finance services	100	(100)	1.7	1.7	(0.0)
Tokyo Securities Transfer Agent Co., Ltd.	JPY 50 mil.	Stock transfer agency services	100	(100)	0.2	0.0	0.2	STB Omega Investment Ltd.	USD 60 mil.	Finance services	100	(100)	0.5	0.3	0.1
Chuo Mitsui Trust Realty Company, Ltd.	JPY 300 mil.	Asset management	100	(100)	(0.0)	(0.0)	0.0								

Note: Japan Trustee Services Bank, Ltd. became consolidated subsidiary on April 1, 2011.

(Affiliates)

Mitsui & Co., Logistics Partners Ltd.	JPY 150 mil.	Investment company (Asset management)	29	(29)	0.1	0.1	(0.0)	SBI Sumishin Net Bank, Ltd.	JPY 31,000 mil.	Banking	50	(50)	3.2	1.4	1.7
Japan Stockholders Data Service Company, Limited	JPY 2,000mil.	Agency services	50	(50)	0.2	(0.0)	0.2	Japan Pension Operation Service, Ltd.	JPY 1,500 mil.	Pension plan administration services	50	(50)	0.0	0.0	(0.0)
								BUSINEXT CORPORATION	JPY 9,000 mil.	Finance services	40	(40)	0.1	0.2	(0.1)
								Sumishin Life Card Company, Limited	JPY 255 mil.	Credit cards	40	(40)	0.0	0.0	(0.0)
								Top REIT Asset Management Co., Ltd.	JPY 300 mil.	Investment company (Asset management)	38	(38)	0.1	0.1	(0.0)
								HR One Corporation	JPY 519 mil.	Employees data administration	35.89	(35.89)	0.0	0.0	(0.0)
								Zijin Trust Co., Ltd.	RMB 500 mil.	Banking, security and trust services	19.99	(19.99)	0.1	---	---

6. Derivative transactions

Maturity ladder of interest rate swaps (on Hedge accounting applied)

[Non-consolidated (CMTB + STB)]

	Millions of Yen							
	Sep. 2011				Mar. 2011			
	Less than 1 year	1 year to 5 years	Over 5 years	Total	Less than 1 year	1 year to 5 years	Over 5 years	Total
Fix Rcv-Flt Pay	1,096,477	2,920,300	756,049	4,772,826	926,209	3,135,292	683,009	4,744,510
Flt Rcv-Fix Pay	231,421	438,898	953,612	1,623,932	88,835	502,020	1,035,467	1,626,324
Flt Rcv-Flt Pay	-	-	-	-	-	-	-	-

[CMTB]

	Millions of Yen							
	Sep. 2011				Mar. 2011			
	Less than 1 year	1 year to 5 years	Over 5 years	Total	Less than 1 year	1 year to 5 years	Over 5 years	Total
Fix Rcv-Flt Pay	7,500	113,195	100,000	220,695	2,500	123,147	100,000	225,647
Flt Rcv-Fix Pay	-	-	100,000	100,000	-	-	100,000	100,000
Flt Rcv-Flt Pay	-	-	-	-	-	-	-	-

[STB]

	Millions of Yen							
	Sep. 2011				Mar. 2011			
	Less than 1 year	1 year to 5 years	Over 5 years	Total	Less than 1 year	1 year to 5 years	Over 5 years	Total
Fix Rcv-Flt Pay	1,088,977	2,807,105	656,049	4,552,131	923,709	3,012,145	583,009	4,518,863
Flt Rcv-Fix Pay	231,421	438,898	853,612	1,523,932	88,835	502,020	935,467	1,526,324
Flt Rcv-Flt Pay	-	-	-	-	-	-	-	-

7. Retirement benefits

[Consolidated]

	Millions of Yen		
	Sep. 2011	Mar. 2011	Change
Projected benefit obligation (A)	390,160	383,142	7,017
(Discount rate) (*2)	1.5% - 2.0%	1.5% - 2.0%	-
Plan assets (B)	450,005	437,332	12,672
Provision for retirement benefits (C)	14,720	11,550	3,169
Advanced benefit paid (D)	142,392	223,058	(80,666)
Unrecognized net prior service cost (E)	290	325	(34)
Unrecognized net actuarial loss (F)	67,536	156,992	(89,455)

(*1) (A) = (B) + (C) - (D) + (E) + (F)

(*2) Minimum and maximum rate of the consolidated companies

	Millions of Yen		
	1HFY2011	1HFY2010	Change
Retirement benefit expenses	(1,504)	(10,158)	8,654

8. Deferred tax assets

Major factors for deferred tax assets and deferred tax liabilities

[Consolidated]

	Millions of Yen		
	Sep. 2011	Mar. 2011	Change
Deferred tax assets (A)	278,854	243,233	35,620
Devaluation of securities	73,377	80,615	(7,238)
Allowance for loan losses (including written-off of loans)	58,271	66,868	(8,596)
Provision for retirement benefits	25,763	25,227	536
Loss carry forwards	94,484	92,231	2,252
Valuation difference on available-for-sale securities	9,205	11,936	(2,731)
Defined hedge gains/ losses	1,979	-	1,979
Others	133,030	84,051	48,979
Valuation allowance	(45,009)	(49,723)	4,713
Offset with deferred tax liabilities	(72,249)	(67,974)	(4,274)
Deferred tax liabilities (B)	3,544	3,997	(453)
Employee retirement benefit trust	45,370	41,445	3,924
Defined hedge gains/ losses	-	8,982	(8,982)
Valuation difference on available-for-sale securities	-	7,653	(7,653)
Others	30,422	13,890	16,532
Offset with deferred tax assets	(72,249)	(67,974)	(4,274)
Net deferred tax assets (A) - (B)	275,310	239,236	36,074
Percentage to Tier I	13.2%	---	---
Tier I	2,082,834	---	---

Note: Deferred tax assets arising from the management integration is included in "Others".

<Reference> Other referential financial figures

(1) Balance Sheets

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

	Billions of Yen								
	Sep. 2011				Mar. 2011	Change			
	Total	CMTB	CMAB	STB		Total	CMTB	CMAB	STB
Assets:									
Cash and due from banks	2,032.8	554.3	20.9	1,457.5	1,080.1	952.6	82.4	(6.5)	876.7
Call loans	34.0	-	-	34.0	15.3	18.6	-	-	18.6
Receivables under resale agreements	51.5	-	-	51.5	33.2	18.3	-	-	18.3
Receivables under securities borrowing transactions	7.7	6.7	-	1.0	9.3	(1.6)	(2.6)	-	1.0
Monetary claims bought	272.9	100.0	-	172.8	292.0	(19.0)	0.1	-	(19.2)
Trading assets	694.3	47.1	-	647.2	678.7	15.5	10.5	-	5.0
Money held in trust	22.0	-	-	22.0	22.2	(0.1)	-	-	(0.1)
Securities	7,368.5	2,960.5	30.2	4,377.7	8,721.5	(1,352.9)	(721.8)	(58.9)	(572.2)
Loans and bills discounted	20,875.2	8,845.8	-	12,029.4	21,015.2	(140.0)	(15.7)	-	(124.2)
Foreign exchanges	6.6	1.0	-	5.5	17.9	(11.2)	(11.1)	-	(0.0)
Other assets	1,157.8	257.9	27.8	872.1	1,416.7	(258.8)	(97.5)	(2.0)	(159.2)
Tangible fixed assets	219.8	96.3	0.3	123.1	214.1	5.7	(2.0)	(0.0)	7.8
Intangible fixed assets	55.2	19.9	3.6	31.6	51.8	3.3	0.0	0.0	3.3
Deferred tax assets	222.9	138.6	3.5	80.7	220.4	2.4	4.1	0.4	(2.1)
Customers' liabilities for acceptances and guarantees	403.7	53.2	-	350.5	385.8	17.8	3.5	-	14.3
Allowance for loan losses	(121.2)	(39.9)	-	(81.2)	(127.8)	6.6	2.3	-	4.2
Allowance for investment loss	(1.1)	-	-	(1.1)	(1.1)	-	-	-	-
Total assets	33,303.2	13,041.8	86.5	20,174.8	34,045.8	(742.6)	(747.6)	(67.1)	72.1
Liabilities:									
Deposits	22,182.1	9,372.6	0.0	12,809.4	21,639.6	542.4	36.4	(0.0)	505.9
Negotiable certificates of deposit	2,766.5	318.3	-	2,448.2	2,627.6	138.9	(51.7)	-	190.6
Call money	406.9	110.4	39.0	257.5	409.8	(2.8)	(138.5)	(64.0)	199.6
Payables under repurchase agreements	140.5	18.5	-	121.9	620.8	(480.3)	18.5	-	(498.8)
Collateral for lending securities	648.4	648.4	-	-	1,320.4	(672.0)	(513.2)	-	(158.7)
Trading liabilities	179.9	10.9	-	168.9	110.4	69.4	3.2	-	66.1
Borrowed money	1,546.0	659.4	-	886.6	1,764.7	(218.6)	(19.5)	-	(199.0)
Foreign exchanges	0.1	-	-	0.1	0.0	0.0	-	-	0.0
Short-term bonds payable	253.0	-	-	253.0	325.7	(72.6)	-	-	(72.6)
Corporate bonds	740.2	262.2	-	477.9	702.1	38.0	(4.9)	-	43.0
Borrowed money from trust account	1,109.6	700.7	-	408.9	1,233.3	(123.7)	(100.9)	-	(22.7)
Other liabilities	947.7	134.4	8.5	804.8	935.2	12.5	18.0	0.2	(5.7)
Provision for bonuses	6.5	2.0	0.4	4.1	6.8	(0.2)	0.0	0.0	(0.2)
Provision for directors' bonuses	-	-	-	-	0.0	(0.0)	-	-	(0.0)
Provision for retirement benefits	0.2	-	-	0.2	0.2	(0.0)	-	-	(0.0)
Provision for reimbursement of deposits	6.3	5.1	-	1.1	6.4	(0.0)	(0.1)	-	0.0
Provision for contingent loss	17.7	7.3	-	10.4	18.4	(0.6)	0.1	-	(0.8)
Provision for relocation expenses	9.0	0.2	0.3	8.5	5.6	3.4	0.2	0.3	2.8
Deferred tax liabilities for land revaluation	5.1	-	-	5.1	5.7	(0.5)	-	-	(0.5)
Acceptances and guarantees	403.7	53.2	-	350.5	385.8	17.8	3.5	-	14.3
Total liabilities	31,370.3	12,304.0	48.3	19,017.9	32,119.3	(749.0)	(748.8)	(63.4)	63.1
Net assets:									
Capital stock	752.7	399.6	11.0	342.0	752.7	-	-	-	-
Capital surplus	466.8	149.0	21.2	296.5	467.3	(0.4)	-	-	(0.4)
Legal capital surplus	412.8	149.0	21.2	242.5	412.8	-	-	-	-
Other capital surplus	54.0	-	-	54.0	54.4	(0.4)	-	-	(0.4)
Retained earnings	748.0	220.7	5.9	521.4	719.9	28.1	9.1	(3.7)	22.7
Legal retained earnings	105.5	49.5	-	56.0	100.8	4.7	1.6	-	3.1
Other retained earnings	642.5	171.1	5.9	465.3	619.0	23.4	7.5	(3.7)	19.6
Reserve for overseas investment loss	0.0	-	-	0.0	0.0	(0.0)	-	-	(0.0)
Other voluntary reserve	371.8	-	-	371.8	371.8	-	-	-	-
Retained earnings brought forward	270.6	171.1	5.9	93.5	247.2	23.4	7.5	(3.7)	19.6
Treasury stock	-	-	-	-	(0.4)	0.4	-	-	0.4
Shareholders' equity	1,967.6	769.4	38.1	1,160.0	1,939.4	28.1	9.1	(3.7)	22.7
Valuation difference on available-for-sale securities	(10.2)	(18.3)	(0.0)	8.0	(4.3)	(5.8)	(9.0)	0.0	3.2
Deferred gains or losses on hedges	(2.4)	3.2	-	(5.6)	12.6	(15.0)	1.0	-	(16.1)
Revaluation reserve for land	(22.0)	(16.5)	-	(5.5)	(21.2)	(0.8)	-	-	(0.8)
Valuation and translation adjustments	(34.7)	(31.6)	(0.0)	(3.0)	(13.0)	(21.7)	(8.0)	0.0	(13.7)
Total net assets	1,932.8	737.7	38.1	1,156.9	1,926.4	6.4	1.1	(3.6)	9.0
Total liabilities and net assets	33,303.2	13,041.8	86.5	20,174.8	34,045.8	(742.6)	(747.6)	(67.1)	72.1

(2) Statements of Income

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

Items	Billions of Yen								
	1HFY2011				1HFY2010	Change			
	Total	CMTB	CMAB	STB		Total	CMTB	CMAB	STB
Ordinary income	378.3	138.0	21.2	219.0	387.4	(9.1)	(11.5)	(0.1)	2.5
Trust fees	46.9	5.0	17.3	24.5	48.5	(1.5)	(0.7)	(0.1)	(0.5)
Interest income	189.1	79.6	0.0	109.4	195.0	(5.8)	(0.4)	(0.0)	(5.4)
Interest on loans and discounts	122.0	49.7	-	72.3	131.5	(9.4)	(4.6)	-	(4.7)
Interest on securities	60.8	27.2	0.0	33.5	52.2	8.6	4.2	(0.0)	4.4
Fees and commissions	68.9	30.0	3.8	35.0	72.7	(3.8)	(2.8)	0.0	(1.0)
Trading income	3.3	1.8	-	1.5	7.1	(3.7)	0.3	-	(4.1)
Other ordinary income	61.5	18.2	-	43.3	50.7	10.7	(5.3)	-	16.1
Other income	8.3	3.1	0.0	5.1	13.2	(4.9)	(2.5)	(0.0)	(2.3)
Ordinary expenses	290.7	117.6	16.1	157.0	296.6	(5.8)	10.3	0.5	(16.7)
Interest expenses	71.2	27.5	0.0	43.6	76.3	(5.0)	(3.1)	(0.0)	(1.8)
Interest on deposits	44.2	18.7	-	25.5	48.7	(4.4)	(2.3)	-	(2.1)
Fees and commissions payments	30.9	7.4	6.4	17.1	31.3	(0.4)	0.0	(0.0)	(0.3)
Trading expenses	0.2	0.2	-	-	0.0	0.1	0.1	-	-
Other ordinary expenses	16.7	6.4	-	10.3	25.8	(9.1)	1.5	-	(10.6)
General and administrative expenses	133.3	54.2	9.2	69.8	134.4	(1.1)	(0.2)	0.3	(1.1)
Other expenses	38.3	21.8	0.3	16.1	28.5	9.7	12.0	0.3	(2.7)
Ordinary profit	87.5	20.4	5.1	61.9	90.8	(3.2)	(21.8)	(0.6)	19.3
Extraordinary income	0.2	-	-	0.2	15.0	(14.7)	(8.0)	-	(6.7)
Extraordinary loss	7.8	3.0	0.3	4.4	21.3	(13.5)	0.8	0.0	(14.4)
Income before Income Taxes	79.9	17.3	4.8	57.7	84.5	(4.5)	(30.8)	(0.7)	27.0
Income taxes-Current	12.3	0.0	2.4	9.8	6.7	5.5	0.0	(0.1)	5.7
Income taxes-Deferred	9.9	0.1	(0.4)	10.3	(7.1)	17.1	(14.9)	(0.1)	32.2
Income taxes	22.3	0.1	1.9	20.1	(0.4)	22.7	(14.8)	(0.3)	37.9
Net income	57.6	17.1	2.8	37.6	84.9	(27.2)	(15.9)	(0.4)	(10.8)

(3) Statement of trust account

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

Items	Billions of Yen								
	Sep. 2011				Mar. 2011	Change			
	Total	CMTB	CMAB	STB		Total	CMTB	CMAB	STB
Loans and bills discounted	543.9	219.9	-	323.9	565.0	(21.1)	(11.9)	-	(9.2)
Securities	586.2	3.1	76.1	506.9	713.1	(126.8)	(0.1)	(1.0)	(125.6)
Beneficiary rights	98,627.6	0.0	29,895.6	68,732.0	95,836.2	2,791.3	(0.0)	(702.8)	3,494.2
Securities held in custody accounts	190.7	0.1	-	190.6	304.5	(113.8)	(0.0)	-	(113.8)
Money claims	9,577.3	0.1	1,334.2	8,242.9	10,245.3	(668.0)	(0.0)	(82.6)	(585.3)
Tangible fixed assets	9,311.0	4,927.5	-	4,383.5	9,419.0	(108.0)	(102.2)	-	(5.7)
Intangible fixed assets	66.9	30.7	-	36.1	68.3	(1.3)	(0.2)	-	(1.1)
Other claims	1,728.6	36.3	-	1,692.2	1,756.3	(27.7)	(0.6)	-	(27.0)
Call loans	27.8	-	-	27.8	42.3	(14.5)	-	-	(14.5)
Loans to banking account	1,109.6	700.7	-	408.9	1,233.3	(123.7)	(100.9)	-	(22.7)
Cash and due from banks	418.0	174.2	19.7	224.0	428.6	(10.5)	(11.7)	1.2	(0.0)
Total assets	122,188.1	6,093.0	31,325.7	84,769.3	120,612.5	1,575.6	(227.9)	(785.2)	2,588.8
Money trusts	21,820.9	712.0	8,249.5	12,859.3	22,032.9	(212.0)	(65.5)	(55.4)	(90.9)
Pension trusts	12,725.4	-	6,581.0	6,144.3	13,254.9	(529.5)	-	(414.4)	(115.0)
Property formation benefit trusts	22.0	13.2	-	8.7	22.1	(0.0)	(0.0)	-	(0.0)
Loan trusts	180.4	179.9	-	0.5	248.2	(67.8)	(48.3)	-	(19.4)
Securities investment trusts	38,716.5	-	12,242.5	26,473.9	37,776.4	940.0	-	(251.9)	1,192.0
Money entrusted, other than money trusts	3,090.4	0.2	326.5	2,763.6	2,553.3	537.0	(0.0)	(12.6)	549.7
Securities trusts	20,168.7	0.1	1,410.8	18,757.7	18,550.6	1,618.0	(0.0)	25.3	1,592.6
Money claim trusts	9,607.0	1.0	1,353.5	8,252.4	10,288.9	(681.8)	(0.0)	(81.3)	(600.4)
Land and fixtures trusts	118.6	76.5	-	42.0	118.1	0.4	0.3	-	0.1
Composite trusts	15,737.8	5,109.8	1,161.6	9,466.3	15,766.4	(28.6)	(114.2)	5.3	80.2
Other trusts	0.0	0.0	-	0.0	0.0	-	-	-	-
Total liabilities	122,188.1	6,093.0	31,325.7	84,769.3	120,612.5	1,575.6	(227.9)	(785.2)	2,588.8

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

Sep. 2011: CMAB 29,881.4 billion yen, STB 68,695.2 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							
	Sep. 2011			Mar. 2011	Change			
	Total	CMTB	STB		Total	CMTB	STB	
Money trusts	Loans and bills discounted	371.3	216.2	155.1	401.9	(30.6)	(6.4)	(24.1)
	Securities	0.0	-	0.0	0.0	-	-	-
	Others	920.5	573.6	346.9	1,041.2	(120.7)	(87.1)	(33.6)
	Total assets	1,291.9	789.8	502.0	1,443.3	(151.4)	(93.6)	(57.7)
	Principal	1,290.7	789.6	501.1	1,442.1	(151.3)	(93.7)	(57.6)
Loan trusts	Reserves for JOMT (Jointly-operated money)	0.2	0.1	0.1	0.3	(0.0)	0.0	(0.1)
	Others	0.8	0.0	0.8	0.8	0.0	0.0	(0.0)
	Total liabilities	1,291.9	789.8	502.0	1,443.3	(151.4)	(93.6)	(57.7)
	Loans and bills discounted	-	-	-	-	-	-	-
Securities	0.4	0.4	-	0.4	(0.0)	(0.0)	-	
Others	181.2	180.7	0.5	249.1	(67.8)	(48.3)	(19.4)	
Total assets	181.7	181.2	0.5	249.5	(67.8)	(48.3)	(19.4)	
Principal	179.0	178.6	0.4	246.0	(66.9)	(47.7)	(19.1)	
Reserves for loan trust	1.2	1.1	0.0	1.5	(0.3)	(0.2)	(0.1)	
Others	1.4	1.4	0.0	1.9	(0.4)	(0.3)	(0.1)	
Total liabilities	181.7	181.2	0.5	249.5	(67.8)	(48.3)	(19.4)	

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 annual report on Form 20-F 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.