

Explanatory Material

*3rd Quarter of Fiscal Year 2011
ended on Dec. 31, 2011*



SUMITOMO MITSUI TRUST HOLDINGS

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<Definition of terms in this document>

SMTM : 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, Sumitomo Mitsui Trust Holdings, Inc. hereby cautions against sole reliance on such forward-looking statements in making investment decisions.

Summary of 3QFY2011 financial results

1. Financial Results

<Consolidated>

- (1) Net business profit before credit costs <1> increased by 37.4 billion yen from 3QFY2010 to 254.6 billion yen, mainly due to the effects of consolidated accounting method related to the management integration, while that on a non-consolidated (CMTB + CMAB + STB) basis decreased.
- (2) Net income <3> increased by 21.6 billion yen from 3QFY2010 to 148.7 billion yen. Meanwhile, net income excluding amortization of negative goodwill <4> which is 43.4 billion yen and caused by share exchange, decreased by 21.8 billion yen to 105.3 billion yen over the same period, mainly due to the decrease in deferred tax assets resulting from the reduction in a corporate tax rate, as well as the disappearance of income boosting factor regarding tax effect accounting resulting from the reorganization of subsidiaries in FY2010, and it represents approximately 78% of the full FY2011 forecast.
- (3) Total credit costs <5> stood at the reversal of 2.7 billion yen, as a result of limited occurrence of credit costs in group companies, in addition to the posting of reversal of allowance for loan losses on a non-consolidated (CMTB + CMAB + STB) basis.
- (4) As to the effect of consolidated accounting method related to the management integration, please refer to "3. Accounting for business combination related to the Management Integration (purchase accounting method)" (Summary 3).

[Consolidated (SMTH)]

					(in billions of Yen)
					Forecast for FY2011
		3QFY2011 (Cumulative total)	3QFY2010 (*1) (Cumulative total)	Change	
Net business profit before credit costs (*2)	1	254.6	217.2	37.4	320.0
Ordinary profit	2	223.7	175.5	48.2	265.0
Net income	3	148.7	127.1	21.6	180.0
(excl. amortization of negative goodwill)	4	105.3	127.1	(21.8)	135.0
Total credit costs	5	2.7	5.5	(2.8)	(20.0)
Net gains on stocks	6	(18.0)	6.2	(24.2)	
(Difference from non-consolidated financial results)					
Net business profit before credit costs (*3)	7	81.3	42.5	38.8	
Net income (*3)	8	82.2	8.5	73.7	
Total credit costs (*3)	9	(1.4)	(7.4)	6.0	

(*1) Figures for 3QFY2010 (Cumulative total) 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 <16> decreased by 1.3 billion yen from 3QFY2010 to 173.3 billion yen, as a result of the decrease in net interest income and related profit <11> and net fees and commissions and related profit <12>, while net other operating profit <14> increased centering on net gains on bonds.
- (2) Total credit costs <25> stood at the reversal of 4.2 billion yen, due to the reversal of allowance for loan losses resulting from the improvement of financial conditions of clients, in addition to the limited occurrence of new non-performing loans.
- (3) Ordinary profit <20> decreased by 20.7 billion yen from 3QFY2010 to 120.3 billion yen mainly due to the devaluation of some Japanese stocks resulting from the decline in stock prices. Net income <24> decreased by 52.0 billion yen from 3QFY2010 to 66.5 billion yen, mainly due to the decrease in deferred tax assets resulting from the reduction in a corporate tax rate, as well as the disappearance of income boosting factor regarding tax effect accounting resulting from the reorganization of subsidiaries in FY2010, etc., in addition to the above mentioned.

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

					(in billions of Yen)
					Forecast for FY2011(*1)
		3QFY2011 (Cumulative total)	3QFY2010 (Cumulative total)	Change	
Gross business profit	10	355.4	355.2	0.2	
Net interest income and related profit	11	173.4	180.0	(6.6)	
Net fees and commissions and related profit	12	116.2	119.4	(3.1)	
Net trading profit	13	5.4	9.2	(3.7)	
Net other operating profit	14	60.3	46.4	13.8	
General and administrative expenses	15	(182.1)	(180.5)	(1.6)	
Net business profit before credit costs	16	173.3	174.6	(1.3)	235.0
Net non-recurring profit	17	(57.0)	(33.5)	(23.4)	
Net gains on stocks	18	(31.7)	4.0	(35.8)	
Others	19	(25.4)	(34.0)	8.5	
Ordinary profit	20	120.3	141.1	(20.7)	165.0
Extraordinary profit/ loss	21	(8.9)	(3.9)	(4.9)	
Income before income tax	22	111.3	137.1	(25.7)	
Total income taxes	23	(44.8)	(18.5)	(26.3)	
Net income	24	66.5	118.6	(52.0)	80.0
Total credit costs	25	4.2	13.0	(8.8)	(15.0)

(*1) Financial forecast for FY2011 reflects the effect (approx. 20.0 billion yen of decrease in net income on a non-consolidated (CMTB + CMAB + STB) basis) which was announced in "Notice regarding Merger among Subsidiaries" (dated January 17, 2012), to the previous forecast disclosed on November 14, 2011. This merger is recognized as an intra-group transaction of SMTH, thus there are no changes in consolidated financial forecast for FY2011.

(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)					
	Dec. 2011	Sep. 2011	Mar. 2011	Change from Sep. 2011	Change from Mar. 2011
Loans	19,186.9	20,301.1	20,409.5	(1,114.2)	(1,222.6)
Deposits, Trust principal (*)	22,601.1	22,839.0	22,805.5	(237.8)	(204.3)

(*) 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)					
	Dec. 2011	Sep. 2011	Mar. 2011	Change from Sep. 2011	Change from Mar. 2011
Loans to individuals	6,218.1	6,085.3	5,946.1	132.7	271.9
Residential mortgage loans	5,706.8	5,559.6	5,381.4	147.2	325.4
Loans to corporations	13,981.3	15,161.2	15,471.0	(1,179.8)	(1,489.7)
Japanese corporations operating overseas	1,474.0	1,382.5	1,411.4	91.4	62.6

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

[Non-consolidated (CMTB + STB)] (%)					
	3QFY2011 (A) (Cumulative total)	3QFY2011	1HFY2011	3QFY2010 (B) (Cumulative total)	Change (A) - (B)
Loan deposit margin	0.82	0.81	0.82	0.87	(0.05)
Loans and bills discounted	1.20	1.17	1.21	1.33	(0.13)
Deposits and trust principal	0.38	0.36	0.39	0.46	(0.08)

<Investment trust and Insurance>

(1) Sales volume of investment trust/ Insurance

[Non-consolidated (CMTB + STB)] (in billions of Yen)			
	3QFY2011 (Cumulative total)	3QFY2010 (Cumulative total)	Change from 3QFY2010
Total sales volume	1,001.1	829.8	171.3
Investment trust	636.2	574.5	61.6
Fund wrap, SMA	44.7	37.8	6.9
Insurance	320.1	217.3	102.7

(2) Fees and commissions

[Non-consolidated (CMTB + STB)] (in billions of Yen)			
	3QFY2011 (Cumulative total)	3QFY2010 (Cumulative total)	Change from 3QFY2010
Total fees and commissions	33.6	30.0	3.6
Sales fees of investment trust/ insurance	22.2	18.5	3.7
Others (management and administration)	11.3	11.4	(0.0)

<Fees from fiduciary services business>

[Non-consolidated (CMTB + CMAB + STB)] (in billions of Yen)			
	3QFY2011 (Cumulative total)	3QFY2010 (Cumulative total)	Change from 3QFY2010
Fees from fiduciary services business	44.9	45.7	(0.8)
Gross business profit from fiduciary services business	63.4	63.9	(0.5)
Fees paid for outsourcing	(18.4)	(18.1)	(0.2)

Note: Pension, investment trust, etc.

<Fees from real estate business>

[Non-consolidated (CMTB + STB)] (in billions of Yen)			
	3QFY2011 (Cumulative total)	3QFY2010 (Cumulative total)	Change from 3QFY2010
Fees from real estate business	13.6	16.6	(3.0)
Real estate brokerage fees	8.1	10.3	(2.1)
Real estate trust fees, etc.	5.4	6.3	(0.8)

2. Financial conditions

<Status of the securities with fair value>

- (1) Cost of available-for-sale securities <1> decreased by 28.0 billion yen from the end of September 2011 to 6,779.8 billion yen, as a result of decrease in cost of Japanese stocks <2> and Japanese bonds <3>, while cost of others <5> increased centering on US treasuries. Unrealized gains/ losses of available-for-sale securities stood at the net loss of 8.5 billion yen, due to the unrealized loss of Japanese stocks resulting from the stagnation of stock prices.
- (2) Cost of held-to-maturity debt securities <6> decreased by 11.7 billion yen from the end of September 2011 to 637.7 billion yen, and unrealized gains/ losses stood at the net gain of 33.2 billion yen.

[Consolidated (SMTH)]

(in billions of Yen)

		Dec. 2011					
		Cost	Fair value	Net	Change of cost	Change of fair value	Change of net
Available-for-sale securities	1	6,779.8	6,771.2	(8.5)	(28.0)	(51.9)	(23.9)
Japanese stocks	2	881.0	813.0	(67.9)	(12.1)	(25.4)	(13.3)
Japanese bonds	3	4,275.5	4,311.0	35.5	(135.5)	(142.8)	(7.2)
Government bonds	4	3,451.0	3,483.0	31.9	(149.3)	(156.6)	(7.2)
Others	5	1,623.2	1,647.0	23.8	119.6	116.3	(3.3)
Held-to-maturity debt securities	6	637.7	670.9	33.2	(11.7)	(14.8)	(3.1)

Note: Figures as of December 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 (purchase accounting method)".

<Problem assets based on the Financial Reconstruction Act>

- (1) The total balance of "Problem assets based on the Financial Reconstruction Act" <1> increased by 0.7 billion yen from the end of September 2011 to 241.5 billion yen. The ratio of "Problem assets based on the Financial Reconstruction Act" to the total loan balance <2> increased by 0.1% to 1.2% over the same period.
- (2) Coverage ratios as of the end of December 2011 for "Doubtful" <4> and "Substandard" <5>, which are secured by collateral values and allowance for loan losses, stand at 91.8% and 75.4%, respectively, and coverage ratio for "Problem assets based on the Financial Reconstruction Act" stands at 88.0%, all of which represent sufficient level.
- (3) Assets to "Other special mention debtors" <8> decreased by 11.9 billion yen from the end of September 2011 to 678.6 billion yen, mainly due to the repayments from clients.

[Non-consolidated (CMTB + STB)]

(in billions of Yen)

		Dec. 2011	Sep. 2011	Change from Sep. 2011	Dec. 2011	
					Coverage ratio	Allowance ratio
Problem assets based on the Financial Reconstruction Act	1	241.5	240.8	0.7	88.0%	58.5%
Ratio to total balance	2	1.2%	1.1%	0.1%		
Bankrupt and practically bankrupt	3	33.8	33.7	0.1	100.0%	100.0%
Doubtful	4	134.3	133.9	0.3	91.8%	68.4%
Substandard (a)	5	73.4	73.1	0.3	75.4%	27.0%
Ordinary assets	6	20,599.7	21,685.1	(1,085.4)		
Substandard debtors (excluding Substandard) (b)	7	35.8	36.0	(0.3)		
Other special mention debtors (excluding (a) and (b))	8	678.6	690.5	(11.9)		
Ordinary debtors	9	19,885.4	20,958.6	(1,073.2)		

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)

3. Accounting for business combination related to the Management Integration (purchase accounting method)

Effects on consolidated financial results by applying purchase accounting method

<Amount of effects>

	3QFY2011 (Cumulative total)
Amortization/ Accumulation of loans and bills discounted, bonds and deposits, etc.	13.1 bn
Effects of sales of bonds, etc.	32.1 bn (*1)
Effect on net business profit before credit costs	45.2 bn
Cancellation of amortization of net actuarial losses	9.9 bn
Effects of sales/ cancellation of devaluation of stocks, etc.	13.7 bn (*1)
Effect on ordinary profit	68.9 bn
Tax effects on above items	(35.6) bn
Effect on net income (*2)	33.3 bn

(*1) One-time effect

(*2) Excluding gain on amortization of negative goodwill resulting from the share exchange (43.4 billion yen)

- (1) Gain on amortization of negative goodwill of 43.4 billion yen related to the management integration was posted as an extraordinary profit in 1QFY2011 in accordance with the "Accounting Standard for Business Combinations".
- (2) An effect on consolidated financial results for 3QFY2011 is approximately 33.3 billion yen of profit at the level of net income, including one-time effect such as gains/ losses on sales or devaluation of securities.

Financial figures

1. Status of profit and loss

[Consolidated]

		Billions of Yen			
		3Q			Full FY2010
		FY2011 (Cumulative total)	FY2010 (Cumulative total)	Change	
Consolidated gross business profit (*1)	1	529.1	464.9	64.2	622.2
Consolidated gross business profit (after written-off of principal guaranteed trust a/c) (1 + 19)	2	529.1	464.9	64.2	622.2
Net interest income and related profit	3	202.6	192.6	10.0	264.7
Net interest income	4	194.9	185.0	9.8	252.8
Trust fees from principal guaranteed trust a/c (before written-off of principal guaranteed trust a/c)	5	7.7	7.6	0.1	11.8
Net fees and commissions and related profit	6	210.0	186.3	23.7	260.5
Net fees and commissions	7	144.7	123.1	21.5	174.8
Other trust fees	8	65.3	63.2	2.1	85.7
Net trading profit	9	5.3	9.0	(3.6)	14.9
Net other operating profit	10	111.0	76.8	34.1	82.0
Net gains on bonds	11	86.1	44.9	41.2	37.9
Net gains from derivatives other than for trading or hedging	12	(7.9)	(4.7)	(3.1)	(5.8)
General and administrative expenses	13	(277.2)	(256.4)	(20.8)	(342.6)
(excluding amortization of goodwill)	14	(270.6)	(248.2)	(22.4)	(331.8)
Personnel expenses	15	(122.7)	(115.9)	(6.7)	(154.2)
Non-personnel expenses excluding taxes	16	(144.9)	(130.6)	(14.3)	(175.6)
Taxes other than income taxes	17	(9.6)	(9.8)	0.1	(12.7)
Provision of general allowance for loan losses	18	-	15.7	(15.7)	(1.0)
Principal guaranteed trust a/c credit costs	19	-	-	-	-
Banking a/c credit costs	20	(3.7)	(23.0)	19.3	(32.3)
Written-off of loans	21	(2.7)	(5.0)	2.3	(19.7)
Provision of specific allowance for loan losses	22	-	(17.3)	17.3	(11.8)
Losses on sales of loans	23	(1.0)	(0.6)	(0.4)	(0.7)
Reversal of allowance for loan losses (*2)	24	4.8	-----	4.8	-----
Recoveries of written-off claims (*2)	25	1.6	-----	1.6	-----
Net gains on stocks	26	(18.0)	6.2	(24.2)	(3.1)
Losses on devaluation of stocks	27	(16.0)	(4.3)	(11.6)	(13.6)
Net income from affiliates by equity method	28	2.3	2.4	(0.0)	3.2
Others	29	(15.2)	(34.3)	19.0	(60.9)
Ordinary profit	30	223.7	175.5	48.2	185.4
Extraordinary profit	31	35.3	(0.9)	36.2	7.2
Gain on amortization of negative goodwill related to share exchange	32	43.4	-	43.4	-
Goodwill impairment loss	33	-	(6.0)	6.0	(6.0)
Reversal of allowance for loan losses (*2)	34	-----	8.4	(8.4)	0.7
Recoveries of written-off claims (*2)	35	-----	4.4	(4.4)	8.3
Income before income tax	36	259.1	174.6	84.4	192.7
Total income taxes	37	(94.0)	(31.7)	(62.2)	(42.0)
Income taxes-current	38	(21.1)	(29.7)	8.6	(36.2)
Income taxes-deferred	39	(72.9)	(2.0)	(70.8)	(5.7)
Net income before minority interests	40	165.1	142.9	22.2	150.7
Minority interest	41	(16.3)	(15.7)	(0.6)	(19.9)
Net income	42	148.7	127.1	21.6	130.7
Net income (excluding gain on amortization of negative goodwill related to share exchange) (42 - 32)	43	105.3	127.1	(21.8)	130.7
Total credit costs (18 + 19 + 20 + 24 + 25 + 34 + 35)	44	2.7	5.5	(2.8)	(24.3)
Consolidated net business profit before credit costs (*3)	45	254.6	217.2	37.4	290.6
(Difference from non-consolidated (CMTB+CMAB+STB) net business profit before credit costs	46	81.3	42.5	38.8	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 amendment of "Practical Guidelines on Accounting Standards for Financial Instruments", "Reversal of allowance for loan losses" and "Recoveries of written-off claims" has been relocated from this fiscal year.

(*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>

	Dec. 2011	Mar. 2011	Change
Consolidated subsidiaries	47	79	76
Affiliates (subject to the equity method)	48	15	13

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										Full FY2010
		3QFY2011 (Cumulative total)				3QFY2010 (Cumulative total)				Change from 3QFY2010		
		Total	CMTB	CMAB	STB	Total	Total	CMTB	CMAB	STB		
Gross business profit	1	355.4	133.2	21.8	200.3	355.2	0.2	(13.1)	(0.4)	13.8	475.5	
Gross business profit (after written-off of principal guaranteed trust a/c) (1 + 21)	2	355.4	133.2	21.8	200.3	355.2	0.2	(13.1)	(0.4)	13.8	475.5	
Net interest income and related profit	3	173.4	80.5	0.0	92.8	180.0	(6.6)	4.6	0.0	(11.2)	247.2	
Net interest income	4	165.7	75.3	0.0	90.3	172.4	(6.6)	4.0	0.0	(10.7)	235.4	
Trust fees from principal guaranteed trust a/c (before written off of principal guaranteed trust a/c)	5	7.6	5.2	-	2.4	7.6	0.0	0.5	-	(0.5)	11.8	
Net fees and commissions and related profit	6	116.2	35.2	21.7	59.2	119.4	(3.1)	(2.6)	(0.4)	(0.0)	170.6	
Net fees and commissions	7	55.4	33.2	(3.6)	25.7	56.1	(0.7)	(2.0)	0.0	1.2	84.8	
Other trust fees	8	60.8	1.9	25.3	33.4	63.2	(2.4)	(0.6)	(0.5)	(1.2)	85.8	
Net trading income	9	5.4	2.0	-	3.4	9.2	(3.7)	(0.1)	-	(3.6)	15.2	
Net other operating income	10	60.3	15.4	-	44.8	46.4	13.8	(14.9)	-	28.7	42.2	
Net gains on foreign exchange transactions	11	2.2	(0.0)	-	2.2	3.1	(0.9)	(0.3)	-	(0.5)	4.0	
Net gains on bonds	12	63.0	16.5	-	46.4	44.9	18.1	(12.8)	-	30.9	37.9	
Net gains from derivatives other than for trading or hedging	13	(7.7)	(1.0)	-	(6.6)	(4.8)	(2.8)	(1.7)	-	(1.1)	(5.9)	
General and administrative expenses	14	(182.1)	(73.6)	(12.0)	(96.3)	(180.5)	(1.6)	0.0	(0.4)	(1.2)	(242.1)	
Personnel expenses	15	(74.2)	(32.8)	(5.9)	(35.4)	(74.8)	0.6	(0.2)	(0.4)	1.2	(99.0)	
Non-personnel expenses	16	(99.6)	(37.2)	(6.0)	(56.2)	(97.1)	(2.4)	(0.0)	(0.0)	(2.3)	(131.8)	
Taxes other than income taxes	17	(8.2)	(3.5)	(0.1)	(4.6)	(8.5)	0.2	0.3	(0.0)	(0.1)	(11.2)	
Net business profit before credit costs (1 + 14)	18	173.3	59.5	9.7	103.9	174.6	(1.3)	(13.0)	(0.9)	12.5	233.3	
(Excluding Net gains on bonds) (18 - 12)	19	110.2	43.0	9.7	57.5	129.7	(19.4)	(0.1)	(0.9)	(18.3)	195.3	
Provision of general allowance for loan losses	20	4.0	4.0	-	-	-	4.0	4.0	-	-	-	
Principal guaranteed trust a/c credit costs	21	-	-	-	-	-	-	-	-	-	-	
Net business profit	22	177.4	63.6	9.7	103.9	174.6	2.7	(8.9)	(0.9)	12.5	233.3	
Net non-recurring profit	23	(57.0)	(37.2)	(2.3)	(17.4)	(33.5)	(23.4)	(27.3)	(0.4)	4.2	(83.9)	
Banking a/c net credit costs	24	(8.3)	(6.9)	-	(1.3)	(3.6)	(4.6)	(5.8)	-	1.1	(17.6)	
Written-off of loans	25	(0.8)	(0.5)	-	(0.2)	(3.0)	2.1	0.5	-	1.5	(16.8)	
Provision of specific allowance for loan losses	26	(6.4)	(6.4)	-	-	-	(6.4)	(6.4)	-	-	-	
Losses on sales of loans	27	(1.0)	(0.0)	-	(1.0)	(0.6)	(0.4)	(0.0)	-	(0.4)	(0.7)	
Reversal of allowance for loan losses (*)	28	7.4	-	-	7.4	-----	7.4	-	-	7.4	-----	
Recoveries of written-off claims (*)	29	1.0	0.6	-	0.3	-----	1.0	0.6	-	0.3	-----	
Net gains on stocks	30	(31.7)	(17.5)	-	(14.2)	4.0	(35.8)	(23.8)	-	(11.9)	(7.3)	
Losses on devaluation of stocks	31	(24.6)	(11.2)	-	(13.3)	(4.2)	(20.3)	(9.7)	-	(10.6)	(17.3)	
Others	32	(25.4)	(13.4)	(2.3)	(9.7)	(34.0)	8.5	1.6	(0.4)	7.3	(58.9)	
Amortization of net actuarial losses/ prior service cost	33	(17.6)	(8.0)	(1.9)	(7.6)	(19.5)	1.8	0.2	(0.0)	1.6	(25.8)	
Net gains on stock related derivatives	34	(0.8)	(0.7)	-	(0.1)	1.1	(2.0)	(0.2)	-	(1.8)	1.2	
Ordinary profit	35	120.3	26.4	7.4	86.4	141.1	(20.7)	(36.3)	(1.3)	16.8	149.4	
Extraordinary profit	36	(8.9)	(3.7)	(0.4)	(4.7)	(3.9)	(4.9)	(13.4)	(0.0)	8.6	0.7	
Impairment loss on tangible fixed assets	37	(4.3)	(1.1)	(0.0)	(3.1)	(0.3)	(3.9)	(1.1)	(0.0)	(2.7)	(4.6)	
Impairment loss on shares of a subsidiary	38	-	-	-	-	(15.2)	15.2	-	-	15.2	(15.2)	
Reversal of allowance for loan losses (*)	39	-----	-----	-----	-----	13.0	(13.0)	(9.9)	-	(3.1)	2.9	
Recoveries of written-off claims (*)	40	-----	-----	-----	-----	3.6	(3.6)	(2.5)	-	(1.1)	7.2	
Costs related to the Management Integration	41	(4.6)	(2.4)	(0.3)	(1.8)	(4.8)	0.1	(0.2)	(0.0)	0.4	(7.1)	
Income before income taxes	42	111.3	22.6	6.9	81.7	137.1	(25.7)	(49.8)	(1.4)	25.4	150.1	
Total income taxes	43	(44.8)	(10.3)	(3.1)	(31.3)	(18.5)	(26.3)	12.6	0.2	(39.2)	(27.1)	
Income taxes-current	44	(11.5)	(0.1)	(3.0)	(8.4)	(19.6)	8.0	(0.0)	0.4	7.5	(23.8)	
Income taxes-deferred	45	(33.2)	(10.2)	(0.1)	(22.9)	1.0	(34.3)	12.7	(0.2)	(46.8)	(3.3)	
Net income	46	66.5	12.3	3.8	50.3	118.6	(52.0)	(37.1)	(1.1)	(13.7)	123.0	
Total credit costs (20 + 21 + 24 + 28 + 29 + 39 + 40)	47	4.2	(2.2)	-	6.4	13.0	(8.8)	(13.4)	-	4.6	(7.4)	
Overhead ratio (-14/1)	48	51.24%	55.29%	55.36%	48.10%	50.82%	0.42%	4.91%	3.13%	(2.89%)	50.93%	

(*) 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 from this fiscal year.

2. Yields and margins

Domestic banking a/c

[Non-consolidated (CMTB + STB)]

	Percentage points								3QFY2010 (Cumulative total)	
	3QFY2011 (Cumulative total)									
	Total	CMTB				STB				Change
		3QFY2011	1HFY2011	3QFY2011	1HFY2011	3QFY2011	1HFY2011			
Average yield on interest-earning assets (A)	1.10	1.17	1.13	1.18	1.04	0.78	1.18	(0.09)	1.19	
Loans and bills discounted (B)	1.20	1.24	1.22	1.25	1.16	1.13	1.18	(0.13)	1.33	
Securities	1.07	1.30	1.11	1.38	0.93	0.63	1.08	0.23	0.84	
Average yield on interest-bearing liabilities (C)	0.37	0.43	0.41	0.43	0.33	0.15	0.41	(0.09)	0.46	
Deposits (D)	0.38	0.39	0.36	0.40	0.38	0.36	0.39	(0.08)	0.46	
Gross margin (A) - (C)	0.73	0.74	0.72	0.75	0.71	0.63	0.77	0.00	0.73	
Loan-deposit margin (B) - (D)	0.82	0.85	0.86	0.85	0.78	0.77	0.79	(0.05)	0.87	

3. Unrealized gains/ losses on investment securities

1) Securities with fair value

[Consolidated]

	Billions of Yen									
	Dec. 2011				Sep. 2011		Change from Sep. 2011		Mar. 2011	
	Cost	Net	Unrealized gains	Unrealized losses	Cost	Net	Cost	Net	Cost	Net
Available-for-sale securities	6,779.8	(8.5)	148.6	(157.2)	6,807.8	15.3	(28.0)	(23.9)	7,356.0	68.1
Japanese stocks (*1)	881.0	(67.9)	67.6	(135.6)	893.1	(54.6)	(12.1)	(13.3)	873.9	83.2
Japanese bonds	4,275.5	35.5	37.8	(2.2)	4,411.1	42.7	(135.5)	(7.2)	4,050.6	7.8
Government bonds	3,451.0	31.9	32.2	(0.2)	3,600.3	39.2	(149.3)	(7.2)	3,238.6	6.0
Local government bonds	16.9	0.2	0.2	(0.0)	14.0	0.1	2.9	0.0	20.6	(0.0)
Corporate bonds	807.5	3.3	5.4	(2.0)	796.6	3.3	10.8	0.0	791.3	1.8
Others	1,623.2	23.8	43.1	(19.3)	1,503.5	27.2	119.6	(3.3)	2,431.4	(22.9)
Held-to-maturity debt securities	637.7	33.2	37.0	(3.7)	649.4	36.3	(11.7)	(3.1)	724.8	50.1

(*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 3).

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

	Billions of Yen									
	Dec. 2011				Sep. 2011		Change from Sep. 2011		Mar. 2011	
	Cost	Net	Unrealized gains	Unrealized losses	Cost	Net	Cost	Net	Cost	Net
Available-for-sale securities	6,099.6	11.9	165.5	(153.6)	6,071.0	26.9	28.5	(15.0)	7,291.8	49.8
Japanese stocks (*)	779.4	(33.6)	94.4	(128.1)	790.8	(24.3)	(11.4)	(9.2)	813.5	65.1
Japanese bonds	3,706.4	27.8	32.4	(4.6)	3,784.2	33.5	(77.7)	(5.6)	4,070.6	7.8
Government bonds	2,863.1	23.1	25.4	(2.3)	2,954.9	28.6	(91.7)	(5.4)	3,238.6	6.0
Local government bonds	16.9	0.2	0.2	(0.0)	14.0	0.1	2.9	0.0	20.6	(0.0)
Corporate bonds	826.3	4.4	6.7	(2.2)	815.3	4.7	11.0	(0.2)	811.3	1.8
Others	1,613.7	17.7	38.6	(20.9)	1,495.9	17.7	117.8	(0.0)	2,407.5	(23.1)
Held-to-maturity debt securities	636.7	33.5	37.1	(3.6)	648.5	36.6	(11.7)	(3.1)	724.2	50.1

(*) 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.

<Reference 1>

Breakdown of Available-for-sale securities (Others)

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

	Billions of Yen							
	Dec. 2011		Sep. 2011		Change from Sep. 2011		Mar. 2011	
	Cost	Net	Cost	Net	Cost	Net	Cost	Net
Domestic investment (*1)	376.7	(2.2)	443.6	(4.9)	(66.8)	2.6	387.6	(4.1)
Asset-backed securities	206.1	(2.7)	232.6	(2.9)	(26.4)	0.1	267.2	(3.2)
Others	170.5	0.4	210.9	(2.0)	(40.4)	2.4	120.3	(0.9)
International investment (*1)	984.4	26.1	824.2	30.7	160.1	(4.6)	1,851.1	(12.1)
Foreign government bonds	421.3	15.0	281.8	14.4	139.4	0.6	1,134.1	(22.5)
o/w US Treasury	298.0	13.3	186.4	11.2	111.6	2.0	928.0	(17.7)
o/w European government bonds	60.7	0.3	19.7	0.3	41.0	(0.0)	163.0	(5.3)
US agency MBS (*2)	257.5	2.5	236.7	6.8	20.8	(4.3)	344.1	(2.9)
Corporate bonds	301.7	0.8	301.5	1.9	0.1	(1.0)	368.1	3.5
Asset-backed securities	3.6	7.5	3.9	7.3	(0.2)	0.1	4.5	9.6
Others	0.1	0.0	0.1	0.0	0.0	(0.0)	0.1	0.1
Others (Investment trust, etc.) (*3)	252.6	(6.1)	228.0	(8.0)	24.5	1.9	168.7	(6.8)
Total	1,613.7	17.7	1,495.9	17.7	117.8	(0.0)	2,407.5	(23.1)

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

(*2) Constituted by GNMA only.

(*3) Uncategorizable into "Domestic investment" or "International investment"

<Reference 2>

Breakdown of Held-to-maturity debt securities

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

	Billions of Yen							
	Dec. 2011		Sep. 2011		Change from Sep. 2011		Mar. 2011	
	Cost	Net	Cost	Net	Cost	Net	Cost	Net
Held-to-maturity debt securities	636.7	33.5	648.5	36.6	(11.7)	(3.1)	724.2	50.1
Japanese Government Bonds	169.4	7.8	174.4	8.0	(4.9)	(0.2)	184.4	7.9
Japanese Local Government Bonds	-	-	-	-	-	-	-	-
Japanese Corporate Bonds	19.5	0.1	21.9	0.2	(2.3)	(0.0)	22.4	0.2
Others	447.7	25.5	452.1	28.3	(4.4)	(2.8)	517.3	41.9
Domestic investment (*)	91.7	2.6	88.1	2.5	3.6	0.0	84.0	1.7
International investment (*)	356.0	22.9	364.0	25.7	(8.0)	(2.8)	433.3	40.2

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

2) Securities with no available fair value

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

	Billions of Yen			
	Dec. 2011	Sep. 2011	Change from	Mar. 2011
	Cost	Cost	Sep. 2011	Cost
Available-for-sale securities	291.0	319.8	(28.7)	329.6
Japanese stocks	122.3	122.6	(0.2)	125.8
Japanese bonds	-	-	-	15.0
Others	168.6	197.2	(28.5)	188.8
Domestic investment (*)	143.9	172.8	(28.9)	162.5
International investment (*)	24.7	24.3	0.3	26.2

(*) "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							
	Dec. 2011			Sep. 2011	Change from Sep. 2011			Mar. 2011
	Total	CMTB	STB	Total	Total	CMTB	STB	Total
Interest rate related	(14.7)	8.1	(22.9)	(14.4)	(0.3)	2.6	(2.9)	9.3
Interest rate swaps	(14.7)	8.1	(22.9)	(14.4)	(0.3)	2.6	(2.9)	9.3
Currency related	(0.1)	(0.1)	(0.0)	0.3	(0.4)	0.0	(0.5)	(0.2)
Bond related	0.1	0.1	-	-	0.1	0.1	-	-
Total	(14.7)	8.2	(22.9)	(14.0)	(0.6)	2.8	(3.4)	9.0

Note: Before tax effect accounting.

5. 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							
	Dec. 2011			Sep. 2011	Change from Sep. 2011			Mar. 2011
	Total	CMTB	STB	Total	Total	CMTB	STB	Total
Loans and bills discounted	19,186.9	8,085.8	11,101.0	20,301.1	(1,114.2)	(976.1)	(138.0)	20,409.5
Banking account	18,858.3	7,875.1	10,983.2	19,929.8	(1,071.4)	(970.6)	(100.7)	20,007.5
Principal guaranteed trust account	328.6	210.7	117.8	371.3	(42.7)	(5.4)	(37.2)	401.9
Deposits, Trust principal	22,601.1	10,210.8	12,390.3	22,839.0	(237.8)	(130.1)	(107.7)	22,805.5
Deposits (*)	21,150.7	9,268.0	11,882.6	21,369.1	(218.4)	(104.5)	(113.8)	21,117.3
Trust principal	1,450.4	942.8	507.6	1,469.8	(19.4)	(25.5)	6.1	1,688.2

(*) Excluding NCDs.

2) Overseas loans

[Non-consolidated (CMTB + STB)]

	Billions of Yen							
	Dec. 2011			Sep. 2011	Change from Sep. 2011			Mar. 2011
	Total	CMTB	STB	Total	Total	CMTB	STB	Total
Loans to Japanese corporations operating overseas (*1)	1,474.0	124.9	1,349.1	1,382.5	91.4	2.0	89.4	1,411.4
Loans to overseas non-Japanese borrowers (*2)	401.7	51.0	350.7	321.6	80.1	(1.4)	81.6	293.2
North America	111.9	15.6	96.2	60.8	51.1	0.1	50.9	80.8
Europe	159.8	21.1	138.7	132.1	27.7	(0.0)	27.7	95.7

(*1) Based on borrowers' location.

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

3) Loans by industry

[Non-consolidated (CMTB + STB)]

	Billions of Yen							
	Dec. 2011			Sep. 2011	Change from Sep. 2011			Mar. 2011
	Total	CMTB	STB	Total	Total	CMTB	STB	Total
Domestic Branches (excluding offshore)	19,183.7	8,082.6	11,101.0	20,297.7	(1,113.9)	(975.9)	(138.0)	20,405.4
Manufacturing	2,760.6	918.0	1,842.5	2,767.7	(7.1)	0.6	(7.7)	2,754.4
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	29.2	4.9	24.2	29.1	0.0	(0.0)	0.1	22.5
Construction	176.4	76.4	99.9	161.7	14.7	7.6	7.0	164.2
Electricity, gas, heat supply and water	671.0	270.0	400.9	636.7	34.2	10.8	23.4	631.9
Information and communications	255.4	28.9	226.4	270.0	(14.6)	(5.1)	(9.5)	225.3
Transport and postal activities	1,253.2	543.9	709.2	1,280.7	(27.4)	(2.7)	(24.7)	1,275.2
Wholesale and retail trade	1,286.5	399.0	887.5	1,285.6	0.8	(9.1)	10.0	1,337.6
Finance and insurance	2,202.3	682.2	1,520.1	3,395.0	(1,192.6)	(997.5)	(195.0)	3,544.4
Real estate	2,846.9	1,146.4	1,700.4	2,882.7	(35.7)	(43.4)	7.6	2,961.0
Goods rental and leasing	633.1	113.2	519.8	730.6	(97.4)	(11.9)	(85.5)	785.0
Others	7,068.8	3,899.2	3,169.6	6,857.6	211.1	74.8	136.3	6,703.5
Overseas branches and offshore	1,015.7	3.1	1,012.5	948.7	66.9	(0.2)	67.1	1,011.8
Total	20,199.5	8,085.8	12,113.6	21,246.5	(1,047.0)	(976.1)	(70.8)	21,417.2

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

6. 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							
	Dec. 2011			Sep. 2011	Change from Sep. 2011			Mar. 2011
	Total	CMTB	STB	Total	Total	CMTB	STB	Total
Problem assets based on the Financial Reconstruction Act (a)	241.5	98.0	143.5	240.8	0.7	0.8	(0.1)	245.3
Bankrupt and practically bankrupt	33.8	10.8	23.1	33.7	0.1	(0.0)	0.1	41.3
Doubtful	134.3	65.1	69.1	133.9	0.3	(0.2)	0.5	93.7
Substandard (b)	73.4	22.0	51.3	73.1	0.3	0.9	(0.7)	110.3
Ordinary assets	20,599.7	8,193.5	12,406.2	21,685.1	(1,085.4)	(967.5)	(117.8)	21,827.9
Assets to substandard debtors (excluding Substandard) (c)	35.8	0.5	35.3	36.0	(0.3)	(0.2)	(0.0)	28.2
Assets to other special mention debtors	678.6	283.6	395.0	690.5	(11.9)	(4.3)	(7.6)	711.2
Assets to ordinary debtors	19,885.4	7,909.4	11,975.9	20,958.6	(1,073.2)	(963.0)	(110.2)	21,088.5
Total balance (d)	20,841.2	8,291.5	12,549.7	21,925.9	(1,084.7)	(966.7)	(118.0)	22,073.2
(Ratio to total balance (a) / (d))	1.2%	1.2%	1.1%	1.1%	0.1%	0.2%	0.0%	1.1%
Assets to substandard debtors (b) + (c)	109.1	22.5	86.6	109.2	(0.0)	0.7	(0.8)	138.5

Note: CMTB's partial direct written-off: Dec. 2011: 14.5 billion yen, Sep. 2011: 14.5 billion yen, Mar. 2011: 19.3 billion yen

STB's partial direct written-off: Dec. 2011: 33.2 billion yen, Sep. 2011: 35.9 billion yen, Mar. 2011: 38.0 billion yen

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

[Non-consolidated (CMTB + STB)]

	Billions of Yen							
	Dec. 2011			Sep. 2011	Change from Sep. 2011			Mar. 2011
	Total	CMTB	STB	Total	Total	CMTB	STB	Total
Problem assets based on the Financial Reconstruction Act	241.5	98.0	143.5	240.8	0.7	0.8	(0.1)	245.3
Coverage ratio	88.0%	89.1%	87.2%	87.9%	0.1%	0.7%	(0.3%)	77.9%
Allowance ratio	58.5%	48.4%	62.7%	60.3%	(1.8%)	2.3%	(3.2%)	46.3%
Bankrupt and practically bankrupt	33.8	10.8	23.1	33.7	0.1	(0.0)	0.1	41.3
Coverage ratio	100.0%	100.0%	100.0%	100.0%	- %	- %	- %	100.0%
Allowance ratio	100.0%	100.0%	100.0%	100.0%	- %	- %	- %	100.0%
Doubtful	134.3	65.1	69.1	133.9	0.3	(0.2)	0.5	93.7
Coverage ratio	91.8%	91.8%	91.8%	91.7%	0.1%	0.3%	0.0%	87.9%
Allowance ratio	68.4%	44.8%	77.5%	67.7%	0.7%	2.6%	0.0%	63.8%
Substandard	73.4	22.0	51.3	73.1	0.3	0.9	(0.7)	110.3
Coverage ratio	75.4%	75.6%	75.3%	75.4%	0.0%	2.6%	(1.0%)	61.2%
Allowance ratio	27.0%	28.3%	26.5%	26.4%	0.6%	0.8%	0.6%	17.3%

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

Dec. 2011 and Sep. 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 (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 (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 JOMT (Jointly-operated money trust) .

Dec. 2011 (CMTB) : Reserves for loan trust 1.0 billion yen, Reserves for JOMT 0.1 billion yen.

Dec. 2011 (STB) : Reserves for JOMT 0.1 billion yen.

<Reference> Other referential financial figures

1) Balance Sheets

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

	Billions of Yen								
	Dec. 2011				Mar. 2011	Change			
	Total	CMTB	CMAB	STB		Total	CMTB	CMAB	STB
Assets:									
Cash and due from banks	2,331.8	940.1	21.2	1,370.4	1,080.1	1,251.7	468.2	(6.2)	789.6
Call loans	229.0	-	-	229.0	15.3	213.7	-	-	213.7
Receivables under resale agreements	52.3	-	-	52.3	33.2	19.0	-	-	19.0
Receivables under securities borrowing transactions	3.0	-	-	3.0	9.3	(6.3)	(9.3)	-	3.0
Monetary claims bought	245.6	91.7	-	153.8	292.0	(46.3)	(8.1)	-	(38.2)
Trading assets	800.3	77.0	-	723.3	678.7	121.5	40.4	-	81.0
Money held in trust	17.0	-	-	17.0	22.2	(5.2)	-	-	(5.2)
Securities	7,399.9	2,864.1	30.2	4,505.5	8,721.5	(1,321.6)	(818.2)	(58.9)	(444.4)
Loans and bills discounted	19,870.8	7,875.1	-	11,995.7	21,015.2	(1,144.3)	(986.4)	-	(157.9)
Foreign exchanges	8.8	2.3	-	6.5	17.9	(9.0)	(9.9)	-	0.9
Other assets	1,121.8	279.9	23.7	818.1	1,416.7	(294.8)	(75.5)	(6.1)	(213.2)
Tangible fixed assets	219.4	95.5	0.2	123.5	214.1	5.2	(2.8)	(0.0)	8.2
Intangible fixed assets	56.7	19.8	3.6	33.2	51.8	4.9	(0.0)	(0.0)	4.9
Deferred tax assets	202.8	126.6	2.9	73.2	220.4	(17.5)	(7.8)	(0.1)	(9.6)
Customers' liabilities for acceptances and guarantees	358.9	59.6	-	299.2	385.8	(26.9)	10.0	-	(36.9)
Allowance for loan losses	(115.3)	(39.4)	-	(75.8)	(127.8)	12.4	2.8	-	9.6
Allowance for investment loss	(1.1)	-	-	(1.1)	(1.1)	-	-	-	-
Total assets	32,802.2	12,392.6	82.1	20,327.4	34,045.8	(1,243.5)	(1,396.8)	(71.5)	224.7
Liabilities:									
Deposits	21,846.9	9,268.0	0.0	12,578.7	21,639.6	207.2	(68.0)	(0.0)	275.3
Negotiable certificates of deposit	3,219.5	253.2	-	2,966.3	2,627.6	591.9	(116.7)	-	708.7
Call money	413.5	171.7	35.0	206.7	409.8	3.7	(77.1)	(68.0)	148.8
Payables under repurchase agreements	215.0	-	-	215.0	620.8	(405.8)	-	-	(405.8)
Collateral for lending securities	538.2	528.2	-	10.0	1,320.4	(782.2)	(633.4)	-	(148.7)
Trading liabilities	184.0	11.0	-	172.9	110.4	73.5	3.3	-	70.1
Borrowed money	1,048.5	244.0	-	804.5	1,764.7	(716.1)	(434.9)	-	(281.2)
Foreign exchanges	0.2	0.0	-	0.2	0.0	0.2	0.0	-	0.1
Short-term bonds payable	255.6	-	-	255.6	325.7	(70.0)	-	-	(70.0)
Corporate bonds	741.0	263.1	-	477.9	702.1	38.8	(4.1)	-	43.0
Borrowed money from trust account	1,132.5	685.2	-	447.2	1,233.3	(100.8)	(116.3)	-	15.5
Other liabilities	896.2	168.3	8.3	719.5	935.2	(39.0)	51.9	0.0	(91.0)
Provision for bonuses	1.1	-	-	1.1	6.8	(5.6)	(2.0)	(0.3)	(3.2)
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	17.1	7.3	-	9.8	18.4	(1.2)	0.1	-	(1.4)
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	4.4	-	-	4.4	5.7	(1.2)	-	-	(1.2)
Acceptances and guarantees	358.9	59.6	-	299.2	385.8	(26.9)	10.0	-	(36.9)
Total liabilities	30,889.0	11,665.5	43.7	19,179.7	32,119.3	(1,230.2)	(1,387.2)	(67.9)	224.9
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	738.0	211.6	6.1	520.1	719.9	18.1	0.1	(3.5)	21.4
Legal retained earnings	109.2	50.3	-	58.8	100.8	8.3	2.4	-	5.9
Other retained earnings	628.8	161.3	6.1	461.3	619.0	9.7	(2.2)	(3.5)	15.5
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	256.9	161.3	6.1	89.4	247.2	9.7	(2.2)	(3.5)	15.5
Treasury stock	-	-	-	-	(0.4)	0.4	-	-	0.4
Shareholders' equity	1,957.5	760.4	38.3	1,158.8	1,939.4	18.1	0.1	(3.5)	21.4
Valuation difference on available-for-sale securities	(19.2)	(22.0)	(0.0)	2.7	(4.3)	(14.8)	(12.8)	0.0	(2.0)
Deferred gains or losses on hedges	(3.6)	5.3	-	(8.9)	12.6	(16.3)	3.1	-	(19.4)
Revaluation reserve for land	(21.4)	(16.5)	-	(4.9)	(21.2)	(0.2)	-	-	(0.2)
Valuation and translation adjustments	(44.4)	(33.3)	(0.0)	(11.1)	(13.0)	(31.4)	(9.6)	0.0	(21.7)
Total net assets	1,913.1	727.1	38.3	1,147.6	1,926.4	(13.2)	(9.5)	(3.5)	(0.2)
Total liabilities and net assets	32,802.2	12,392.6	82.1	20,327.4	34,045.8	(1,243.5)	(1,396.8)	(71.5)	224.7

2) Statements of Income

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

Items	Billions of Yen								
	3QFY2011 (Cumulative total)				3QFY2010 (Cumulative total)	Change			
	Total	CMTB	CMAB	STB		Total	CMTB	CMAB	STB
Ordinary income	546.1	201.1	31.1	313.9	556.6	(10.5)	(20.4)	(0.6)	10.5
Trust fees	68.5	7.2	25.3	35.8	70.8	(2.3)	(0.0)	(0.5)	(1.8)
Interest income	272.7	115.7	0.0	156.9	285.4	(12.6)	(0.9)	(0.0)	(11.6)
Interest on loans and discounts	182.2	74.3	-	107.9	195.5	(13.3)	(6.5)	-	(6.8)
Interest on securities	81.5	37.5	0.0	43.9	75.3	6.1	5.5	(0.0)	0.6
Fees and commissions	101.2	44.4	5.6	51.1	102.6	(1.3)	(1.8)	(0.0)	0.5
Trading income	5.7	2.3	-	3.4	9.7	(3.9)	(0.2)	-	(3.7)
Other ordinary income	80.3	26.5	-	53.7	67.6	12.6	(9.7)	-	22.4
Other income	17.6	4.8	0.0	12.7	20.4	(2.8)	(7.5)	(0.0)	4.7
Ordinary expenses	425.8	174.6	23.6	227.4	415.5	10.2	15.8	0.7	(6.3)
Interest expenses	107.0	40.4	0.0	66.5	113.0	(6.0)	(5.0)	(0.0)	(0.9)
Interest on deposits	65.3	27.4	-	37.8	71.8	(6.5)	(3.8)	-	(2.7)
Fees and commissions payments	45.8	11.1	9.2	25.3	46.4	(0.6)	0.2	(0.0)	(0.7)
Trading expenses	0.2	0.2	-	-	0.4	(0.1)	(0.0)	-	(0.1)
Other ordinary expenses	20.0	11.0	-	8.9	21.1	(1.1)	5.1	-	(6.3)
General and administrative expenses	200.1	81.7	14.0	104.3	200.6	(0.5)	(0.6)	0.4	(0.3)
Other expenses	52.5	29.9	0.3	22.2	33.8	18.7	16.2	0.3	2.0
Ordinary profit	120.3	26.4	7.4	86.4	141.1	(20.7)	(36.3)	(1.3)	16.8
Extraordinary income	0.2	0.0	-	0.2	18.1	(17.8)	(12.4)	-	(5.4)
Extraordinary loss	9.2	3.7	0.4	5.0	22.1	(12.9)	1.0	0.0	(14.0)
Income before Income Taxes	111.3	22.6	6.9	81.7	137.1	(25.7)	(49.8)	(1.4)	25.4
Income taxes-Current	11.5	0.1	3.0	8.4	19.6	(8.0)	0.0	(0.4)	(7.5)
Income taxes-Deferred	33.2	10.2	0.1	22.9	(1.0)	34.3	(12.7)	0.2	46.8
Income taxes	44.8	10.3	3.1	31.3	18.5	26.3	(12.6)	(0.2)	39.2
Net income	66.5	12.3	3.8	50.3	118.6	(52.0)	(37.1)	(1.1)	(13.7)

3) Statement of trust account

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

Items	Billions of Yen								
	Dec. 2011				Mar. 2011	Change			
	Total	CMTB	CMAB	STB		Total	CMTB	CMAB	STB
Loans and bills discounted	505.7	214.2	-	291.4	565.0	(59.2)	(17.5)	-	(41.7)
Securities	388.8	3.1	76.1	309.5	713.1	(324.2)	(0.1)	(1.0)	(323.0)
Beneficiary rights	98,606.0	0.0	29,695.1	68,910.8	95,836.2	2,769.7	(0.0)	(903.3)	3,673.1
Securities held in custody accounts	171.0	0.1	-	170.9	304.5	(133.5)	(0.0)	-	(133.5)
Money claims	9,329.7	0.1	1,299.3	8,030.1	10,245.3	(915.6)	(0.0)	(117.5)	(798.1)
Tangible fixed assets	9,270.4	4,889.8	-	4,380.5	9,419.0	(148.6)	(139.9)	-	(8.7)
Intangible fixed assets	67.2	30.7	-	36.4	68.3	(1.0)	(0.3)	-	(0.7)
Other claims	1,721.4	35.0	-	1,686.3	1,756.3	(34.9)	(2.0)	-	(32.9)
Call loans	26.9	-	-	26.9	42.3	(15.4)	-	-	(15.4)
Loans to banking account	1,132.5	685.2	-	447.2	1,233.3	(100.8)	(116.3)	-	15.5
Cash and due from banks	403.2	175.3	22.4	205.4	428.6	(25.4)	(10.5)	3.9	(18.7)
Total assets	121,623.1	6,034.0	31,093.0	84,496.0	120,612.5	1,010.6	(286.9)	(1,017.9)	2,315.6
Money trusts	21,981.5	709.2	8,404.2	12,868.0	22,032.9	(51.4)	(68.3)	99.2	(82.3)
Pension trusts	12,837.4	-	6,633.7	6,203.7	13,254.9	(417.5)	-	(361.8)	(55.6)
Property formation benefit trusts	21.9	13.1	-	8.7	22.1	(0.2)	(0.2)	-	(0.0)
Loan trusts	162.8	162.7	-	0.0	248.2	(85.4)	(65.5)	-	(19.9)
Securities investment trusts	38,003.2	-	11,786.4	26,216.8	37,776.4	226.7	-	(708.1)	934.8
Money entrusted, other than money trusts	3,015.8	0.2	319.4	2,696.1	2,553.3	462.4	(0.0)	(19.7)	482.2
Securities trusts	20,322.6	0.1	1,459.6	18,862.9	18,550.6	1,771.9	(0.0)	74.1	1,697.8
Money claim trusts	9,382.1	1.0	1,321.3	8,059.7	10,288.9	(906.7)	(0.0)	(113.5)	(793.2)
Land and fixtures trusts	118.8	76.6	-	42.2	118.1	0.6	0.3	-	0.2
Composite trusts	15,776.7	5,070.8	1,168.2	9,537.6	15,766.4	10.2	(153.2)	11.8	151.5
Other trusts	0.0	0.0	-	0.0	0.0	(0.0)	(0.0)	-	-
Total liabilities	121,623.1	6,034.0	31,093.0	84,496.0	120,612.5	1,010.6	(286.9)	(1,017.9)	2,315.6

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

Dec. 2011: CMAB 29,678.7 billion yen, STB 68,869.0 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						
		Dec. 2011			Mar. 2011	Change		
		Total	CMTB	STB		Total	CMTB	STB
Money trusts	Loans and bills discounted	328.6	210.7	117.8	401.9	(73.3)	(11.9)	(61.4)
	Securities	0.0	-	0.0	0.0	-	-	-
	Others	963.3	571.9	391.4	1,041.2	(77.9)	(88.8)	10.8
	Total assets	1,292.0	782.6	509.3	1,443.3	(151.3)	(100.8)	(50.5)
	Principal	1,289.5	781.9	507.6	1,442.1	(152.6)	(101.5)	(51.0)
	Reserves for JOMT (Jointly-operated money trust)	0.2	0.1	0.1	0.3	(0.0)	0.0	(0.1)
	Others	2.1	0.6	1.5	0.8	1.3	0.6	0.6
	Total liabilities	1,292.0	782.6	509.3	1,443.3	(151.3)	(100.8)	(50.5)
Loan trusts	Loans and bills discounted	-	-	-----	-	-	-	-
	Securities	0.4	0.4	-----	0.4	(0.0)	(0.0)	-
	Others	162.6	162.6	-----	249.1	(86.5)	(66.5)	(19.9)
	Total assets	163.0	163.0	-----	249.5	(86.5)	(66.5)	(19.9)
	Principal	160.8	160.8	-----	246.0	(85.1)	(65.5)	(19.6)
	Reserves for loan trust	1.0	1.0	-----	1.5	(0.5)	(0.3)	(0.2)
	Others	1.1	1.1	-----	1.9	(0.7)	(0.5)	(0.1)
	Total liabilities	163.0	163.0	-----	249.5	(86.5)	(66.5)	(19.9)