

Sumitomo Mitsui Trust Holdings, Inc.



## Supplemental material on financial results

Fiscal Year 2011 ended on Mar. 31, 2012

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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

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

|                                 | Billions of Yen |               |               |        |       |         |       |
|---------------------------------|-----------------|---------------|---------------|--------|-------|---------|-------|
|                                 | FY2011          |               |               | FY2010 |       | Change  |       |
|                                 | Total           | CM (*1)       | STB           | Total  | Total | CM (*1) | STB   |
| Retail financial services       | <b>140.6</b>    | <b>73.1</b>   | <b>67.4</b>   | 144.2  | (3.6) | 1.6     | (5.3) |
| Wholesale financial services    | <b>144.7</b>    | <b>55.2</b>   | <b>89.5</b>   | 148.8  | (4.1) | (1.0)   | (3.0) |
| Stock transfer agency services  | <b>30.6</b>     | <b>17.4</b>   | <b>13.2</b>   | 31.8   | (1.2) | (0.6)   | (0.5) |
| Treasury and financial products | <b>145.8</b>    | <b>56.1</b>   | <b>89.6</b>   | 111.3  | 34.4  | 0.0     | 34.3  |
| Fiduciary services              | <b>85.2</b>     | <b>38.8</b>   | <b>46.3</b>   | 87.9   | (2.6) | (1.1)   | (1.5) |
| Real estate                     | <b>20.2</b>     | <b>7.7</b>    | <b>12.5</b>   | 25.6   | (5.3) | (3.1)   | (2.2) |
| Fees paid for outsourcing       | <b>(39.3)</b>   | <b>(16.6)</b> | <b>(22.6)</b> | (39.3) | (0.0) | (0.1)   | 0.1   |
| Stock transfer agency services  | <b>(14.5)</b>   | <b>(7.4)</b>  | <b>(7.0)</b>  | (14.5) | (0.0) | (0.0)   | 0.0   |
| Fiduciary services              | <b>(24.8)</b>   | <b>(9.2)</b>  | <b>(15.6)</b> | (24.8) | 0.0   | (0.1)   | 0.1   |
| Others (*2)                     | <b>(9.6)</b>    | <b>(1.6)</b>  | <b>(8.0)</b>  | (3.1)  | (6.4) | (0.7)   | (5.7) |
| <b>Gross business profit</b>    | <b>487.6</b>    | <b>212.8</b>  | <b>274.8</b>  | 475.5  | 12.1  | (4.4)   | 16.6  |

(\*1) Combined figures of CMTB and CMAB.

Figures of profit by business are tentative calculations based on certain assumptions (transfer pricing, etc.) under managerial accounting

(\*2) Figures for "Others" include costs of capital funding, dividends of shares for cross-shareholdings, general and administrative expenses of headquarters, etc.

(2) Net business profit before credit costs

[Consolidated]

|                                                | Billions of Yen |             |        |
|------------------------------------------------|-----------------|-------------|--------|
|                                                | FY2011 (*1)     | FY2010 (*1) | Change |
| Retail financial services                      | <b>24.2</b>     | 29.0        | (4.8)  |
| Wholesale financial services                   | <b>119.9</b>    | 126.4       | (6.4)  |
| Stock transfer agency services                 | <b>14.4</b>     | 15.0        | (0.5)  |
| Treasury and financial products                | <b>133.8</b>    | 99.8        | 33.9   |
| Fiduciary services                             | <b>45.0</b>     | 46.4        | (1.4)  |
| Real estate                                    | <b>11.2</b>     | 16.7        | (5.5)  |
| Others (*2)                                    | <b>7.8</b>      | (27.9)      | 35.8   |
| <b>Net business profit before credit costs</b> | <b>342.2</b>    | 290.6       | 51.5   |

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

(\*2) Figures for "Others" include costs of capital funding, dividends of shares for cross-shareholdings, general and administrative expenses of headquarters, etc.

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

|                                                | Billions of Yen |               |               |        |        |         |       |
|------------------------------------------------|-----------------|---------------|---------------|--------|--------|---------|-------|
|                                                | FY2011          |               |               | FY2010 |        | Change  |       |
|                                                | Total           | CM (*3)       | STB           | Total  | Total  | CM (*3) | STB   |
| Retail financial services                      | <b>16.8</b>     | <b>11.7</b>   | <b>5.1</b>    | 21.0   | (4.1)  | 1.7     | (5.9) |
| Wholesale financial services                   | <b>94.6</b>     | <b>35.0</b>   | <b>59.5</b>   | 99.1   | (4.5)  | (1.0)   | (3.4) |
| Stock transfer agency services                 | <b>13.2</b>     | <b>8.1</b>    | <b>5.1</b>    | 14.3   | (1.1)  | (0.6)   | (0.4) |
| Treasury and financial products                | <b>133.8</b>    | <b>53.8</b>   | <b>80.0</b>   | 99.8   | 33.9   | 0.0     | 33.9  |
| Fiduciary services                             | <b>31.0</b>     | <b>15.5</b>   | <b>15.5</b>   | 34.2   | (3.2)  | (1.3)   | (1.8) |
| Real estate                                    | <b>10.0</b>     | <b>3.3</b>    | <b>6.7</b>    | 15.3   | (5.2)  | (3.0)   | (2.1) |
| Others (*4)                                    | <b>(47.4)</b>   | <b>(20.7)</b> | <b>(26.6)</b> | (36.2) | (11.1) | (1.2)   | (9.9) |
| <b>Net business profit before credit costs</b> | <b>239.0</b>    | <b>98.6</b>   | <b>140.3</b>  | 233.3  | 5.6    | (4.8)   | 10.5  |

(\*3) Combined figures of CMTB and CMAB.

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

(\*4) Figures for "Others" include costs of capital funding, dividends of shares for cross-shareholdings, general and administrative expenses of headquarters, etc.

### (3) Fee revenue breakdown

[Consolidated]

|                                                    | Billions of Yen |              |             |
|----------------------------------------------------|-----------------|--------------|-------------|
|                                                    | FY2011 (*1)     | FY2010 (*1)  | Change      |
| Net fees and commissions                           | 203.3           | 174.8        | 28.5        |
| Retail financial services                          | 60.0            | 55.0         | 4.9         |
| Wholesale financial services                       | 67.8            | 67.5         | 0.2         |
| Stock transfer agency services                     | 33.1            | 34.2         | (1.0)       |
| Real estate                                        | 26.8            | 30.7         | (3.9)       |
| Fiduciary services                                 | 70.5            | 60.8         | 9.7         |
| Fees paid for outsourcing                          | (13.3)          | (31.1)       | 17.7        |
| Stock transfer agency services                     | (6.4)           | (6.3)        | (0.1)       |
| Fiduciary services (*2)                            | (6.9)           | (24.8)       | 17.9        |
| Other trust fees                                   | 87.7            | 85.7         | 2.0         |
| Wholesale financial services                       | 3.0             | 2.4          | 0.5         |
| Real estate                                        | 4.7             | 6.0          | (1.3)       |
| Fiduciary services                                 | 79.5            | 76.2         | 3.2         |
| <b>Net fees and commissions and related profit</b> | <b>291.0</b>    | <b>260.5</b> | <b>30.5</b> |
| Fee revenue ratio                                  | <b>41.0%</b>    | 41.9%        | (0.9%)      |
| Consolidated gross business profit                 | <b>710.5</b>    | 622.2        | 88.2        |

(\*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 from FY2011.

## 2. Non-performing loans

### (1) Risk monitored loans

[Consolidated]

|                                 | Millions of Yen                                           |            |            |                       |                       |                   |            |            |                       |                       |
|---------------------------------|-----------------------------------------------------------|------------|------------|-----------------------|-----------------------|-------------------|------------|------------|-----------------------|-----------------------|
|                                 | Mar. 2012                                                 | Sep. 2011  | Mar. 2011  | Change from Sep. 2011 | Change from Mar. 2011 | Mar. 2012         | Sep. 2011  | Mar. 2011  | Change from Sep. 2011 | Change from Mar. 2011 |
|                                 | (Banking a/c and Principal guaranteed trust a/c combined) |            |            |                       |                       | (Banking a/c)     |            |            |                       |                       |
| Risk monitored loans            | <b>268,018</b>                                            | 278,879    | 283,870    | (10,860)              | (15,851)              | <b>239,742</b>    | 233,683    | 259,779    | 6,059                 | (20,036)              |
| Loans in bankruptcy proceedings | <b>19,605</b>                                             | 20,111     | 27,259     | (506)                 | (7,653)               | <b>19,602</b>     | 20,098     | 27,245     | (496)                 | (7,643)               |
| Other delinquent loans          | <b>156,091</b>                                            | 170,746    | 129,839    | (14,654)              | 26,252                | <b>128,451</b>    | 126,027    | 114,115    | 2,423                 | 14,335                |
| Loans past due 3 months or more | <b>64</b>                                                 | 263        | 43         | (199)                 | 21                    | <b>64</b>         | 263        | 43         | (199)                 | 21                    |
| Restructured loans              | <b>92,256</b>                                             | 87,757     | 126,728    | 4,499                 | (34,472)              | <b>91,624</b>     | 87,293     | 118,375    | 4,331                 | (26,750)              |
| Total loan balance              | <b>20,849,385</b>                                         | 20,932,626 | 21,061,240 | (83,240)              | (211,855)             | <b>20,636,457</b> | 20,561,278 | 20,659,253 | 75,179                | (22,795)              |
| (Ratio to total loan balance)   | <b>1.3%</b>                                               | 1.3%       | 1.3%       | 0.0%                  | 0.0%                  | <b>1.2%</b>       | 1.1%       | 1.3%       | 0.1%                  | (0.1%)                |

Note: Partial direct written-off: Mar. 2012: 50,413 million yen, 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   |                  |                   |            |            |                       |           |         |                       |           |          |
|-----------------------------------------------------------|-------------------|------------------|-------------------|------------|------------|-----------------------|-----------|---------|-----------------------|-----------|----------|
|                                                           | Mar. 2012         |                  |                   | Sep. 2011  | Mar. 2011  | Change from Sep. 2011 |           |         | Change from Mar. 2011 |           |          |
|                                                           | Total             | CMTB             | STB               | Total      | Total      | Total                 | CMTB      | STB     | Total                 | CMTB      | STB      |
| Risk monitored loans                                      | <b>225,786</b>    | <b>95,212</b>    | <b>130,574</b>    | 232,389    | 236,808    | (6,602)               | (731)     | (5,871) | (11,022)              | 7,020     | (18,043) |
| Loans in bankruptcy proceedings                           | <b>18,026</b>     | <b>948</b>       | <b>17,078</b>     | 17,995     | 24,512     | 30                    | (2,713)   | 2,744   | (6,486)               | (9,054)   | 2,568    |
| Other delinquent loans                                    | <b>130,852</b>    | <b>70,402</b>    | <b>60,450</b>     | 141,271    | 101,956    | (10,418)              | (779)     | (9,639) | 28,895                | 20,442    | 8,453    |
| Loans past due 3 months or more                           | <b>64</b>         | <b>64</b>        | -                 | 263        | 43         | (199)                 | (199)     | -       | 21                    | 21        | -        |
| Restructured loans                                        | <b>76,842</b>     | <b>23,797</b>    | <b>53,045</b>     | 72,858     | 110,296    | 3,984                 | 2,960     | 1,023   | (33,453)              | (4,388)   | (29,064) |
| Total loan balance                                        | <b>21,002,182</b> | <b>8,248,279</b> | <b>12,753,903</b> | 21,246,558 | 21,417,258 | (244,375)             | (813,748) | 569,372 | (415,075)             | (836,014) | 420,938  |
| (Ratio to total loan balance)                             | <b>1.1%</b>       | <b>1.2%</b>      | <b>1.0%</b>       | 1.1%       | 1.1%       | 0.0%                  | 0.1%      | (0.1%)  | 0.0%                  | 0.2%      | (0.2%)   |

Note: Partial direct written-off:

CMTB: Mar. 2012: 14,578 million yen, Sep. 2011: 14,317 million yen, Mar. 2011: 19,041 million yen

STB: Mar. 2012: 24,794 million yen, Sep. 2011: 35,901 billion yen, Mar. 2011: 38,014 million yen

| (Banking a/c)                   | Millions of Yen   |                  |                   |            |            |                       |           |         |                       |           |          |
|---------------------------------|-------------------|------------------|-------------------|------------|------------|-----------------------|-----------|---------|-----------------------|-----------|----------|
|                                 | Mar. 2012         |                  |                   | Sep. 2011  | Mar. 2011  | Change from Sep. 2011 |           |         | Change from Mar. 2011 |           |          |
|                                 | Total             | CMTB             | STB               | Total      | Total      | Total                 | CMTB      | STB     | Total                 | CMTB      | STB      |
| Risk monitored loans            | <b>197,510</b>    | <b>73,146</b>    | <b>124,364</b>    | 187,193    | 212,718    | 10,317                | 7,082     | 3,234   | (15,207)              | (7,033)   | (8,173)  |
| Loans in bankruptcy proceedings | <b>18,023</b>     | <b>944</b>       | <b>17,078</b>     | 17,982     | 24,499     | 40                    | (2,704)   | 2,744   | (6,476)               | (9,044)   | 2,568    |
| Other delinquent loans          | <b>103,211</b>    | <b>48,340</b>    | <b>54,871</b>     | 96,552     | 86,233     | 6,659                 | 7,025     | (365)   | 16,978                | (1,466)   | 18,445   |
| Loans past due 3 months or more | <b>64</b>         | <b>64</b>        | -                 | 263        | 43         | (199)                 | (199)     | -       | 21                    | 21        | -        |
| Restructured loans              | <b>76,211</b>     | <b>23,797</b>    | <b>52,413</b>     | 72,394     | 101,942    | 3,816                 | 2,960     | 855     | (25,731)              | 3,455     | (29,187) |
| Total loan balance              | <b>20,789,254</b> | <b>8,141,650</b> | <b>12,647,603</b> | 20,875,210 | 21,015,271 | (85,955)              | (704,150) | 618,195 | (226,016)             | (719,927) | 493,910  |
| (Ratio to total loan balance)   | <b>1.0%</b>       | <b>0.9%</b>      | <b>1.0%</b>       | 0.9%       | 1.0%       | 0.1%                  | 0.1%      | 0.0%    | 0.0%                  | 0.0%      | (0.1%)   |

| (Trust a/c)                     | Millions of Yen |                |                |           |           |                       |           |          |                       |           |          |
|---------------------------------|-----------------|----------------|----------------|-----------|-----------|-----------------------|-----------|----------|-----------------------|-----------|----------|
|                                 | Mar. 2012       |                |                | Sep. 2011 | Mar. 2011 | Change from Sep. 2011 |           |          | Change from Mar. 2011 |           |          |
|                                 | Total           | CMTB           | STB            | Total     | Total     | Total                 | CMTB      | STB      | Total                 | CMTB      | STB      |
| Risk monitored loans            | <b>28,275</b>   | <b>22,065</b>  | <b>6,209</b>   | 45,195    | 24,090    | (16,919)              | (7,814)   | (9,105)  | 4,185                 | 14,054    | (9,869)  |
| Loans in bankruptcy proceedings | 3               | 3              | -              | 13        | 13        | (9)                   | (9)       | -        | (9)                   | (9)       | -        |
| Other delinquent loans          | <b>27,640</b>   | <b>22,062</b>  | <b>5,578</b>   | 44,718    | 15,723    | (17,078)              | (7,804)   | (9,273)  | 11,916                | 21,909    | (9,992)  |
| Loans past due 3 months or more | -               | -              | -              | -         | -         | -                     | -         | -        | -                     | -         | -        |
| Restructured loans              | <b>631</b>      | -              | <b>631</b>     | 463       | 8,353     | 167                   | -         | 167      | (7,721)               | (7,844)   | 122      |
| <b>Total loan balance</b>       | <b>212,927</b>  | <b>106,628</b> | <b>106,299</b> | 371,348   | 401,987   | (158,420)             | (109,597) | (48,822) | (189,059)             | (116,087) | (72,972) |
| (Ratio to total loan balance)   | <b>13.3%</b>    | <b>20.7%</b>   | <b>5.8%</b>    | 12.2%     | 6.0%      | 1.1%                  | 6.9%      | (4.1%)   | 7.3%                  | 17.1%     | (3.2%)   |

Note: 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 |               |                |           |           |                       |         |          |                       |         |          |
|-----------------------------------------------------------------------------------|-----------------|---------------|----------------|-----------|-----------|-----------------------|---------|----------|-----------------------|---------|----------|
|                                                                                   | Mar. 2012       |               |                | Sep. 2011 | Mar. 2011 | Change from Sep. 2011 |         |          | Change from Mar. 2011 |         |          |
|                                                                                   | Total           | CMTB          | STB            | Total     | Total     | Total                 | CMTB    | STB      | Total                 | CMTB    | STB      |
| Domestic Branches (excluding offshore)                                            | <b>225,501</b>  | <b>95,212</b> | <b>130,288</b> | 230,064   | 233,938   | (4,563)               | (731)   | (3,831)  | (8,437)               | 7,247   | (15,684) |
| Manufacturing                                                                     | <b>21,029</b>   | <b>837</b>    | <b>20,192</b>  | 18,566    | 23,151    | 2,463                 | (46)    | 2,510    | (2,121)               | (2,425) | 304      |
| Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering | <b>34</b>       | -             | <b>34</b>      | -         | 64        | 34                    | -       | 34       | (29)                  | -       | (29)     |
| Construction                                                                      | <b>1,813</b>    | <b>828</b>    | <b>985</b>     | 1,683     | 1,820     | 130                   | (146)   | 277      | (6)                   | (366)   | 359      |
| Electricity, gas, heat supply and water                                           | <b>152</b>      | <b>152</b>    | -              | 192       | 1,362     | (39)                  | (39)    | -        | (1,209)               | (39)    | (1,170)  |
| Information and communications                                                    | <b>3,202</b>    | <b>410</b>    | <b>2,791</b>   | 3,246     | 13,652    | (44)                  | 72      | (116)    | (10,450)              | 8       | (10,458) |
| Transport and postal activities                                                   | <b>2,627</b>    | <b>925</b>    | <b>1,701</b>   | 2,180     | 1,753     | 446                   | (4)     | 451      | 873                   | 139     | 733      |
| Wholesale and retail trade                                                        | <b>3,327</b>    | <b>1,798</b>  | <b>1,528</b>   | 3,462     | 5,925     | (135)                 | (238)   | 103      | (2,598)               | (2,510) | (87)     |
| Finance and insurance                                                             | <b>70,923</b>   | <b>27,922</b> | <b>43,001</b>  | 78,744    | 72,584    | (7,820)               | (7,819) | (1)      | (1,661)               | 14,175  | (15,837) |
| Real estate                                                                       | <b>37,915</b>   | <b>21,950</b> | <b>15,965</b>  | 52,925    | 62,411    | (15,009)              | 4,859   | (19,868) | (24,495)              | (2,479) | (22,016) |
| Goods rental and leasing                                                          | <b>61</b>       | <b>61</b>     | -              | 56        | 69        | 5                     | 5       | -        | (8)                   | (8)     | -        |
| Others                                                                            | <b>84,413</b>   | <b>40,325</b> | <b>44,088</b>  | 69,007    | 51,143    | 15,405                | 2,626   | 12,779   | 33,270                | 753     | 32,517   |
| Overseas branches and offshore                                                    | <b>285</b>      | -             | <b>285</b>     | 2,324     | 2,870     | (2,039)               | -       | (2,039)  | (2,585)               | (226)   | (2,358)  |
| <b>Total</b>                                                                      | <b>225,786</b>  | <b>95,212</b> | <b>130,574</b> | 232,389   | 236,808   | (6,602)               | (731)   | (5,871)  | (11,022)              | 7,020   | (18,043) |

Note: Above table is made according to 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   |            |            |                       |                       |
|--------------------------------------------------------------|-------------------|------------|------------|-----------------------|-----------------------|
|                                                              | Mar. 2012         | Sep. 2011  | Mar. 2011  | Change from Sep. 2011 | Change from Mar. 2011 |
| Problem assets based on the Financial Reconstruction Act (a) | <b>265,051</b>    | 255,129    | 280,285    | 9,921                 | (15,234)              |
| Bankrupt and practically bankrupt                            | <b>40,241</b>     | 42,208     | 57,926     | (1,966)               | (17,685)              |
| Doubtful                                                     | <b>133,093</b>    | 125,363    | 103,940    | 7,730                 | 29,153                |
| Substandard                                                  | <b>91,715</b>     | 87,557     | 118,418    | 4,158                 | (26,702)              |
| Ordinary assets                                              | <b>21,908,984</b> | 21,968,736 | 22,118,429 | (59,752)              | (209,444)             |
| Total balance (b)                                            | <b>22,174,035</b> | 22,223,866 | 22,398,714 | (49,830)              | (224,678)             |
| (Ratio to total balance (a) / (b))                           | <b>1.2%</b>       | 1.1%       | 1.3%       | 0.1%                  | (0.1%)                |

Note 1: Partial direct written-off: Mar. 2012: 56,886 million yen, Sep. 2011: 78,350 million yen, Mar. 2011: 85,491 million yen

Note 2: For figures of Banking a/c and Principal guaranteed trust a/c combined, please refer to "Explanatory Material Fiscal Year 2011 ended on Mar. 31, 2012".

[Non-consolidated (CMTB + STB)]

(Banking a/c)

|                                                              | Millions of Yen   |                  |                   |            |            |                       |           |         |                       |           |          |
|--------------------------------------------------------------|-------------------|------------------|-------------------|------------|------------|-----------------------|-----------|---------|-----------------------|-----------|----------|
|                                                              | Mar. 2012         |                  |                   | Sep. 2011  | Mar. 2011  | Change from Sep. 2011 |           |         | Change from Mar. 2011 |           |          |
|                                                              | Total             | CMTB             | STB               | Total      | Total      | Total                 | CMTB      | STB     | Total                 | CMTB      | STB      |
| Problem assets based on the Financial Reconstruction Act (a) | <b>206,010</b>    | <b>74,155</b>    | <b>131,854</b>    | 195,597    | 221,163    | 10,412                | 6,857     | 3,555   | (15,153)              | (7,432)   | (7,720)  |
| Bankrupt and practically bankrupt                            | <b>33,301</b>     | <b>7,602</b>     | <b>25,699</b>     | 33,702     | 41,196     | (400)                 | (3,171)   | 2,771   | (7,895)               | (9,725)   | 1,830    |
| Doubtful                                                     | <b>96,432</b>     | <b>42,691</b>    | <b>53,740</b>     | 89,236     | 77,980     | 7,195                 | 7,267     | (71)    | 18,451                | (1,184)   | 19,635   |
| Substandard (b)                                              | <b>76,275</b>     | <b>23,861</b>    | <b>52,413</b>     | 72,658     | 101,985    | 3,617                 | 2,761     | 855     | (25,710)              | 3,477     | (29,187) |
| Ordinary assets                                              | <b>21,220,719</b> | <b>8,271,634</b> | <b>12,949,084</b> | 21,358,964 | 21,450,047 | (138,245)             | (703,069) | 564,823 | (229,328)             | (706,407) | 477,079  |
| Substandard debtors (excluding Substandard) (c)              | <b>43,113</b>     | <b>403</b>       | <b>42,709</b>     | 36,009     | 28,148     | 7,104                 | (302)     | 7,406   | 14,965                | (176)     | 15,142   |
| Other special mention debtors                                | <b>692,521</b>    | <b>261,449</b>   | <b>431,071</b>    | 678,752    | 707,196    | 13,768                | (18,065)  | 31,834  | (14,675)              | (73,428)  | 58,753   |
| Ordinary debtors                                             | <b>20,485,084</b> | <b>8,009,780</b> | <b>12,475,303</b> | 20,644,202 | 20,714,702 | (159,118)             | (684,701) | 525,582 | (229,618)             | (632,802) | 403,184  |
| Total balance (d)                                            | <b>21,426,729</b> | <b>8,345,790</b> | <b>13,080,939</b> | 21,554,562 | 21,671,211 | (127,832)             | (696,211) | 568,378 | (244,481)             | (713,840) | 469,358  |
| (Ratio to total balance (a) / (d))                           | <b>1.0%</b>       | <b>0.9%</b>      | <b>1.0%</b>       | 0.9%       | 1.0%       | 0.1%                  | 0.2%      | 0.0%    | 0.0%                  | 0.0%      | (0.1%)   |
| Assets to substandard debtors (b) + (c)                      | <b>119,389</b>    | <b>24,265</b>    | <b>95,123</b>     | 108,667    | 130,134    | 10,721                | 2,458     | 8,262   | (10,744)              | 3,300     | (14,045) |

Note: CMTB's partial direct written-off: Mar. 2012: 14,857 million yen, Sep. 2011: 14,520 million yen, Mar. 2011: 19,319 million yen

STB's partial direct written-off: Mar. 2012: 24,794 million yen, Sep. 2011: 35,901 billion yen, Mar. 2011: 38,014 million yen

(Trust a/c)

|                                                              | Millions of Yen |                |                |           |           |                       |           |          |                       |           |          |
|--------------------------------------------------------------|-----------------|----------------|----------------|-----------|-----------|-----------------------|-----------|----------|-----------------------|-----------|----------|
|                                                              | Mar. 2012       |                |                | Sep. 2011 | Mar. 2011 | Change from Sep. 2011 |           |          | Change from Mar. 2011 |           |          |
|                                                              | Total           | CMTB           | STB            | Total     | Total     | Total                 | CMTB      | STB      | Total                 | CMTB      | STB      |
| Problem assets based on the Financial Reconstruction Act (a) | <b>28,275</b>   | <b>22,065</b>  | <b>6,209</b>   | 45,195    | 24,090    | (16,919)              | (7,814)   | (9,105)  | 4,185                 | 14,054    | (9,869)  |
| Bankrupt and practically bankrupt                            | <b>28</b>       | <b>3</b>       | <b>25</b>      | 40        | 55        | (11)                  | (9)       | (1)      | (27)                  | (9)       | (17)     |
| Doubtful                                                     | <b>27,615</b>   | <b>22,062</b>  | <b>5,553</b>   | 44,691    | 15,681    | (17,076)              | (7,804)   | (9,271)  | 11,934                | 21,909    | (9,975)  |
| Substandard (b)                                              | <b>631</b>      | -              | <b>631</b>     | 463       | 8,353     | 167                   | -         | 167      | (7,721)               | (7,844)   | 122      |
| Ordinary assets                                              | <b>184,652</b>  | <b>84,562</b>  | <b>100,089</b> | 326,152   | 377,896   | (141,500)             | (101,783) | (39,716) | (193,244)             | (130,142) | (63,102) |
| Substandard debtors (excluding Substandard) (c)              | <b>29</b>       | -              | <b>29</b>      | 30        | 32        | (1)                   | -         | (1)      | (3)                   | -         | (3)      |
| Other special mention debtors                                | <b>10,856</b>   | <b>8,044</b>   | <b>2,811</b>   | 11,774    | 4,037     | (918)                 | (347)     | (570)    | 6,818                 | 7,944     | (1,126)  |
| Ordinary debtors                                             | <b>173,766</b>  | <b>76,517</b>  | <b>97,249</b>  | 314,347   | 373,826   | (140,580)             | (101,435) | (39,144) | (200,059)             | (138,086) | (61,973) |
| Total balance (d)                                            | <b>212,927</b>  | <b>106,628</b> | <b>106,299</b> | 371,348   | 401,987   | (158,420)             | (109,597) | (48,822) | (189,059)             | (116,087) | (72,972) |
| (Ratio to total balance (a) / (d))                           | <b>13.3%</b>    | <b>20.7%</b>   | <b>5.8%</b>    | 12.2%     | 6.0%      | 1.1%                  | 6.9%      | (4.1%)   | 7.3%                  | 17.1%     | (3.2%)   |
| Assets to substandard debtors (b) + (c)                      | <b>660</b>      | -              | <b>660</b>     | 494       | 8,386     | 166                   | -         | 166      | (7,725)               | (7,844)   | 119      |

Note1: Trust a/c is principal guaranteed trust a/c

Note 2: For figures of Banking a/c and Principal guaranteed trust a/c combined, please refer to "Explanatory Material Fiscal Year 2011 ended on Mar. 31, 2012".



(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)]

(1HFY2011)

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

(2HFY2011)

|                                         | Billions of Yen |              |        |               |               |             |             |                 |
|-----------------------------------------|-----------------|--------------|--------|---------------|---------------|-------------|-------------|-----------------|
|                                         | Balance         |              |        | Migration     |               |             |             |                 |
|                                         | Sep. 2011       | Mar. 2012    | Change | Downgrade (+) | Downgrade (-) | Upgrade (+) | Upgrade (-) | Repayment, etc. |
| Bankrupt and practically bankrupt       | 33.7            | <b>33.3</b>  | (0.4)  | 19.7          | -----         | -----       | (1.4)       | (18.7)          |
| Doubtful                                | 133.9           | <b>124.0</b> | (9.9)  | 28.7          | (1.7)         | 0.5         | (2.6)       | (34.8)          |
| Assets to substandard debtors           | 109.2           | <b>120.1</b> | 10.9   | 16.2          | (1.4)         | 0.4         | (0.8)       | (3.6)           |
| Assets to other special mention debtors | 690.5           | <b>703.4</b> | 12.9   | 140.0         | (25.2)        | 2.9         | (9.3)       | (95.6)          |

[CMTB]

(1HFY2011)

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

(2HFY2011)

|                                         | Billions of Yen |              |        |               |               |             |             |                 |
|-----------------------------------------|-----------------|--------------|--------|---------------|---------------|-------------|-------------|-----------------|
|                                         | Balance         |              |        | Migration     |               |             |             |                 |
|                                         | Sep. 2011       | Mar. 2012    | Change | Downgrade (+) | Downgrade (-) | Upgrade (+) | Upgrade (-) | Repayment, etc. |
| Bankrupt and practically bankrupt       | 10.8            | <b>7.6</b>   | (3.2)  | 2.0           | -----         | -----       | (1.3)       | (4.0)           |
| Doubtful                                | 65.3            | <b>64.8</b>  | (0.5)  | 12.8          | (1.4)         | 0.5         | (2.2)       | (10.2)          |
| Assets to substandard debtors           | 21.8            | <b>24.3</b>  | 2.5    | 4.6           | (1.1)         | 0.3         | (0.8)       | (0.6)           |
| Assets to other special mention debtors | 287.9           | <b>269.5</b> | (18.4) | 22.9          | (12.6)        | 2.5         | (5.1)       | (26.2)          |

[STB]

(1HFY2011)

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

(2HFY2011)

|                                         | Billions of Yen |              |        |               |               |             |             |                 |
|-----------------------------------------|-----------------|--------------|--------|---------------|---------------|-------------|-------------|-----------------|
|                                         | Balance         |              |        | Migration     |               |             |             |                 |
|                                         | Sep. 2011       | Mar. 2012    | Change | Downgrade (+) | Downgrade (-) | Upgrade (+) | Upgrade (-) | Repayment, etc. |
| Bankrupt and practically bankrupt       | 23.0            | <b>25.7</b>  | 2.8    | 17.6          | -----         | -----       | (0.1)       | (14.7)          |
| Doubtful                                | 68.6            | <b>59.3</b>  | (9.3)  | 16.0          | (0.3)         | 0.0         | (0.4)       | (24.6)          |
| Assets to substandard debtors           | 87.4            | <b>95.8</b>  | 8.4    | 11.6          | (0.3)         | 0.1         | -           | (3.0)           |
| Assets to other special mention debtors | 402.6           | <b>433.9</b> | 31.3   | 117.1         | (12.6)        | 0.4         | (4.2)       | (69.4)          |

(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 |              |              |              |              |              |              |             |             |             |
|-----------------------------------|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------|-------------|-------------|
|                                   | Mar. 2009       | Sep. 2009    | Mar. 2010    | Sep. 2010    | Mar. 2011    | Sep. 2011    | Mar. 2012    |             |             | Change from |
|                                   |                 |              |              |              |              |              | Total        | CMTB        | STB         | Sep. 2011   |
| Bankrupt and practically bankrupt | 64.7            | 58.7         | 37.4         | 32.2         | 41.3         | 33.7         | <b>33.3</b>  | <b>7.6</b>  | <b>25.7</b> | (0.4)       |
| Doubtful                          | 159.5           | 339.6        | 138.3        | 112.6        | 93.7         | 133.9        | <b>124.0</b> | <b>64.8</b> | <b>59.3</b> | (9.9)       |
| <b>Total</b>                      | <b>224.1</b>    | <b>398.4</b> | <b>175.8</b> | <b>144.8</b> | <b>134.9</b> | <b>167.7</b> | <b>157.4</b> | <b>72.4</b> | <b>85.0</b> | (10.3)      |

Loans outstanding in doubtful or worse categories as of Mar. 2009 and disposal thereafter

|                                   |              |              |              |             |             |             |             |             |             |        |
|-----------------------------------|--------------|--------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|--------|
| Bankrupt and practically bankrupt | 64.7         | 53.0         | 28.0         | 19.2        | 17.9        | 10.1        | <b>10.3</b> | <b>3.4</b>  | <b>6.9</b>  | 0.2    |
| Doubtful                          | 159.5        | 104.3        | 74.7         | 47.2        | 41.5        | 36.0        | <b>25.2</b> | <b>17.4</b> | <b>7.8</b>  | (10.8) |
| <b>Total</b>                      | <b>224.1</b> | <b>157.3</b> | <b>102.7</b> | <b>66.4</b> | <b>59.3</b> | <b>46.2</b> | <b>35.5</b> | <b>20.8</b> | <b>14.7</b> | (10.6) |

New entry to doubtful or worse categories during 1HFY2009 and disposal thereafter

|                                   |  |              |             |             |             |             |            |            |            |        |
|-----------------------------------|--|--------------|-------------|-------------|-------------|-------------|------------|------------|------------|--------|
| Bankrupt and practically bankrupt |  | 5.7          | 6.5         | 8.2         | 4.2         | 3.7         | <b>0.8</b> | <b>0.7</b> | <b>0.1</b> | (2.9)  |
| Doubtful                          |  | 235.4        | 45.1        | 37.8        | 22.6        | 16.3        | <b>2.6</b> | <b>2.3</b> | <b>0.4</b> | (13.6) |
| <b>Total</b>                      |  | <b>241.1</b> | <b>51.6</b> | <b>46.0</b> | <b>26.7</b> | <b>20.0</b> | <b>3.5</b> | <b>3.0</b> | <b>0.5</b> | (16.5) |

New entry to doubtful or worse categories during 2HFY2009 and disposal thereafter

|                                   |  |  |             |             |             |            |            |            |            |       |
|-----------------------------------|--|--|-------------|-------------|-------------|------------|------------|------------|------------|-------|
| Bankrupt and practically bankrupt |  |  | 2.9         | 2.7         | 1.5         | 0.8        | <b>0.5</b> | <b>0.3</b> | <b>0.1</b> | (0.3) |
| Doubtful                          |  |  | 18.5        | 10.5        | 9.7         | 6.0        | <b>5.4</b> | <b>1.8</b> | <b>3.6</b> | (0.6) |
| <b>Total</b>                      |  |  | <b>21.5</b> | <b>13.2</b> | <b>11.2</b> | <b>6.7</b> | <b>5.9</b> | <b>2.1</b> | <b>3.8</b> | (0.9) |

New entry to doubtful or worse categories during 1HFY2010 and disposal thereafter

|                                   |  |  |  |             |             |            |            |            |            |       |
|-----------------------------------|--|--|--|-------------|-------------|------------|------------|------------|------------|-------|
| Bankrupt and practically bankrupt |  |  |  | 2.1         | 1.8         | 1.0        | <b>0.8</b> | <b>0.6</b> | <b>0.2</b> | (0.2) |
| Doubtful                          |  |  |  | 17.1        | 8.6         | 7.3        | <b>6.9</b> | <b>2.4</b> | <b>4.5</b> | (0.5) |
| <b>Total</b>                      |  |  |  | <b>19.2</b> | <b>10.4</b> | <b>8.3</b> | <b>7.7</b> | <b>3.0</b> | <b>4.7</b> | (0.7) |

New entry to doubtful or worse categories during 2HFY2010 and disposal thereafter

|                                   |  |  |  |  |             |             |            |            |            |        |
|-----------------------------------|--|--|--|--|-------------|-------------|------------|------------|------------|--------|
| Bankrupt and practically bankrupt |  |  |  |  | 15.9        | 16.0        | <b>1.1</b> | <b>0.6</b> | <b>0.5</b> | (14.9) |
| Doubtful                          |  |  |  |  | 11.3        | 5.3         | <b>4.6</b> | <b>3.2</b> | <b>1.4</b> | (0.7)  |
| <b>Total</b>                      |  |  |  |  | <b>27.2</b> | <b>21.3</b> | <b>5.7</b> | <b>3.9</b> | <b>1.9</b> | (15.6) |

New entry to doubtful or worse categories during 1HFY2011 and disposal thereafter

|                                   |  |  |  |  |  |             |             |             |             |        |
|-----------------------------------|--|--|--|--|--|-------------|-------------|-------------|-------------|--------|
| Bankrupt and practically bankrupt |  |  |  |  |  | 2.2         | <b>1.4</b>  | <b>0.8</b>  | <b>0.6</b>  | (0.8)  |
| Doubtful                          |  |  |  |  |  | 63.0        | <b>50.5</b> | <b>25.0</b> | <b>25.6</b> | (12.5) |
| <b>Total</b>                      |  |  |  |  |  | <b>65.2</b> | <b>51.9</b> | <b>25.8</b> | <b>26.1</b> | (13.2) |

New entry to doubtful or worse categories during 2HFY2011 and disposal thereafter

|                                   |  |  |  |  |  |  |             |             |             |      |
|-----------------------------------|--|--|--|--|--|--|-------------|-------------|-------------|------|
| Bankrupt and practically bankrupt |  |  |  |  |  |  | <b>18.4</b> | <b>1.1</b>  | <b>17.3</b> | 18.4 |
| Doubtful                          |  |  |  |  |  |  | <b>28.8</b> | <b>12.8</b> | <b>16.0</b> | 28.8 |
| <b>Total</b>                      |  |  |  |  |  |  | <b>47.2</b> | <b>13.8</b> | <b>33.3</b> | 47.2 |

(ii) Progress of final disposal

[Non-consolidated (CMTB + STB)]

(Billions of Yen)

| Period          | Primary amount<br>(A) | Amount as of Mar. 2012<br>(B) | Quasi final disposal or in the process of final disposal<br>(C) | Amount of final disposal during 2HFY2011 | Ratio of final disposal progression | Adjusted ratio of final disposal progression (A-B+C)/A |
|-----------------|-----------------------|-------------------------------|-----------------------------------------------------------------|------------------------------------------|-------------------------------------|--------------------------------------------------------|
|                 |                       |                               |                                                                 |                                          | (%)                                 | (%) (*)                                                |
| Before 2HFY2008 | 2,964.3               | 35.5                          | 8.9                                                             | 10.6                                     | 98.8                                | 99.1                                                   |
| 1HFY2009        | 241.1                 | 3.5                           | 0.7                                                             | 16.5                                     | 98.6                                | 98.8                                                   |
| 2HFY2009        | 21.5                  | 5.9                           | 0.2                                                             | 0.9                                      | 72.6                                | 73.3                                                   |
| 1HFY2010        | 19.2                  | 7.7                           | 0.1                                                             | 0.7                                      | 60.0                                | 60.6                                                   |
| 2HFY2010        | 27.2                  | 5.7                           | 0.2                                                             | 15.6                                     | 79.0                                | 79.8                                                   |
| 1HFY2011        | 65.2                  | 51.9                          | 0.3                                                             | 13.2                                     | 20.3                                | 20.8                                                   |
| 2HFY2011        | 47.2                  | 47.2                          | 0.2                                                             | -                                        | -                                   | 0.5                                                    |
| <b>Total</b>    | -----                 | <b>157.4</b>                  | 10.6                                                            | <b>57.5</b>                              | -----                               | -----                                                  |

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

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

#### (1) BIS capital adequacy ratio

[CMTB (Consolidated)] (Domestic standard)

|                                   | Billions of Yen            |           |           |                          |                          |
|-----------------------------------|----------------------------|-----------|-----------|--------------------------|--------------------------|
|                                   | Mar. 2012<br>(Preliminary) | Sep. 2011 | Mar. 2011 | Change from<br>Sep. 2011 | Change from<br>Mar. 2011 |
| Total qualifying capital          | <b>1,028.4</b>             | 1,033.3   | 1,024.7   | (4.9)                    | 3.6                      |
| Tier I                            | <b>712.2</b>               | 713.6     | 696.4     | (1.3)                    | 15.7                     |
| Tier II                           | <b>330.8</b>               | 331.3     | 343.7     | (0.4)                    | (12.8)                   |
| Deduction (double gearing, etc.)  | <b>(14.6)</b>              | (11.5)    | (15.4)    | (3.0)                    | 0.8                      |
| <b>Total risk-weighted assets</b> | <b>5,989.3</b>             | 6,421.2   | 6,622.5   | (431.8)                  | (633.2)                  |
| BIS capital adequacy ratio        | <b>17.17%</b>              | 16.09%    | 15.47%    | 1.08%                    | 1.70%                    |
| Tier I capital ratio              | <b>11.89%</b>              | 11.11%    | 10.51%    | 0.78%                    | 1.38%                    |

Note: Non-consolidated BIS capital adequacy ratio and Tier I capital ratio as of Mar. 2012 are 17.18% and 11.99%, respectively.

[CMAB (Non-consolidated)] (Domestic standard)

|                                   | Billions of Yen            |           |           |                          |                          |
|-----------------------------------|----------------------------|-----------|-----------|--------------------------|--------------------------|
|                                   | Mar. 2012<br>(Preliminary) | Sep. 2011 | Mar. 2011 | Change from<br>Sep. 2011 | Change from<br>Mar. 2011 |
| Total qualifying capital          | <b>39.7</b>                | 37.4      | 35.2      | 2.3                      | 4.5                      |
| Tier I                            | <b>39.7</b>                | 37.4      | 35.2      | 2.3                      | 4.5                      |
| Tier II                           | -                          | -         | -         | -                        | -                        |
| Deduction (double gearing, etc.)  | -                          | -         | -         | -                        | -                        |
| <b>Total risk-weighted assets</b> | <b>107.8</b>               | 109.9     | 112.2     | (2.0)                    | (4.4)                    |
| BIS capital adequacy ratio        | <b>36.90%</b>              | 34.04%    | 31.44%    | 2.86%                    | 5.46%                    |
| Tier I capital ratio              | <b>36.90%</b>              | 34.04%    | 31.44%    | 2.86%                    | 5.46%                    |

[STB (Consolidated)] (International standard)

|                                   | Billions of Yen            |           |           |                          |                          |
|-----------------------------------|----------------------------|-----------|-----------|--------------------------|--------------------------|
|                                   | Mar. 2012<br>(Preliminary) | Sep. 2011 | Mar. 2011 | Change from<br>Sep. 2011 | Change from<br>Mar. 2011 |
| Total qualifying capital          | <b>1,844.8</b>             | 1,909.2   | 1,880.8   | (64.4)                   | (36.0)                   |
| Tier I                            | <b>1,311.5</b>             | 1,365.1   | 1,333.9   | (53.6)                   | (22.4)                   |
| Tier II                           | <b>643.4</b>               | 643.3     | 646.6     | 0.0                      | (3.1)                    |
| Deduction (double gearing, etc.)  | <b>(110.1)</b>             | (99.3)    | (99.6)    | (10.8)                   | (10.4)                   |
| <b>Total risk-weighted assets</b> | <b>11,853.4</b>            | 11,354.9  | 12,028.0  | 498.4                    | (174.6)                  |
| BIS capital adequacy ratio        | <b>15.56%</b>              | 16.81%    | 15.63%    | (1.25%)                  | (0.07%)                  |
| Tier I capital ratio              | <b>11.06%</b>              | 12.02%    | 11.09%    | (0.96%)                  | (0.03%)                  |

Note: Non-consolidated BIS capital adequacy ratio and Tier I capital ratio as of Mar. 2012 are 16.82% and 12.02%, respectively.

Note: Risk measurement methodologies are as follows.

|                                      | CMTB Consolidated,<br>Non-consolidated        | CMAB Non-consolidated | STB Consolidated,<br>Non-consolidated         |
|--------------------------------------|-----------------------------------------------|-----------------------|-----------------------------------------------|
| Credit risk                          | Foundation Internal<br>Ratings-Based Approach | Standardized Approach | Foundation Internal<br>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         |                     |               |           |                     |               |
|--------------------------------------|-------------------------|---------------------|---------------|-----------|---------------------|---------------|
|                                      | Mar. 2012 (Preliminary) |                     |               | Sep. 2011 |                     |               |
|                                      | Exposure                | Risk-weighted asset | Expected Loss | Exposure  | Risk-weighted asset | Expected Loss |
| Internal Ratings-Based               | <b>34,565.7</b>         | <b>15,141.2</b>     | <b>234.9</b>  | 36,065.1  | 15,099.4            | 231.2         |
| Corporate, etc.                      | <b>24,276.3</b>         | <b>9,825.9</b>      | <b>190.7</b>  | 26,153.9  | 9,761.8             | 186.2         |
| Corporate                            | <b>15,819.1</b>         | <b>9,240.7</b>      | <b>189.6</b>  | 16,194.6  | 9,153.3             | 185.1         |
| Sovereign                            | <b>6,137.9</b>          | <b>175.2</b>        | <b>0.3</b>    | 6,961.1   | 177.8               | 0.3           |
| Financial institution                | <b>2,319.2</b>          | <b>409.9</b>        | <b>0.7</b>    | 2,998.2   | 430.5               | 0.8           |
| Retail                               | <b>6,341.0</b>          | <b>1,246.3</b>      | <b>34.3</b>   | 5,974.4   | 1,200.1             | 34.1          |
| Residential mortgage exposure        | <b>5,894.8</b>          | <b>1,082.3</b>      | <b>22.9</b>   | 5,512.7   | 1,026.5             | 21.7          |
| Qualifying revolving retail exposure | <b>35.8</b>             | <b>10.2</b>         | <b>0.8</b>    | 37.8      | 11.3                | 1.3           |
| Other retail exposure                | <b>410.4</b>            | <b>153.6</b>        | <b>10.5</b>   | 423.9     | 162.2               | 11.1          |
| Equity                               | <b>1,228.6</b>          | <b>1,642.1</b>      | <b>1.6</b>    | 1,192.3   | 1,612.3             | 1.3           |
| Fund                                 | <b>497.6</b>            | <b>1,219.5</b>      | <b>3.9</b>    | 545.9     | 1,288.2             | 5.5           |
| Securitization                       | <b>708.7</b>            | <b>222.8</b>        | <b>1.2</b>    | 763.3     | 259.8               | 1.4           |
| Purchased receivables                | <b>695.2</b>            | <b>446.5</b>        | <b>2.9</b>    | 574.9     | 372.6               | 2.3           |
| Other assets                         | <b>817.9</b>            | <b>537.7</b>        | -             | 860.0     | 604.4               | -             |
| Standardized Approach□               | <b>977.2</b>            | <b>905.6</b>        | -             | 1,128.5   | 1,065.1             | -             |
| Subsidiaries                         | <b>977.2</b>            | <b>905.6</b>        | -             | 1,128.5   | 1,065.1             | -             |
| Exemption                            | <b>1,246.0</b>          | <b>413.7</b>        | -             | 1,317.0   | 399.4               | -             |
| <b>Total credit risk</b>             | <b>36,789.0</b>         | <b>16,460.5</b>     | <b>234.9</b>  | 38,510.6  | 16,564.0            | 231.2         |

Note 1: 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   |                        |         |                   |                        |         |
|---------------------------------------------------------------------------|-------------------|------------------------|---------|-------------------|------------------------|---------|
|                                                                           | FY2011            |                        |         | FY2010            |                        |         |
|                                                                           | Domestic business | International business | Total   | Domestic business | International business | Total   |
| Trust fee income<br>(after written-off of principal guaranteed trust a/c) | 92,076            | -                      | 92,076  | 97,685            | -                      | 97,685  |
| Net interest income                                                       | 195,223           | 22,781                 | 218,004 | 195,329           | 40,097                 | 235,427 |
| Interest income (*1)                                                      | 293,716           | 81,000                 | 366,505 | 315,132           | 78,429                 | 384,700 |
| Interest expenses (*1, *2)                                                | 98,493            | 58,218                 | 148,500 | 119,803           | 38,331                 | 149,273 |
| Net fees and commissions                                                  | 80,023            | 3,172                  | 83,195  | 85,023            | (209)                  | 84,813  |
| Fees and commissions received                                             | 138,180           | 6,569                  | 144,750 | 143,278           | 3,927                  | 147,206 |
| Fees and commissions paid                                                 | 58,157            | 3,397                  | 61,554  | 58,255            | 4,137                  | 62,392  |
| Net trading income                                                        | 7,974             | 4,592                  | 12,567  | 9,861             | 5,430                  | 15,292  |
| Trading income                                                            | 7,974             | 4,838                  | 12,813  | 10,019            | 5,787                  | 15,806  |
| Trading expenses                                                          | -                 | 246                    | 246     | 157               | 356                    | 514     |
| Net other operating income                                                | 25,047            | 56,802                 | 81,849  | 19,180            | 23,112                 | 42,292  |
| Other operating income                                                    | 34,670            | 62,406                 | 97,077  | 32,463            | 42,587                 | 75,050  |
| Other operating expenses                                                  | 9,623             | 5,604                  | 15,227  | 13,282            | 19,475                 | 32,757  |

(\*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. (FY2011: 70 million yen, FY2010: 100 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 |          |       |                 |          |       |
|-----------------------------------------------|------------------------------------|----------|-------|-----------------|----------|-------|
|                                               | FY2011                             |          |       | FY2010          |          |       |
|                                               | Average balance                    | Interest | Yield | Average balance | Interest | Yield |
| Interest-earning assets                       | 26,375,383                         | 293,647  | 1.11% | 26,397,252      | 315,007  | 1.19% |
| Loans and bills discounted                    | 17,925,708                         | 214,120  | 1.19% | 17,773,891      | 234,125  | 1.31% |
| Securities                                    | 5,746,210                          | 67,075   | 1.16% | 5,761,174       | 52,038   | 0.90% |
| Japanese government bonds                     | 3,136,851                          | 19,089   | 0.60% | 3,064,927       | 16,272   | 0.53% |
| Japanese corporate bonds                      | 848,275                            | 9,107    | 1.07% | 751,858         | 9,387    | 1.24% |
| Japanese stocks                               | 1,436,417                          | 27,338   | 1.90% | 1,524,491       | 21,651   | 1.42% |
| Call loans and bills bought                   | 255,331                            | 320      | 0.12% | 365,293         | 496      | 0.13% |
| Monetary claims bought                        | 259,445                            | 2,954    | 1.13% | 320,386         | 3,699    | 1.15% |
| Due from banks                                | 3,865                              | 26       | 0.69% | 4,768           | 8        | 0.18% |
| JPY deposit converted into foreign currencies | 1,986,024                          | 8,212    | 0.41% | 1,867,947       | 8,860    | 0.47% |
| Interest-bearing liabilities                  | 26,191,234                         | 98,437   | 0.37% | 26,035,517      | 119,693  | 0.45% |
| Deposits                                      | 20,639,160                         | 78,401   | 0.37% | 19,730,320      | 89,083   | 0.45% |
| Negotiable certificates of deposit (NCD)      | 2,080,883                          | 2,826    | 0.13% | 2,332,775       | 3,482    | 0.14% |
| Call money and bills sold                     | 38,437                             | 35       | 0.09% | 53,539          | 61       | 0.11% |
| Short-term bonds payable                      | 199,462                            | 243      | 0.12% | 241,691         | 313      | 0.12% |
| Bonds payable                                 | 667,707                            | 13,212   | 1.97% | 571,253         | 11,607   | 2.03% |
| Borrowed money                                | 823,797                            | 7,735    | 0.93% | 993,277         | 7,531    | 0.75% |
| Borrowed money from trust account             | 1,169,625                          | 5,737    | 0.49% | 1,349,354       | 6,841    | 0.50% |

(International business)

|                                             | Millions of Yen, percentage points |          |       |                 |          |       |
|---------------------------------------------|------------------------------------|----------|-------|-----------------|----------|-------|
|                                             | FY2011                             |          |       | FY2010          |          |       |
|                                             | Average balance                    | Interest | Yield | Average balance | Interest | Yield |
| Interest-earning assets                     | 4,536,232                          | 81,000   | 1.78% | 4,412,070       | 78,429   | 1.77% |
| Loans and bills discounted                  | 2,013,805                          | 27,773   | 1.37% | 1,625,989       | 22,835   | 1.40% |
| Securities (Foreign securities)             | 1,918,288                          | 44,651   | 2.32% | 2,349,733       | 55,935   | 2.38% |
| Call loans and bills bought                 | 115,913                            | 630      | 0.54% | 28,815          | 110      | 0.38% |
| Due from banks                              | 398,839                            | 4,933    | 1.23% | 352,448         | 2,325    | 0.65% |
| Interest-bearing liabilities                | 5,449,696                          | 58,218   | 1.06% | 4,714,243       | 38,331   | 0.81% |
| Deposits                                    | 1,147,641                          | 7,183    | 0.62% | 890,480         | 5,253    | 0.58% |
| Negotiable certificates of deposit (NCD)    | 799,428                            | 3,423    | 0.42% | 156,948         | 1,281    | 0.81% |
| Call money and bills sold                   | 359,304                            | 2,105    | 0.58% | 165,413         | 897      | 0.54% |
| Payables under repurchase agreements        | 298,429                            | 469      | 0.15% | 369,293         | 842      | 0.22% |
| Borrowed money                              | 409,501                            | 13,565   | 3.31% | 452,048         | 14,904   | 3.29% |
| Foreign currency deposit converted from JPY | 1,986,024                          | 8,212    | 0.41% | 1,867,947       | 8,860    | 0.47% |

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

[Consolidated]

|                                       | Millions of Yen   |                        |                 |                |                   |                        |             |         |
|---------------------------------------|-------------------|------------------------|-----------------|----------------|-------------------|------------------------|-------------|---------|
|                                       | FY2011            |                        |                 |                | FY2010            |                        |             |         |
|                                       | Domestic business | International business | Elimination     | Total          | Domestic business | International business | Elimination | Total   |
| Fees and commissions received         | <b>275,865</b>    | <b>26,217</b>          | <b>(39,168)</b> | <b>262,914</b> | 279,266           | 12,760                 | (41,036)    | 250,990 |
| Trust related                         | <b>85,889</b>     | <b>50</b>              | <b>(3,717)</b>  | <b>82,223</b>  | 89,012            | 43                     | (5,518)     | 83,537  |
| Deposit and loans                     | <b>25,022</b>     | <b>5,177</b>           | <b>(1,550)</b>  | <b>28,648</b>  | 25,924            | 2,689                  | (933)       | 27,680  |
| Foreign exchange                      | <b>1,848</b>      | <b>233</b>             | <b>(211)</b>    | <b>1,870</b>   | 1,456             | 357                    | (20)        | 1,793   |
| Securities related                    | <b>41,230</b>     | <b>1,294</b>           | <b>(16,854)</b> | <b>25,670</b>  | 41,876            | 1,206                  | (15,493)    | 27,588  |
| Agency business                       | <b>21,240</b>     | <b>8,439</b>           | <b>(2,448)</b>  | <b>27,231</b>  | 17,465            | 7,862                  | (1,744)     | 23,583  |
| Safe keeping deposit/safe deposit box | <b>656</b>        | -                      | -               | <b>656</b>     | 673               | -                      | -           | 673     |
| Guarantee                             | <b>14,259</b>     | <b>243</b>             | <b>(4,982)</b>  | <b>9,519</b>   | 14,158            | 268                    | (5,276)     | 9,151   |
| Fees and commissions paid             | <b>98,973</b>     | <b>6,256</b>           | <b>(45,649)</b> | <b>59,580</b>  | 92,816            | 7,009                  | (23,655)    | 76,170  |
| Foreign exchange                      | <b>855</b>        | <b>537</b>             | <b>(167)</b>    | <b>1,225</b>   | 686               | 401                    | -           | 1,087   |

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

|                                       | Millions of Yen   |                        |                |                   |                        |         |
|---------------------------------------|-------------------|------------------------|----------------|-------------------|------------------------|---------|
|                                       | FY2011            |                        |                | FY2010            |                        |         |
|                                       | Domestic business | International business | Total          | Domestic business | International business | Total   |
| Fees and commissions received         | <b>138,180</b>    | <b>6,569</b>           | <b>144,750</b> | 143,278           | 3,927                  | 147,206 |
| Trust related                         | <b>57,091</b>     | <b>50</b>              | <b>57,142</b>  | 64,105            | 43                     | 64,148  |
| Deposit and loans                     | <b>22,080</b>     | <b>5,177</b>           | <b>27,257</b>  | 23,498            | 2,689                  | 26,187  |
| Foreign exchange                      | <b>1,564</b>      | <b>233</b>             | <b>1,798</b>   | 1,456             | 357                    | 1,814   |
| Securities related                    | <b>34,234</b>     | <b>386</b>             | <b>34,620</b>  | 33,645            | 267                    | 33,913  |
| Agency business                       | <b>20,081</b>     | -                      | <b>20,081</b>  | 17,465            | 0                      | 17,465  |
| Safe keeping deposit/safe deposit box | <b>656</b>        | -                      | <b>656</b>     | 673               | -                      | 673     |
| Guarantee                             | <b>979</b>        | <b>243</b>             | <b>1,222</b>   | 946               | 268                    | 1,214   |
| Fees and commissions paid             | <b>58,157</b>     | <b>3,397</b>           | <b>61,554</b>  | 58,255            | 4,137                  | 62,392  |
| Foreign exchange                      | <b>854</b>        | <b>537</b>             | <b>1,392</b>   | 686               | 401                    | 1,087   |

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

(i) Trading income/expenses

[Non-consolidated (CMTB + STB)]

|                                                                        | Millions of Yen   |                        |        |                   |                        |        |
|------------------------------------------------------------------------|-------------------|------------------------|--------|-------------------|------------------------|--------|
|                                                                        | FY2011            |                        |        | FY2010            |                        |        |
|                                                                        | Domestic business | International business | Total  | Domestic business | International business | Total  |
| Trading income                                                         | 7,974             | 4,838                  | 12,813 | 10,019            | 5,787                  | 15,806 |
| Gains on trading account securities transactions                       | 168               | -                      | 168    | 97                | -                      | 97     |
| Income from securities and derivatives related to trading transactions | (35)              | 197                    | 162    | -                 | -                      | -      |
| Income from trading-related financial derivatives transactions         | 7,118             | 4,640                  | 11,759 | 8,940             | 5,787                  | 14,727 |
| Other trading income                                                   | 723               | -                      | 723    | 981               | -                      | 981    |
| Trading expenses                                                       | -                 | 246                    | 246    | 157               | 356                    | 514    |
| Expenses on trading securities and derivatives                         | -                 | -                      | -      | -                 | -                      | -      |
| Expenses on securities and derivatives related to trading transactions | -                 | 246                    | 246    | 157               | 356                    | 514    |
| Expenses on trading-related financial derivatives transactions         | -                 | -                      | -      | -                 | -                      | -      |
| Other trading expenses                                                 | -                 | -                      | -      | -                 | -                      | -      |

(ii) Ending balance of trading assets/liabilities

[Non-consolidated (CMTB + STB)]

|                                                                 | Millions of Yen   |                        |         |                   |                        |         |
|-----------------------------------------------------------------|-------------------|------------------------|---------|-------------------|------------------------|---------|
|                                                                 | Mar. 2012         |                        |         | Mar. 2011         |                        |         |
|                                                                 | Domestic business | International business | Total   | Domestic business | International business | Total   |
| Trading assets                                                  | 434,477           | 241,527                | 676,004 | 524,273           | 154,519                | 678,793 |
| Trading account securities                                      | 45,442            | -                      | 45,442  | 23,348            | -                      | 23,348  |
| Derivatives of trading securities                               | 3                 | -                      | 3       | -                 | -                      | -       |
| Securities related to trading transactions                      | -                 | -                      | -       | -                 | -                      | -       |
| Derivatives of securities related to trading transactions       | -                 | 126                    | 126     | -                 | -                      | -       |
| Trading-related financial derivatives                           | 108,275           | 241,400                | 349,676 | 100,145           | 154,519                | 254,665 |
| Other trading assets                                            | 280,755           | -                      | 280,755 | 400,779           | -                      | 400,779 |
| Trading liabilities                                             | 92,663            | 118,887                | 211,551 | 67,616            | 42,875                 | 110,492 |
| Trading securities sold for short sales                         | -                 | -                      | -       | -                 | -                      | -       |
| Derivatives of trading securities-assets                        | -                 | -                      | -       | 4                 | -                      | 4       |
| Securities related to trading transactions sold for short sales | -                 | -                      | -       | -                 | -                      | -       |
| Derivatives of securities related to trading transactions       | -                 | 19                     | 19      | 3                 | 24                     | 28      |
| Trading-related financial derivatives                           | 92,663            | 86,636                 | 179,299 | 67,608            | 42,850                 | 110,459 |
| Other trading liabilities                                       | -                 | -                      | -       | -                 | -                      | -       |



## 5. Major subsidiaries and affiliates

[Consolidated]

(Subsidiaries)

| Company names                                        | Capital          | Primary business                                    | SMTH Group's share in voting rights<br>(Subsidiaries' share in voting rights) | Net income<br>(Billions of Yen) |        |        |        |
|------------------------------------------------------|------------------|-----------------------------------------------------|-------------------------------------------------------------------------------|---------------------------------|--------|--------|--------|
|                                                      |                  |                                                     |                                                                               | FY2011                          | FY2010 | Change |        |
| The Chuo Mitsui Trust and Banking Company, Limited   | JPY 399,697 mil. | Trust and banking                                   | 100                                                                           | (-)                             | (2.8)  | 42.8   | (45.6) |
| Chuo Mitsui Asset Trust and Banking Company, Limited | JPY 11,000 mil.  | Trust and banking                                   | 100                                                                           | (-)                             | 5.2    | 6.6    | (1.3)  |
| MTH Preferred Capital 1 (Cayman) Limited             | JPY 29,200 mil.  | Finance services                                    | 100                                                                           | (-)                             | 1.0    | 1.1    | (0.0)  |
| MTH Preferred Capital 3 (Cayman) Limited             | JPY 31,700 mil.  | Finance services                                    | 100                                                                           | (-)                             | 1.2    | 1.2    | (0.0)  |
| MTH Preferred Capital 4 (Cayman) Limited             | JPY 10,800 mil.  | Finance services                                    | 100                                                                           | (-)                             | 0.3    | 0.3    | (0.0)  |
| MTH Preferred Capital 5 (Cayman) Limited             | JPY 33,700 mil.  | Finance services                                    | 100                                                                           | (-)                             | 1.0    | 1.0    | 0.0    |
| CMTH Preferred Capital 6 (Cayman) Limited            | JPY 42,700 mil.  | Finance services                                    | 100                                                                           | (-)                             | 1.4    | 1.4    | 0.0    |
| CMTH Preferred Capital 7 (Cayman) Limited            | JPY 41,600 mil.  | Finance services                                    | 100                                                                           | (-)                             | 2.2    | 2.2    | 0.0    |
| Chuo Mitsui Asset Management Company, Limited        | JPY 300 mil.     | Asset management                                    | 100                                                                           | (-)                             | 0.1    | 0.2    | (0.0)  |
| Chuo Mitsui Capital Company Limited                  | JPY 1,247 mil.   | Private equity fund management                      | 100                                                                           | (-)                             | 0.0    | 0.0    | (0.0)  |
| Japan Trustee Services Bank, Ltd. (*1)               | JPY 51,000 mil.  | Trust and banking                                   | 66.66                                                                         | (66.66)                         | 0.5    | 1.1    | (0.5)  |
| Chuo Mitsui Trust International Ltd.                 | GBP 20 mil.      | Securities business                                 | 100                                                                           | (100)                           | 0.0    | (0.2)  | 0.2    |
| Chuo Mitsui Investments, Inc. (*2)                   | USD 0.1 mil.     | Investment advisory                                 | 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)  |
| Chuo Mitsui Information Technology Co., Ltd.         | JPY 200 mil.     | Computer-related services                           | 100                                                                           | (100)                           | (0.0)  | 0.0    | (0.0)  |
| CMTB Facilities Co., Ltd.                            | JPY 100 mil.     | Property management                                 | 100                                                                           | (100)                           | 0.3    | (0.2)  | 0.5    |
| Chuo Mitsui Business Co., Ltd.                       | JPY 450 mil.     | Agency services                                     | 100                                                                           | (100)                           | (0.0)  | 0.0    | (0.0)  |
| Chuo Mitsui Loan Business Co., Ltd.                  | JPY 100 mil.     | Loan administration                                 | 100                                                                           | (100)                           | 0.0    | 0.0    | 0.0    |
| CMTB Equity Investments Co., Ltd. (*3)               | JPY 100 mil.     | Investment, management and administration of stocks | 100                                                                           | (100)                           | 0.5    | 2.8    | (2.2)  |
| Chuo Mitsui Guarantee Co., Ltd.                      | JPY 301 mil.     | Housing loan guaranty                               | 100                                                                           | (100)                           | (0.2)  | 0.6    | (0.9)  |
| Chuo Mitsui Card Co., Ltd.                           | JPY 300 mil.     | Credit cards                                        | 100                                                                           | (100)                           | 0.7    | (0.0)  | 0.7    |
| Chuo Mitsui Realty Company, Limited.                 | JPY 300 mil.     | Residential brokerage                               | 100                                                                           | (100)                           | 0.0    | 0.1    | (0.1)  |
| Chuo Mitsui Finance Service Co., Ltd. (*4)           | JPY 3,150 mil.   | Finance services                                    | 100                                                                           | (100)                           | (0.0)  | (0.1)  | 0.0    |
| Tokyo Securities Transfer Agent Co., Ltd.            | JPY 50 mil.      | Stock transfer agency services                      | 100                                                                           | (100)                           | 0.3    | 0.1    | 0.1    |
| Chuo Mitsui Trust Realty Company, Ltd.               | JPY 300 mil.     | Asset management                                    | 100                                                                           | (100)                           | (0.1)  | (0.1)  | 0.0    |

(\*1) Japan Trustee Services Bank, Ltd. became consolidated subsidiary on April 1, 2011.

(\*2) Chuo Mitsui Investments, Inc. was liquidated on September 29, 2011. Net income for FY2011 shows the result of period from January 1, 2011 to September 29, 2011.

(\*3) CMTB Equity Investments Co., Ltd. was absorbed by CMTB on March 1, 2012. Net income for FY2011 shows the result of period from April 1, 2011 to March 1, 2012.

(\*4) Chuo Mitsui Finance Service Co., Ltd. was divested on March 30, 2012. Net income for FY2011 shows the result of period from April 1, 2011 to March 30, 2012.

(Affiliates)

|                                                  |               |                                       |    |      |     |     |       |
|--------------------------------------------------|---------------|---------------------------------------|----|------|-----|-----|-------|
| Mitsui & Co., Logistics Partners Ltd.            | JPY 150 mil.  | Investment company (Asset management) | 29 | (29) | 0.2 | 0.3 | (0.0) |
| Japan Stockholders Data Service Company, Limited | JPY 2,000mil. | Agency services                       | 50 | (50) | 0.4 | 0.1 | 0.3   |

| Company names                                   | Capital          | Primary business                                                               | SMTH Group's share in voting rights<br>(Subsidiaries' share in voting rights) | Net income<br>(Billions of Yen) |        |        |        |
|-------------------------------------------------|------------------|--------------------------------------------------------------------------------|-------------------------------------------------------------------------------|---------------------------------|--------|--------|--------|
|                                                 |                  |                                                                                |                                                                               | FY2011                          | FY2010 | Change |        |
| The Sumitomo Trust and Banking Co., Ltd.        | JPY 342,037 mil. | Trust and banking                                                              | 100                                                                           | (-)                             | 53.9   | 73.5   | (19.5) |
| The Sumishin Shinko Co., Ltd.                   | JPY 50 mil.      | Property maintenance                                                           | 100                                                                           | (100)                           | 0.1    | 0.1    | (0.0)  |
| Sumishin Guaranty Co., Ltd.                     | JPY 300 mil.     | Housing loan guaranty                                                          | 100                                                                           | (100)                           | 3.4    | 1.6    | 1.7    |
| STB Wealth Partners Co., Ltd.                   | JPY 155 mil.     | Consulting                                                                     | 100                                                                           | (100)                           | 0.0    | 0.0    | 0.0    |
| Sumishin Real Estate Loan & Finance, Ltd.       | JPY 6,000 mil.   | Finance services                                                               | 100                                                                           | (100)                           | 6.1    | 2.3    | 3.8    |
| Sumishin Business Service Co., Ltd.             | JPY 80 mil.      | Agency services/ Temporary staffing/ Training services                         | 100                                                                           | (100)                           | (0.0)  | (0.1)  | 0.0    |
| STB Real Estate Investment Management Co., Ltd. | JPY 300 mil.     | Asset management                                                               | 100                                                                           | (100)                           | 0.2    | 0.2    | (0.0)  |
| Nikko Asset Management Co., Ltd.                | JPY 17,363 mil.  | Asset management                                                               | 91.34                                                                         | (91.34)                         | 4.8    | 5.0    | (0.1)  |
| Sumishin Panasonic Financial Services Co., Ltd. | JPY 25,584 mil.  | General leasing/ Credit cards                                                  | 84.89                                                                         | (84.89)                         | 2.7    | 7.6    | (4.8)  |
| Japan TA Solution, Ltd.                         | JPY 2,005 mil.   | Development and management of systems/ Operations of entrusted data processing | 80                                                                            | (80)                            | 0.1    | 0.0    | 0.0    |
| Sumishin Card Co., Ltd.                         | JPY 50 mil.      | Credit cards                                                                   | 100                                                                           | (100)                           | 3.9    | 0.1    | 3.7    |
| STB Investment Corporation                      | JPY 35 mil.      | Venture capital                                                                | 100                                                                           | (100)                           | (0.0)  | (0.0)  | 0.0    |
| Sumishin Information Service Co., Ltd.          | JPY 100 mil.     | Information technology/ Commissioned accounting operation                      | 100                                                                           | (100)                           | 0.2    | 0.1    | 0.0    |
| STB Asset Management Co., Ltd.                  | JPY 300 mil.     | Asset management                                                               | 100                                                                           | (-)                             | 1.1    | 0.5    | 0.6    |
| STB Research Institute Co., Ltd.                | JPY 300 mil.     | Research and consulting/ Asset management                                      | 100                                                                           | (-)                             | 0.1    | 0.0    | 0.0    |
| Sumishin Realty Co., Ltd.                       | JPY 300 mil.     | Residential brokerage                                                          | 100                                                                           | (100)                           | 1.7    | 0.3    | 1.3    |
| The Sumitomo Trust Finance (H.K.) Ltd.          | USD 45 mil.      | Finance services                                                               | 100                                                                           | (100)                           | 0.2    | 0.2    | (0.0)  |
| Sumitomo Trust and Banking (Luxembourg) S.A.    | USD 30 mil.      | Banking, security and trust services                                           | 100                                                                           | (100)                           | 0.2    | 0.2    | (0.0)  |
| Sumitomo Trust and Banking Co. (U.S.A.)         | USD 56 mil.      | Banking and trust services                                                     | 100                                                                           | (100)                           | 0.9    | 0.5    | 0.4    |
| STB Preferred Capital 2 (Cayman) Ltd.           | JPY 51,500 mil.  | Finance services                                                               | 100                                                                           | (100)                           | 1.4    | 1.4    | (0.0)  |
| STB Preferred Capital 3 (Cayman) Ltd.           | JPY 51,500 mil.  | Finance services                                                               | 100                                                                           | (100)                           | 1.4    | 1.4    | (0.0)  |
| STB Preferred Capital 4 (Cayman) Ltd.           | JPY 111,600 mil. | Finance services                                                               | 100                                                                           | (100)                           | 4.6    | 4.6    | (0.0)  |
| STB Preferred Capital 5 (Cayman) Ltd.           | JPY 70,900 mil.  | Finance services                                                               | 100                                                                           | (100)                           | 3.4    | 3.4    | (0.0)  |
| STB Omega Investment Ltd.                       | USD 45 mil.      | Finance services                                                               | 100                                                                           | (100)                           | 1.1    | 0.8    | 0.2    |

|                                       |                 |                                       |       |         |     |     |       |
|---------------------------------------|-----------------|---------------------------------------|-------|---------|-----|-----|-------|
| SBI Sumishin Net Bank, Ltd.           | JPY 31,000 mil. | Banking                               | 50    | (50)    | 5.1 | 3.5 | 1.6   |
| 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)    | 1.0 | 0.4 | 0.6   |
| 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)    | 0.2 | 0.2 | (0.0) |
| HR One Corporation                    | JPY 519 mil.    | Employees data administration         | 35.89 | (35.89) | 0.1 | 0.2 | (0.0) |
| Zijin Trust Co., Ltd.                 | RMB 500 mil.    | Banking, security and trust services  | 19.99 | (19.99) | 0.6 | 0.0 | 0.5   |

## 6. Derivative transactions

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

[Non-consolidated (CMTB + STB)]

|                 | Millions of Yen     |                      |                 |           |                     |                      |                 |           |
|-----------------|---------------------|----------------------|-----------------|-----------|---------------------|----------------------|-----------------|-----------|
|                 | Mar. 2012           |                      |                 |           | Mar. 2011           |                      |                 |           |
|                 | Less than<br>1 year | 1 year to<br>5 years | Over<br>5 years | Total     | Less than<br>1 year | 1 year to<br>5 years | Over<br>5 years | Total     |
| Fix Rcv-Flt Pay | 1,130,000           | 2,664,492            | 696,049         | 4,490,541 | 926,209             | 3,135,292            | 683,009         | 4,744,510 |
| Flt Rcv-Fix Pay | 197,088             | 469,602              | 634,665         | 1,301,355 | 88,835              | 502,020              | 1,035,467       | 1,626,324 |
| Flt Rcv-Flt Pay | -                   | -                    | -               | -         | -                   | -                    | -               | -         |

[CMTB]

|                 | Millions of Yen     |                      |                 |         |                     |                      |                 |         |
|-----------------|---------------------|----------------------|-----------------|---------|---------------------|----------------------|-----------------|---------|
|                 | Mar. 2012           |                      |                 |         | Mar. 2011           |                      |                 |         |
|                 | Less than<br>1 year | 1 year to<br>5 years | Over<br>5 years | Total   | Less than<br>1 year | 1 year to<br>5 years | Over<br>5 years | Total   |
| Fix Rcv-Flt Pay | 20,000              | 102,387              | -               | 122,387 | 2,500               | 123,147              | 100,000         | 225,647 |
| Flt Rcv-Fix Pay | -                   | -                    | -               | -       | -                   | -                    | 100,000         | 100,000 |
| Flt Rcv-Flt Pay | -                   | -                    | -               | -       | -                   | -                    | -               | -       |

[STB]

|                 | Millions of Yen     |                      |                 |           |                     |                      |                 |           |
|-----------------|---------------------|----------------------|-----------------|-----------|---------------------|----------------------|-----------------|-----------|
|                 | Mar. 2012           |                      |                 |           | Mar. 2011           |                      |                 |           |
|                 | Less than<br>1 year | 1 year to<br>5 years | Over<br>5 years | Total     | Less than<br>1 year | 1 year to<br>5 years | Over<br>5 years | Total     |
| Fix Rcv-Flt Pay | 1,110,000           | 2,562,105            | 696,049         | 4,368,154 | 923,709             | 3,012,145            | 583,009         | 4,518,863 |
| Flt Rcv-Fix Pay | 197,088             | 469,602              | 634,665         | 1,301,355 | 88,835              | 502,020              | 935,467         | 1,526,324 |
| Flt Rcv-Flt Pay | -                   | -                    | -               | -         | -                   | -                    | -               | -         |

## 7. Retirement benefits

[Consolidated]

|                                         | Millions of Yen    |                 |          |
|-----------------------------------------|--------------------|-----------------|----------|
|                                         | Mar. 2012          | Mar. 2011       | Change   |
| Projected benefit obligation (A)        | <b>392,365</b>     | 383,142         | 9,222    |
| (Discount rate)                         | <b>mainly 2.0%</b> | (*2) (1.5~2.0%) | -        |
| Plan assets (B)                         | <b>461,765</b>     | 437,332         | 24,432   |
| Provision for retirement benefits (C)   | <b>15,314</b>      | 11,550          | 3,763    |
| Advanced benefit paid (D)               | <b>152,474</b>     | 223,058         | (70,584) |
| Unrecognized net prior service cost (E) | <b>0</b>           | 325             | (325)    |
| Unrecognized net actuarial loss (F)     | <b>67,759</b>      | 156,992         | (89,232) |

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

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

|                                                                                              | Millions of Yen |          |          |
|----------------------------------------------------------------------------------------------|-----------------|----------|----------|
|                                                                                              | FY2011          | FY2010   | Change   |
| Retirement benefit expenses                                                                  | <b>(4,329)</b>  | (19,907) | 15,577   |
| Gain on return of substitute portion related to employee services of employees' pension fund | -               | 18,322   | (18,322) |
| Total                                                                                        | <b>(4,329)</b>  | (1,584)  | (2,744)  |

## 8. Deferred tax assets

Major factors for deferred tax assets and deferred tax liabilities

[Consolidated]

|                                                            | Millions of Yen |           |          |
|------------------------------------------------------------|-----------------|-----------|----------|
|                                                            | Mar. 2012       | Mar. 2011 | Change   |
| Deferred tax assets (A)                                    | 191,588         | 243,233   | (51,645) |
| Devaluation of securities                                  | 46,525          | 80,615    | (34,090) |
| Allowance for loan losses (including written-off of loans) | 56,789          | 66,868    | (10,078) |
| Provision for retirement benefits                          | 22,564          | 25,227    | (2,663)  |
| Loss carry forwards                                        | 86,478          | 92,231    | (5,752)  |
| Valuation difference on available-for-sale securities      | 21              | 11,936    | (11,915) |
| Defined hedge gains/ losses                                | 3,113           | -         | 3,113    |
| Valuation difference related to share exchange             | 41,177          | -         | 41,177   |
| Others                                                     | 76,580          | 84,051    | (7,470)  |
| Valuation allowance                                        | (45,603)        | (49,723)  | 4,119    |
| Offset with deferred tax liabilities                       | (96,059)        | (67,974)  | (28,084) |
| Deferred tax liabilities (B)                               | 1,972           | 3,997     | (2,025)  |
| Employee retirement benefit trust                          | 42,797          | 41,445    | 1,351    |
| Defined hedge gains/ losses                                | 2,977           | 8,982     | (6,004)  |
| Valuation difference on available-for-sale securities      | 22,617          | 7,653     | 14,964   |
| Valuation difference related to share exchange             | 14,182          | -         | 14,182   |
| Others                                                     | 15,455          | 13,890    | 1,565    |
| Offset with deferred tax assets                            | (96,059)        | (67,974)  | (28,084) |
| Net deferred tax assets (A) - (B)                          | 189,615         | 239,236   | (49,620) |
| Percentage to Tier I                                       | 8.9%            |           |          |
| Tier I                                                     | 2,125,552       |           |          |

## 9. Shareholdings

### [CMTB Non-consolidated]

The list of shares which exceed one hundredth of SMTH's capital stock and held primarily for strategic purpose (excluding nonlisted shares) by CMTB ( as the largest entity among SMTH and its subsidiaries in terms of shareholdings amounts) are stated below (\*).

(\*) This information is disclosed in Annual Securities Report for fiscal year ending on Mar. 31, 2012 based on Cabinet Office Ordinance on Disclosure of Corporate Information, etc.

#### Specified investment shares

| Issuer                                     | Number of Shares Held | Book Value (Millions of yen) |
|--------------------------------------------|-----------------------|------------------------------|
| TOYOTA MOTOR CORPORATION                   | 10,131,625            | 35,045                       |
| mitsui & CO., LTD.                         | 22,799,700            | 31,828                       |
| Mitsui Fudosan Co., Ltd.                   | 17,565,000            | 27,752                       |
| FUJIFILM Holdings Corporation              | 8,443,000             | 16,978                       |
| Tokyu Corporation                          | 39,767,000            | 16,065                       |
| SUZUKI MOTOR CORPORATION                   | 5,500,000             | 10,840                       |
| DAIWA HOUSE INDUSTRY CO., LTD.             | 9,701,000             | 10,515                       |
| Central Japan Railway Company              | 14,950                | 10,270                       |
| Keihan Electric Railway Co.,Ltd.           | 22,587,000            | 9,125                        |
| Toray Industries, Inc.                     | 13,288,000            | 7,986                        |
| Nippon Steel Corporation                   | 33,961,180            | 7,811                        |
| JX Holdings, Inc.                          | 14,220,350            | 7,309                        |
| Oriental Land Co., Ltd.                    | 832,000               | 7,210                        |
| Tokyu Land Corporation                     | 17,509,000            | 7,056                        |
| Shiseido Company, Limited                  | 4,800,000             | 6,984                        |
| Toshiba Corporation                        | 19,264,000            | 6,954                        |
| Oji Paper Co., Ltd.                        | 12,253,000            | 5,023                        |
| The Japan Steel Works, Ltd.                | 7,552,000             | 4,372                        |
| Makita Corporation                         | 1,268,000             | 4,315                        |
| TOBU RAILWAY CO.,LTD.                      | 9,398,000             | 4,153                        |
| JSR Corporation                            | 2,352,400             | 3,994                        |
| ONO PHARMACEUTICAL CO., LTD.               | 800,000               | 3,704                        |
| Eisai Co., Ltd.                            | 1,100,800             | 3,667                        |
| Keisei Electric Railway Co.,Ltd.           | 5,753,000             | 3,653                        |
| Idemitsu Kosan Co., Ltd.                   | 428,500               | 3,619                        |
| Okuma Corporation                          | 5,225,000             | 3,532                        |
| Bridgestone Corporation                    | 1,722,000             | 3,456                        |
| Chubu Electric Power Company, Incorporated | 2,072,400             | 3,170                        |
| Sumitomo Realty & Development Co., Ltd.    | 1,464,000             | 2,867                        |
| Daido Steel Co., Ltd.                      | 4,975,000             | 2,810                        |
| The Shiga Bank, Ltd.                       | 5,312,000             | 2,687                        |
| GS Yuasa Corporation                       | 5,929,000             | 2,668                        |

#### Regarded as holding shares

| Issuer                                      | Number of Shares Held | Book Value (Millions of yen) |
|---------------------------------------------|-----------------------|------------------------------|
| Central Japan Railway Company               | 20,050                | 13,674                       |
| Honda Motor Co., Ltd.                       | 2,999,800             | 9,434                        |
| Keikyu Corporation                          | 10,977,000            | 7,947                        |
| Odakyu Electric Railway Co., Ltd.           | 9,124,000             | 7,134                        |
| AEON Co., Ltd.                              | 6,370,000             | 6,930                        |
| YASKAWA Electric Corporation                | 7,970,000             | 6,200                        |
| Hino Motors, Ltd.                           | 10,031,000            | 5,998                        |
| Keio Corporation                            | 10,000,000            | 5,930                        |
| TOBU RAILWAY CO.,LTD.                       | 8,000,000             | 3,512                        |
| Mitsui Engineering & Shipbuilding Co., Ltd. | 23,316,000            | 3,357                        |
| Keisei Electric Railway Co.,Ltd.            | 4,468,000             | 2,859                        |
| JX Holdings, Inc.                           | 5,350,000             | 2,744                        |
| Fujikura Ltd.                               | 9,777,000             | 2,698                        |

(Note 1) As to "Regarded as holding shares", "Number of Shares Held" is the number of shares of which CMTB has voting rights, "Book Value" is the amount equal to the fair value of "Regarded as holding shares" as of the end of March, 2012 multiplied by the "Number of Shares Held".

(Note 2) "Specified investment shares" and "Regarded as holding shares" are not combined when selecting the list of shares.

(Note 3) There are no shares which are held for investment purpose.

## [STB Non-consolidated]

The list of shares which exceed one hundredth of SMTH's capital stock and held primarily for strategic purpose (excluding nonlisted shares) by STB ( as the second-largest entity among SMTH and its subsidiaries in terms of shareholdings amounts) are stated below (\*).

(\* ) This information is disclosed in Annual Securities Report for fiscal year ending on Mar. 31, 2012 based on Cabinet Office Ordinance on Disclosure of Corporate Information, etc.

### Specified investment shares

| Issuer                                       | Number of Shares Held | Book Value (Millions of yen) |
|----------------------------------------------|-----------------------|------------------------------|
| Asahi Group Holdings, Ltd.                   | 8,126,000             | 14,594                       |
| Keio Corporation                             | 18,240,000            | 11,035                       |
| West Japan Railway Company                   | 3,200,000             | 10,876                       |
| Idemitsu Kosan Co., Ltd.                     | 1,285,700             | 10,859                       |
| Nidec Corporation                            | 1,376,400             | 10,188                       |
| Sumitomo Realty & Development Co., Ltd.      | 4,929,000             | 9,655                        |
| The Chugoku Electric Power Co., Inc.         | 5,735,800             | 8,781                        |
| Marubeni Corporation                         | 14,414,000            | 8,677                        |
| AIR WATER INC.                               | 7,936,000             | 8,507                        |
| Tokyu Corporation                            | 19,806,000            | 8,001                        |
| Bridgestone Corporation                      | 3,865,000             | 7,757                        |
| Sumitomo Chemical Company, Limited           | 21,826,000            | 7,660                        |
| Sumitomo Corporation                         | 5,811,500             | 7,130                        |
| JTEKT Corporation                            | 6,729,000             | 6,513                        |
| Odakyu Electric Railway Co., Ltd.            | 8,165,000             | 6,491                        |
| ITOCHU Corporation                           | 7,000,000             | 6,475                        |
| Asahi Kasei Corporation                      | 12,500,000            | 6,312                        |
| Ricoh Company, Ltd.                          | 7,543,000             | 5,898                        |
| Nagase & Co., Ltd.                           | 5,776,000             | 5,781                        |
| Minebea Co., Ltd.                            | 15,349,000            | 5,771                        |
| Keikyu Corporation                           | 7,653,000             | 5,624                        |
| The Kansai Electric Power Co., Inc.          | 3,894,700             | 5,277                        |
| Daikin Industries, Ltd.                      | 2,279,000             | 5,102                        |
| Electric Power Development Co., Ltd.         | 2,247,400             | 4,955                        |
| Toyo Seikan Kaisha, Ltd.                     | 4,097,000             | 4,936                        |
| TOYOTA MOTOR CORPORATION                     | 1,393,700             | 4,820                        |
| Sumitomo Electric industries, Ltd.           | 4,325,700             | 4,810                        |
| Shimano Inc.                                 | 1,000,000             | 4,794                        |
| The Yachiyo Bank, Limited                    | 2,290,600             | 4,736                        |
| Nippon Paint Co., Ltd.                       | 7,053,000             | 4,443                        |
| The Dai-ichi Life Insurance Company, Limited | 39,944                | 4,428                        |
| Oji Paper Co., Ltd.                          | 9,240,000             | 3,788                        |
| Takeda Pharmaceutical Company Limited        | 1,000,000             | 3,701                        |
| Nippon Electric Glass Co., Ltd.              | 4,800,000             | 3,561                        |
| Kintetsu Corporation                         | 10,457,000            | 3,377                        |
| OKASAN SECURITIES GROUP INC.                 | 9,726,000             | 3,365                        |
| Sumitomo Metal Industries, Ltd.              | 20,000,000            | 3,340                        |
| Shionogi & Co., Ltd.                         | 2,900,000             | 3,303                        |
| Osaka Gas Co., Ltd.                          | 10,000,000            | 3,230                        |
| LIFE CORPORATION                             | 2,264,000             | 3,178                        |
| Meiji Holdings Co., Ltd.                     | 817,200               | 2,909                        |
| Sumitomo Rubber Industries, Ltd.             | 2,692,000             | 2,904                        |
| Sumitomo Mitsui Financial Group, Inc.□       | 1,000,000             | 2,795                        |
| Nankai Electric Railway Co., Ltd.            | 7,297,000             | 2,663                        |
| Kyushu Electric Power Co., Inc.              | 2,129,800             | 2,619                        |

### Regarded as holding shares

| Issuer                             | Number of Shares Held | Book Value (Millions of yen) |
|------------------------------------|-----------------------|------------------------------|
| KUBOTA Corporation                 | 22,982,000            | 18,270                       |
| Sumitomo Metal Industries, Ltd.    | 55,000,000            | 9,185                        |
| Daiwa Securities Group Inc.        | 24,888,000            | 8,138                        |
| HIROSE ELECTRIC CO., LTD.          | 735,400               | 6,390                        |
| Sumitomo Metal Mining Co., Ltd.    | 5,000,000             | 5,815                        |
| Nitori Holdings Co., Ltd           | 720,000               | 5,385                        |
| Hankyu Hanshin Holdings, Inc.      | 13,665,000            | 4,933                        |
| Sumitomo Electric industries, Ltd. | 4,245,000             | 4,809                        |
| Sumitomo Heavy Industries, Ltd.    | 8,244,000             | 3,792                        |
| Mitsui O.S.K. Lines, Ltd.          | 10,000,000            | 3,600                        |
| Toyota Tsusho Corporation          | 2,128,000             | 3,585                        |
| Nippon Steel Corporation           | 14,358,000            | 3,259                        |
| Murata Manufacturing Co., Ltd.     | 642,000               | 3,149                        |
| Anritsu Corporation                | 2,500,000             | 2,710                        |
| Rengo Co., Ltd.                    | 4,666,000             | 2,673                        |

(Note 1) As to "Regarded as holding shares", "Number of Shares Held" is the number of shares of which STB has voting rights, "Book Value" is the amount equal to the fair value of the "Regarded as holding shares" as of the end of March, 2012 multiplied by the "Number of Shares Held".

(Note 2) "Specified investment shares" and "Regarded as holding shares" are not combined when selecting the list of shares.

(Note 3) There are no shares which are held for investment purpose.

<Reference> Other referential financial figures

(1) Balance Sheets

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

|                                                       | Billions of Yen |                 |             |                 |                 |                  |                  |               |              |
|-------------------------------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|------------------|------------------|---------------|--------------|
|                                                       | Mar. 2012       |                 |             |                 | Mar. 2011       |                  | Change           |               |              |
|                                                       | Total           | CMTB            | CMAB        | STB             | Total           | Total            | CMTB             | CMAB          | STB          |
| <b>Assets:</b>                                        |                 |                 |             |                 |                 |                  |                  |               |              |
| Cash and due from banks                               | 2,394.2         | 1,009.2         | 21.5        | 1,363.4         | 1,080.1         | 1,314.0          | 537.3            | (5.9)         | 782.6        |
| Call loans                                            | 389.8           | 40.0            | -           | 349.8           | 15.3            | 374.5            | 40.0             | -             | 334.5        |
| Receivables under resale agreements                   | 55.2            | -               | -           | 55.2            | 33.2            | 22.0             | -                | -             | 22.0         |
| Receivables under securities borrowing transactions   | 18.6            | -               | -           | 18.6            | 9.3             | 9.2              | (9.3)            | -             | 18.6         |
| Monetary claims bought                                | 235.0           | 89.2            | -           | 145.7           | 292.0           | (56.9)           | (10.6)           | -             | (46.3)       |
| Trading assets                                        | 643.7           | 32.4            | -           | 611.3           | 678.7           | (35.0)           | (4.1)            | -             | (30.9)       |
| Money held in trust                                   | 17.0            | -               | -           | 17.0            | 22.2            | (5.2)            | -                | -             | (5.2)        |
| Securities                                            | 6,585.8         | 2,331.3         | 16.2        | 4,238.3         | 8,721.5         | (2,135.7)        | (1,351.0)        | (72.9)        | (711.6)      |
| Loans and bills discounted                            | 20,789.2        | 8,141.6         | -           | 12,647.6        | 21,015.2        | (226.0)          | (719.9)          | -             | 493.9        |
| Foreign exchanges                                     | 9.4             | 2.4             | -           | 7.0             | 17.9            | (8.4)            | (9.8)            | -             | 1.3          |
| Other assets                                          | 1,033.8         | 256.4           | 27.9        | 749.4           | 1,416.7         | (382.8)          | (98.9)           | (1.8)         | (281.9)      |
| Tangible fixed assets                                 | 224.6           | 93.4            | 0.2         | 130.9           | 214.1           | 10.5             | (4.9)            | (0.1)         | 15.5         |
| Intangible fixed assets                               | 59.6            | 20.8            | 3.5         | 35.1            | 51.8            | 7.8              | 1.0              | (0.0)         | 6.8          |
| Deferred tax assets                                   | 146.4           | 110.5           | 3.3         | 32.6            | 220.4           | (73.9)           | (23.9)           | 0.2           | (50.2)       |
| Customers' liabilities for acceptances and guarantees | 355.6           | 60.9            | -           | 294.7           | 385.8           | (30.1)           | 11.2             | -             | (41.4)       |
| Allowance for loan losses                             | (118.7)         | (31.9)          | -           | (86.7)          | (127.8)         | 9.0              | 10.3             | -             | (1.2)        |
| Allowance for investment loss                         | (1.1)           | -               | -           | (1.1)           | (1.1)           | -                | -                | -             | -            |
| <b>Total assets</b>                                   | <b>32,838.7</b> | <b>12,156.7</b> | <b>72.8</b> | <b>20,609.1</b> | <b>34,045.8</b> | <b>(1,207.0)</b> | <b>(1,632.7)</b> | <b>(80.7)</b> | <b>506.4</b> |
| <b>Liabilities:</b>                                   |                 |                 |             |                 |                 |                  |                  |               |              |
| Deposits                                              | 22,059.5        | 9,239.9         | 0.0         | 12,819.5        | 21,639.6        | 419.8            | (96.2)           | (0.0)         | 516.1        |
| Negotiable certificates of deposit                    | 3,301.3         | 137.7           | -           | 3,163.6         | 2,627.6         | 673.7            | (232.3)          | -             | 906.0        |
| Call money                                            | 549.9           | 327.0           | 25.0        | 197.8           | 409.8           | 140.0            | 78.0             | (78.0)        | 139.9        |
| Payables under repurchase agreements                  | 211.5           | -               | -           | 211.5           | 620.8           | (409.3)          | -                | -             | (409.3)      |
| Collateral for lending securities                     | 227.9           | 227.9           | -           | -               | 1,320.4         | (1,092.4)        | (933.6)          | -             | (158.7)      |
| Trading liabilities                                   | 179.3           | 12.2            | -           | 167.0           | 110.4           | 68.8             | 4.5              | -             | 64.3         |
| Borrowed money                                        | 1,059.5         | 242.2           | -           | 817.2           | 1,764.7         | (705.1)          | (436.6)          | -             | (268.4)      |
| Foreign exchanges                                     | 0.0             | -               | -           | 0.0             | 0.0             | (0.0)            | -                | -             | (0.0)        |
| Short-term bonds payable                              | 249.3           | -               | -           | 249.3           | 325.7           | (76.3)           | -                | -             | (76.3)       |
| Corporate bonds                                       | 784.4           | 266.4           | -           | 517.9           | 702.1           | 82.2             | (0.7)            | -             | 83.0         |
| Borrowed money from trust account                     | 1,233.7         | 758.3           | -           | 475.4           | 1,233.3         | 0.3              | (43.3)           | -             | 43.7         |
| Other liabilities                                     | 603.7           | 108.5           | 7.2         | 488.0           | 935.2           | (331.4)          | (7.8)            | (1.0)         | (322.6)      |
| Provision for bonuses                                 | 7.0             | 2.2             | 0.4         | 4.2             | 6.8             | 0.1              | 0.2              | 0.0           | (0.1)        |
| Provision for directors' bonuses                      | 0.0             | -               | -           | 0.0             | 0.0             | (0.0)            | -                | -             | (0.0)        |
| Provision for retirement benefits                     | 0.7             | 0.4             | 0.0         | 0.2             | 0.2             | 0.4              | 0.4              | 0.0           | (0.0)        |
| Provision for reimbursement of deposits               | 6.9             | 5.2             | -           | 1.7             | 6.4             | 0.5              | (0.0)            | -             | 0.5          |
| Provision for contingent loss                         | 12.5            | 4.7             | -           | 7.7             | 18.4            | (5.8)            | (2.3)            | -             | (3.5)        |
| Provision for relocation expenses                     | 8.7             | 0.2             | 0.3         | 8.2             | 5.6             | 3.1              | 0.2              | 0.3           | 2.6          |
| Deferred tax liabilities for land revaluation         | 4.4             | -               | -           | 4.4             | 5.7             | (1.2)            | -                | -             | (1.2)        |
| Acceptances and guarantees                            | 355.6           | 60.9            | -           | 294.7           | 385.8           | (30.1)           | 11.2             | -             | (41.4)       |
| <b>Total liabilities</b>                              | <b>30,856.7</b> | <b>11,394.4</b> | <b>33.0</b> | <b>19,429.2</b> | <b>32,119.3</b> | <b>(1,262.6)</b> | <b>(1,658.4)</b> | <b>(78.6)</b> | <b>474.5</b> |
| <b>Net assets:</b>                                    |                 |                 |             |                 |                 |                  |                  |               |              |
| 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                                     | 726.1           | 194.7           | 7.5         | 523.8           | 719.9           | 6.1              | (16.8)           | (2.0)         | 25.1         |
| Legal retained earnings                               | 109.2           | 50.3            | -           | 58.8            | 100.8           | 8.3              | 2.4              | -             | 5.9          |
| Other retained earnings                               | 616.8           | 144.3           | 7.5         | 464.9           | 619.0           | (2.1)            | (19.2)           | (2.0)         | 19.1         |
| 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                     | 245.0           | 144.3           | 7.5         | 93.0            | 247.2           | (2.1)            | (19.2)           | (2.0)         | 19.1         |
| Treasury stock                                        | -               | -               | -           | -               | (0.4)           | 0.4              | -                | -             | 0.4          |
| Shareholders' equity                                  | 1,945.6         | 743.4           | 39.7        | 1,162.4         | 1,939.4         | 6.1              | (16.8)           | (2.0)         | 25.1         |
| Valuation difference on available-for-sale securities | 55.5            | 28.2            | (0.0)       | 27.3            | (4.3)           | 59.9             | 37.4             | 0.0           | 22.4         |
| Deferred gains or losses on hedges                    | 0.4             | 5.3             | -           | (4.9)           | 12.6            | (12.1)           | 3.2              | -             | (15.3)       |
| Revaluation reserve for land                          | (19.6)          | (14.7)          | -           | (4.9)           | (21.2)          | 1.5              | 1.8              | -             | (0.2)        |
| Valuation and translation adjustments                 | 36.3            | 18.8            | (0.0)       | 17.4            | (13.0)          | 49.3             | 42.4             | 0.0           | 6.8          |
| <b>Total net assets</b>                               | <b>1,981.9</b>  | <b>762.2</b>    | <b>39.7</b> | <b>1,179.9</b>  | <b>1,926.4</b>  | <b>55.5</b>      | <b>25.6</b>      | <b>(2.0)</b>  | <b>31.9</b>  |
| <b>Total liabilities and net assets</b>               | <b>32,838.7</b> | <b>12,156.7</b> | <b>72.8</b> | <b>20,609.1</b> | <b>34,045.8</b> | <b>(1,207.0)</b> | <b>(1,632.7)</b> | <b>(80.7)</b> | <b>506.4</b> |

## (2) Statements of Income

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

| Items                                 | Billions of Yen |              |              |              |        |        |        |       |        |
|---------------------------------------|-----------------|--------------|--------------|--------------|--------|--------|--------|-------|--------|
|                                       | FY2011          |              |              |              | FY2010 |        |        |       | Change |
|                                       | Total           | CMTB         | CMAB         | STB          | Total  | Total  | CMTB   | CMAB  | STB    |
| Ordinary income                       | <b>753.3</b>    | <b>274.7</b> | <b>41.9</b>  | <b>436.5</b> | 748.5  | 4.7    | (13.8) | (1.5) | 20.0   |
| Trust fees                            | <b>92.0</b>     | <b>9.8</b>   | <b>34.2</b>  | <b>48.0</b>  | 97.6   | (5.6)  | (1.5)  | (1.1) | (2.9)  |
| Interest income                       | <b>366.5</b>    | <b>154.2</b> | <b>0.0</b>   | <b>212.1</b> | 384.7  | (18.1) | (3.8)  | (0.0) | (14.3) |
| Interest on loans and bills discounts | 241.8           | 98.0         | -            | 143.8        | 256.9  | (15.0) | (7.9)  | -     | (7.1)  |
| Interest on securities                | 111.7           | 50.9         | 0.0          | 60.7         | 108.0  | 3.6    | 4.0    | (0.0) | (0.3)  |
| Fees and commissions                  | <b>144.7</b>    | <b>59.7</b>  | <b>7.6</b>   | <b>77.3</b>  | 147.2  | (2.4)  | (1.2)  | (0.3) | (0.8)  |
| Trading income                        | <b>12.8</b>     | <b>3.3</b>   | -            | <b>9.4</b>   | 15.8   | (2.9)  | (0.5)  | -     | (2.4)  |
| Other ordinary income                 | <b>97.0</b>     | <b>32.7</b>  | -            | <b>64.3</b>  | 75.0   | 22.0   | (3.4)  | -     | 25.4   |
| Other income                          | <b>40.1</b>     | <b>14.7</b>  | <b>0.0</b>   | <b>25.2</b>  | 28.1   | 11.9   | (3.1)  | (0.0) | 15.1   |
| Ordinary expenses                     | <b>595.1</b>    | <b>237.4</b> | <b>31.8</b>  | <b>325.7</b> | 599.1  | (4.0)  | 13.9   | 0.7   | (18.7) |
| Interest expenses                     | <b>148.5</b>    | <b>52.9</b>  | <b>0.0</b>   | <b>95.5</b>  | 149.3  | (0.8)  | (6.7)  | (0.0) | 5.9    |
| Interest on deposits                  | 85.5            | 35.6         | -            | 49.9         | 94.3   | (8.7)  | (5.2)  | -     | (3.5)  |
| Fees and commissions payments         | <b>61.5</b>     | <b>14.6</b>  | <b>12.7</b>  | <b>34.1</b>  | 62.3   | (0.8)  | 0.0    | (0.1) | (0.7)  |
| Trading expenses                      | <b>0.2</b>      | <b>0.2</b>   | -            | -            | 0.5    | (0.2)  | (0.1)  | -     | (0.0)  |
| Other ordinary expenses               | <b>15.2</b>     | <b>8.4</b>   | -            | <b>6.8</b>   | 32.7   | (17.5) | (0.6)  | -     | (16.8) |
| General and administrative expenses   | <b>272.7</b>    | <b>108.9</b> | <b>18.6</b>  | <b>145.1</b> | 269.0  | 3.7    | (0.9)  | 0.5   | 4.1    |
| Other expenses                        | <b>96.7</b>     | <b>52.3</b>  | <b>0.4</b>   | <b>44.0</b>  | 85.1   | 11.6   | 22.4   | 0.3   | (11.1) |
| Ordinary profit                       | <b>158.1</b>    | <b>37.2</b>  | <b>10.0</b>  | <b>110.8</b> | 149.4  | 8.7    | (27.7) | (2.2) | 38.7   |
| Extraordinary income                  | <b>0.2</b>      | <b>0.0</b>   | -            | <b>0.2</b>   | 30.0   | (29.8) | (8.1)  | -     | (21.6) |
| Extraordinary loss                    | <b>44.8</b>     | <b>35.7</b>  | <b>0.7</b>   | <b>8.2</b>   | 29.3   | 15.5   | 30.9   | (0.4) | (15.0) |
| Income before Income Taxes            | <b>113.6</b>    | <b>1.5</b>   | <b>9.2</b>   | <b>102.7</b> | 150.1  | (36.5) | (66.8) | (1.8) | 32.1   |
| Income taxes-Current                  | <b>5.5</b>      | <b>0.1</b>   | <b>4.2</b>   | <b>1.0</b>   | 23.8   | (18.2) | 0.0    | (1.1) | (17.2) |
| Income taxes-Deferred                 | <b>51.6</b>     | <b>4.1</b>   | <b>(0.2)</b> | <b>47.7</b>  | 3.3    | 48.3   | (21.2) | 0.6   | 68.9   |
| Income taxes                          | <b>57.2</b>     | <b>4.3</b>   | <b>4.0</b>   | <b>48.8</b>  | 27.1   | 30.0   | (21.1) | (0.5) | 51.7   |
| Net income                            | <b>56.4</b>     | <b>(2.8)</b> | <b>5.2</b>   | <b>53.9</b>  | 123.0  | (66.6) | (45.6) | (1.3) | (19.5) |

### (3) Statement of trust account

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

| Items                                    | Billions of Yen  |                |                 |                 |                  |                |                |                  |                |
|------------------------------------------|------------------|----------------|-----------------|-----------------|------------------|----------------|----------------|------------------|----------------|
|                                          | Mar. 2012        |                |                 |                 | Mar. 2011        |                | Change         |                  |                |
|                                          | Total            | CMTB           | CMAB            | STB             | Total            | Total          | CMTB           | CMAB             | STB            |
| Loans and bills discounted               | 402.5            | 109.8          | -               | 292.6           | 565.0            | (162.5)        | (121.9)        | -                | (40.5)         |
| Securities                               | 460.7            | 2.6            | 75.1            | 382.9           | 713.1            | (252.3)        | (0.6)          | (2.0)            | (249.6)        |
| Beneficiary rights                       | 96,776.7         | 0.0            | 29,135.9        | 67,640.7        | 95,836.2         | 940.4          | (0.0)          | (1,462.4)        | 2,403.0        |
| Securities held in custody accounts      | 178.5            | 0.1            | -               | 178.4           | 304.5            | (126.0)        | (0.0)          | -                | (126.0)        |
| Money claims                             | 8,992.7          | 0.1            | 1,252.7         | 7,739.8         | 10,245.3         | (1,252.6)      | (0.0)          | (164.1)          | (1,088.5)      |
| Tangible fixed assets                    | 9,439.2          | 4,926.6        | -               | 4,512.6         | 9,419.0          | 20.1           | (103.1)        | -                | 123.3          |
| Intangible fixed assets                  | 69.5             | 30.6           | -               | 38.8            | 68.3             | 1.2            | (0.3)          | -                | 1.6            |
| Other claims                             | 1,770.9          | 35.6           | -               | 1,735.2         | 1,756.3          | 14.6           | (1.3)          | -                | 15.9           |
| Call loans                               | 30.3             | -              | -               | 30.3            | 42.3             | (12.0)         | -              | -                | (12.0)         |
| Loans to banking account                 | 1,233.7          | 758.3          | -               | 475.4           | 1,233.3          | 0.3            | (43.3)         | -                | 43.7           |
| Cash and due from banks                  | 441.4            | 174.0          | 25.4            | 241.8           | 428.6            | 12.8           | (11.8)         | 6.9              | 17.6           |
| <b>Total assets</b>                      | <b>119,796.5</b> | <b>6,038.2</b> | <b>30,489.3</b> | <b>83,269.0</b> | <b>120,612.5</b> | <b>(815.9)</b> | <b>(282.8)</b> | <b>(1,621.7)</b> | <b>1,088.5</b> |
| Money trusts                             | 21,965.3         | 696.8          | 7,876.7         | 13,391.7        | 22,032.9         | (67.6)         | (80.7)         | (428.2)          | 441.3          |
| Pension trusts                           | 12,721.1         | -              | 6,599.0         | 6,122.0         | 13,254.9         | (533.8)        | -              | (396.4)          | (137.3)        |
| Property formation benefit trusts        | 22.3             | 13.4           | -               | 8.9             | 22.1             | 0.2            | 0.0            | -                | 0.1            |
| Loan trusts                              | 143.7            | 143.7          | -               | -               | 248.2            | (104.5)        | (84.5)         | -                | (19.9)         |
| Securities investment trusts             | 37,766.7         | -              | 11,859.4        | 25,907.3        | 37,776.4         | (9.7)          | -              | (635.0)          | 625.3          |
| Money entrusted, other than money trusts | 3,061.2          | 0.2            | 318.8           | 2,742.2         | 2,553.3          | 507.8          | (0.0)          | (20.4)           | 528.2          |
| Securities trusts                        | 18,965.7         | 0.1            | 1,451.1         | 17,514.5        | 18,550.6         | 415.0          | (0.0)          | 65.6             | 349.4          |
| Money claim trusts                       | 9,060.9          | 1.1            | 1,277.8         | 7,782.0         | 10,288.9         | (1,227.9)      | 0.0            | (157.0)          | (1,070.9)      |
| Land and fixtures trusts                 | 117.8            | 76.2           | -               | 41.5            | 118.1            | (0.3)          | 0.0            | -                | (0.3)          |
| Composite trusts                         | 15,971.3         | 5,106.4        | 1,106.2         | 9,758.7         | 15,766.4         | 204.8          | (117.6)        | (50.1)           | 372.6          |
| Other trusts                             | 0.0              | 0.0            | -               | -               | 0.0              | (0.0)          | (0.0)          | -                | (0.0)          |
| <b>Total liabilities</b>                 | <b>119,796.5</b> | <b>6,038.2</b> | <b>30,489.3</b> | <b>83,269.0</b> | <b>120,612.5</b> | <b>(815.9)</b> | <b>(282.8)</b> | <b>(1,621.7)</b> | <b>1,088.5</b> |

Note: The amount of entrusted assets to Japan Trustee Services Bank, Ltd. for securities processing is included in Beneficiary rights.

Mar. 2012: CMAB 29,121.2 billion yen, STB 67,594.7 billion yen

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

### (4) Breakdown of principal guaranteed trust a/c

[Non-consolidated (CMTB + STB)]

|                                                  | Billions of Yen            |                |              |                |                |                |                |               |
|--------------------------------------------------|----------------------------|----------------|--------------|----------------|----------------|----------------|----------------|---------------|
|                                                  | Mar. 2012                  |                |              | Mar. 2011      |                | Change         |                |               |
|                                                  | Total                      | CMTB           | STB          | Total          | Total          | CMTB           | STB            |               |
| Money trusts                                     | Loans and bills discounted | 212.9          | 106.6        | 106.2          | 401.9          | (189.0)        | (116.0)        | (72.9)        |
|                                                  | Securities                 | 0.0            | -            | 0.0            | 0.0            | -              | -              | -             |
|                                                  | Others                     | 1,070.8        | 657.6        | 413.2          | 1,041.2        | 29.5           | (3.1)          | 32.7          |
|                                                  | <b>Total assets</b>        | <b>1,283.8</b> | <b>764.2</b> | <b>519.5</b>   | <b>1,443.3</b> | <b>(159.4)</b> | <b>(119.2)</b> | <b>(40.2)</b> |
|                                                  | Principal                  | 1,283.0        | 764.1        | 518.8          | 1,442.1        | (159.1)        | (119.3)        | (39.8)        |
| Reserves for JOMT (Jointly-operated money trust) | 0.2                        | 0.0            | 0.1          | 0.3            | (0.0)          | 0.0            | (0.1)          |               |
| Others                                           | 0.5                        | 0.0            | 0.5          | 0.8            | (0.2)          | 0.0            | (0.3)          |               |
| <b>Total liabilities</b>                         | <b>1,283.8</b>             | <b>764.2</b>   | <b>519.5</b> | <b>1,443.3</b> | <b>(159.4)</b> | <b>(119.2)</b> | <b>(40.2)</b>  |               |
| Loan trusts                                      | Loans and bills discounted | -              | -            | -----          | -              | -              | -              | -             |
|                                                  | Securities                 | -              | -            | -----          | 0.4            | (0.4)          | (0.4)          | -             |
|                                                  | Others                     | 144.0          | 144.0        | -----          | 249.1          | (105.0)        | (85.0)         | (19.9)        |
|                                                  | <b>Total assets</b>        | <b>144.0</b>   | <b>144.0</b> | <b>-----</b>   | <b>249.5</b>   | <b>(105.5)</b> | <b>(85.5)</b>  | <b>(19.9)</b> |
|                                                  | Principal                  | 141.5          | 141.5        | -----          | 246.0          | (104.4)        | (84.8)         | (19.6)        |
| Reserves for loan trust                          | 0.8                        | 0.8            | -----        | 1.5            | (0.7)          | (0.5)          | (0.2)          |               |
| Others                                           | 1.6                        | 1.6            | -----        | 1.9            | (0.3)          | (0.1)          | (0.1)          |               |
| <b>Total liabilities</b>                         | <b>144.0</b>               | <b>144.0</b>   | <b>-----</b> | <b>249.5</b>   | <b>(105.5)</b> | <b>(85.5)</b>  | <b>(19.9)</b>  |               |