

Explanatory Material

*3rd Quarter of Fiscal Year 2012
ended on Dec. 31, 2012*



SUMITOMO MITSUI TRUST HOLDINGS

Table of Contents

Summary of 3QFY2012 financial results

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

Financial figures

1. Outline of the status of profit and loss	----- 1-2
2. Breakdown of profit by business group	----- 3
(1) Gross business profit	
(2) Net business profit before credit costs	
3. Yields and margins	----- 4
4. Unrealized gains/ losses on investment securities	----- 4-5
(1) Securities with fair value	
(2) Securities with no available fair value	
5. Deferred unrealized gains/ losses of derivative transactions qualified for Hedge accounting	----- 6
6. Loans and Deposits (Banking a/c and Principal guaranteed trust a/c combined)	----- 6
(1) Balance of loans and deposits (Domestic branches)	
(2) Overseas loans by borrowers' location (Banking a/c and Principal guaranteed trust a/c combined)	
(3) Loans by industry	
7. Problem assets based on the Financial Reconstruction Act	----- 7
(Banking a/c and Principal guaranteed trust a/c combined)	
(1) Problem assets based on the Financial Reconstruction Act (After partial direct written-off)	
(2) Coverage ratio and allowance ratio of Problem assets based on the Financial Reconstruction Act	
<For reference> Other referential financial figures of SMTB	----- 8-10
(1) Balance Sheets	
(2) Statements of Income	
(3) Statement of trust account	
(4) Breakdown of principal guaranteed trust a/c	

<Definition of terms in this document>

Consolidated: SMTH (Consolidated)

Non-consolidated: SMTB (Non-consolidated)

Figures of past fiscal years are combined total for those of former CMTB (non-consolidated), CMAB (non-consolidated) and STB (non-consolidated) unless otherwise noted.

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Regarding forward-looking Statements contained in this material

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

Summary of 3QFY2012 financial results

1. Financial Results

<Consolidated>

- (1) "Net business profit before credit costs" <1> decreased by 49.1 billion yen from 3QFY2011 to 205.4 billion yen due to significant decrease (37.9 billion yen) in one-time effects on consolidated accounting method resulting from the management integration (*) in addition to the decrease in that on a non-consolidated basis.
- (2) "Ordinary income" <2> decreased by 43.0 billion yen from 3QFY2011 to 180.7 billion yen, due to the reversal of "Total credit costs" <5> (6.4 billion yen) resulting from the reversal of allowance for loan losses, and "net losses on stocks" <6> (10.0 billion yen) although the devaluation loss has decreased resulting from the stock market recovery in 3QFY2012, in addition to the above (1). However, it stayed almost flat from 3QFY2011 excluding the one-time effects on consolidated accounting method.
- (3) "Net income (excl. 43.4 billion yen of gain on amortization of negative goodwill caused by the share exchange)" <3> decreased by 4.6 billion yen from 3QFY2011 to 100.6 billion yen, and it represents 84% of the FY2012 net income forecast.
- (*) Please refer to "Summary 3"

[Consolidated]

		3QFY2012 (Cumulative total)	3QFY2011 (Cumulative total)	Change	(in billions of Yen) Forecast for FY2012
Net business profit before credit costs (*1)	1	205.4	254.6	(49.1)	275.0
Ordinary profit	2	180.7	223.7	(43.0)	215.0
Net income (Excl. amortization of negative goodwill)	3	100.6	105.3	(4.6)	120.0
(Net income (incl. amortization of negative goodwill))	4	100.6	148.7	(48.0)	
Total credit costs	5	6.4	2.7	3.6	(10.0)
Net gains/losses on stocks	6	(10.0)	(18.0)	8.0	
(Difference from non-consolidated financial results) (*2)					
Net business profit before credit costs	7	53.8	81.3	(27.4)	
Net income (Excl. amortization of negative goodwill)	8	29.3	38.8	(9.4)	
(Net income (incl. amortization of negative goodwill))	9	29.3	82.2	(52.9)	
Total credit costs	10	1.3	(1.4)	2.8	
Net gains/losses on stocks	11	13.5	13.7	(0.1)	

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

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

<Non-consolidated>

- (1) "Net business profit before credit costs" <19> decreased by 21.7 billion yen from 3QFY2011 to 151.6 billion yen mainly due to the decrease in "Net gains on bonds" <17> which recorded significant profit level in 3QFY2011 in addition to the decrease in "Net interest income and related profit" <13>.
- (2) "Total credit costs" <28> stood at the reversal of 5.0 billion yen due to the reversal of allowance for loan losses resulting from the improvement of financial condition of clients and repayments in addition to the limited occurrence of new non-performing loans. "Net gains on stocks" <21> stood at the net loss of 23.5 billion yen as a result of the decrease in devaluation loss from 1HFY2012 due to the recovery of stock market in 3QFY2012..
- (3) As a result of above, "Ordinary profit" <23> decreased by 3.0 billion yen from 3QFY2011 to 117.2 billion yen. Meanwhile, "Net income" <27> increased by 4.8 billion yen to 71.3 billion yen over the same period mainly due to the disappearance of the decrease in deferred tax assets resulting from the reduction in a corporate tax rate.

[Non-consolidated]

		3QFY2012 (Cumulative total)	3QFY2011 (Cumulative total)	Change	(in billions of Yen) Forecast for FY2012
Gross business profit	12	330.4	355.4	(25.0)	
Net interest income and related profit	13	154.1	173.4	(19.2)	
Net fees and commissions and related profit	14	113.9	116.2	(2.2)	
Net trading profit	15	13.3	5.4	7.8	
Net other operating profit	16	48.9	60.3	(11.3)	
Net gains on bonds	17	44.8	63.0	(18.1)	
General and administrative expenses	18	(178.7)	(182.1)	3.3	
Net business profit before credit costs	19	151.6	173.3	(21.7)	210.0
Net non-recurring profit	20	(34.3)	(57.0)	22.7	
Net gains/losses on stocks	21	(23.5)	(31.7)	8.2	
Others	22	(15.8)	(25.4)	9.6	
Ordinary profit	23	117.2	120.3	(3.0)	135.0
Extraordinary profit/ loss	24	(11.6)	(8.9)	(2.7)	
Income before income tax	25	105.5	111.3	(5.8)	
Total income taxes	26	(34.2)	(44.8)	10.6	
Net income	27	71.3	66.5	4.8	90.0
Total credit costs	28	5.0	4.2	0.7	(10.0)

(For reference) Overview of the business operation

<Balance of major accounts>

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

		(in billions of Yen)				
[Non-consolidated]		Dec. 2012	Sep. 2012	Mar. 2012	Change from Sep. 2012	Change from Mar. 2012
Loans	1	20,096.4	20,073.2	19,861.4	23.2	234.9
Deposits, Trust principal (*)	2	22,737.7	22,586.9	22,907.3	150.7	(169.6)

(*) Deposits: Excluding NCDs.

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

		(in billions of Yen)				
[Non-consolidated]		Dec. 2012	Sep. 2012	Mar. 2012	Change from Sep. 2012	Change from Mar. 2012
Loans to individuals	3	6,722.0	6,599.9	6,434.8	122.0	287.2
Residential mortgage loans	4	6,263.6	6,128.5	5,936.7	135.1	326.8
Loans to corporations	5	14,930.0	14,827.2	14,567.3	102.7	362.7
Japanese corporations operating overseas	6	1,926.8	1,752.2	1,627.5	174.5	299.2

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

		(%)				
[Non-consolidated]		3QFY2012 (A) (Cumulative total)	3QFY2012	1HFY2012	3QFY2011 (B) (Cumulative total)	Change (A) - (B)
Loan deposit margin	7	0.77	0.75	0.77	0.82	(0.05)
Loans and bills discounted	8	1.10	1.08	1.11	1.20	(0.10)
Deposits and trust principal	9	0.33	0.33	0.34	0.38	(0.05)

<Investment trust and Insurance>

(1) Sales volume of investment trust/ Insurance

		(in billions of Yen)		
[Non-consolidated]		3QFY2012 (Cumulative total)	3QFY2011 (Cumulative total)	Change from 3QFY2011
Total sales volume	10	952.1	1,001.1	(48.9)
Investment trust	11	682.2	636.2	45.9
Fund wrap, SMA	12	51.7	44.7	7.0
Insurance	13	218.1	320.1	(101.9)

(2) Fees and commissions

		(in billions of Yen)		
[Non-consolidated]		3QFY2012 (Cumulative total)	3QFY2011 (Cumulative total)	Change from 3QFY2011
Total fees and commissions	14	32.5	33.6	(1.0)
Sales fees of investment trust/ insurance	15	21.1	22.2	(1.1)
Others (management and administration)	16	11.4	11.3	0.0

<Fees from fiduciary services business>

		(in billions of Yen)		
[Non-consolidated]		3QFY2012 (Cumulative total)	3QFY2011 (Cumulative total)	Change from 3QFY2011
Fees from fiduciary services business	17	41.9	44.9	(2.9)
Gross business profit from fiduciary services business	18	61.8	63.4	(1.5)
Fees paid for outsourcing	19	(19.9)	(18.4)	(1.4)

Note: Pension, investment trust, etc.

<Fees from real estate business>

		(in billions of Yen)		
[Non-consolidated]		3QFY2012 (Cumulative total)	3QFY2011 (Cumulative total)	Change from 3QFY2011
Fees from real estate business	20	11.6	13.6	(1.9)
Real estate brokerage fees	21	6.1	8.1	(2.0)
Real estate trust fees, etc.	22	4.8	4.8	0.0

2. Financial conditions

<Status of the securities with fair value>

- (1) Cost of "Available-for-sale securities" <1> decreased by 91.4 billion yen from the end of September 2012 to 6,151.6 billion yen as a result of the decrease in cost of "Japanese bonds" <3> mostly from "Government bonds" <4>, while cost of "Others" <5> increased mainly from US treasury. Sales of shareholdings for the purpose of stock price risk reduction showed steady progress, reduced approximately 7.0 billion yen of shareholdings from the end of September 2012, though the cost of "Japanese stocks" <2> increased by 18.0 billion yen over the same period due to the disappearance of devaluation loss posted in 1HFY2012 resulting from the stock market recovery. Unrealized gains/ losses of "Available-for-sale securities" stood at net gains of 62.3 billion yen due to the improvement of unrealized gains/ losses of "Japanese stocks" <2> resulting from the stock market recovery.
- (2) Cost of "Held-to-maturity debt securities" <6> decreased by 22.6 billion yen from the end of September 2012 to 662.2 billion yen, and unrealized gains/ losses of those securities stood at the net gains of 39.3 billion yen.

[Consolidated]

		Dec. 2012					
		Cost	Fair value	Net	Change of cost from Sep. 2012	Change of fair value from	Change of net from Sep. 2012
Available-for-sale securities	1	6,151.6	6,214.0	62.3	(91.4)	(54.3)	37.1
Japanese stocks	2	807.1	838.5	31.3	18.0	76.6	58.6
Japanese bonds	3	3,872.9	3,881.1	8.2	(444.7)	(453.6)	(8.9)
Government bonds	4	3,184.0	3,188.7	4.6	(321.2)	(329.7)	(8.5)
Others	5	1,471.5	1,494.3	22.7	335.1	322.6	(12.5)
Held-to-maturity debt securities	6	662.2	701.6	39.3	(22.6)	(21.3)	1.2

<Problem assets based on the Financial Reconstruction Act>

- (1) The total balance of "Problem assets based on the Financial Reconstruction Act" <1> increased by 6.5 billion yen from the end of September 2012 to 239.1 billion yen. The ratio of "Problem assets based on the Financial Reconstruction Act" to the total balance <2> remained flat at 1.1%.
- (2) Coverage ratio as of the end of December 2012 for "doubtful" and "Substandard", which are secured by collateral values and allowance for loan losses, stood at 90.9% and 72.9%, respectively, and that for "Problem assets based on the Financial Reconstruction Act" stood at 86.2%, all of which represent sufficient levels.
- (3) The balance of assets to "Other special mention debtors" <8> decreased by 58.2 billion yen from the end of September 2012 to 629.7 billion yen mainly due to the improvements of financial condition and repayments of clients.

[Non-consolidated]

		Dec. 2012	Sep. 2012	Change from Sep. 2012	Dec. 2012	
					Coverage ratio	Allowance ratio
Problem assets based on the Financial Reconstruction Act	1	239.1	232.6	6.5	86.2%	58.7%
Ratio to total balance	2	1.1%	1.1%	0.0%		
Bankrupt and practically bankrupt	3	33.1	31.9	1.3	100.0%	100.0%
Doubtful	4	126.7	124.0	2.7	90.9%	68.8%
Substandard (a)	5	79.3	76.8	2.5	72.9%	20.5%
Ordinary assets	6	22,040.3	21,815.3	225.0		
Substandard debtors (excluding Substandard) (b)	7	31.1	31.6	(0.5)		
Other special mention debtors (excluding (a) and (b))	8	629.7	688.0	(58.2)		
Ordinary debtors	9	21,379.5	21,095.7	283.8		

Note: Coverage ratio = (Collateral value after considering haircuts + Allowance for loan losses) / Loan balance
 Allowance ratio = Allowance for loan losses / (Loan balance - Collateral value after considering haircuts)

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

- (1) Effects on consolidated financial results by applying purchase accounting methods for 3QFY2012 (Cumulative total) are 7.2 billion yen of profit at the level of "Net business profit before credit costs" <3> and 15.0 billion yen of profit at the level of "Net income" <8> including one-time effects such as gains/ losses on sales or devaluation of securities.

		(Billions of Yen)		
		3QFY2012 (Cumulative total)	3QFY2011 (Cumulative total)	Change from 3QFY2011
Amortization/ Accumulation of loans and bills discounted, bonds and deposits, etc.	1	1.5	13.1	(11.5)
Effects of sales of bonds, etc.	2	5.7	32.1	(26.4) (*1)
Effect on net business profit before credit costs	3	7.2	45.2	(37.9)
Cancellation of amortization of net actuarial losses	4	7.8	9.9	(2.0)
Effects of sales/ cancellation of devaluation of stocks, etc.	5	12.3	13.7	(1.4) (*1)
Effect on ordinary profit	6	27.4	68.9	(41.4)
Tax effects on above items	7	(12.4)	(35.6)	23.1
Effect on net income (*2)	8	15.0	33.3	(18.2)

(*1) One-time effect

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

Financial figures

1. Status of profit and loss

[Consolidated]

		3QFY2012	3QFY2011	Change	(in millions of yen)
		(Cumulative total)	(Cumulative total)		Full FY2011
Consolidated gross business profit (*1)	1	467,539	529,158	(61,619)	710,509
Consolidated gross business profit (after written-off of principal guaranteed trust a/c) (1 + 19)	2	467,531	529,158	(61,626)	710,509
Net interest income and related profit	3	169,160	202,679	(33,518)	264,127
Net interest income	4	163,455	194,941	(31,485)	253,677
Trust fees from principal guaranteed trust a/c (before written-off of principal guaranteed trust a/c)	5	5,704	7,738	(2,033)	10,450
Net fees and commissions and related profit	6	208,852	210,081	(1,228)	291,091
Net fees and commissions	7	145,165	144,735	430	203,333
Other trust fees	8	63,687	65,346	(1,659)	87,757
Net trading profit	9	13,249	5,367	7,881	12,405
Net other operating profit	10	76,276	111,030	(34,753)	142,884
Net gains on bonds	11	50,850	86,192	(35,342)	103,348
Net gains from derivatives other than for trading or hedging	12	(3,319)	(7,946)	4,626	(4,096)
General and administrative expenses	13	(276,614)	(277,289)	675	(375,669)
(excluding amortization of goodwill)	14	(270,366)	(270,696)	330	(367,091)
Personnel expenses	15	(127,262)	(122,730)	(4,531)	(164,872)
Non-personnel expenses excluding taxes	16	(139,532)	(144,949)	5,417	(197,123)
Taxes other than income taxes	17	(9,820)	(9,609)	(210)	(13,672)
Provision of general allowance for loan losses	18	-	-	-	10,038
Principal guaranteed trust a/c credit costs	19	(7)	-	(7)	-
Banking a/c credit costs	20	(2,144)	(3,763)	1,618	(32,393)
Written-off of loans	21	(2,156)	(2,707)	550	(4,131)
Provision of specific allowance for loan losses	22	-	-	-	(25,290)
Losses on sales of loans	23	12	(1,055)	1,067	(2,970)
Reversal of allowance for loan losses	24	5,496	4,865	631	-
Recoveries of written-off claims	25	3,080	1,684	1,395	13,437
Net gains/ losses on stocks	26	(10,001)	(18,010)	8,008	(33,916)
Losses on devaluation of stocks	27	(17,450)	(16,045)	(1,404)	(30,332)
Net income from affiliates by equity method	28	2,164	2,397	(233)	3,561
Others	29	(8,779)	(15,247)	6,467	(23,429)
Ordinary profit	30	180,732	223,796	(43,063)	272,137
Extraordinary profit	31	(10,332)	35,384	(45,717)	22,829
Gain on amortization of negative goodwill related to share exchange (*2)	32	-	43,431	(43,431)	43,431
Gain on amortization of other negative goodwill	33	2,385	2,629	(244)	2,629
Costs related to the Management Integration	34	(8,877)	(3,535)	(5,342)	(8,840)
Income before income tax	35	170,399	259,180	(88,780)	294,967
Total income taxes	36	(54,879)	(94,008)	39,129	(109,339)
Income taxes-current	37	(13,821)	(21,104)	7,283	(19,735)
Income taxes-deferred	38	(41,058)	(72,904)	31,846	(89,604)
Net income before minority interests	39	115,520	165,171	(49,650)	185,628
Minority interest	40	(14,846)	(16,399)	1,552	(20,967)
Net income (excluding gain on amortization of negative goodwill related to share exchange)	41	100,673	105,340	(4,666)	121,228
Net income	42	100,673	148,771	(48,098)	164,660
Total credit costs (18 + 19 + 20 + 24 + 25)	43	6,424	2,786	3,638	(8,917)

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

(*2) It was posted resulting from the share exchange related to the management integration of former CMTH and former STB conducted on April 2011.

Consolidated net business profit before credit costs (*3)	44	205,488	254,687	(49,199)	342,209
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(*3) Consolidated net business profit before credit costs = Non-consolidated net business profit before credit costs + Ordinary profits of Other subsidiary companies (non-recurring effect adjusted) + Ordinary profits of Affiliates (non-recurring effect adjusted) x Ratio of equity holdings - Intra-group transaction (dividends, etc.)

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

Net business profit before credit costs	45	53,879	81,370	(27,490)	103,195
Net income (41)	46	29,335	38,820	(9,485)	64,827
Net income (42)	47	29,335	82,252	(52,916)	108,259
Total credit costs	48	1,361	(1,478)	2,839	(10,033)
Net gains/ losses on stocks	49	13,558	13,752	(193)	9,224

(*4) Differences between "Consolidated" and "Non-consolidated".

<Number of subsidiaries/ affiliates>

		Dec. 2012	Mar. 2012	Change
Consolidated subsidiaries	50	75	77	(2)
Affiliates (subject to the equity method)	51	30	24	6

[Non-consolidated]

		3QFY2012 (Cumulative total)	3QFY2011 (Cumulative total)	Change	(in millions of yen) Full FY2011
Gross business profit	1	330,407	355,454	(25,046)	487,693
Gross business profit (after written-off of principal guaranteed trust a/c) (1 + 21)	2	330,400	355,454	(25,054)	487,693
Net interest income and related profit	3	154,134	173,407	(19,273)	228,346
Net interest income	4	148,429	165,749	(17,320)	218,004
Trust fees from principal guaranteed trust a/c (before written off of principal guaranteed trust a/c)	5	5,704	7,658	(1,953)	10,341
Net fees and commissions and related profit	6	113,984	116,258	(2,273)	164,930
Net fees and commissions	7	54,975	55,414	(438)	83,195
Other trust fees	8	59,008	60,843	(1,835)	81,735
Net trading income	9	13,353	5,489	7,863	12,567
Net other operating income	10	48,936	60,300	(11,363)	81,849
Net gains on foreign exchange transactions	11	7,208	2,255	4,952	2,728
Net gains on bonds	12	44,882	63,032	(18,150)	79,203
Net gains from derivatives other than for trading or hedging	13	(3,211)	(7,770)	4,559	(3,969)
General and administrative expenses	14	(178,799)	(182,137)	3,338	(248,679)
Personnel expenses	15	(73,028)	(74,241)	1,213	(99,257)
Non-personnel expenses	16	(97,322)	(99,600)	2,278	(137,480)
Taxes other than income taxes	17	(8,448)	(8,295)	(153)	(11,941)
Net business profit before credit costs (1 + 14)	18	151,608	173,317	(21,708)	239,013
(Excluding Net gains on bonds) (18 - 12)	19	106,726	110,285	(3,558)	159,810
Provision of general allowance for loan losses	20	-	4,087	(4,087)	9,788
Principal guaranteed trust a/c credit costs	21	(7)	-	(7)	-
Net business profit	22	151,601	177,405	(25,804)	248,802
Net non-recurring profit	23	(34,360)	(57,080)	22,720	(90,634)
Banking a/c net credit costs	24	(1,060)	(8,310)	7,249	(23,502)
Written-off of loans	25	(1,072)	(839)	(232)	(1,348)
Provision of specific allowance for loan losses	26	-	(6,415)	6,415	(19,221)
Losses on sales of loans	27	11	(1,055)	1,067	(2,932)
Reversal of allowance for loan losses	28	3,563	7,426	(3,862)	2,215
Recoveries of written-off claims	29	2,568	1,061	1,506	12,614
Net gains/ losses on stocks	30	(23,560)	(31,763)	8,202	(43,141)
Losses on devaluation of stocks	31	(29,446)	(24,647)	(4,798)	(35,231)
Others	32	(15,870)	(25,494)	9,623	(38,819)
Amortization of net actuarial losses/ prior service cost	33	(16,106)	(17,640)	1,533	(23,534)
Provision for contingent loss	34	2,866	426	2,439	5,047
Losses on investment in partnerships	35	(1,969)	(1,873)	(96)	(4,354)
Net gains on stock related derivatives	36	2,611	(891)	3,502	(1,032)
Ordinary profit	37	117,240	120,324	(3,083)	158,168
Extraordinary profit	38	(11,688)	(8,950)	(2,738)	(44,548)
Impairment loss on tangible fixed assets	39	(4,754)	(4,318)	(435)	(6,877)
Net gains on disposal of fixed assets	40	1,180	10	1,170	(326)
Costs related to the Management Integration	41	(8,106)	(4,642)	(3,464)	(10,057)
Income before income taxes	42	105,552	111,374	(5,822)	113,619
Total income taxes	43	(34,214)	(44,855)	10,640	(57,218)
Income taxes-current	44	(5,899)	(11,591)	5,691	(5,536)
Income taxes-deferred	45	(28,314)	(33,263)	4,949	(51,681)
Net income	46	71,337	66,519	4,818	56,401
Total credit costs (20 + 21 + 24 + 28 + 29)	47	5,063	4,264	798	1,115
Overhead ratio (-14/1)	48	54.11%	51.24%	2.87%	50.99%

2. Breakdown of profit by business group

(1) Gross business profit

[Non-consolidated]

(in billions of yen)

	3QFY2012 (Cumulative total)	3QFY2011 (Cumulative total) (*1)	Change
Retail financial services	99.1	103.8	(4.6)
Wholesale financial services	78.5	79.8	(1.2)
Stock transfer agency services	24.8	24.7	0.1
Real estate	11.6	13.6	(1.9)
Fiduciary services	61.8	63.4	(1.5)
Global markets	96.4	115.9	(19.5)
Fees paid for outsourcing	(31.5)	(29.8)	(1.6)
Stock transfer agency services	(11.6)	(11.4)	(0.1)
Fiduciary services	(19.9)	(18.4)	(1.4)
Others (*2)	(10.6)	(16.0)	5.4
Net business profit before credit costs	330.4	355.4	(25.0)

(*1) Figures of 3QFY2011 (Cumulative total) are tentative calculations based on certain assumptions (transfer pricing, etc.) under managerial accounting.

Figures for "Wholesale financial services" do not include those for "Stock transfer agency services".

(*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]

(in billions of yen)

	3QFY2012 (Cumulative total)	3QFY2011 (Cumulative total) (*1)	Change
Retail financial services	20.1	17.2	2.9
Wholesale financial services	69.8	75.1	(5.3)
Stock transfer agency services	11.6	11.9	(0.3)
Real estate	5.0	7.3	(2.3)
Fiduciary services	26.7	32.6	(5.8)
Global markets	89.5	107.0	(17.5)
Others (*2)	(17.5)	3.1	(20.7)
Net business profit before credit costs	205.4	254.6	(49.1)

(*1) Figures of 3QFY2011 (Cumulative total) are tentative calculations based on certain assumptions (transfer pricing, etc.) under managerial accounting.

Figures for "Wholesale financial services" do not include those for "Stock transfer agency services".

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

[Non-consolidated]

(in billions of yen)

	3QFY2012 (Cumulative total)	3QFY2011 (Cumulative total) (*1)	Change
Retail financial services	12.5	11.3	1.2
Wholesale financial services	53.0	55.7	(2.6)
Stock transfer agency services	10.5	11.0	(0.5)
Real estate	3.8	6.0	(2.1)
Fiduciary services	18.9	22.8	(3.8)
Global markets	89.5	107.0	(17.5)
Others (*2)	(36.8)	(40.7)	3.8
Net business profit before credit costs	151.6	173.3	(21.7)

(*1) Figures of 3QFY2011 (Cumulative total) are tentative calculations based on certain assumptions (transfer pricing, etc.) under managerial accounting.

Figures for "Wholesale financial services" do not include those for "Stock transfer agency services".

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

3. Yields and margins

Domestic banking a/c
[Non-consolidated]

	(%)				
	3QFY2012 (Cumulative total)	3QFY2012	1HFY2012	3QFY2011 (Cumulative total)	Change from 3QFY2011
Average yield on interest-earning assets (A)	1.00	0.79	1.11	1.10	(0.10)
Loans and bills discounted (B)	1.10	1.08	1.11	1.20	(0.10)
Securities	0.95	0.53	1.17	1.07	(0.12)
Average yield on interest-bearing liabilities (C)	0.33	0.23	0.39	0.37	(0.04)
Deposits (D)	0.33	0.33	0.34	0.38	(0.05)
Gross margin (A) - (C)	0.67	0.56	0.72	0.73	(0.06)
Loan-deposit margin (B) - (D)	0.77	0.75	0.77	0.82	(0.05)

Note: Figures for past fiscal year are combined total for those of former CMTB (non-consolidated) and former STB (non-consolidated).

4. Unrealized gains/ losses on investment securities

(1) Securities with fair value

[Consolidated]

	(in billions of yen)									
	Dec. 2012				Sep. 2012		Change from Sep. 2012		Mar. 2012	
	Cost	Net	Unrealized gains	Unrealized losses	Cost	Net	Cost	Net	Cost	Net
Available-for-sale securities	6,151.6	62.3	176.7	(114.3)	6,243.1	25.2	(91.4)	37.1	5,922.0	96.4
Japanese stocks (*)	807.1	31.3	126.6	(95.2)	789.1	(27.2)	18.0	58.6	845.9	50.2
Japanese bonds	3,872.9	8.2	10.9	(2.6)	4,317.6	17.1	(444.7)	(8.9)	3,828.7	26.0
Government bonds	3,184.0	4.6	6.0	(1.3)	3,505.3	13.1	(321.2)	(8.5)	3,004.6	22.3
Local government bonds	17.5	0.2	0.2	(0.0)	15.3	0.2	2.1	(0.0)	16.6	0.1
Corporate bonds	671.3	3.3	4.6	(1.3)	796.9	3.7	(125.5)	(0.3)	807.3	3.5
Others	1,471.5	22.7	39.1	(16.4)	1,136.3	35.3	335.1	(12.5)	1,247.4	20.1
Held-to-maturity debt securities	662.2	39.3	40.2	(0.8)	684.8	38.1	(22.6)	1.2	640.0	36.9

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

[Non-consolidated]

	(in billions of yen)									
	Dec. 2012				Sep. 2012		Change from Sep. 2012		Mar. 2012	
	Cost	Net	Unrealized gains	Unrealized losses	Cost	Net	Cost	Net	Cost	Net
Available-for-sale securities	5,817.6	107.7	211.9	(104.1)	5,910.9	66.2	(93.2)	41.5	5,356.7	123.7
Japanese stocks (*1)	755.3	80.4	163.4	(82.9)	740.7	18.6	14.5	61.8	808.4	87.1
Japanese bonds	3,594.1	8.6	11.2	(2.6)	4,037.3	16.0	(443.1)	(7.4)	3,305.9	21.0
Government bonds (*2)	2,885.7	4.7	6.0	(1.3)	3,205.5	11.7	(319.8)	(7.0)	2,462.9	16.3
Local government bonds	17.5	0.2	0.2	(0.0)	15.3	0.2	2.1	(0.0)	16.6	0.1
Corporate bonds	690.9	3.7	4.9	(1.2)	816.4	4.1	(125.5)	(0.4)	826.2	4.5
Others	1,468.1	18.6	37.1	(18.5)	1,132.7	31.4	335.3	(12.8)	1,242.3	15.5
Held-to-maturity debt securities	661.4	39.5	40.3	(0.8)	682.8	37.9	(21.4)	1.5	638.9	37.2

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

(*2) For some of floating rate government bonds included in "Available-for-sale securities" as of the end of Sep. 2012 and Mar. 2012, theoretical prices have been applied instead of market prices.

As a result, net unrealized gains/ losses of "Government bonds" have increased by 2.0 billion yen as of the end of Sep. 2012 and by 5.8 billion yen as of the end of Mar. 2012, respectively.

As of the end of Dec. 2012, theoretical prices have not been applied.

<Reference 1>

Breakdown of "Available-for-sale securities (Others)"

[Non-consolidated]

	(in billions of yen)							
	Dec. 2012		Sep. 2012		Change from Sep. 2012		Mar. 2012	
	Cost	Net	Cost	Net	Cost	Net	Cost	Net
Domestic investment (*1)	269.9	(1.5)	284.9	(2.4)	(14.9)	0.9	355.4	(4.9)
Asset-backed securities	122.5	(1.2)	135.6	(1.3)	(13.0)	0.0	193.6	(2.1)
Others	147.4	(0.3)	149.3	(1.1)	(1.8)	0.8	161.8	(2.7)
International investment (*1)	953.6	29.6	642.2	29.3	311.3	0.2	691.6	22.5
Foreign government bonds	951.9	20.5	640.7	21.2	311.2	(0.7)	691.1	14.5
o/w US Treasury	344.6	11.0	168.5	13.2	176.0	(2.1)	185.8	7.9
o/w European government bonds (*2)	131.6	1.6	46.5	0.1	85.0	1.5	48.8	0.4
o/w US agency MBS (*3)	56.4	1.1	27.8	1.3	28.5	(0.1)	28.1	1.0
o/w Corporate bonds (*4)	345.0	4.6	318.4	4.1	26.6	0.4	355.6	3.4
Foreign stocks and others	1.6	9.0	1.4	8.0	0.1	0.9	0.5	7.9
Others (Investment trust, etc.) (*5)	244.5	(9.4)	205.5	4.5	38.9	(14.0)	195.2	(2.0)
Total	1,468.1	18.6	1,132.7	31.4	335.3	(12.8)	1,242.3	15.5

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

(*2) German government bonds (Bunds), UK government bonds (Gilts) and French government bonds (OATs).

(*3) "US agency MBS" is constituted by GNMA only.

(*4) Corporate bonds which are based on issuer's credit risk.

(*5) "Investment trust" and investment securities uncategoryzable into "Domestic investment" or "International investment"

<Reference 2>

Breakdown of "Held-to-maturity debt securities"

[Non-consolidated]

	(in billions of yen)							
	Dec. 2012		Sep. 2012		Change from Sep. 2012		Mar. 2012	
	Cost	Net	Cost	Net	Cost	Net	Cost	Net
Held-to-maturity debt securities	661.4	39.5	682.8	37.9	(21.4)	1.5	638.9	37.2
Japanese Government Bonds	265.5	6.4	265.5	7.9	(0.0)	(1.4)	164.4	7.5
Japanese Local Government Bonds	-	-	-	-	-	-	-	-
Japanese Corporate Bonds	9.0	0.0	11.9	0.1	(2.9)	(0.0)	17.1	0.1
Others	386.8	33.0	405.3	29.9	(18.5)	3.0	457.3	29.5
Domestic investment (*)	49.3	0.6	52.7	0.4	(3.3)	0.1	57.9	0.6
International investment (*)	337.4	32.4	352.6	29.4	(15.1)	2.9	399.4	28.8

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

(2) Securities with no available fair value

[Non-consolidated]

	(in billions of yen)			
	Dec. 2012	Sep. 2012	Change from	Mar. 2012
	Cost	Cost	Sep. 2012	Cost
Available-for-sale securities	257.1	255.2	1.9	272.6
Japanese stocks	110.6	110.9	(0.2)	113.2
Japanese bonds	-	-	-	-
Others	146.4	144.3	2.1	159.4
Domestic investment (*)	125.4	125.4	(0.0)	133.1
International investment (*)	21.0	18.8	2.1	26.3

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

5. Deferred unrealized gains/ losses of derivative transactions qualified for Hedge accounting

[Non-consolidated]

	(in billions of yen)			
	Dec. 2012	Sep. 2012	Change from Sep. 2012	Mar. 2012
Interest rate related	(7.1)	(11.0)	3.9	(5.3)
Interest rate swaps	(7.1)	(11.0)	3.9	(5.3)
Currency related	(5.4)	(4.5)	(0.9)	(2.0)
Total	(12.5)	(15.5)	2.9	(7.4)

Note 1: Before tax effect accounting

Note 2: Figures for past fiscal year are combined total of those for former CMTB (non-consolidated) and former STB (non-consolidated).

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

(1) Balance of loans and deposits (Domestic branches)

[Non-consolidated]

	(in billions of yen)			
	Dec. 2012	Sep. 2012	Change from Sep. 2012	Mar. 2012
Loans and bills discounted	20,096.4	20,073.2	23.2	19,861.4
Banking account	19,913.9	19,887.2	26.6	19,648.5
Principal guaranteed trust account	182.5	185.9	(3.4)	212.9
Deposits, Trust principal	22,737.7	22,586.9	150.7	22,907.3
Deposits (*)	21,429.7	21,322.7	107.0	21,482.7
Trust principal	1,307.9	1,264.2	43.7	1,424.6

(*) Excluding NCDs.

Note: Figures for past fiscal year are combined total of those for former CMTB (non-consolidated) and former STB (non-consolidated).

(2) Overseas loans

[Non-consolidated]

	(in billions of yen)			
	Dec. 2012	Sep. 2012	Change from Sep. 2012	Mar. 2012
Loans to Japanese corporations operating overseas (*)	1,926.8	1,752.2	174.5	1,627.5
Loans to overseas non-Japanese borrowers (*)	920.4	775.5	144.8	541.4
North America	175.9	117.2	58.7	115.0
Europe	494.9	432.4	62.5	295.9

(*) Loans to Japanese corporations operating overseas: Based on borrowers' location.

Loans to overseas non-Japanese borrowers: Based on the location of final exposure.

Note: Figures for past fiscal year are combined total of those for former CMTB (non-consolidated) and former STB (non-consolidated).

(3) Loans by industry

[Non-consolidated]

	(in billions of yen)			
	Dec. 2012	Sep. 2012	Change from Sep. 2012	Mar. 2012
Domestic Branches (excluding offshore)	20,094.5	20,071.2	23.3	19,859.0
Manufacturing	2,882.6	2,686.3	196.2	2,691.3
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	15.9	16.0	(0.0)	26.2
Construction	158.8	156.7	2.1	163.5
Electricity, gas, heat supply and water	760.2	742.0	18.2	735.6
Information and communications	254.6	246.8	7.7	250.9
Transport and postal activities	1,258.0	1,244.6	13.4	1,266.4
Wholesale and retail trade	1,211.5	1,214.4	(2.8)	1,271.9
Finance and insurance	2,201.9	2,378.3	(176.3)	2,403.4
Real estate	2,714.5	2,824.2	(109.7)	2,832.1
Goods rental and leasing	572.0	623.0	(51.0)	696.0
Others	8,063.9	7,938.3	125.5	7,521.2
Overseas branches and offshore	1,557.5	1,356.0	201.5	1,143.0
Total	21,652.1	21,427.2	224.8	21,002.1

Note 1: Above table is made based on the categorization of "Survey on loans by industry" of Bank of Japan.

Note 2: Figures for past fiscal year are combined total of those for former CMTB (non-consolidated) and former STB (non-consolidated).

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

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

[Non-consolidated]

	(in billions of yen)							
	Dec. 2012		Sep. 2012		Change from Sep. 2012		Mar. 2012	
	Banking a/c		Banking a/c		Banking a/c		Banking a/c	
Problem assets based on the Financial Reconstruction Act (a)	239.1	213.5	232.6	206.5	6.5	7.0	234.3	206.0
Bankrupt and practically bankrupt	33.1	33.1	31.9	31.8	1.3	1.3	33.3	33.3
Doubtful	126.7	101.4	124.0	98.4	2.7	3.0	124.0	96.4
Substandard (b)	79.3	79.1	76.8	76.3	2.5	2.7	76.9	76.3
Ordinary assets	22,040.3	21,883.3	21,815.3	21,655.4	225.0	227.9	21,405.4	21,220.7
Assets to substandard debtors (excluding Substandard) (c)	31.1	31.1	31.6	31.6	(0.5)	(0.5)	43.1	43.1
Assets to other special mention debtors	629.7	627.6	688.0	681.6	(58.2)	(54.0)	703.4	692.5
Assets to ordinary debtors	21,379.5	21,224.6	21,095.7	20,942.2	283.8	282.4	20,658.9	20,485.1
Total balance (d)	22,279.4	22,096.9	22,047.9	21,861.9	231.5	234.9	21,639.7	21,426.7
(Ratio to total balance (a) / (d))	1.1%	1.0%	1.1%	0.9%	0.0%	0.1%	1.1%	1.0%
Assets to substandard debtors (b) + (c)	110.4	110.2	108.4	107.9	2.0	2.3	120.1	119.4

Note 1: Partial direct written-off: Dec. 2012: 30.5 billion yen, Sep. 2012: 36.5 billion yen, Mar. 2012: 39.7 billion yen

Note 2: Figures for past fiscal year are combined total of those for former CMTB (non-consolidated) and former STB (non-consolidated).

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

[Non-consolidated]

	(in billions of yen)							
	Dec. 2012		Sep. 2012		Change from Sep. 2012		Mar. 2012	
	Banking a/c		Banking a/c		Banking a/c		Banking a/c	
Problem assets based on the Financial Reconstruction Act	239.1	213.5	232.6	206.5	6.5	7.0	234.3	206.0
Coverage ratio	86.2%	84.5%	85.7%	84.0%	0.5%	0.5%	86.1%	84.3%
Allowance ratio	58.7%	58.8%	58.9%	59.1%	(0.2%)	(0.3%)	57.9%	58.1%
Bankrupt and practically bankrupt	33.1	33.1	31.9	31.8	1.3	1.3	33.3	33.3
Coverage ratio	100.0%	100.0%	100.0%	100.0%	-%	-%	100.0%	100.0%
Allowance ratio	100.0%	100.0%	100.0%	100.0%	-%	-%	100.0%	100.0%
Doubtful	126.7	101.4	124.0	98.4	2.7	3.0	124.0	96.4
Coverage ratio	90.9%	88.7%	90.5%	88.1%	0.4%	0.6%	90.1%	87.3%
Allowance ratio	68.8%	68.8%	68.6%	68.6%	0.2%	0.2%	62.5%	62.5%
Substandard	79.3	79.1	76.8	76.3	2.5	2.7	76.9	76.3
Coverage ratio	72.9%	72.8%	71.9%	72.1%	1.0%	0.7%	73.5%	73.6%
Allowance ratio	20.5%	20.5%	21.9%	22.1%	(1.4%)	(1.6%)	29.5%	29.8%

Note 1: Other than the above mentioned, there is Reserves for loan trust of 0.6 billion yen and Reserves for JOMT (Jointly-operated money trust) of 0.2 billion yen as of Dec. 2012.

Note 2: Figures for past fiscal year are combined total of those for former CMTB (non-consolidated) and former STB (non-consolidated).

<Reference> Other referential financial figures of SMTB

(1) Balance Sheets

[Non-consolidated]

	Dec. 2012	Mar. 2012	Change
(in billions of yen)			
Assets:			
Cash and due from banks	1,476.1	2,394.2	(918.0)
Call loans	391.1	389.8	1.2
Receivables under resale agreements	86.6	55.2	31.4
Receivables under securities borrowing transactions	277.6	18.6	259.0
Monetary claims bought	191.9	235.0	(43.1)
Trading assets	917.0	643.7	273.2
Money held in trust	17.0	17.0	0.0
Securities	7,088.7	6,585.8	502.9
Loans and bills discounted	21,469.6	20,789.2	680.3
Foreign exchanges	32.0	9.4	22.5
Other assets	1,154.6	1,033.8	120.7
Tangible fixed assets	218.6	224.6	(6.0)
Intangible fixed assets	65.6	59.6	5.9
Deferred tax assets	115.3	146.4	(31.1)
Customers' liabilities for acceptances and guarantees	384.4	355.6	28.7
Allowance for loan losses	(105.5)	(118.7)	13.2
Allowance for investment loss	(1.1)	(1.1)	-
Total assets	33,779.9	32,838.7	941.1
Liabilities:			
Deposits	22,113.4	22,059.5	53.8
Negotiable certificates of deposit	3,925.2	3,301.3	623.8
Call money	183.6	549.9	(366.2)
Payables under repurchase agreements	576.9	211.5	365.4
Collateral for lending securities	-	227.9	(227.9)
Trading liabilities	219.8	179.3	40.5
Borrowed money	1,064.8	1,059.5	5.3
Foreign exchanges	0.1	0.0	0.0
Short-term bonds payable	501.5	249.3	252.1
Corporate bonds	794.2	784.4	9.8
Borrowed money from trust account	1,208.5	1,233.7	(25.1)
Other liabilities	824.6	603.7	220.9
Provision for bonuses	2.1	7.0	(4.8)
Provision for directors' bonuses	-	0.0	(0.0)
Provision for retirement benefits	0.6	0.7	(0.0)
Provision for reimbursement of deposits	7.8	6.9	0.8
Provision for contingent loss	9.1	12.5	(3.3)
Provision for relocation expenses	-	8.7	(8.7)
Deferred tax liabilities for land revaluation	4.1	4.4	(0.3)
Acceptances and guarantees	384.4	355.6	28.7
Total liabilities	31,821.6	30,856.7	964.8
Net assets:			
Capital stock (*)	342.0	752.7	(410.6)
Capital surplus	848.3	466.8	381.4
Legal capital surplus (*)	248.3	412.8	(164.4)
Other capital surplus (*)	599.9	54.0	545.9
Retained earnings	725.0	726.1	(1.0)
Legal retained earnings	68.8	109.2	(40.4)
Other retained earnings	656.1	616.8	39.3
Reserve for overseas investment loss	0.0	0.0	(0.0)
Other voluntary reserve	371.8	371.8	-
Retained earnings brought forward	284.3	245.0	39.3
Shareholders' equity	1,915.3	1,945.6	(30.3)
Valuation difference on available-for-sale securities	43.0	55.5	(12.5)
Deferred gains or losses on hedges	(3.1)	0.4	(3.5)
Revaluation reserve for land	3.0	(19.6)	22.7
Valuation and translation adjustments	42.9	36.3	6.6
Total net assets	1,958.3	1,981.9	(23.6)
Total liabilities and net assets	33,779.9	32,838.7	941.1

Note: With the establishment of SMTB, total capital stock (410.6 billion yen) and total legal capital surplus (170.2 billion yen) as of Mar. 2012 of former CMTB and former CMAB, which are the extinct companies upon Merger, are included in other capital surplus of SMTB.

(2) Statements of Income
[Non-consolidated]

	(in billions of yen)		
	3QFY2012 (Cumulative total)	3QFY2011 (Cumulative total)	Change
Ordinary income	519.9	546.1	(26.1)
Trust fees	64.7	68.5	(3.7)
Interest income	247.0	272.7	(25.6)
Interest on loans and discounts	177.4	182.2	(4.8)
Interest on securities	64.3	81.5	(17.1)
Fees and commissions	110.6	101.2	9.3
Trading income	13.5	5.7	7.7
Other ordinary income	54.9	80.3	(25.4)
Other income	29.1	17.6	11.5
Ordinary expenses	402.7	425.8	(23.0)
Interest expenses	98.6	107.0	(8.3)
Interest on deposits	57.6	65.3	(7.6)
Fees and commissions payments	55.6	45.8	9.8
Trading expenses	0.1	0.2	(0.0)
Other ordinary expenses	5.9	20.0	(14.0)
General and administrative expenses	195.4	200.1	(4.7)
Other expenses	46.8	52.5	(5.7)
Ordinary profit	117.2	120.3	(3.0)
Extraordinary income	3.1	0.2	2.8
Extraordinary loss	14.8	9.2	5.5
Income before Income Taxes	105.5	111.3	(5.8)
Income taxes-Current	5.8	11.5	(5.6)
Income taxes-Deferred	28.3	33.2	(4.9)
Income taxes	34.2	44.8	(10.6)
Net income	71.3	66.5	4.8

(3) Statement of trust account
[Non-consolidated]

	(in billions of yen)		
Items	Dec. 2012	Mar. 2012	Change
Loans and bills discounted	495.5	402.5	93.0
Securities	597.5	460.7	136.7
Beneficiary rights	100,098.6	96,776.7	3,321.9
Securities held in custody accounts	135.5	178.5	(42.9)
Money claims	9,700.1	8,992.7	707.4
Tangible fixed assets	9,597.0	9,439.2	157.8
Intangible fixed assets	69.4	69.5	(0.1)
Other claims	3,592.5	1,770.9	1,821.5
Call loans	32.1	30.3	1.8
Loans to banking account	1,208.5	1,233.7	(25.1)
Cash and due from banks	395.7	441.4	(45.6)
Total assets	125,923.0	119,796.5	6,126.4
Money trusts	21,184.1	21,965.3	(781.1)
Pension trusts	13,093.7	12,721.1	372.5
Property formation benefit trusts	21.0	22.3	(1.2)
Loan trusts	97.1	143.7	(46.6)
Securities investment trusts	40,254.8	37,766.7	2,488.0
Money entrusted, other than money trusts	3,572.2	3,061.2	510.9
Securities trusts	20,974.5	18,965.7	2,008.8
Money claim trusts	9,830.1	9,060.9	769.1
Land and fixtures trusts	113.0	117.8	(4.8)
Composite trusts	16,782.1	15,971.3	810.8
Other trusts	-	0.0	(0.0)
Total liabilities	125,923.0	119,796.5	6,126.4

Note: The amount of re-trusted assets to Japan Trustee Services Bank, Ltd. as a securities processing is included in Beneficiary rights:
Dec. 2012: 99,952.5 billion yen, Mar. 2012: 96,715.9 billion yen

(4) Breakdown of principal guaranteed trust a/c
[Non-consolidated]

(in billions of yen)

		Dec. 2012	Mar. 2012	Change
Money trusts	Loans and bills discounted	182.5	212.9	(30.4)
	Securities	0.0	0.0	(0.0)
	Others	1,031.4	1,070.8	(39.4)
	Total assets	1,213.9	1,283.8	(69.8)
	Principal	1,211.9	1,283.0	(71.0)
	Reserves for JOMT (Jointly-operated money trust)	0.2	0.2	(0.0)
	Others	1.7	0.5	1.2
	Total liabilities	1,213.9	1,283.8	(69.8)
Loan trusts	Loans and bills discounted	-	-	-
	Securities	-	-	-
	Others	97.4	144.0	(46.6)
	Total assets	97.4	144.0	(46.6)
	Principal	95.9	141.5	(45.5)
	Reserves for loan trust	0.6	0.8	(0.2)
	Others	0.8	1.6	(0.8)
Total liabilities	97.4	144.0	(46.6)	

Note: Figures for past fiscal year are combined total of those for former CMTB (non-consolidated) and former STB (non-consolidated).