

Financial Highlights for First Half FY3/09

November 14, 2008



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(Appendix) Summary of Financial Statements of Two Bank Subsidiaries 26

"CMTH"	: Chuo Mitsui Trust Holdings, Inc.
"CMTB"	: The Chuo Mitsui Trust & Banking Co., Ltd.
"CMAB"	: Chuo Mitsui Asset Trust & Banking Co., Ltd.
"CMTB+CMAB"	: Combined totals for "CMTB" and "CMAB", Non-consolidated

This press release contains forward-looking statements regarding the company's financial condition and future results of operations, which are based upon the company's currently available data and certain assumptions considered rational. Such forward-looking statements are subject to risks, uncertainties and assumptions, and actual results may materially differ from those contained in the forward-looking statements as a result of various factors.

The Point of Explanation

I Summary of Business Results for First Half FY3/09

1. Summary of Profit and Loss

(1) CMTH, Non-consolidated

	No.	1H FY3/09		1H FY3/08	(Billions of yen) 1H FY3/09 Outlook [Note 1]
			Change		
Operating income	1	15.6	(15.7)	31.4	15.0
Operating profit	2	11.5	(16.4)	27.9	11.0
Ordinary profit	3	11.4	(16.3)	27.7	11.0
Net income	4	11.4	(16.3)	27.7	11.0

(2) CMTH, Consolidated

	No.	1H FY3/09		1H FY3/08	(Billions of yen) 1H FY3/09 Outlook [Note 2]
			Change		
Ordinary income	5	209.8	(29.5)	239.3	210.0
Ordinary profit	6	26.9	(37.1)	64.0	26.0
Net income	7	13.7	(21.7)	35.5	12.0

Number of Subsidiaries and Affiliates

(Number of companies)

	No.	End-9/08		End-9/07
			Change	
Consolidated subsidiaries	8	23	(3)	26
Affiliates accounted for by the equity methods	9	4	1	3

(3) CMTB+CMAB, Non-consolidated

	No.	1H FY3/09		1H FY3/08	(Billions of yen) 1H FY3/09 Outlook [Note 2]
			Change		
Pre-provision profit	10	62.4	(19.1)	81.5	62.0
Net operating profit	11	61.8	(11.5)	73.4	
Ordinary profit	12	27.3	(36.3)	63.7	27.0
Net income	13	17.1	(23.4)	40.5	15.0

[Note]

1 Previously announced on May 19, 2008

2 Previously announced on October 15, 2008

2. Summary of Profit and Loss of Two Bank Subsidiaries

(Billions of yen)

	No.	CMTB+CMAB		
		1H FY3/09	Change	1H FY3/08
Gross operating profit	1	121.4	(15.2)	136.7
<Gross operating profit after trust account credit costs> (1-24)	2	<120.9>	<(14.6)>	<135.6>
Banking business related profit	3	70.0	0.6	69.3
Net interest income	4	61.6	3.3	58.3
Domestic	5	48.7	(7.8)	56.6
International	6	12.8	11.1	1.6
Fees on loan trusts and JOMTs before trust account credit costs	7	8.4	(2.6)	11.0
Asset management business profit	8	52.8	(15.2)	68.1
Net fees and commissions	9	29.9	(12.1)	42.0
Trust fees	10	22.9	(3.0)	26.0
Net trading profit	11	1.1	(0.1)	1.3
Net other operating profit	12	(2.6)	(0.5)	(2.1)
Net bond related profit	13	2.9	3.1	(0.1)
Losses on derivatives	14	(5.2)	(4.8)	(0.3)
Operating expense (minus)	15	59.0	3.8	55.1
Personnel related (minus)	16	26.4	4.1	22.3
Net periodic retirement benefit costs (minus)	17	(0.2)	3.6	(3.8)
Non-personnel related (minus)	18	30.0	(0.0)	30.1
Business taxes (minus)	19	2.4	(0.2)	2.6
Pre-provision profit (1-15)	20	62.4	(19.1)	81.5
<Excluding net bond related profit> (20-13)	21	<59.4>	<(22.2)>	<81.7>
Transfer to the general reserve (minus)	22	-	(6.9)	6.9
Net operating profit before trust account credit costs (20-22)	23	62.4	(12.1)	74.5
Trust account credit costs (minus)	24	0.5	(0.5)	1.1
Net operating profit (20-22-24)	25	61.8	(11.5)	73.4
Net other profit	26	(34.5)	(24.8)	(9.7)
Net stock related profit	27	(12.9)	(21.2)	8.3
Losses on devaluation	28	(16.2)	(14.6)	(1.6)
Banking account credit costs (minus)	29	8.0	(0.7)	8.8
Ordinary profit	30	27.3	(36.3)	63.7
Extraordinary profit	31	9.8	6.8	3.0
Net transfer from reserve for possible loan losses	32	8.2	8.2	-
Net income before income tax	33	37.2	(29.5)	66.7
Current income taxes (minus)	34	4.4	(1.1)	5.5
Deferred income taxes (minus)	35	15.7	(4.9)	20.6
Net income	36	17.1	(23.4)	40.5
Credit costs (minus) (22+24+29-32)	37	0.3	(16.6)	16.9
Overhead Ratio (15 / 1)	38	48.6%	8.2%	40.3%

<Reference>

(Billions of yen)

	No.	CMTB, Non-consolidated			CMAB, Non-consolidated		
		1H FY3/09	Change	1H FY3/08	1H FY3/09	Change	1H FY3/08
Gross operating profit	1	102.3	(12.9)	115.3	19.1	(2.2)	21.4
<Gross operating profit after trust account credit costs> (1-24)	2	<101.8>	<(12.3)>	<114.2>	<19.1>	<(2.2)>	<21.4>
Banking business related profit	3	70.0	0.6	69.4	(0.0)	0.0	(0.0)
Net interest income	4	61.6	3.3	58.3	(0.0)	0.0	(0.0)
Domestic	5	48.8	(7.8)	56.6	(0.0)	0.0	(0.0)
International	6	12.8	11.1	1.6	-	-	-
Fees on loan trusts and JOMTs before trust account credit costs	7	8.4	(2.6)	11.0	-	-	-
Asset management business profit	8	33.7	(12.9)	46.6	19.1	(2.2)	21.4
Net fees and commissions	9	31.4	(11.4)	42.8	(1.5)	(0.7)	(0.7)
Trust fees	10	2.2	(1.5)	3.7	20.6	(1.5)	22.2
Net trading profit	11	1.1	(0.1)	1.3	-	-	-
Net other operating profit	12	(2.6)	(0.5)	(2.1)	-	-	-
Net bond related profit	13	2.9	3.1	(0.1)	-	-	-
Losses on derivatives	14	(5.2)	(4.8)	(0.3)	-	-	-
Operating expense (minus)	15	51.1	3.2	47.9	7.8	0.6	7.2
Personnel related (minus)	16	22.7	3.4	19.3	3.7	0.7	2.9
Net periodic retirement benefit costs (minus)	17	(0.3)	3.0	(3.4)	0.0	0.5	(0.4)
Non-personnel related (minus)	18	25.9	0.0	25.9	4.0	(0.1)	4.1
Business taxes (minus)	19	2.3	(0.1)	2.5	0.0	(0.0)	0.1
Pre-provision profit (1-15)	20	51.1	(16.2)	67.4	11.2	(2.9)	14.1
<Excluding net bond related profit> (20-13)	21	<48.1>	<(19.3)>	<67.5>	<11.2>	<(2.9)>	<14.1>
Transfer to the general reserve (minus)	22	-	(6.9)	6.9	-	-	-
Net operating profit before trust account credit costs (20-22)	23	51.1	(9.2)	60.4	11.2	(2.9)	14.1
Trust account credit costs (minus)	24	0.5	(0.5)	1.1	-	-	-
Net operating profit (20-22-24)	25	50.6	(8.6)	59.3	11.2	(2.9)	14.1
Net other profit	26	(33.5)	(24.3)	(9.1)	(1.0)	(0.4)	(0.5)
Net stock related profit	27	(12.9)	(21.2)	8.3	-	-	-
Losses on devaluation	28	(16.2)	(14.6)	(1.6)	-	-	-
Banking account credit costs (minus)	29	8.0	(0.7)	8.8	-	-	-
Ordinary profit	30	17.1	(32.9)	50.1	10.1	(3.4)	13.6
Extraordinary profit	31	9.8	6.8	3.0	(0.0)	0.0	(0.0)
Net transfer from reserve for possible loan losses	32	8.2	8.2	-	-	-	-
Net income before income tax	33	27.0	(26.1)	53.1	10.1	(3.4)	13.6
Current income taxes (minus)	34	0.1	(0.2)	0.3	4.2	(0.8)	5.1
Deferred income taxes (minus)	35	15.9	(4.4)	20.3	(0.1)	(0.5)	0.3
Net income	36	11.0	(21.4)	32.4	6.0	(2.0)	8.0
Credit costs (minus) (22+24+29-32)	37	0.3	(16.6)	16.9	-	-	-

3. Capital Adequacy Ratio [Domestic Standard]

(1) CMTH, Consolidated

(Billions of yen, %)

	No.	End-9/08		End-3/08
			Change	
Total capital	1	1,013.2	(109.1)	1,122.3
Tier1	2	767.3	(110.7)	878.0
Risk adjusted assets	3	8,474.5	365.5	8,109.0
Capital adequacy ratio	4	11.95	(1.89)	13.84
Tier 1 ratio	5	9.05	(1.77)	10.82

(2) CMTB, Non-consolidated

(Billions of yen, %)

	No.	End-9/08		End-3/08
			Change	
Total capital	6	925.3	10.4	914.8
Tier1	7	681.6	8.6	673.0
Risk adjusted assets	8	8,300.2	412.9	7,887.2
Capital adequacy ratio	9	11.14	(0.45)	11.59
Tier 1 ratio	10	8.21	(0.32)	8.53

(3) CMAB, Non-consolidated

(Billions of yen, %)

	No.	End-9/08		End-3/08
			Change	
Total capital	11	40.5	6.0	34.4
Tier1	12	40.5	6.0	34.4
Risk adjusted assets	13	132.6	2.1	130.5
Capital adequacy ratio	14	30.55	4.16	26.39
Tier 1 ratio	15	30.55	4.16	26.39

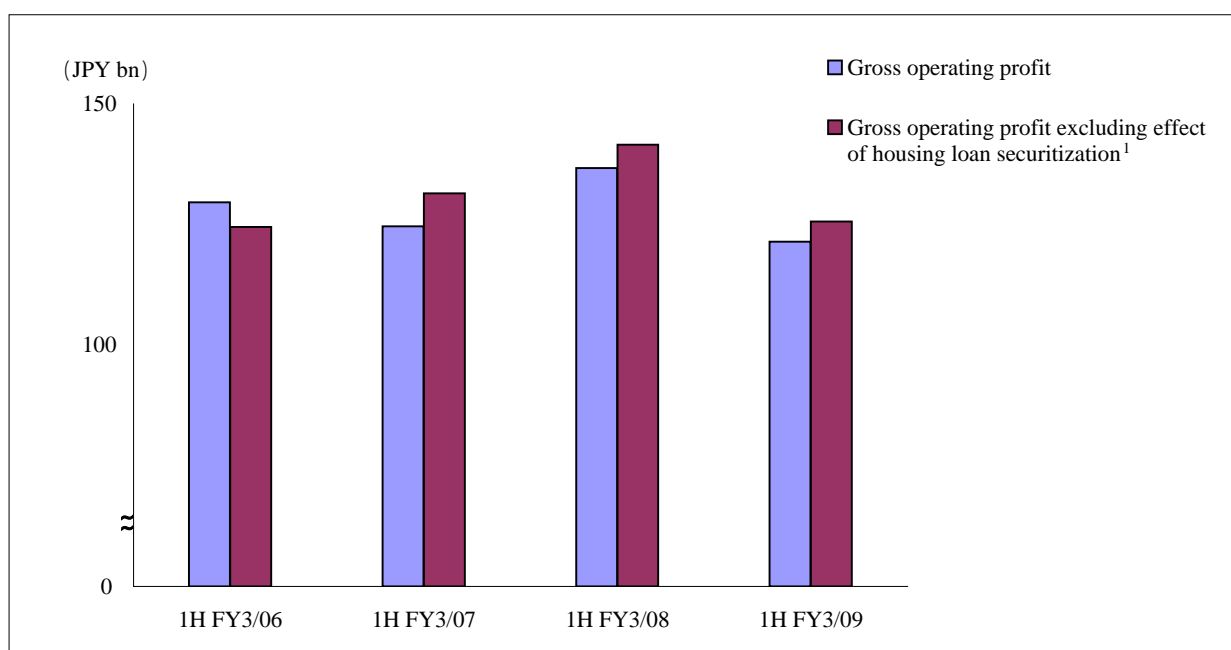
<Methods used to calculate risk adjusted assets>

	CMTH Consolidated	CMTB Non-consolidated	CMAB Non-consolidated
Credit risk assets	Advanced Internal Ratings Based Approach	Advanced Internal Ratings Based Approach	Standardized Approach
Operational risks	The Standardized Approach	The Standardized Approach	The Standardized Approach

Actions Toward Management Objectives

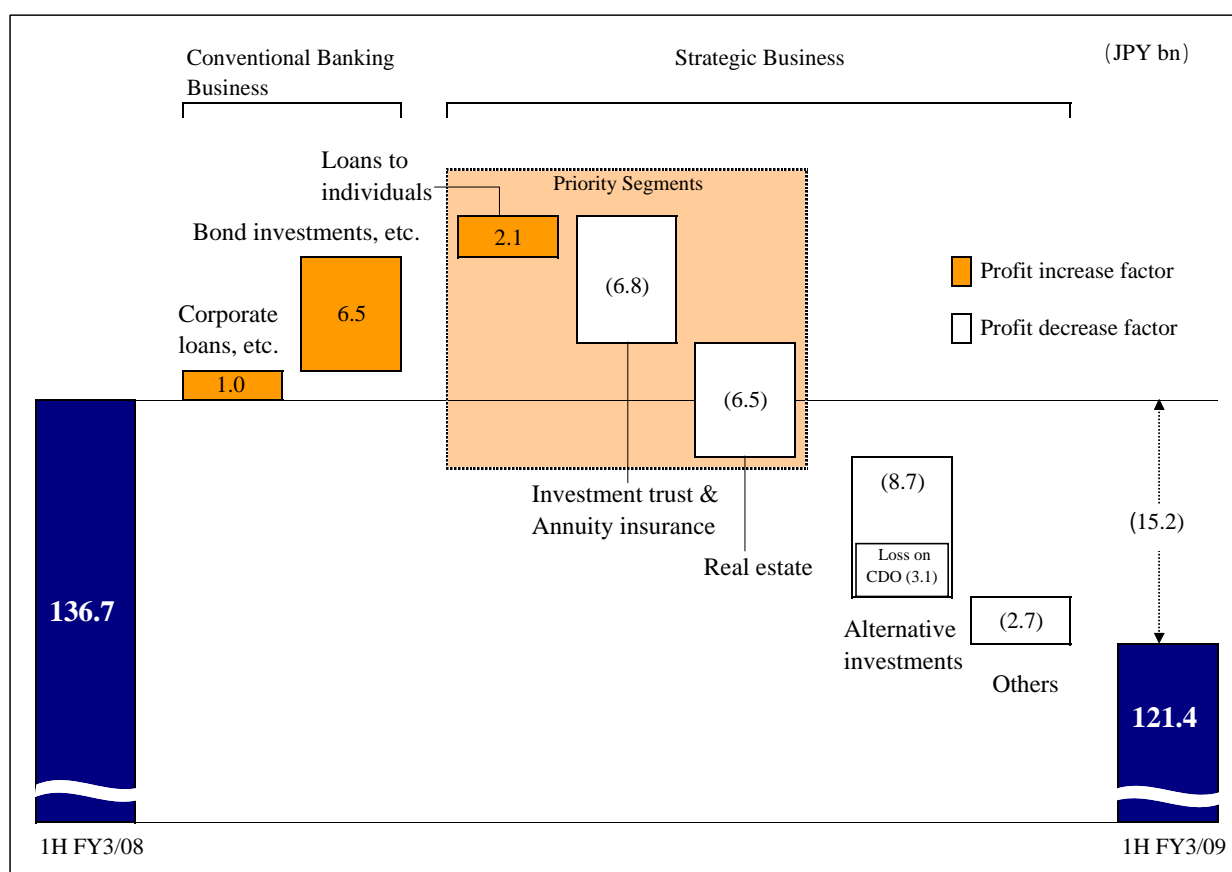
1. Status of Gross Operating Profit

(1) Gross Operating Profit [Sum of two bank subsidiaries]



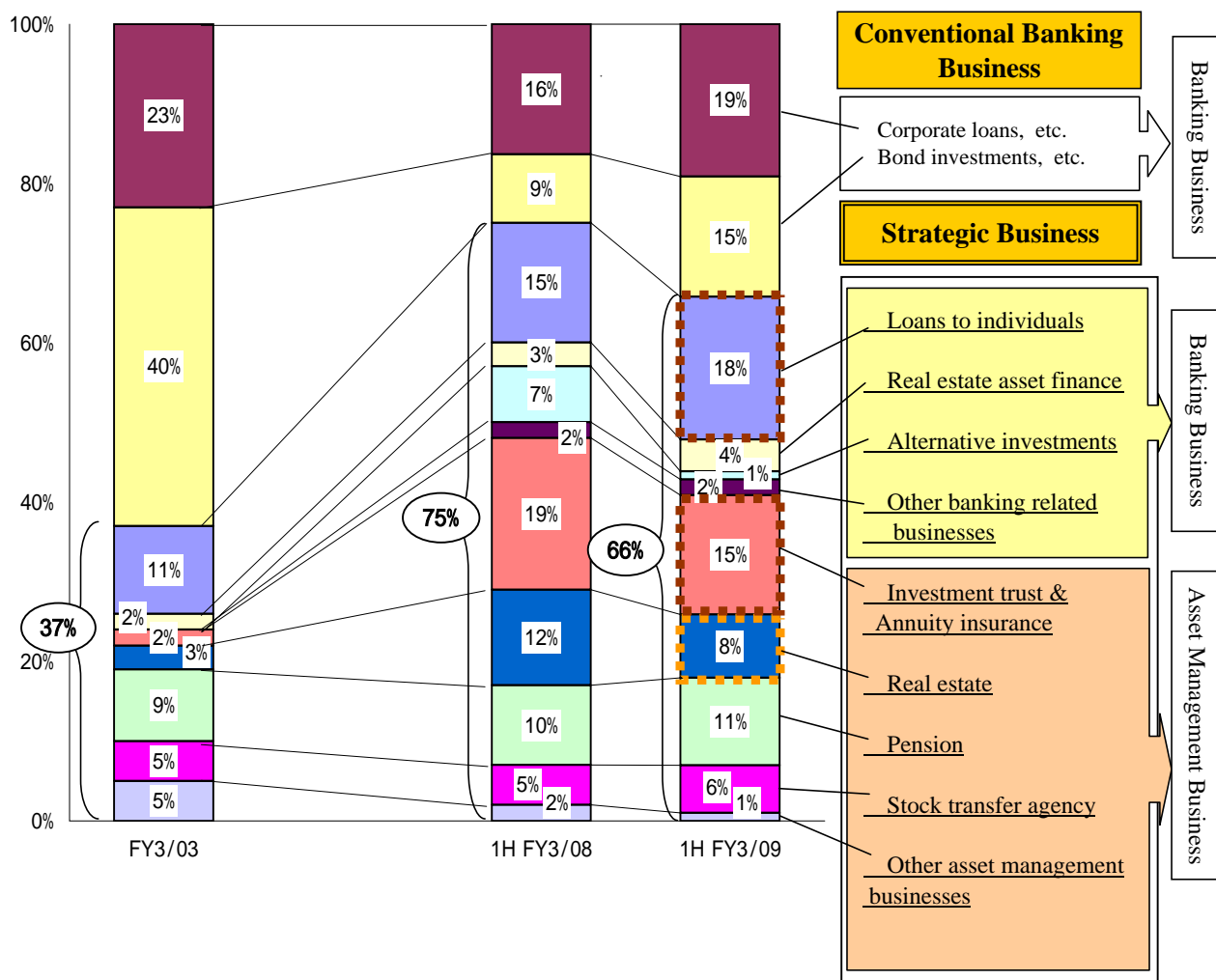
Note:1 Excludes housing loan securitization profit which is posted upfront when securitization takes place, and amortization cost which is posted in the following years

(2) Factors of Increase / Decrease in Gross Operating Profit [Sum of two bank subsidiaries]



(3)Recomposition of Revenue Structure

Breakdown of gross operating profit by business segments 【Sum of two bank subsidiaries】

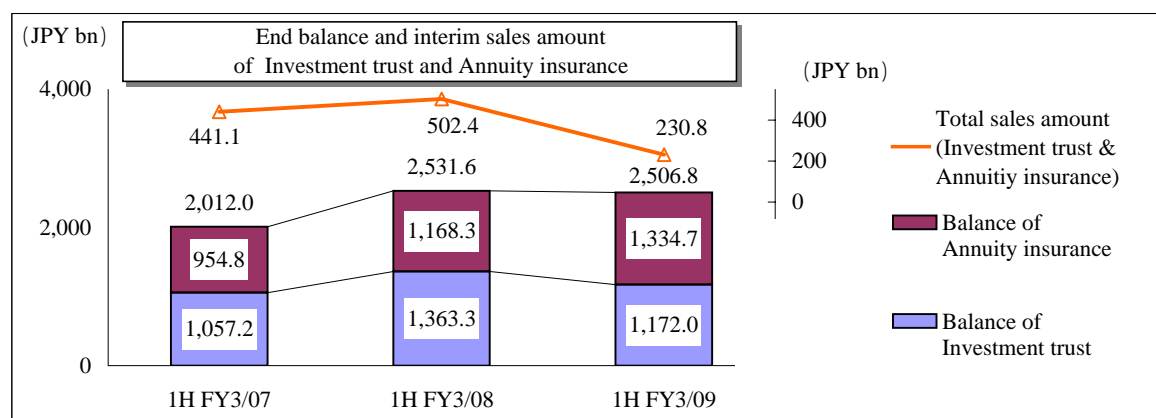
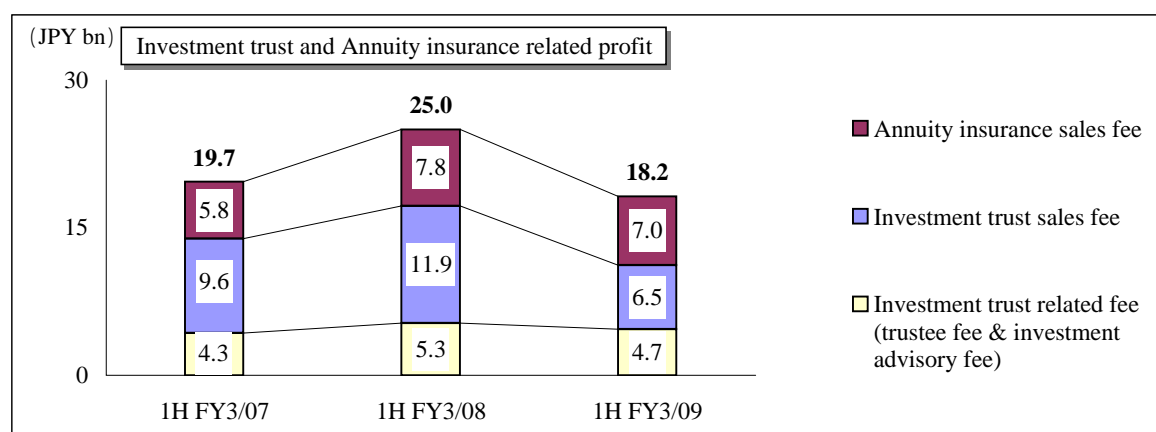


【Ratio of profit from priority segments to gross operating profit】

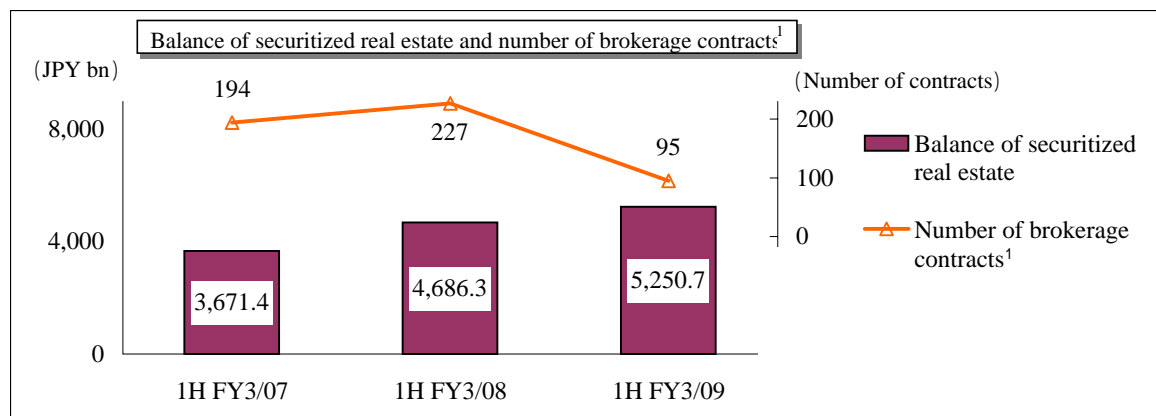
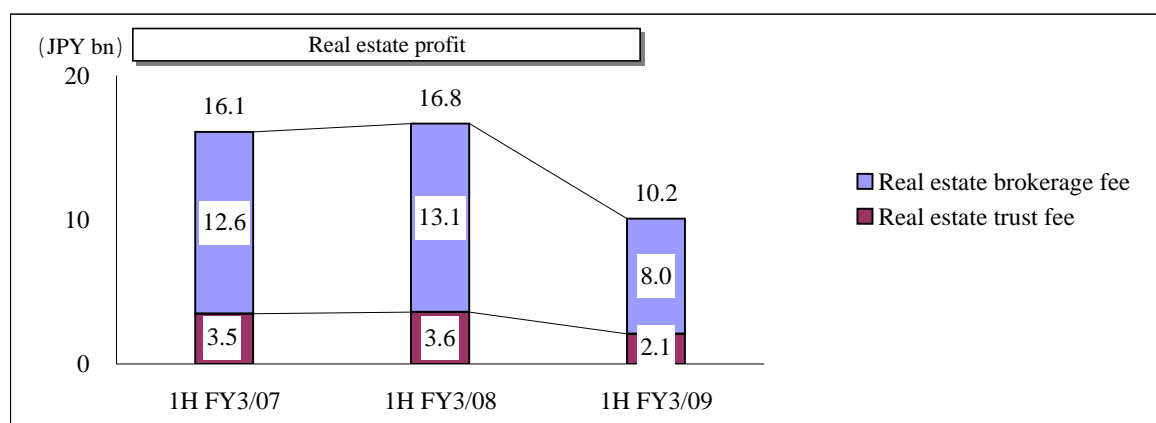
	FY3/03		1H FY3/08	1H FY3/09
Loans to individuals	11%		15%	18%
Investment trust & Annuity insurance	2%		19%	15%
Real estate	3%		12%	8%
Total	16%		46%	41%

(4) Status of Priority Segments

1. Investment Trust and Annuity Insurance

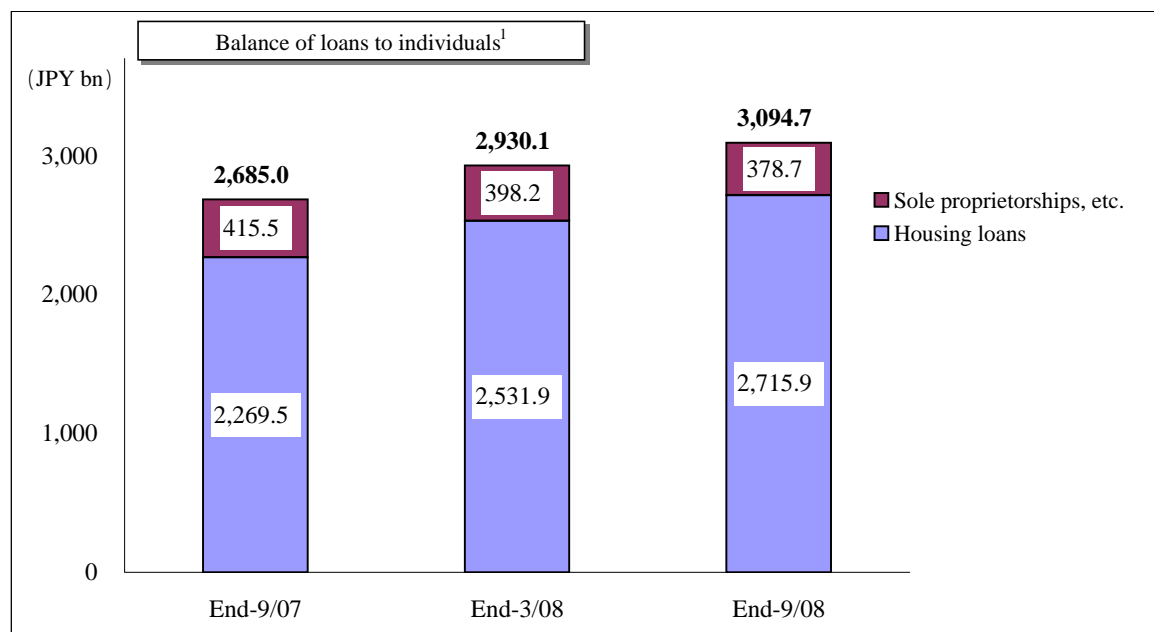


2. Real Estate



Note: 1 Including brokerage of real estate trust beneficiary rights

3. Loans to Individuals



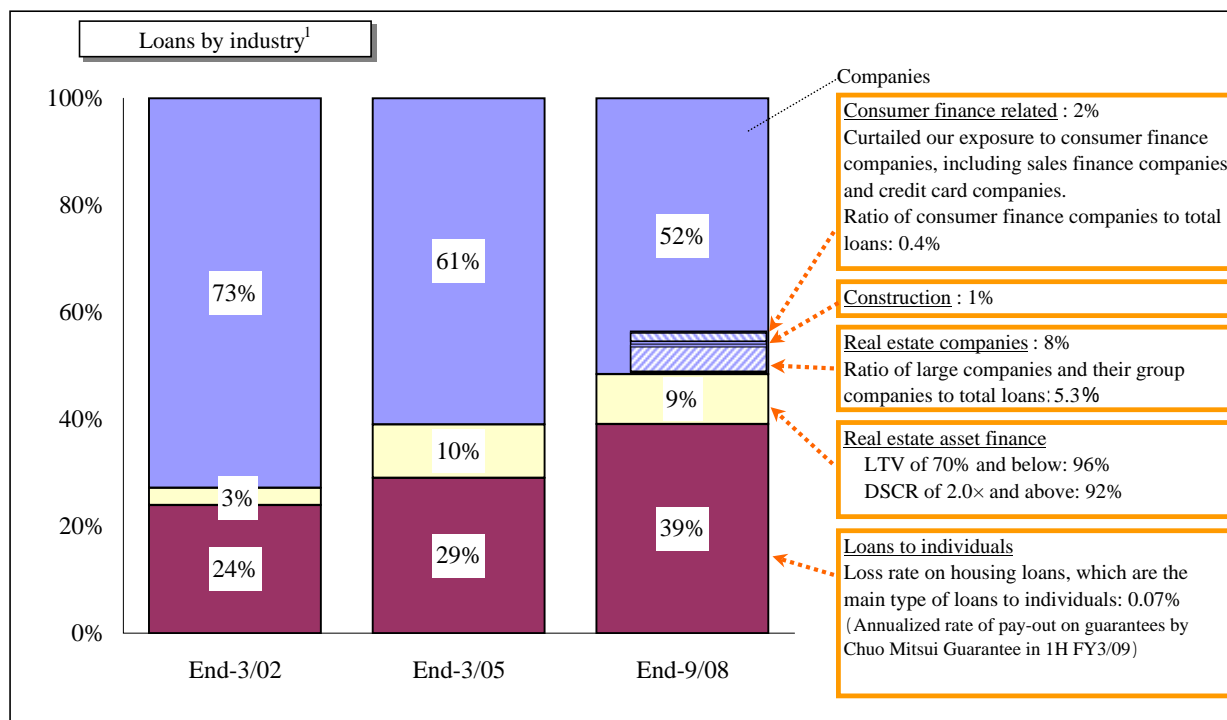
Note: 1 Balance after housing loan securitization No securitization of housing loans since FY3/07

	(Billions of yen)		
	1H FY3/07	1H FY3/08	1H FY3/09
New housing loan origination	235.4	287.5	360.9

2 . Status of Assets

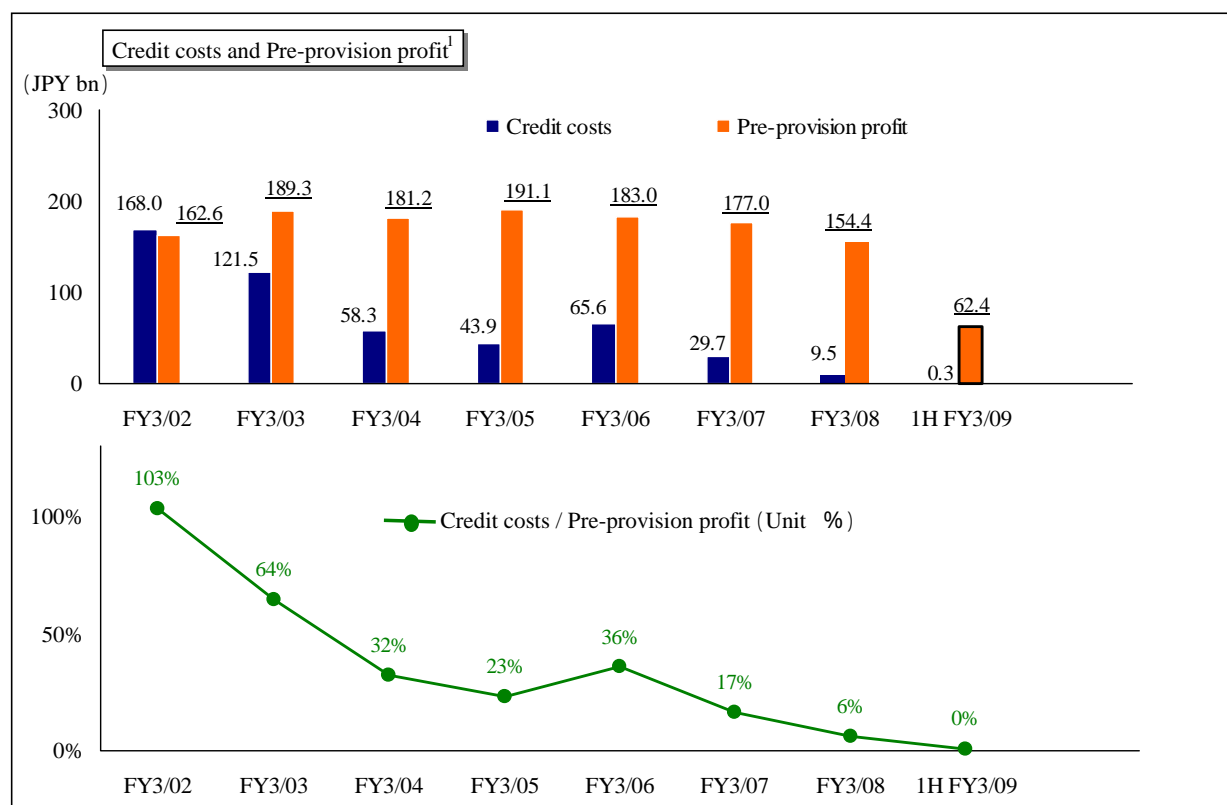
(1) Status of Loan Portfolio

1. Loans by Industry



Note: 1 Managerial accounting-basis, CMTB non-consolidated. Balance at year end, post-securitization.
Excluding loans to money market dealers and securities finance companies.

2. Status of Credit Costs



Note: 1 Sum of two bank subsidiaries

(2) Status of Overseas Investment and Loans

1. Market Value Available (Securities) (Excluding Foreign Government Bonds and US Agency MBS)

[CMTB, Non-consolidated]

(Billions of yen)

	End-9/08		1H FY3/09	Note
	Acquisition cost	Unrealized gain/loss	Loss disposition	
Subprime loans / Investments	(*1) None	-	-	
Others	433.1	(30.4)	(3.1)	
CDO (*2)	10.0	(*2) -	(*2) (3.1)	Managed synthetic CDO
Investment trusts (bond funds)	9.8	(0.1)	-	Investments mainly to public and corporate bonds, domestic and foreign
Investment trusts (credit funds)	24.9	(2.6)	-	Investments mainly to bank loans towards US companies
Investment trusts (stock funds, etc.)	10.9	(1.1)	-	Market neutral funds of US equities, etc.
Foreign bonds, etc.	377.2	(26.4)	-	Overseas corporate bonds, etc.
Total	433.1	(30.4)	(3.1)	

2. Market Value Available (Foreign Government Bonds and US Agency MBS)

[CMTB, Non-consolidated]

(Billions of yen)

	End-9/08	
	Acquisition cost	Unrealized gain/loss
Foreign government bonds	75.9	(0.6)
US Agency MBS	546.6	(6.7)
Total	622.5	(7.4)

(*1) No exposure to "Alt-A" loans

(*2) Credit derivative portion of this CDO is bifurcated, and unrealized loss for the credit derivative portion is JPY8.1bn. Since JPY5.0bn of that was already posted as derivative cost last fiscal year, JPY3.1bn is posted as derivative cost for 1H FY3/09.

3. Market Value Unavailable (Loans, Securities, Acceptances and Guarantees)

[CMTB, Non-consolidated]

(Billions of yen)

	End-9/08 Balance
Subprime loans / Investments	(*1) None
Others	140.8
Corporate loans	128.8
Securities of unlisted companies	9.3
Acceptances and guarantees (corporate)	2.5
Total	140.8

III Outlook for FY3/09

(1) CMTH, Non-consolidated

(Billions of yen)

	No.	FY3/09			FY3/08
		1H FY3/09 Actual	Outlook	Change from FY3/08	
Operating income	1	15.6	16.0	(170.7)	186.7
Operating profit	2	11.5	8.0	(171.7)	179.7
Ordinary profit	3	11.4	8.0	(171.2)	179.2
Net income	4	11.4	8.0	(171.4)	179.4
Dividends per share: Common stocks	5	-	7.00 yen	-	7.00 yen
Dividends per share: Class II preferred stocks	6	-	14.40 yen	-	14.40 yen
Dividends per share: Class III preferred stocks	7	-	20.00 yen	-	20.00 yen

(2) CMTH, Consolidated

(Billions of yen)

	No.	FY3/09			FY3/08
		1H FY3/09 Actual	Outlook	Change from FY3/08	
Operating income	8	209.8	430.0	(29.1)	459.1
Ordinary profit	9	26.9	100.0	(25.3)	125.3
Net income	10	13.7	60.0	(11.8)	71.8

(3) CMTB+CMAB

(Billions of yen)

	No.	FY3/09			FY3/08
		1H FY3/09 Actual	Outlook	Change from FY3/08	
Pre-provision profit	11	62.4	147.0	(7.4)	154.4
Net operating profit	12	61.8	145.0	(6.8)	151.8
Ordinary profit	13	27.3	102.0	(24.8)	126.8
Net income	14	17.1	67.0	(14.9)	81.9
Credit costs (minus)	15	0.3	10.0	0.5	9.5

Reference Data

1. Summary of Business Results for 1H FY3/09

1. Summary of Profit and Loss

(1) CMTH, Non-consolidated

(Millions of yen)

	No.	1H FY3/09	Change	1H FY3/08
Operating income	1	15,682	(15,722)	31,404
Operating profit	2	11,521	(16,417)	27,938
Ordinary profit	3	11,422	(16,308)	27,730
Net income	4	11,416	(16,337)	27,754

(2) CMTH, Consolidated

(Millions of yen)

	No.	1H FY3/09	Change	1H FY3/08
Consolidated gross operating profit [Note]	5	137,074	(12,814)	149,889
<Consolidated gross operating profit after trust account credit costs> (5-9)	6	<136,544>	<(12,225)>	<148,769>
Trust fees	7	31,362	(5,705)	37,067
<Trust fees after trust account credit costs> (7-9)	8	<30,832>	<(5,115)>	<35,948>
Trust account credit costs (minus)	9	529	(589)	1,119
Net interest income	10	61,785	7,040	54,745
Net fees and commissions	11	45,354	(13,417)	58,772
Net trading profit	12	1,197	(196)	1,394
Net other operating profit	13	(2,625)	(534)	(2,090)
Operating expense (minus)	14	70,171	2,933	67,237
Consolidated pre-provision profit (5-14) [Note]	15	66,902	(15,748)	82,651
Transfer to the general reserve (minus)	16	-	(6,936)	6,936
Consolidated net operating profit (15-16-9)	17	66,372	(8,222)	74,595
Credit costs (minus)	18	9,402	162	9,239
Write-off of loans (minus)	19	10,180	6,698	3,481
Provision of specific reserve for possible loan losses (minus)	20	-	(5,356)	5,356
Net stock related profit	21	(13,211)	(22,892)	9,680
Losses on devaluation (minus)	22	17,417	15,660	1,756
Equity in income of affiliates	23	142	(268)	410
Other	24	(16,980)	(5,602)	(11,378)
Ordinary profit	25	26,920	(37,147)	64,068
Extraordinary profit	26	10,090	6,552	3,537
Net transfer from reserve for possible loan losses	27	8,256	8,256	-
Net income before income tax	28	37,011	(30,595)	67,606
Current income taxes (minus)	29	5,765	(1,906)	7,671
Deferred income taxes (minus)	30	14,724	(6,435)	21,160
Minority interests in net income (minus)	31	2,733	(467)	3,201
Net income	32	13,787	(21,784)	35,572

[Note]

Consolidated gross operating profit : Trust fee + net interest income + net fees and commissions + net trading gains + net other operating income

Consolidated pre-provision profit : Sum of pre-provision profit of CMTB and CMAB + net of gross operating profit and operating expenses of other consolidated subsidiaries - consolidation adjustments (elimination of internal transaction, etc.)

<Reference>

Credit costs (minus) (9+16+18-27)	33	1,676	(15,620)	17,296
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Number of Consolidated Subsidiaries and Affiliates

		End-9/08	Change	End-9/07
Consolidated subsidiaries	34	23	(3)	26
Affiliates accounted for by the equity method	35	4	1	3

2. Pre-provision Profit per Employee

CMTB+CMAB, Non-consolidated (Millions of yen)

	No.	1H FY3/09		1H FY3/08
			Change	
Gross operating profit	1	121,465	(15,257)	136,723
Per employee (Thousands of yen)	2	27,406	(4,583)	31,989
Operating expenses	3	59,036	3,880	55,155
Per employee (Thousands of yen)	4	13,320	415	12,904
Pre-provision profit (1-3)	5	62,429	(19,138)	81,568
Per employee (Thousands of yen) (2-4)	6	14,086	(4,998)	19,084

Employees include executive officers (who are not board members), and exclude temporary staff, employees temporarily transferred from other companies, and transferred staff to other companies.

3. Yields and Margins

(1) Domestic Banking Account

CMTB, Non-consolidated (%)

	No.	1H FY3/09		1H FY3/08
			Change	
Average yield on interest-earning assets	7	1.43	(0.08)	1.52
Loans and bills discounted	8	1.62	0.13	1.48
Securities	9	1.29	(0.50)	1.80
Average yield on interest-bearing assets	10	0.63	0.10	0.52
Deposits	11	0.54	0.11	0.42
Gross margin (7-10)	12	0.80	(0.19)	0.99
Loan to deposits margin (8-11)	13	1.07	0.02	1.05

(2) Domestic Banking Account + Loan Trusts + JOMTs

CMTB, Non-consolidated (%)

	No.	1H FY3/09		1H FY3/08
			Change	
Average yield on interest-earning assets	14	1.41	(0.08)	1.49
Loans and bills discounted	15	1.66	0.12	1.54
Securities	16	1.30	(0.59)	1.89
Average yield on interest-bearing assets	17	0.59	0.10	0.48
Deposits	18	0.49	0.10	0.39
Gross margin (14-17)	19	0.82	(0.19)	1.01
Loan to deposits margin (15-18)	20	1.16	0.01	1.15

4. Gains (Losses) on Securities

(1) Gains (Losses) on Bonds

CMTB, Non-consolidated

(Millions of yen)

	1H FY3/09		1H FY3/08
		Change	
Gains (losses) on bonds	2,990	3,159	(168)
Gains on sales	4,157	3,102	1,054
Gains on redemption	-	-	-
Losses on sales	1,167	4	1,162
Losses on redemption	-	(60)	60
Losses on devaluation	-	-	-

CMTH, Consolidated

(Millions of yen)

	1H FY3/09		1H FY3/08
		Change	
Gains (losses) on bonds	3,035	3,128	(93)
Gains on sales	4,202	3,133	1,068
Gains on redemption	-	-	-
Losses on sales	1,167	4	1,162
Losses on redemption	-	-	-
Losses on devaluation	-	-	-

(2) Gains (Losses) on Stocks

CMTB, Non-consolidated

(Millions of yen)

	1H FY3/09		1H FY3/08
		Change	
Gains (losses) on stocks	(12,906)	(21,223)	8,317
Gains on sales	3,606	(7,382)	10,989
Losses on sales	281	(786)	1,068
Losses on devaluation	16,231	14,627	1,604

CMTH, Consolidated

(Millions of yen)

	1H FY3/09		1H FY3/08
		Change	
Gains (losses) on stocks	(13,211)	(22,892)	9,680
Gains on sales	4,505	(8,075)	12,581
Losses on sales	299	(843)	1,143
Losses on devaluation	17,417	15,660	1,756

5. Unrealized Gains (Losses) on Securities

(1) Evaluation method of securities

For Securities

Trading purpose	Fair value method (net valuation gains (losses) are recognized in income statement)
Held-to-maturity purpose	Amortized cost method
Available-for-sale securities	Fair value method (net valuation gains (losses) are directly included in net assets) [Note]
Stocks of subsidiaries and affiliates	Cost method

[Note] Evaluation of Available-for-sale Securities

Values of stocks and investment trusts with market values are determined on the basis of the 1-month-average of their daily closing prices during the closing month of 1H FY3/09 (September 2008)

Previously, values of floating-rate government bonds were determined on the basis of their closing prices as of end of 1H FY3/09 (Sep 30, 2008).

With regard to values of floating rate government bonds held as of End-9/08, they are determined on the basis of the rationally calculated prices.

(2) Unrealized Gains (Losses)

CMTB, Non-consolidated

(Millions of yen)

	1H FY3/09				FY3/09				Change	
	Acquisition cost (A)	Net unrealized gains (losses)			Acquisition cost (C)	Net unrealized gains (losses)			Acquisition cost (A-C)	Net unrealized gains (losses) (B-D)
		(B)	Gains	Losses		(D)	Gains	Losses		
Held-to-maturity	935,062	(18,379)	3,387	21,767	781,049	4,228	7,235	3,006	154,013	(22,608)
Available-for-sale	3,550,500	(7,740)	154,354	162,095	3,146,160	32,009	179,015	147,005	404,339	(39,750)
Stocks	438,766	113,821	150,093	36,272	446,703	135,737	174,048	38,311	(7,937)	(21,916)
Bonds	1,946,429	(34,215)	3,600	37,816	1,493,390	(35,799)	864	36,664	453,038	1,583
Others	1,165,303	(87,346)	660	88,007	1,206,066	(67,928)	4,102	72,030	(40,762)	(19,418)

CMTH, Consolidated

(Millions of yen)

	1H FY3/09				FY3/09				Change	
	Acquisition cost (A)	Net unrealized gains (losses)			Acquisition cost (C)	Net unrealized gains (losses)			Acquisition cost (A-C)	Net unrealized gains (losses) (B-D)
		(B)	Gains	Losses		(D)	Gains	Losses		
Held-to-maturity	935,187	(18,379)	3,387	21,767	781,174	4,229	7,236	3,006	154,013	(22,608)
Available-for-sale	3,739,449	23,432	192,769	169,336	3,329,859	67,577	220,939	153,362	409,589	(44,144)
Stocks	508,774	143,084	183,851	40,766	517,214	168,055	211,226	43,170	(8,439)	(24,971)
Bonds	2,054,276	(34,206)	3,622	37,828	1,595,291	(35,836)	868	36,704	458,985	1,630
Others	1,176,398	(85,445)	5,295	90,741	1,217,354	(64,641)	8,844	73,486	(40,956)	(20,803)

(3) Devaluation

CMTB, Non-consolidated		(Millions of yen)	
		1H FY3/09	1H FY3/08
		Change	
Held-to-maturity		-	-
Stocks of subsidiaries and affiliates		-	-
Available-for-sale		16,231	1,604
Stocks		16,218	1,604
Bonds		-	-
Others		13	-
Total		16,231	1,604

CMTH, Consolidated		(Millions of yen)	
		1H FY3/09	1H FY3/08
		Change	
Held-to-maturity		-	-
Available-for-sale		17,417	1,756
Stocks		17,404	1,756
Bonds		-	-
Others		13	-
Total		17,417	1,756

<Standard for Devaluation>

Decline in stock price:

- More than 50% All stocks
- Between 30 - 50% All stocks of companies classified as caution borrowers or below
 Stocks of companies other than the above with no possibility of price recovery
- Stocks of companies classified as possible bankruptcy or below with unrealized loss rate less than 30%
are subject to devaluation

	Less than 30%	30 - 50%	More than 50%
Normal			
Caution			
Possible bankruptcy or below			

To be devaluated

Devaluation subject to judgement of possibility of price recovery

6. Redemption Schedule of Available-for-sale Securities with Maturities and Held-to-Maturity Securities

CMTB, Non-consolidated		(Millions of yen)			
		End-9/08			
		Due within 1 year	Due after 1 year through 5 years	Due after 5 years through 10 years	Due after 10 years
Bonds		43,796	2,187,685	493,639	136,590
Japanese government bonds		-	1,884,598	460,890	107,014
Japanese municipal bonds		549	487	148	-
Japanese corporate bonds		43,247	302,599	32,601	29,576
Other		17,765	504,248	211,466	601,625
Total		61,562	2,691,933	705,106	738,216

CMTH, Consolidated		(Millions of yen)			
		End-9/08			
		Due within 1 year	Due after 1 year through 5 years	Due after 5 years through 10 years	Due after 10 years
Bonds		151,778	2,185,185	493,639	136,590
Japanese government bonds		107,981	1,884,598	460,890	107,014
Japanese municipal bonds		549	487	148	-
Japanese corporate bonds		43,247	300,099	32,601	29,576
Other		17,765	503,344	91,537	601,625
Total		169,543	2,688,529	585,177	738,216

7. ROE

CMTB+CMAB, Non-consolidated

(%)

	No.	1H FY3/09		1H FY3/08
			Change	
Pre-provision profit base	1	16.7	(3.5)	20.3
Net operating profit before trust a/c credit cost base	2	16.7	(1.8)	18.5
Net operating profit base	3	16.5	(1.7)	18.2
Net income base	4	4.5	(5.5)	10.1

[Note]

$$\text{ROE} = \frac{\text{Annualized base profit}}{\text{Average balance base net assets} - \text{average balance base profit}}$$

CMTH, Consolidated

(%)

Net income base	5	3.6	(5.8)	9.5
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[Note] Calculation of average balance of consolidated base ROE is based on (net assets at the beginning of the term + net assets at the end of the term) / 2

8. Retirement Benefit Costs

CMTB+CMAB, Non-consolidated

(Millions of yen)

	No.	1H FY3/09		1H FY3/08
			Change	
Net periodic retirement benefit costs	6	6,065	7,704	(1,638)
Service cost	7	1,722	105	1,617
Interest cost	8	1,680	48	1,632
Expected rate of return on plan assets (minus)	9	3,652	(3,484)	7,137
Amortization of prior service cost	10	-	-	-
Recognized actuarial loss	11	6,101	4,027	2,074
Other	12	213	38	174

9. Source of Dividends for Public Funds

CMTH, Non-consolidated

(Millions of yen)

Company to pay dividends	Chuo Mitsui Trust Holdings, Inc.
Retained earnings as of End-9/08 [Note]	294,635
Net unrealized gains (losses) on available-for-sale securities as of End-9/08	-
Annual dividends required for full year for preferred shares injected by public funds	1,979

[Note] Capital surplus excluding capital reserve + retained earnings excluding earned reserve - treasury stock

10. Deferred Tax Assets

(1) Deferred Tax Assets on the Balance Sheet

CMTB, Non-consolidated			(Billions of yen)	
End-9/08			End-3/08	End-9/07
(A)	(A - B)	(A - C)	(B)	(C)
144.0	7.4	63.9	136.5	80.0

CMTH, Consolidated			(Billions of yen)	
End-9/08			End-3/08	End-9/07
(A)	(A - B)	(A - C)	(B)	(C)
147.9	10.5	79.7	137.4	68.1

(2) Basis for Inclusion of Deferred Tax Assets

1. Taxable Income of the Past 5 Years

	FY3/04	FY3/05	FY3/06	FY3/07	FY3/08	(Billions of yen) 1H FY3/09 (Outlook)
Taxable income after excluding non-recurring factors (A = B + C)	53.7	98.7	74.8	62.9	152.0	17.1
(a) Factor due to disposal of NPLs	244.2					
(b) Factor due to sales of securities	63.1					
Major non-recurring factors (B) = (a + b)	307.3					
Taxable income before excluding non-recurring factors (C)	(253.6)	98.7	74.8	62.9	152.0	17.1

2. Estimated Amount of Taxable Income before Adjustment of the Next 5 Years

	(Billions of yen)
Projected amount of pre-provision profit used for the estimation (Sum of 5 years)	573.0
Projected amount of net income before taxes used for the estimation (Sum of 5 years)	477.5
Estimated amount of taxable income before adjustments (Sum of 5 years)	549.1

[Note]

Estimated amounts of taxable income before adjustments shown above are calculated conservatively, based on revenue projections of five years that address uncertainty in each of these future fiscal years.

3. Major Factors of Deferred Tax Assets and Liabilities

	End-9/08			End-3/08	End-9/07
	(A)	(A - B)	(A - C)	(B)	(C)
Deferred tax assets (A)	167.7	1.9	(21.6)	165.7	189.4
Allowance for loan losses	23.9	(11.5)	(18.4)	35.4	42.3
Securities write-offs	37.4	6.2	7.8	31.2	29.6
Reserve for retirement benefits	-	-	-	-	-
Tax loss carryforwards	109.1	(11.9)	(29.7)	121.0	138.9
Unrealized losses on available-for-sale securities	16.3	16.3	16.3	-	-
Loss on deferred hedge	2.3	2.3	(2.8)	-	5.1
Other	46.1	7.3	11.8	38.8	34.3
Valuation allowances (Non-booked)	(67.7)	(6.8)	(6.6)	(60.8)	(61.0)
Deferred tax liabilities (B)	23.6	(5.5)	(85.6)	29.1	109.3
Gain on establishment of retirement benefit trust	9.3	-	-	9.3	9.3
Unrealized gains on available-for-sale securities	-	(4.4)	(88.0)	4.4	88.0
Others	14.3	(1.1)	2.3	15.4	11.9
Net deferred tax assets (A - B)	144.0	7.4	63.9	136.5	80.0

11. Disclosure of Claims Classified under the Financial Revitalization Law

(1) Claims Classified under the Financial Revitalization Law and the Coverage

CMTB, Non-consolidated

Banking Account

(Millions of yen, %)

Amount of claims	End-9/08						End-3/08		End-9/07	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	39,511	0.4	25,993	0.3	27,823	0.3	13,517	0.1	11,687	0.1
Claims under high risk	61,003	0.7	14,595	0.1	13,229	0.1	46,408	0.5	47,773	0.6
Claims under close observation	11,451	0.1	(57,684)	(0.7)	(63,838)	(0.8)	69,135	0.8	75,289	0.9
Total non-performing claims	111,966	1.3	(17,095)	(0.2)	(22,784)	(0.3)	129,061	1.5	134,750	1.7
Normal claims	8,248,807	98.6	304,170	0.2	540,387	0.3	7,944,637	98.4	7,708,420	98.2
Other caution claims	464,453	5.5	65,078	0.6	28,160	(0.0)	399,374	4.9	436,292	5.5
Total claims	8,360,773	100.0	287,074		517,602		8,073,699	100.0	7,843,170	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-9/08						End-3/08		End-9/07	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Total	97,761	87.3	(8,964)	4.6	(6,579)	9.8	106,725	82.6	104,340	77.4
Collateral and guarantees	72,145		(1,674)		5,595		73,820		66,550	
Reserve for possible loan losses	25,615	64.3	(7,289)	4.7	(12,174)	8.9	32,905	59.5	37,790	55.4

Partial direct write-offs	44,731		(37,737)		(40,460)		82,469		85,192	
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Trust Account

(Millions of yen, %)

Amount of claims	End-9/08						End-3/08		End-9/07	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	2,293	0.3	107	0.0	(328)	(0.0)	2,185	0.3	2,621	0.3
Claims under high risk	13,799	2.1	(170)	0.1	(1,213)	0.0	13,970	2.0	15,012	2.1
Claims under close observation	10,200	1.6	(183)	0.0	(2,756)	(0.2)	10,383	1.5	12,956	1.8
Total non-performing claims	26,293	4.1	(246)	0.2	(4,297)	(0.1)	26,540	3.9	30,590	4.3
Normal claims	601,575	95.8	(42,531)	(0.2)	(76,235)	0.1	644,106	96.0	677,811	95.6
Other caution claims	35,390	5.6	(683)	0.2	(2,167)	0.3	36,073	5.3	37,557	5.3
Total claims	627,869	100.0	(42,777)		(80,533)		670,646	100.0	708,402	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-9/08						End-3/08		End-9/07	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Total	15,954	60.6	(91)	0.2	(3,302)	(2.2)	16,045	60.4	19,256	62.9
Collateral and guarantees	15,954		(91)		(3,302)		16,045		19,256	

[Note] 1 CMTB establishes and maintains reserves for impairment of guaranteed trust principal of loan trusts and JOMTs in trust account.

Coverage ratios taking into account of reserves are as follows:

	End-9/08						End-3/08		End-9/07	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Reserves for impairment of guaranteed trust principals of loan trusts and JOMTs	4,252	76.8	(538)	(1.6)	(1,005)	(3.2)	4,791	78.5	5,258	80.1

[Note] 2 In trust account, claims under bankruptcy and virtual bankruptcy and claims under high risk are directly written off.

Amount equivalent to direct reduction and specific reserve for possible loan losses are as follows:

	9,305		(1,040)		(2,456)		10,346		11,761	
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Banking Account + Trust Account

(Millions of yen, %)

Amount of claims	End-9/08						End-3/08		End-9/07	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	41,804	0.4	26,101	0.2	27,495	0.2	15,702	0.1	14,308	0.1
Claims under high risk	74,803	0.8	14,424	0.1	12,016	0.0	60,379	0.6	62,786	0.7
Claims under close observation	21,651	0.2	(57,867)	(0.6)	(66,594)	(0.7)	79,519	0.9	88,246	1.0
Total non-performing claims	138,259	1.5	(17,341)	(0.2)	(27,081)	(0.3)	155,601	1.7	165,341	1.9
Normal claims	8,850,382	98.4	261,638	0.2	464,151	0.3	8,588,744	98.2	8,386,231	98.0
Other caution claims	499,843	5.5	64,395	0.5	25,993	0.0	435,448	4.9	473,849	5.5
Total claims	8,988,642	100.0	244,296		437,069		8,744,346	100.0	8,551,572	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-9/08						End-3/08		End-9/07	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Total	113,715	82.2	(9,055)	3.3	(9,881)	7.4	122,771	78.9	123,597	74.7
Collateral and guarantees	88,100		(1,766)		2,293		89,866		85,806	
Reserve for possible loan losses	25,615		(7,289)		(12,174)		32,905		37,790	

[Note] Coverage ratio reserves for impairment of guaranteed trust principal of loan trusts and JOMTs in trust account is as follows:

Coverage ratio	Coverage ratio	Coverage ratio	Coverage ratio	Coverage ratio	Coverage ratio
85.3	3.3	7.3	81.9	77.9	

(2) Coverage and Coverage Ratio etc. by Borrower Classification [Note]

[Note] Coverage for each borrower classification is a sum of coverage by collateral and guarantees and reserves for possible loan losses

CMTB, Non-consolidated

Banking Account

(Millions of yen, %)

Coverage, Coverage ratio and Reserve ratio	End-9/08						End-3/08		End-9/07	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
		Reserve ratio		Reserve ratio		Reserve ratio		Reserve ratio		Reserve ratio
Claims under bankruptcy and virtual bankruptcy	39,511	100.0	25,993	0.0	27,823	0.0	13,517	100.0	11,687	100.0
Collateral and guarantees	25,677		12,626		14,721		13,050		10,955	
Reserve for possible loan losses	13,833	100.0	13,366	0.0	13,101	0.0	466	100.0	731	100.0
Claims under high risk	54,041	88.5	12,125	(1.7)	11,071	(1.3)	41,916	90.3	42,969	89.9
Collateral and guarantees	43,768		15,605		16,674		28,162		27,094	
Reserve for possible loan losses	10,273	59.6	(3,480)	(15.7)	(5,602)	(17.1)	13,754	75.3	15,875	76.7
Claims under close observation	4,208	36.7	(47,082)	(37.4)	(45,475)	(29.2)	51,291	74.1	49,683	65.9
Collateral and guarantees	2,700		(29,907)		(25,800)		32,607		28,500	
Reserve for possible loan losses	1,508	17.2	(17,175)	(33.9)	(19,674)	(28.0)	18,684	51.1	21,183	45.2

Trust Account

(Millions of yen, %)

Coverage, Coverage ratio and Reserve ratio	End-9/08						End-3/08		End-9/07	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Claims under bankruptcy and virtual bankruptcy	2,293	100.0	107	0.0	(328)	0.0	2,185	100.0	2,621	100.0
Collateral and guarantees	2,293		107		(328)		2,185		2,621	
Claims under high risk	13,246	95.9	(92)	0.5	(802)	2.4	13,339	95.4	14,049	93.5
Collateral and guarantees	13,246		(92)		(802)		13,339		14,049	
Claims under close observation	414	4.0	(106)	(0.9)	(2,171)	(15.8)	521	5.0	2,586	19.9
Collateral and guarantees	414		(106)		(2,171)		521		2,586	

Banking Account + Trust Account

(Millions of yen, %)

Coverage and Coverage ratio	End-9/08						End-3/08		End-9/07	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Claims under bankruptcy and virtual bankruptcy	41,804	100.0	26,101	0.0	27,495	0.0	15,702	100.0	14,308	100.0
Collateral and guarantees	27,970		12,734		14,393		15,236		13,576	
Reserve for possible loan losses	13,833		13,366		13,101		466		731	
Claims under high risk	67,288	89.9	12,032	(1.5)	10,269	(0.8)	55,255	91.5	57,019	90.8
Collateral and guarantees	57,014		15,513		15,871		41,501		41,143	
Reserve for possible loan losses	10,273		(3,480)		(5,602)		13,754		15,875	
Claims under close observation	4,623	21.3	(47,189)	(43.8)	(47,646)	(37.8)	51,813	65.1	52,269	59.2
Collateral and guarantees	3,114		(30,014)		(27,972)		33,128		31,086	
Reserve for possible loan losses	1,508		(17,175)		(19,674)		18,684		21,183	

<Reference> Composition of Claims Classified under the Financial Revitalization Law by Type of Industry

CMTB, Non-consolidated

Banking Account + Trust Account

(Millions of yen, %)

	End-9/08						End-3/08		End-9/07	
	(A)	Domestic ratio	(A - B)	Domestic ratio	(A - C)	Domestic ratio	(B)	Domestic ratio	(C)	Domestic ratio
Total domestic (excluding Japan offshore market account)	137,859	100.0	(17,307)	0.0	(23,470)	0.0	155,167	100.0	161,330	100.0
Manufacturing	6,456	4.6	(498)	0.2	(317)	0.4	6,955	4.4	6,773	4.1
Agriculture	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Forestry	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Fishery	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Mining industry	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Construction (A)	6,043	4.3	(4,837)	(2.6)	(730)	0.1	10,881	7.0	6,774	4.1
Electric power, gas, heat supply and water supply	194	0.1	(1)	0.0	(29)	0.0	195	0.1	223	0.1
Information and communications	71	0.0	(696)	(0.4)	(350)	(0.2)	768	0.4	422	0.2
Transportation	3,837	2.7	(57,465)	(36.7)	(62,020)	(38.0)	61,303	39.5	65,858	40.8
Wholesale and retail	10,148	7.3	1,718	1.9	2,878	2.8	8,430	5.4	7,270	4.5
Finance and insurance (B)	21,322	15.4	5,600	5.3	2,751	3.9	15,722	10.1	18,571	11.5
Real estate (C)	41,099	29.8	35,399	26.1	35,036	26.0	5,699	3.6	6,062	3.7
Services	9,728	7.0	(2,927)	(1.0)	(3,719)	(1.2)	12,656	8.1	13,448	8.3
Local public organization	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Others	38,956	28.2	6,401	7.2	3,032	5.9	32,554	20.9	35,923	22.2
Japan offshore market account	400		(34)		(3,610)		434		4,011	
Total	138,259		(17,341)		(27,081)		155,601		165,341	
(A + B + C)	68,465	49.6	36,162	28.8	37,057	30.1	32,303	20.8	31,408	19.4

12. Reserve Ratio for General Reserves

CMTB, Non-consolidated

Banking Account

(%)

	End-9/08			End-3/08 (B)	End-9/07 (C)
	(A)	(A - B)	(A - C)		
Claims against close observation borrowers	13.23	(13.16)	(14.56)	26.39	27.79
<Against uncovered portion>	<18.00>	<(36.11)>	<(29.80)>	<54.11>	<47.80>
Borrowers applying DCF method	-	(28.89)	(60.36)	28.89	60.36
<Against uncovered portion>	-	<(60.61)>	<(51.69)>	<60.61>	<51.69>
Claims against caution borrowers other than close observation borrowers	2.00	(1.06)	(2.78)	3.06	4.78
<Against uncovered portion>	<3.79>	<(1.96)>	<(3.93)>	<5.75>	<7.72>
Claims against normal borrowers	0.20	0.07	0.06	0.13	0.14

13. Disposal of Non-performing Claims

CMTB, Non-consolidated / CMTH, Consolidated

(Millions of yen)

	CMTB, Non-consolidated			CMTH, Consolidated		
	1H FY3/09	Change	1H FY3/08	1H FY3/09	Change	1H FY3/08
Write-off of loans	8,878	5,974	2,903	10,180	6,698	3,481
Losses on sales of loans	(778)	(1,235)	457	(777)	(1,235)	457
Debt forgiveness (losses on financial assistance)	-	-	-	-	-	-
Provision of specific reserve for possible loan losses	11,448	5,906	5,541	11,766	6,409	5,356
Reversal of general reserve for possible loan losses	(3)	51	(54)	(3)	52	(55)
Banking a/c credit costs (A)	19,544	10,696	8,848	21,165	11,926	9,239
Write-off of loans	492	(552)	1,044	492	(552)	1,044
Losses on sales of loans	37	(37)	75	37	(37)	75
Debt forgiveness (losses on financial assistance)	-	-	-	-	-	-
Trust a/c credit costs (B)	529	(589)	1,119	529	(589)	1,119
Subtotal (A + B)	20,074	10,106	9,968	21,695	11,336	10,359
Provision (reversal) of general reserve for possible loan losses (C)	(19,741)	(26,727)	6,986	(20,019)	(26,956)	6,936
Credit costs (A + B + C)	333	(16,620)	16,954	1,676	(15,620)	17,296

14. Loans by Type of Industry

(1) Breakdown of Loans by Type of Industry

CMTB, Non-consolidated

Banking Account + Trust Account

(Millions of yen, %)

	End-9/08						End-3/08		End-9/07	
	(A)	Domestic ratio	(A - B)	Domestic ratio	(A - C)	Domestic ratio	(B)	Domestic ratio	(C)	Domestic ratio
Total domestic (excluding Japan offshore market account)	8,743,706	100.0	231,863	0.0	439,047	0.0	8,511,843	100.0	8,304,658	100.0
Manufacturing	767,379	8.7	(204)	(0.2)	(60,325)	(1.1)	767,583	9.0	827,704	9.9
Agriculture	142	0.0	(25)	(0.0)	(42)	(0.0)	167	0.0	184	0.0
Forestry	200	0.0	(20)	(0.0)	(20)	(0.0)	220	0.0	220	0.0
Fishery	2	0.0	(1)	(0.0)	(4,278)	(0.0)	3	0.0	4,280	0.0
Mining industry	2,664	0.0	(676)	(0.0)	(848)	(0.0)	3,340	0.0	3,512	0.0
Construction (A)	97,954	1.1	3,988	0.0	(4,806)	(0.1)	93,966	1.1	102,760	1.2
Electric power, gas, heat supply and water supply	130,852	1.4	(56,037)	(0.6)	2,275	(0.0)	186,889	2.1	128,577	1.5
Information and communications	46,170	0.5	906	(0.0)	(2,774)	(0.0)	45,264	0.5	48,944	0.5
Transportation	574,540	6.5	(8,463)	(0.2)	(22,084)	(0.6)	583,003	6.8	596,624	7.1
Wholesale and retail	483,215	5.5	20,038	0.0	(3,178)	(0.3)	463,177	5.4	486,393	5.8
Finance and insurance (B)	1,513,081	17.3	117,421	0.9	170,408	1.1	1,395,660	16.3	1,342,673	16.1
Real estate (C)	1,408,689	16.1	(19,064)	(0.6)	(24,102)	(1.1)	1,427,753	16.7	1,432,791	17.2
Services	414,146	4.7	(36,205)	(0.5)	(72,639)	(1.1)	450,351	5.2	486,785	5.8
Local public organization	6,800	0.0	(5)	(0.0)	(13)	(0.0)	6,805	0.0	6,813	0.0
Others	3,297,864	37.7	210,208	1.4	461,480	3.5	3,087,656	36.2	2,836,384	34.1
Japan offshore market account	11,651		(673)		(3,219)		12,325		14,871	
Total	8,755,358		231,189		435,827		8,524,169		8,319,530	
(A + B + C)	3,019,724	34.5	102,345	0.2	141,500	(0.1)	2,917,379	34.2	2,878,224	34.6

<Reference> Consumer finance companies and nonbank financial institutions

Finance and insurance	1,513,081	17.3	117,421	0.9	170,408	1.1	1,395,660	16.3	1,342,673	16.1
Consumer finance companies and nonbank financial institutions ⁽¹⁾	157,286	1.7	(20,425)	(0.2)	(59,400)	(0.8)	177,711	2.0	216,687	2.6
Consumer finance companies ⁽²⁾	30,313	0.3	(17,555)	(0.2)	(30,374)	(0.3)	47,869	0.5	60,688	0.7

[Note]

- 1 Loan providers that apply interest rates in excess of the upper limit set by the Interest Rate Restriction Law ("Gray Zone" Interest Rates) (consumer finance companies, sales finance companies, credit card companies, etc.)
- 2 Loan providers whose consumer loan balance exceeds 50% of total loan balance and whose unsecured loan balance (excluding residential) accounts for the highest proportion of consumer loan balance (excludes credit card companies and sales finance companies)

(2) Loans to Individuals, Housing Loans

CMTB, Non-consolidated

Banking Account + Trust Account

(Millions of yen)

	End-9/08		End-3/08		End-9/07	
	(A - B)	(A - C)				
Loans to individuals	3,101,958	165,873	410,841	2,936,085	2,691,117	
Housing loans	2,715,956	184,052	446,379	2,531,904	2,269,577	

[Note] Financial Report (Yuka shoken hokokusho) base.

15. Deposits and Loans

(1) Balance of Deposits and Loans

CMTB, Non-consolidated

(Millions of yen)

			End-9/08 (A)			End-3/08 (B)	End-9/07 (C)
			(A - B)			(A - C)	
Banking	Deposit	Ending balance	8,591,954	261,141	492,596	8,330,812	8,099,357
		Average balance	8,326,458	157,432	154,251	8,169,025	8,172,207
	Loans	Ending balance	8,121,642	274,328	516,843	7,847,314	7,604,799
		Average balance	7,312,641	256,349	335,664	7,056,291	6,976,977
Money Trust	Principals	Ending balance	1,108,432	47,169	18,776	1,061,263	1,089,656
		Average balance	1,093,313	(11,467)	(43,692)	1,104,781	1,137,006
	Loans	Ending balance	258,033	(12,982)	(19,787)	271,015	277,820
		Average balance	266,653	(5,762)	(2,488)	272,416	269,141
	Loan Trust	Ending balance	677,775	(184,606)	(291,142)	862,381	968,918
		Average balance	759,200	(210,735)	(256,547)	969,936	1,015,748
	Loans	Ending balance	357,325	(27,871)	(57,238)	385,196	414,564
		Average balance	371,986	(58,914)	(88,443)	430,900	460,429
	Trust	Ending balance	1,786,208	(137,437)	(272,366)	1,923,645	2,058,574
		Average balance	1,852,514	(222,203)	(300,240)	2,074,718	2,152,754
	Loans	Ending balance	615,358	(40,853)	(77,026)	656,212	692,385
		Average balance	638,639	(64,677)	(90,931)	703,316	729,571
Total	Deposit & Principals	Ending balance	10,378,162	123,704	220,230	10,254,457	10,157,932
		Average balance	10,178,973	(64,770)	(145,988)	10,243,743	10,324,962
	Loans	Ending balance	8,737,001	233,474	439,816	8,503,526	8,297,184
		Average balance	7,951,281	191,672	244,732	7,759,608	7,706,548

Trust account with principal guarantee agreement

(2) Breakdown of Deposits by Type of Depositor

CMTB, Non-consolidated

Banking Account

(Million of yen, %)

		1H FY3/09						FY3/08		1H FY3/08	
		(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Individual		6,318,921	73.5	189,256	(0.1)	117,292	(3.1)	6,129,665	73.7	6,201,629	76.7
	Time deposit	5,483,873	63.8	202,361	0.3	169,439	(1.9)	5,281,511	63.5	5,314,434	65.7
	Ordinary deposit	826,667	9.6	(12,713)	(0.4)	(50,788)	(1.2)	839,380	10.0	877,455	10.8
	Checking deposit	388	0.0	(6)	(0.0)	(64)	(0.0)	394	0.0	452	0.0
	Notice deposit	5	0.0	(19)	(0.0)	(19)	(0.0)	25	0.0	25	0.0
	Foreign currency deposit	2,809	0.0	66	(0.0)	402	0.0	2,743	0.0	2,407	0.0
	Other	5,178	0.0	(433)	(0.0)	(1,675)	(0.0)	5,611	0.0	6,853	0.0
		1,722,456	20.0	(214,924)	(3.2)	125,469	0.2	1,937,380	23.2	1,596,986	19.7
Corporate	Time deposit	1,284,450	14.9	(46,718)	(1.0)	178,063	1.2	1,331,168	16.0	1,106,387	13.6
	Ordinary deposit	331,842	3.8	(158,170)	(2.0)	(35,456)	(0.6)	490,012	5.8	367,299	4.5
	Checking deposit	79,058	0.9	(8,318)	(0.1)	(6,254)	(0.1)	87,376	1.0	85,313	1.0
	Notice deposit	10,034	0.1	2,070	0.0	(1,301)	(0.0)	7,964	0.0	11,336	0.1
	Foreign currency deposit	3,989	0.0	(5,555)	(0.0)	(6,128)	(0.0)	9,544	0.1	10,117	0.1
	Other	13,080	0.1	1,767	0.0	(3,452)	(0.0)	11,313	0.1	16,532	0.2
		544,657	6.3	294,975	3.3	263,673	2.8	249,681	3.0	280,983	3.4
		442,217	5.1	222,938	2.5	190,022	2.0	219,278	2.6	252,195	3.1
Other	Ordinary deposit	6,840	0.0	2,251	0.0	(2,850)	(0.0)	4,588	0.0	9,690	0.1
	Checking deposit	2,093	0.0	(87)	(0.0)	320	0.0	2,180	0.0	1,772	0.0
	Notice deposit	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
	Foreign currency deposit	58,635	0.6	58,633	0.6	58,624	0.6	1	0.0	10	0.0
	Other	34,870	0.4	11,238	0.1	17,556	0.1	23,632	0.2	17,314	0.2
		8,586,035	100.0	269,307	0.0	506,435	0.0	8,316,728	100.0	8,079,599	100.0
	Time deposit	7,210,540	83.9	378,582	1.8	537,524	1.3	6,831,958	82.1	6,673,016	82.5
	Ordinary deposit	1,165,350	13.5	(168,632)	(2.4)	(89,095)	(1.9)	1,333,982	16.0	1,254,445	15.5
Total	Checking deposit	81,539	0.9	(8,411)	(0.1)	(5,998)	(0.1)	89,951	1.0	87,538	1.0
	Notice deposit	10,039	0.1	2,050	0.0	(1,321)	(0.0)	7,989	0.0	11,361	0.1
	Foreign currency deposit	65,435	0.7	53,144	0.6	52,898	0.6	12,290	0.1	12,536	0.1
	Other	53,129	0.6	12,572	0.1	12,428	0.1	40,557	0.4	40,701	0.5

(Note) Excludes Japan offshore market account

<Appendix> Financial Statements of Two Bank Subsidiaries

Summary of Business Results for 1H FY3/09

(Millions of yen)

	CMTB, Non-consolidated				CMAB, Non-consolidated			
	1H FY3/09 (A)	(A - B)	1H FY3/08 (B)	FY3/08 (Reference)	1H FY3/09 (C)	(C - D)	1H FY3/08 (D)	FY3/08 (Reference)
Ordinary Income	175,869	(12,694)	188,563	369,614	25,450	(2,486)	27,937	54,817
Ordinary Profit	17,158	(32,976)	50,134	100,840	10,196	(3,410)	13,607	26,016
Net Income	11,047	(21,451)	32,499	66,467	6,066	(2,029)	8,096	15,465
Number of Common Share Issued (thousand Shares)	1,523,833	105,031	1,418,801	1,523,833	600	-	600	600
Common Shares Outstanding (thousand Shares)	1,523,833	157,162	1,366,670	1,398,776	600	-	600	600
Net Income per Common Share (yen)	7.24	(16.53)	23.77	47.51	10,111.51	(3,382.22)	13,493.74	25,775.78
Total Assets	14,517,603	1,019,780	13,497,823	13,673,917	151,445	(4,803)	156,248	151,158
Net Capital	724,870	(212,653)	937,524	738,120	40,541	(4,574)	45,116	48,447
Net Capital Ratio	4.9%	(1.9%)	6.9%	5.3%	26.7%	(2.1%)	28.8%	32.0%
Net Capital per Common Share (yen)	237.30	(167.46)	404.76	246.00	67,569.54	(7,624.11)	75,193.65	80,746.63

(Notes) Formulas for calculating ratios are follows

Net income per common share

$$\frac{\text{Net income} - \text{Total dividends on preferred stock}}{\text{Average number of common stock during the period}}$$

Shareholders' equity per common share

$$\frac{\text{Shareholders' equity at end of period} - \text{Deduction from shareholders' equity}}{\text{Number of common stock at end of period}}$$

excluding treasury stock

number of preferred stock × issue price + total dividends on preferred stock