

# Reference Material for Financial Statements First Half FY3/10

November 13, 2009

 **Chuo Mitsui Trust Holdings, Inc.**

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"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 FY3/10

#### 1. Summary of Profit and Loss

##### (1) CMTH, Non-consolidated

(Billions of yen)

	No.	1H FY3/10		1H FY3/09	1H FY3/10 Outlook [Note]
			Change		
Operating income	1	11.5	(4.1)	15.6	11.0
Operating profit	2	6.1	(5.3)	11.5	6.0
Ordinary profit	3	6.0	(5.3)	11.4	6.0
Net income	4	6.0	(5.3)	11.4	6.0

##### (2) CMTH, Consolidated

(Billions of yen)

	No.	1H FY3/10		1H FY3/09	1H FY3/10 Outlook [Note]
			Change		
Ordinary income	5	181.8	(28.0)	209.8	180.0
Ordinary profit	6	34.3	7.4	26.9	30.0
Net income	7	19.0	5.3	13.7	15.0

#### Number of Subsidiaries and Affiliates

(Number of companies)

	No.	End-9/09		End-9/08
			Change	
Consolidated subsidiaries	8	24	1	23
Equity method affiliates	9	4	-	4

##### (3) CMTB+CMAB, Non-consolidated

(Billions of yen)

	No.	1H FY3/10		1H FY3/09	1H FY3/10 Outlook [Note]
			Change		
Pre-provision profit	10	57.3	(5.0)	62.4	50.0
Ordinary profit	11	36.1	8.7	27.3	30.0
Net income	12	24.8	7.6	17.1	20.0

[Note]

Previously announced on May 15, 2009

## 2. Summary of Profit and Loss of Two Bank Subsidiaries

(Billions of yen)

	No.	CMTB+CMAB		
		1H FY3/10	Change	1H FY3/09
Gross operating profit	1	116.2	(5.1)	121.4
<Gross operating profit after trust account credit costs> (1-24)	2	<114.0>	<(6.9)>	<120.9>
Banking business related profit	3	64.7	(5.2)	70.0
Net interest income	4	55.1	(6.4)	61.6
Domestic	5	44.4	(4.3)	48.7
International	6	10.7	(2.1)	12.8
Fees on loan trusts and JOMTs before trust account credit costs	7	9.6	1.1	8.4
Asset management business profit	8	38.9	(13.9)	52.8
Net fees and commissions	9	19.7	(10.2)	29.9
Trust fees	10	19.2	(3.7)	22.9
Net trading profit	11	0.9	(0.2)	1.1
Net other operating profit	12	11.6	14.3	(2.6)
Net bond related profit	13	7.2	4.2	2.9
Profit on derivatives	14	2.5	7.7	(5.2)
Operating expenses (minus)	15	58.9	(0.0)	59.0
Personnel related (minus)	16	28.0	1.5	26.4
Net periodic retirement benefit costs (minus)	17	2.1	2.4	(0.2)
Non-personnel related (minus)	18	28.2	(1.8)	30.0
Business taxes (minus)	19	2.7	0.2	2.4
Pre-provision profit (1-15)	20	57.3	(5.0)	62.4
<Excluding net bond related profit> (20-13)	21	<50.1>	<(9.3)>	<59.4>
Provision for general allowance for credit losses (minus)	22	(1.1)	(1.1)	-
Net operating profit before trust account credit costs (20-22)	23	58.5	(3.9)	62.4
Trust account credit costs (minus)	24	2.2	1.7	0.5
Net operating profit (20-22-24)	25	56.2	(5.6)	61.8
Net other profit	26	(20.1)	14.4	(34.5)
Net stock related profit	27	3.5	16.4	(12.9)
Losses on devaluation of stock (minus)	28	1.1	(15.0)	16.2
Banking account credit costs (minus)	29	9.9	1.8	8.0
Ordinary profit	30	36.1	8.7	27.3
Extraordinary profit	31	1.4	(8.4)	9.8
Reversal of allowance for loan losses	32	-	(8.2)	8.2
Net income before income tax	33	37.5	0.3	37.2
Income taxes-current (minus)	34	3.4	(0.9)	4.4
Income taxes-deferred (minus)	35	9.3	(6.3)	15.7
Net income	36	24.8	7.6	17.1

[Note]JOMT:Jointly-operated money trust

Credit costs (22+24+29-32) (minus)	37	11.0	10.6	0.3
Overhead Ratio (15 / 1)	38	50.7%	2.0%	48.6%

&lt;Reference&gt;

(Billions of yen)

	No.	CMTB, Non-consolidated			CMAB, Non-consolidated		
		1H FY3/10	Change	1H FY3/09	1H FY3/10	Change	1H FY3/09
Gross operating profit	1	100.0	(2.2)	102.3	16.2	(2.9)	19.1
<Gross operating profit after trust account credit costs> (1-24)	2	<97.8>	<(3.9)>	<101.8>	<16.2>	<(2.9)>	<19.1>
Banking business related profit	3	64.7	(5.3)	70.0	0.0	0.0	(0.0)
Net interest income	4	55.1	(6.5)	61.6	0.0	0.0	(0.0)
Domestic	5	44.3	(4.4)	48.8	0.0	0.0	(0.0)
International	6	10.7	(2.1)	12.8	-	-	-
Fees on loan trusts and JOMTs before trust account credit costs	7	9.6	1.1	8.4	-	-	-
Asset management business profit	8	22.7	(10.9)	33.7	16.1	(2.9)	19.1
Net fees and commissions	9	20.9	(10.4)	31.4	(1.2)	0.2	(1.5)
Trust fees	10	1.7	(0.5)	2.2	17.4	(3.2)	20.6
Net trading profit	11	0.9	(0.2)	1.1	-	-	-
Net other operating profit	12	11.6	14.3	(2.6)	-	-	-
Net bond related profit	13	7.2	4.2	2.9	-	-	-
Profit on derivatives	14	2.5	7.7	(5.2)	-	-	-
Operating expenses (minus)	15	51.1	(0.0)	51.1	7.8	(0.0)	7.8
Personnel related (minus)	16	24.1	1.3	22.7	3.8	0.1	3.7
Net periodic retirement benefit costs (minus)	17	1.7	2.0	(0.3)	0.4	0.3	0.0
Non-personnel related (minus)	18	24.3	(1.6)	25.9	3.8	(0.1)	4.0
Business taxes (minus)	19	2.6	0.2	2.3	0.0	(0.0)	0.0
Pre-provision profit (1-15)	20	48.9	(2.2)	51.1	8.3	(2.8)	11.2
<Excluding net bond related profit> (20-13)	21	<41.7>	<(6.4)>	<48.1>	<8.3>	<(2.8)>	<11.2>
Provision for general allowance for credit losses (minus)	22	(1.1)	(1.1)	-	-	-	-
Net operating profit before trust account credit costs (20-22)	23	50.1	(1.0)	51.1	8.3	(2.8)	11.2
Trust account credit costs (minus)	24	2.2	1.7	0.5	-	-	-
Net operating profit (20-22-24)	25	47.8	(2.8)	50.6	8.3	(2.8)	11.2
Net other profit	26	(18.5)	14.9	(33.5)	(1.5)	(0.4)	(1.0)
Net stock related profit	27	3.5	16.4	(12.9)	-	-	-
Losses on devaluation of stock (minus)	28	1.1	(15.0)	16.2	-	-	-
Banking account credit costs (minus)	29	9.9	1.8	8.0	-	-	-
Ordinary profit	30	29.2	12.1	17.1	6.8	(3.3)	10.1
Extraordinary profit	31	1.4	(8.4)	9.8	(0.0)	0.0	(0.0)
Reversal of allowance for loan losses	32	-	(8.2)	8.2	-	-	-
Net income before income tax	33	30.7	3.6	27.0	6.8	(3.3)	10.1
Income taxes-current (minus)	34	0.0	(0.0)	0.1	3.3	(0.9)	4.2
Income taxes-deferred (minus)	35	9.9	(6.0)	15.9	(0.5)	(0.3)	(0.1)
Net income	36	20.7	9.6	11.0	4.0	(1.9)	6.0
Credit costs (22+24+29-32) (minus)	37	11.0	10.6	0.3	-	-	-

## 3. Capital Adequacy Ratio [Domestic Standard] [Preliminary]

## (1) CMTH, Consolidated

(Billions of yen, %)

	No.	End-9/09 (A)	(A)-(B)	(A)-(C)	End-3/09 (B)	End-9/08 (C)
Total capital	1	994.1	102.3	(19.0)	891.8	1,013.2
Tier1	2	712.0	65.4	(55.2)	646.6	767.3
Risk-weighted assets	3	8,061.5	664.5	(412.9)	7,397.0	8,474.5
Capital adequacy ratio	4	12.33	0.28	0.38	12.05	11.95
Tier 1 ratio	5	8.83	0.09	(0.22)	8.74	9.05

## (2) CMTB, Non-consolidated

(Billions of yen, %)

	No.	End-9/09 (A)	(A)-(B)	(A)-(C)	End-3/09 (B)	End-9/08 (C)
Total capital	6	912.0	94.0	(13.2)	818.0	925.3
Tier1	7	632.7	57.9	(48.8)	574.8	681.6
Risk-weighted assets	8	7,922.2	665.1	(377.9)	7,257.0	8,300.2
Capital adequacy ratio	9	11.51	0.24	0.37	11.27	11.14
Tier 1 ratio	10	7.98	0.06	(0.23)	7.92	8.21

## (3) CMAB, Non-consolidated

(Billions of yen, %)

	No.	End-9/09 (A)	(A)-(B)	(A)-(C)	End-3/09 (B)	End-9/08 (C)
Total capital	11	39.0	4.0	(1.4)	34.9	40.5
Tier1	12	39.0	4.0	(1.4)	34.9	40.5
Risk-weighted assets	13	124.5	(2.4)	(8.1)	126.9	132.6
Capital adequacy ratio	14	31.37	3.82	0.82	27.55	30.55
Tier 1 ratio	15	31.37	3.82	0.82	27.55	30.55

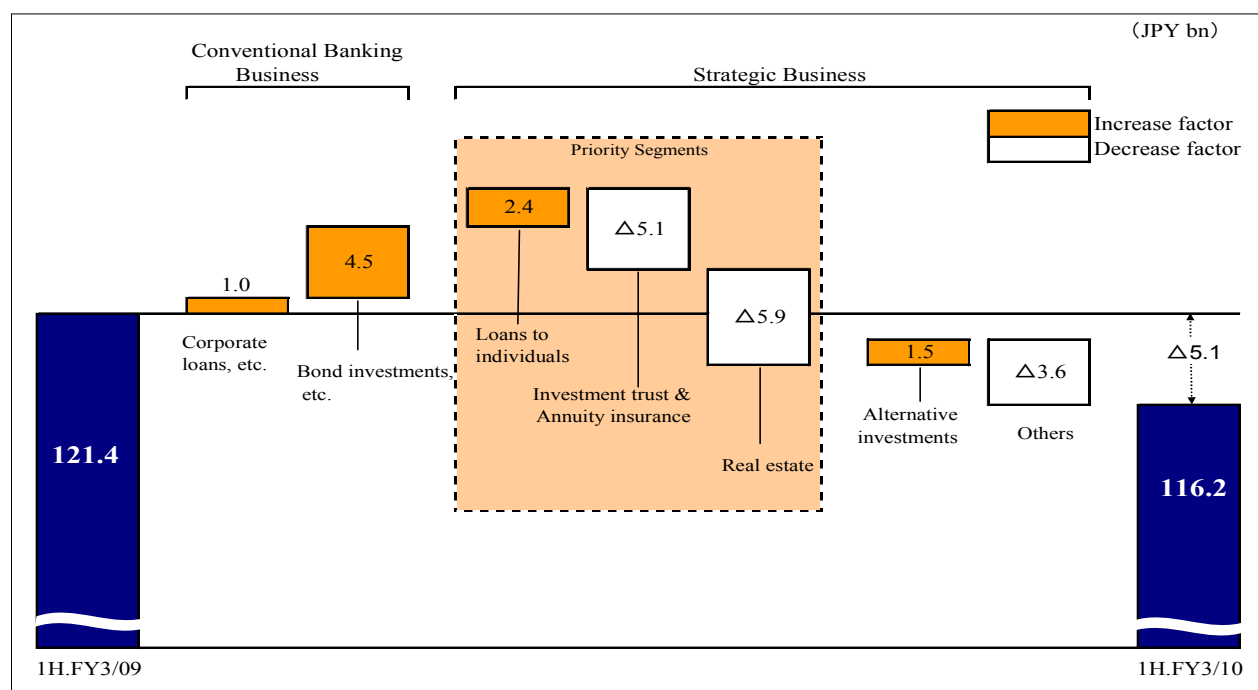
&lt;Methods used to calculate risk weighted assets&gt;

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

## II Status of Profit and Loss, Assets

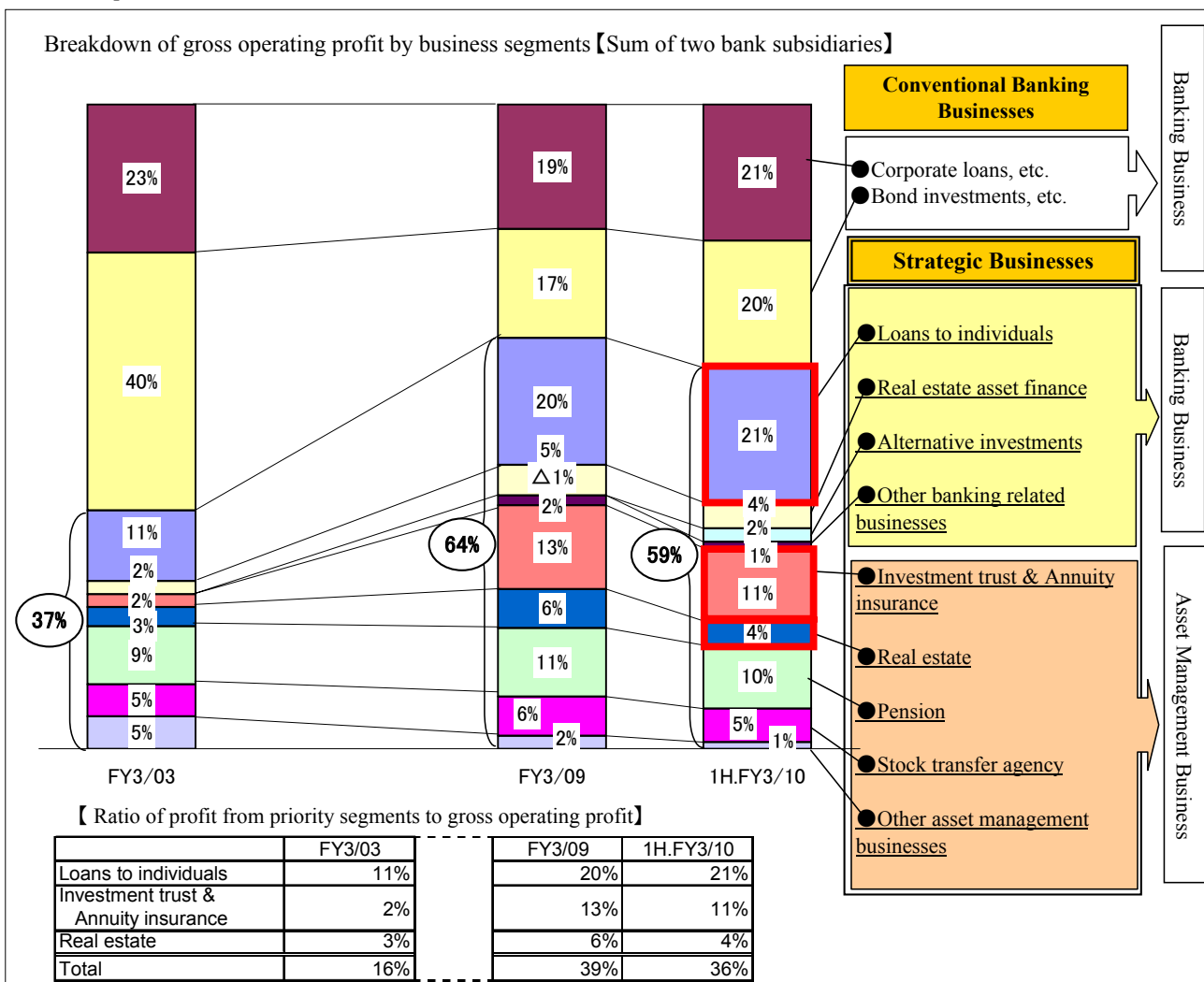
### 1. Status of Profit and Loss

#### (1) Factors of Increase/Decrease in Gross Operating Profit 【Sum of two bank subsidiaries】

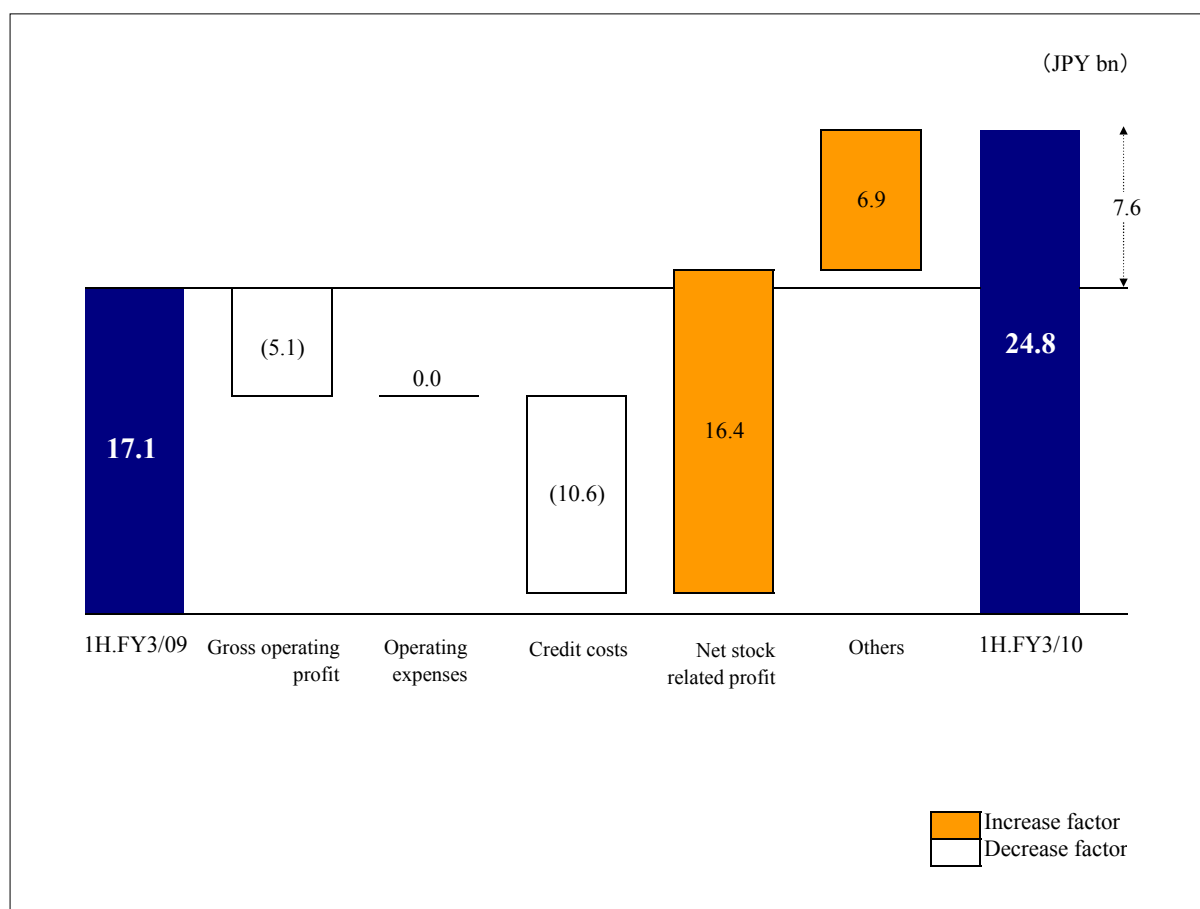


#### (2) Recomposition of Revenue Structure

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



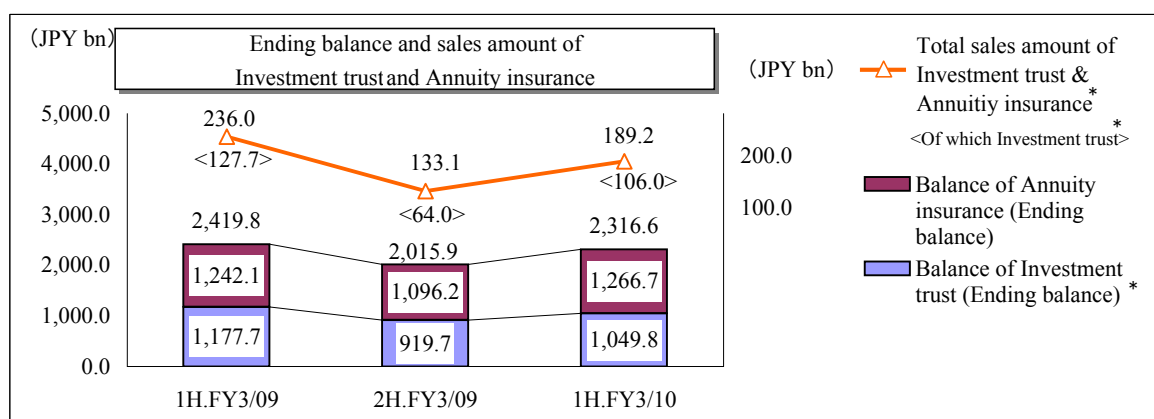
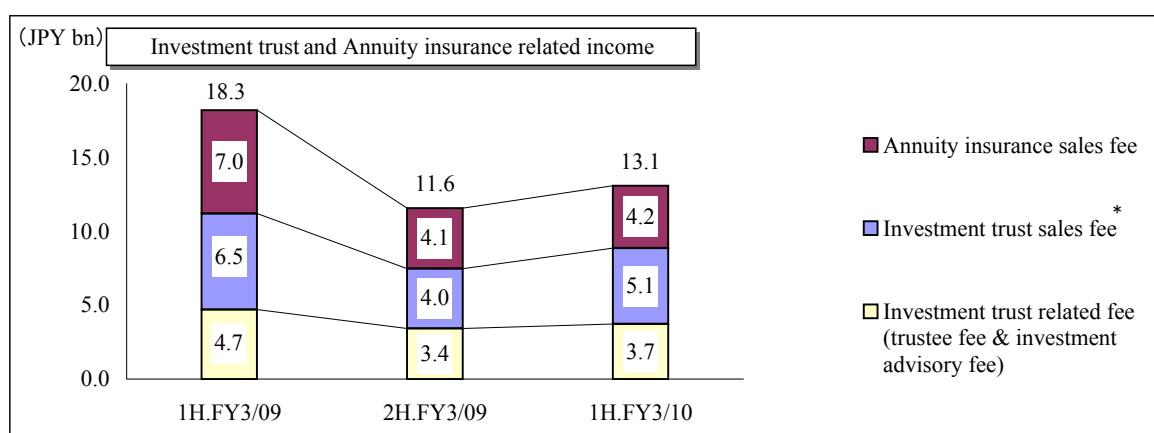
## (3) Factors of Increase/Decrease in Net Income 【Sum of two bank subsidiaries】





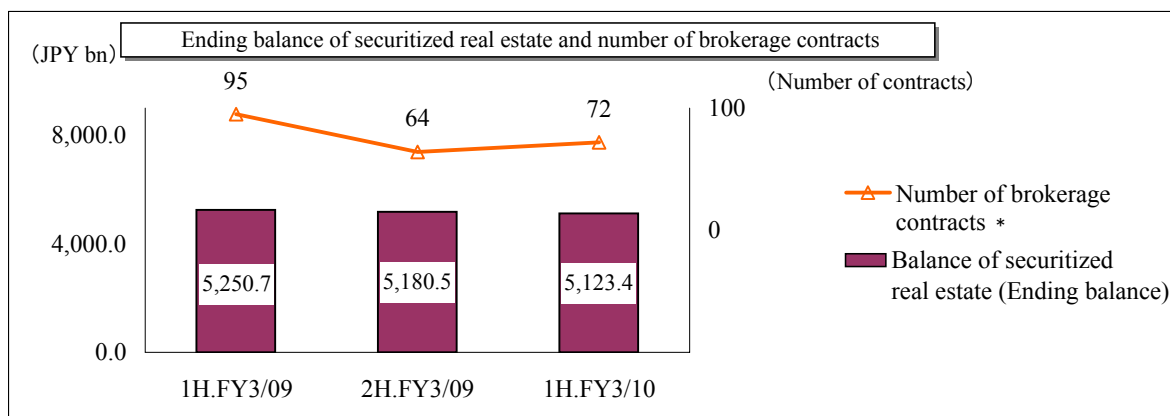
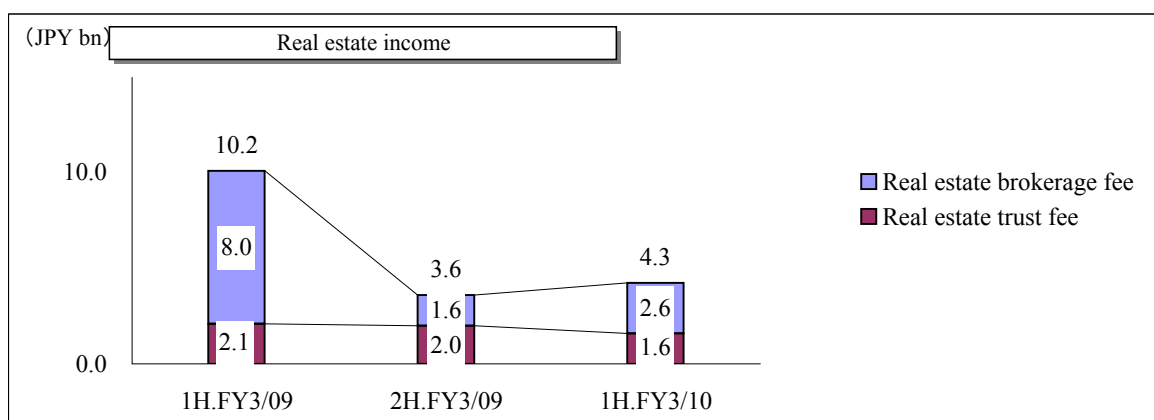
## (4) Status of Priority Segments

## ① Investment Trust and Annuity Insurance



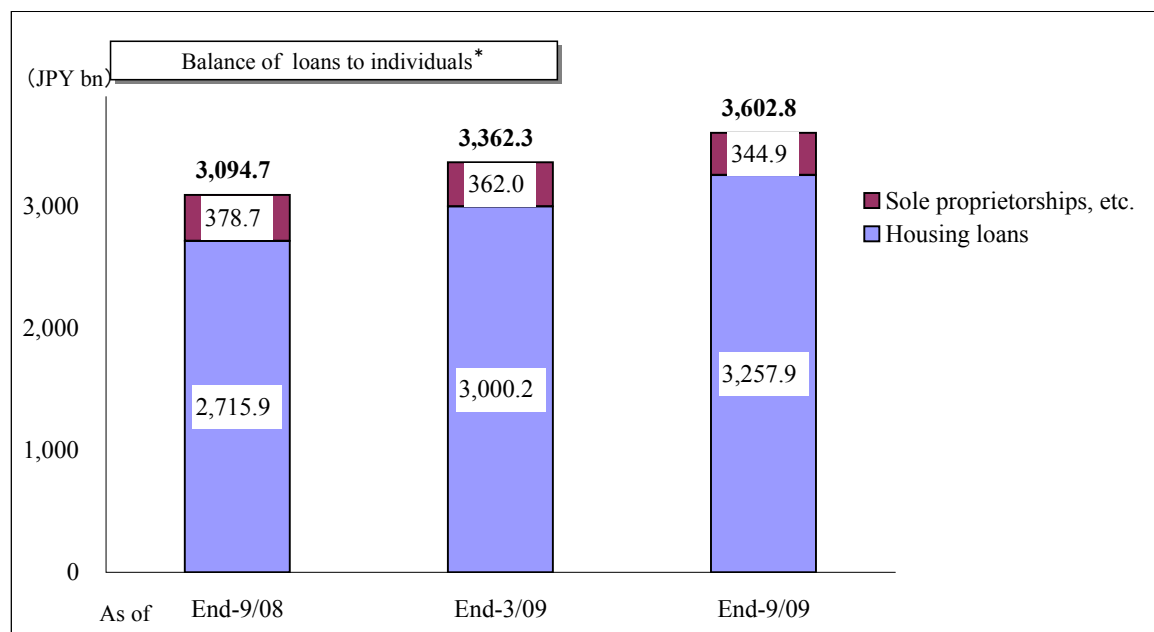
\*Including wrap account

## ② Real Estate



\* Including brokerage of real estate trust beneficiary rights

## ③ Loans to individuals



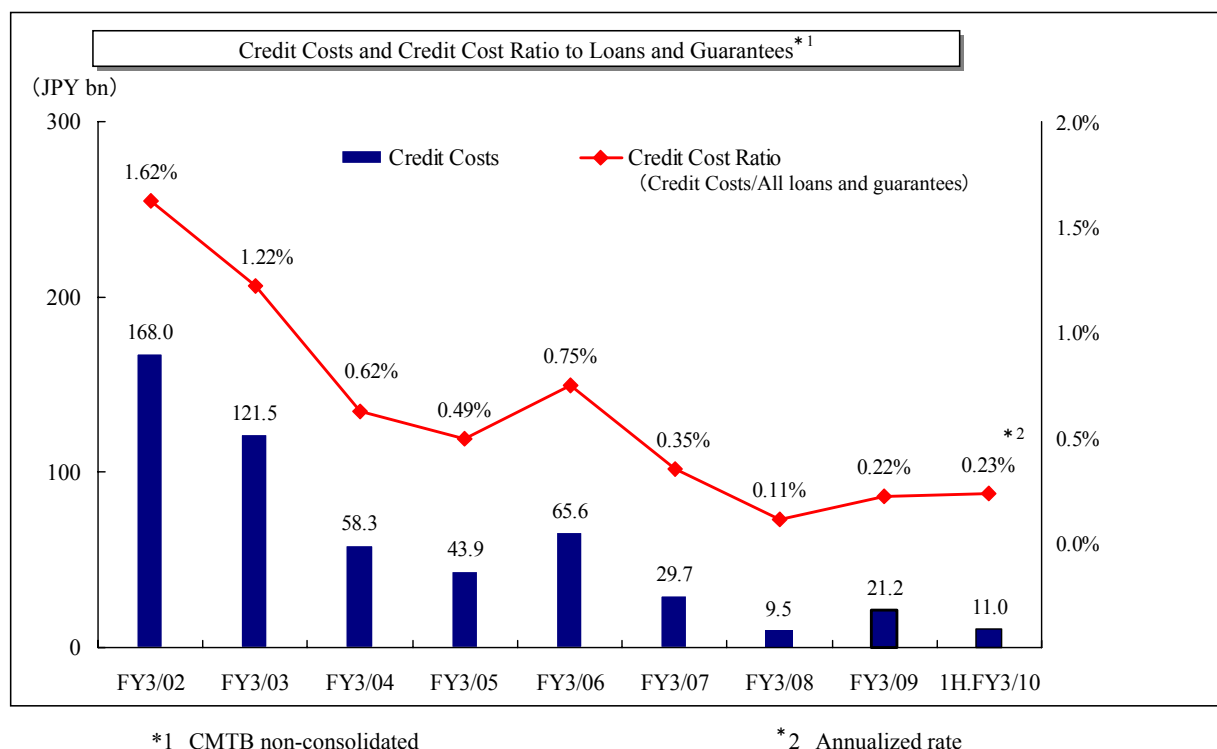
\* Balance after housing loan securitization. No securitization of housing loans since FY3/07

	(JPY bn)		
	1H.FY3/09	2H.FY3/09	1H.FY3/10
New housing loan origination	360.9	378.0	412.6

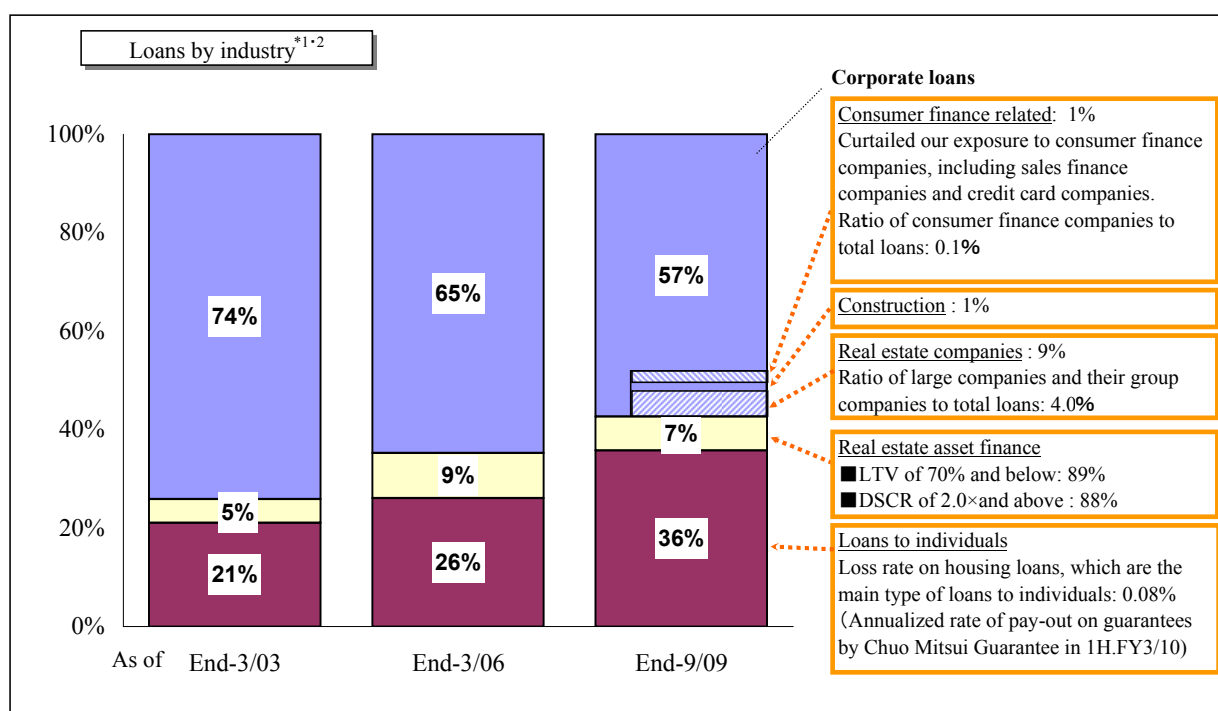
## 2. Status of Assets

### (1) Status of Loan Portfolio

#### ① Status of Credit Costs



#### ② Loans by industry



\*1 Managerial accounting-basis, CMTB non-consolidated. Balance at year end, post-securitization.

\*2 As a result of reclassification of the categorization of survey on "Loans and Discounts Outstanding by Sector" by Bank of Japan from this fiscal year, figures for Mar. 2006 and Mar. 2003 are shown by the new category.

## (2) Status of Securities Portfolio

Chuo Mitsui Trust Holdings, Inc.

## Details of market value available securities (CMTB &lt;Non-consolidated&gt;)

## ① Available-for-sale securities

(Billions of yen)

	End-9/09 (a)			End-3/09 (b)		Change (a-b)	
	Acquisition Cost	Unrealized Gains/Losses	Unrealized Gains/Losses ratio	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses
Available-for-sale securities	3,254.5	43.7	1.3%	3,400.8	(100.1)	(146.2)	143.9
Japanese Stocks	427.9	64.3	15.0%	419.6	(40.4)	8.2	104.8
Japanese Bonds	1,792.4	(3.7)	(0.2)%	2,043.2	(18.4)	(250.8)	14.6
Others	1,034.1	(16.7)	(1.6)%	937.8	(41.2)	96.2	24.4



## (Breakdown of the "Others" of available-for-sale securities)

(Billions of yen)

	End-9/09 (a)			End-3/09 (b)		Change (a-b)	
	Acquisition Cost	Unrealized Gains/Losses	Unrealized Gains/Losses ratio	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses
Foreign government bonds	380.6	0.6	0.1%	217.0	1.1	163.5	(0.5)
US agency MBS	317.9	(0.6)	(0.1)%	378.0	0.4	(60.1)	(1.1)
Overseas Investment (Excluding foreign government bonds, US agency MBS)	212.1	(6.0)	(2.8)%	210.3	(17.7)	1.7	11.6
CDO (※1)	10.0	(*)	-	10.0	(*)	-	-
Investment trust (bond funds) (※2)	5.0	(0.0)	(0.0)%	9.8	(0.2)	(4.8)	0.2
Investment trust (credit funds) (※3)	24.9	(1.6)	(6.7)%	24.9	(6.2)	-	4.5
Investment trust (equity funds, etc.) (※4)	12.6	(1.7)	(13.6)%	10.7	(1.3)	1.8	(0.4)
Foreign bonds, etc. (※5)	159.5	(2.6)	(1.6)%	154.7	(9.8)	4.8	7.1
Japanese stock related investment (※6)	35.3	(5.3)	(15.0)%	38.3	(7.2)	(3.0)	1.9
RMBS (※7)	7.0	(0.1)	(1.8)%	7.5	(0.1)	(0.5)	0.0
Others (※8)	80.9	(5.2)	(6.4)%	86.4	(17.6)	(5.4)	12.4

(※1) Managed synthetic CDO

(※2) Investments mainly to public and corporate bonds, domestic and foreign

(※3) Investments mainly to bank loans toward US companies

(※4) Market neutral funds of US equities, etc.

(※5) Overseas corporate bonds, etc.

(※6) Long-short funds related to Japanese stocks, etc.

(※7) ABS securitizing the domestic housing loans

(※8) Credit linked note reference to domestic companies, etc.

[Note] Credit derivative portion of CDO is bifurcated and unrealized loss as of end-9/09 was JPY9.5bn.

Unrealized gains/losses of derivative portion for CDO were already posted as derivative profit/loss since FY2007.

## ② Held-to-maturity securities

(Billions of yen)

	End-9/09 (a)			End-3/09 (b)		Change (a-b)	
	Acquisition Cost	Unrealized Gains/Losses	Unrealized Gains/Losses ratio	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses
Held-to-maturity securities	920.9	(2.1)	(0.2)%	927.2	(18.5)	(6.2)	16.4



## (Breakdown of the held-to-maturity securities)

(Billions of yen)

	End-9/09 (a)			End-3/09 (b)		Change (a-b)	
	Acquisition Cost	Unrealized Gains/Losses	Unrealized Gains/Losses ratio	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses
Japanese government bonds	597.8	5.0	0.8%	596.7	5.8	1.1	(0.7)
RMBS (※9)	89.4	0.0	0.0%	94.6	(0.7)	(5.2)	0.7
Overseas Investments	233.7	(7.1)	(3.0)%	235.8	(23.6)	(2.1)	16.5
Foreign bonds (※10)	233.7	(7.1)	(3.0)%	235.8	(23.6)	(2.1)	16.5

(※9) ABS securitizing the domestic housing loans

(※10) Overseas corporate bonds

(Reference) Overseas Investments and Loans of which market values are not available.

(Loans, securities, acceptances and guarantees)

(Billions of yen)

	End-9/09 (a) outstanding	End-3/09 (b) outstanding	Change (a-b)
Total	116.8	132.3	(15.4)
Corporate loans	108.0	121.4	(13.3)
Securities of unlisted companies	7.5	8.4	(0.8)
Acceptance and guarantees (corporate)	1.2	2.4	(1.2)

**III Outlook for FY3/10**

## (1) CMTH, Non-consolidated

(Billions of yen)

	No.	FY3/10			FY3/09
		1H FY3/10 Actual	Outlook	Change from FY3/09	
Operating income	1	11.5	12.0	(4.9)	16.9
Operating profit	2	6.1	2.0	(6.0)	8.0
Ordinary profit	3	6.0	2.0	(5.5)	7.5
Net income	4	6.0	2.0	(5.0)	7.0
Dividends per share: Common stock	5	-	5.00 yen	-	5.00 yen

## (2) CMTH, Consolidated

(Billions of yen)

	No.	FY3/10			FY3/09
		1H FY3/10 Actual	Outlook	Change from FY3/09	
Operating income	6	181.8	360.0	(53.0)	413.0
Ordinary profit	7	34.3	60.0	176.9	(116.9)
Net income	8	19.0	30.0	122.0	(92.0)

## (3) CMTB+CMAB, Non-consolidated

(Billions of yen)

	No.	FY3/10			FY3/09
		1H FY3/10 Actual	Outlook	Change from FY3/09	
Pre-provision profit	9	57.3	100.0	(12.8)	112.8
Ordinary profit	10	36.1	60.0	173.8	(113.8)
Net income	11	24.8	40.0	119.9	(79.9)
Credit costs (minus)	12	11.0	20.0	(1.2)	21.2

(※) There are no changes in outlook which was previously announced on May 15, 2009.

Please refer to Page 39 for earnings outlook of each bank.

## Reference Data

### I Summary of Business Results for First Half FY3/10

#### 1. Summary of Profit and Loss

##### (1) CMTH, Non-consolidated

(Millions of yen)

	No.	1H FY3/10	Change	1H FY3/09
Operating income	1	11,543	(4,138)	15,682
Operating profit	2	6,126	(5,395)	11,521
Ordinary profit	3	6,084	(5,337)	11,422
Net income	4	6,073	(5,343)	11,416

##### (2) CMTH, Consolidated

(Millions of yen)

	No.	1H FY3/10	Change	1H FY3/09
Consolidated gross operating profit [Note]	5	127,288	(9,786)	137,074
<Consolidated gross operating profit after trust account credit costs> (5-18)	6	<125,020>	<(11,524)>	<136,544>
Banking business related profit	7	65,641	(4,571)	70,212
Net interest income	8	56,020	(5,764)	61,785
Fees on loan trusts and JOMTs before trust account credit costs	9	9,620	1,193	8,427
Asset management business profit	10	49,073	(19,216)	68,289
Net fees and commissions	11	29,882	(15,472)	45,354
Trust fees	12	19,191	(3,743)	22,934
Net trading profit	13	926	(271)	1,197
Net other operating profit	14	11,647	14,272	(2,625)
Operating expenses (minus)	15	65,936	(4,235)	70,171
Consolidated pre-provision profit (5-15) [Note]	16	61,351	(5,551)	66,902
Provision for general allowance for credit losses (minus)	17	(741)	(741)	-
Trust account credit costs (minus)	18	2,268	1,738	529
Consolidated net operating profit (16-17-18)	19	59,824	(6,547)	66,372
Credit costs (minus)	20	12,255	2,852	9,402
Net stock related profit	21	3,556	16,768	(13,211)
Losses on devaluation of stocks (minus)	22	1,150	(16,266)	17,417
Profit from investment in equity method affiliates	23	(779)	(921)	142
Other	24	(15,954)	1,025	(16,980)
Ordinary profit	25	34,392	7,471	26,920
Extraordinary profit	26	1,711	(8,378)	10,090
Reversal of allowance for loan losses	27	-	(8,256)	8,256
Net income before income tax	28	36,104	(907)	37,011
Income taxes-current (minus)	29	4,182	(1,582)	5,765
Income taxes-deferred (minus)	30	9,016	(5,707)	14,724
Minority interests in net income (minus)	31	3,815	1,082	2,733
Net income	32	19,088	5,300	13,787

[Note]

Consolidated gross operating profit : Trust fee + net interest income + net fees and commissions + net trading income + 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.)

&lt;Reference&gt;

Credit costs (17+18+20-27) (minus)	33	13,782	12,105	1,676
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#### Number of Consolidated Subsidiaries and Affiliates

		End-9/09	Change	End-9/08
Consolidated subsidiaries	34	24	1	23
Equity method affiliates	35	4	-	4

## (3) Summary of Profit and Loss of Two Bank Subsidiaries(Non-consolidated)

(Millions of yen)

	No.	CMTB+CMAB		
		1H FY3/10	Change	1H FY3/09
Gross operating profit	1	116,295	(5,170)	121,465
<Gross operating profit after trust account credit costs> (1-24)	2	<114,027>	<( 6,908)>	<120,935>
Banking business related profit	3	64,778	(5,267)	70,045
Net interest income	4	55,158	(6,460)	61,618
Domestic	5	44,417	(4,355)	48,773
International	6	10,740	(2,104)	12,845
Fees on loan trusts and JOMTs before trust account credit costs	7	9,620	1,193	8,427
Asset management business profit	8	38,942	(13,950)	52,893
Net fees and commissions	9	19,739	(10,204)	29,943
Trust fees	10	19,203	(3,746)	22,949
Net trading profit	11	926	(271)	1,197
Net other operating profit	12	11,647	14,318	(2,670)
Net bond related profit	13	7,206	4,215	2,990
Profit on derivatives	14	2,530	7,743	(5,213)
Operating expenses (minus)	15	58,963	(72)	59,036
Personnel related (minus)	16	28,025	1,537	26,487
Net periodic retirement benefit costs (minus)	17	2,165	2,414	(249)
Non-personnel related (minus)	18	28,226	(1,844)	30,071
Business taxes (minus)	19	2,711	235	2,476
Pre-provision profit (1-15)	20	57,331	(5,098)	62,429
<Excluding net bond related profit> (20-13)	21	< 50,125>	<( 9,314)>	< 59,439>
Provision for general allowance for credit losses (minus)	22	(1,178)	(1,178)	-
Net operating profit before trust account credit costs (20-22)	23	58,509	(3,920)	62,429
Trust account credit costs (minus)	24	2,268	1,738	529
Net operating profit (20-22-24)	25	56,241	(5,658)	61,899
Net other profit	26	(20,103)	14,441	(34,545)
Net stock related profit	27	3,583	16,490	(12,906)
Losses on devaluation of stocks (minus)	28	1,143	(15,088)	16,231
Banking account credit costs (minus)	29	9,933	1,833	8,099
Ordinary profit	30	36,137	8,783	27,354
Extraordinary profit	31	1,452	(8,443)	9,895
Reversal of allowance for loan losses	32	-	(8,296)	8,296
Net income before income tax	33	37,590	340	37,250
Income taxes-current (minus)	34	3,437	(965)	4,402
Income taxes-deferred (minus)	35	9,342	(6,390)	15,733
Net income	36	24,809	7,695	17,113
Credit costs (22+24+29-32) (minus)	37	11,023	10,690	333

&lt;Reference&gt;

(Millions of yen)

	No.	CMTB, Non-consolidated			CMAB, Non-consolidated		
		1H FY3/10	Change	1H FY3/09	1H FY3/10	Change	1H FY3/09
Gross operating profit	1	100,079	(2,259)	102,338	16,216	(2,911)	19,127
<Gross operating profit after trust account credit costs> (1-24)	2	<97,810>	<(3,997)>	<101,808>	<16,216>	<(2,911)>	<19,127>
Banking business related profit	3	64,752	(5,333)	70,086	26	66	(40)
Net interest income	4	55,132	(6,526)	61,658	26	66	(40)
Domestic	5	44,391	(4,422)	48,813	26	66	(40)
International	6	10,740	(2,104)	12,845	-	-	-
Fees on loan trusts and JOMTs before trust account credit costs	7	9,620	1,193	8,427	-	-	-
Asset management business profit	8	22,752	(10,973)	33,725	16,190	(2,977)	19,167
Net fees and commissions	9	20,993	(10,472)	31,465	(1,253)	267	(1,521)
Trust fees	10	1,759	(501)	2,260	17,443	(3,245)	20,689
Net trading profit	11	926	(271)	1,197	-	-	-
Net other operating profit	12	11,647	14,318	(2,670)	-	-	-
Net bond related profit	13	7,206	4,215	2,990	-	-	-
Profit on derivatives	14	2,530	7,743	(5,213)	-	-	-
Operating expenses (minus)	15	51,136	(13)	51,149	7,827	(58)	7,886
Personnel related (minus)	16	24,170	1,390	22,779	3,854	146	3,707
Net periodic retirement benefit costs (minus)	17	1,761	2,099	(338)	404	315	88
Non-personnel related (minus)	18	24,336	(1,652)	25,989	3,890	(191)	4,081
Business taxes (minus)	19	2,628	248	2,380	82	(13)	96
Pre-provision profit (1-15)	20	48,942	(2,245)	51,188	8,388	(2,852)	11,241
<Excluding net bond related profit> (20-13)	21	< 41,736>	<(6,461)>	< 48,198>	< 8,388>	<(2,852)>	< 11,241>
Provision for general allowance for credit losses (minus)	22	(1,178)	(1,178)	-	-	-	-
Net operating profit before trust account credit costs (20-22)	23	50,120	(1,067)	51,188	8,388	(2,852)	11,241
Trust account credit costs (minus)	24	2,268	1,738	529	-	-	-
Net operating profit (20-22-24)	25	47,852	(2,806)	50,658	8,388	(2,852)	11,241
Net other profit	26	(18,593)	14,907	(33,500)	(1,510)	(465)	(1,044)
Net stock related profit	27	3,583	16,490	(12,906)	-	-	-
Losses on devaluation of stocks (minus)	28	1,143	(15,088)	16,231	-	-	-
Banking account credit costs (minus)	29	9,933	1,833	8,099	-	-	-
Ordinary profit	30	29,259	12,101	17,158	6,878	(3,318)	10,196
Extraordinary profit	31	1,452	(8,444)	9,896	(0)	1	(1)
Reversal of allowance for loan losses	32	-	(8,296)	8,296	-	-	-
Net income before income tax	33	30,712	3,656	27,055	6,877	(3,316)	10,194
Income taxes-current (minus)	34	94	(13)	108	3,342	(951)	4,294
Income taxes-deferred (minus)	35	9,900	(6,000)	15,900	(557)	(390)	(166)
Net income	36	20,717	9,670	11,047	4,092	(1,974)	6,066
Credit costs (22+24+29-32) (minus)	37	11,023	10,690	333	-	-	-



## 2. Pre-Provision Profit per Employee

CMTB+CMAB, Non-consolidated

(Millions of yen)

	No.	1H FY3/10	Change	1H FY3/09
Gross operating profit	1	116,295	(5,170)	121,465
Per employee (Thousands of yen)	2	25,453	(1,953)	27,406
Operating expenses	3	58,963	(72)	59,036
Per employee (Thousands of yen)	4	12,905	(415)	13,320
Pre-provision profit (1-3)	5	57,331	(5,098)	62,429
Per employee (Thousands of yen) (2-4)	6	12,547	(1,538)	14,086

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 FY3/10	Change	1H FY3/09
Average yield on interest-earning assets	7	1.22	(0.21)	1.43
Loans and bills discounted	8	1.52	(0.09)	1.62
Securities	9	0.75	(0.54)	1.29
Average yield on interest-bearing liabilities	10	0.51	(0.12)	0.63
Deposits	11	0.53	(0.00)	0.54
Gross margin (7-10)	12	0.71	(0.09)	0.80
Loan to deposits margin (8-11)	13	0.98	(0.09)	1.07

## (2) Domestic Banking Account + JOMTs + Loan Trusts

CMTB, Non-consolidated

(%)

	No.	1H FY3/10	Change	1H FY3/09
Average yield on interest-earning assets	14	1.21	(0.19)	1.41
Loans and bills discounted	15	1.56	(0.09)	1.66
Securities	16	0.75	(0.54)	1.30
Average yield on interest-bearing liabilities	17	0.47	(0.11)	0.59
Deposits	18	0.48	(0.01)	0.49
Gross margin (14-17)	19	0.74	(0.08)	0.82
Loan to deposits margin (15-18)	20	1.08	(0.08)	1.16

## 4. Gains (Losses) on Securities

## (1) Gains (Losses) on Bonds

CMTB, Non-consolidated

(Millions of yen)

	1H FY3/10	Change	1H FY3/09
Gains (losses) on bonds	7,206	4,215	2,990
Gains on sales	10,528	6,370	4,157
Gains on redemption	-	-	-
Losses on sales	3,322	2,155	1,167
Losses on redemption	-	-	-
Losses on devaluation	-	-	-

CMTH, Consolidated

(Millions of yen)

	1H FY3/10	Change	1H FY3/09
Gains (losses) on bonds	7,206	4,170	3,035
Gains on sales	10,528	6,326	4,202
Gains on redemption	-	-	-
Losses on sales	3,322	2,155	1,167
Losses on redemption	-	-	-
Losses on devaluation	-	-	-

## (2) Gains (Losses) on Stocks

CMTB, Non-consolidated

(Millions of yen)

	1H FY3/10	Change	1H FY3/09
Gains (losses) on stocks	3,583	16,490	(12,906)
Gains on sales	5,314	1,707	3,606
Losses on sales	586	304	281
Losses on devaluation	1,143	(15,088)	16,231

CMTH, Consolidated

(Millions of yen)

	1H FY3/10	Change	1H FY3/09
Gains (losses) on stocks	3,556	16,768	(13,211)
Gains on sales	5,314	808	4,505
Losses on sales	606	306	299
Losses on devaluation	1,150	(16,266)	17,417

## 5. Unrealized Gains (Losses) on Securities

## (1) Evaluation method of securities

## ①For Securities

Trading securities	Fair value method (net valuation gains (losses) are recognized in profit and loss statement)
Held-to-maturity securities	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

## ②Securities with in money trust

Other money trust	Fair value method (net valuation gains (losses) are directly included in net assets)
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## [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 each term.

Regarding floating-rate government bonds with market price, as a result of reviewing the current market conditions, we have determined that their market price, since end of September 2008, cannot be deemed as fair value, and some of floating-rate government bonds have been valued based on price which was reasonably estimated.

## (2) Unrealized Gains (Losses) of market value available securities

## CMTB, Non-consolidated

(Millions of yen)

	End-9/09				End-3/09				Change	
	Acquisition cost (A)	Net unrealized gains (losses) (B)			Acquisition cost (C)	Net unrealized gains (losses) (D)			Acquisition cost (A)-(C)	Net unrealized gains (losses) (B)-(D)
			Gains	Losses			Gains	Losses		
Available-for-sale	3,254,525	43,788	112,279	68,491	3,400,803	(100,118)	36,918	137,037	(146,278)	143,907
Stocks	427,943	64,319	99,012	34,692	419,669	(40,483)	29,688	70,172	8,273	104,803
Bonds	1,792,468	(3,751)	10,183	13,934	2,043,291	(18,411)	3,423	21,834	(250,823)	14,660
Others	1,034,113	(16,780)	3,084	19,864	937,842	(41,223)	3,806	45,030	96,271	24,443

Held-to-maturity bonds	920,970	(2,117)	5,738	7,856	927,256	(18,536)	6,031	24,567	(6,286)	16,418
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(Millions of yen)

	End-9/08				Change	
	Acquisition cost (E)	Net unrealized gains (losses) (F)			Acquisition cost (A)-(E)	Net unrealized gains (losses) (B)-(F)
			Gains	Losses		
Available-for-sale	3,550,500	(7,740)	154,354	162,095	(295,975)	51,529
Stocks	438,766	113,821	150,093	36,272	(10,823)	(49,501)
Bonds	1,946,429	(34,215)	3,600	37,816	(153,961)	30,464
Others	1,165,303	(87,346)	660	88,007	(131,190)	70,565

Held-to-maturity bonds	935,062	(18,379)	3,387	21,767	(14,092)	16,261
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## CMTB, Consolidated

(Millions of yen)

	End-9/09				End-3/09				Change	
	Acquisition cost (A)	Net unrealized gains (losses) (B)			Acquisition cost (C)	Net unrealized gains (losses) (D)			Acquisition cost (A)-(C)	Net unrealized gains (losses) (B)-(D)
			Gains	Losses			Gains	Losses		
Available-for-sale	3,420,222	66,135	142,681	76,545	3,566,853	(96,295)	52,891	149,186	(146,630)	162,431
Stocks	489,938	90,208	128,765	38,557	481,791	(32,116)	45,171	77,288	8,147	122,325
Bonds	1,881,427	(3,746)	10,192	13,938	2,132,238	(18,411)	3,437	21,848	(250,810)	14,665
Others	1,048,855	(20,326)	3,723	24,050	952,822	(45,767)	4,281	50,049	96,033	25,441

Held-to-maturity bonds	921,106	(2,116)	5,739	7,856	927,381	(18,536)	6,031	24,567	(6,274)	16,419
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(Millions of yen)

	End-9/08				Change	
	Acquisition cost (E)	Net unrealized gains (losses) (F)			Acquisition cost (A)-(E)	Net unrealized gains (losses) (B)-(F)
			Gains	Losses		
Available-for-sale	3,739,449	23,432	192,769	169,336	(319,227)	42,703
Stocks	508,774	143,084	183,851	40,766	(18,835)	(52,876)
Bonds	2,054,276	(34,206)	3,622	37,828	(172,848)	30,460
Others	1,176,398	(85,445)	5,295	90,741	(127,542)	65,119

Held-to-maturity bonds	935,187	(18,379)	3,387	21,767	(14,080)	16,262
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## (3) Devaluation

CMTB, Non-consolidated		(Millions of yen)	
		1H FY3/10	1H FY3/09
		Change	
Held-to-maturity bonds	-	-	-
Stocks of subsidiaries and affiliates	-	-	-
Available-for-sale	1,143	(15,088)	16,231
Stocks	972	(15,245)	16,218
Bonds	-	-	-
Others	170	157	13
Total	1,143	(15,088)	16,231

CMTH, Consolidated		(Millions of yen)	
		1H FY3/10	1H FY3/09
		Change	
Held-to-maturity bonds	-	-	-
Available-for-sale	1,150	(16,266)	17,417
Stocks	979	(16,424)	17,404
Bonds	-	-	-
Others	170	157	13
Total	1,150	(16,266)	17,417

## &lt;Standard for Devaluation&gt;

## 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
- Less than 30% All stocks of companies classified as possible bankruptcy or below

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

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-9/09			
		Due within 1 year	Due after 1 year through 5 years	Due after 5 years through 10 years	Due after 10 years
Bonds		608,072	1,520,037	382,983	189,511
Japanese government bonds		574,055	1,265,251	368,243	144,075
Japanese municipal bonds		440	50	153	-
Japanese corporate bonds		33,576	254,735	14,586	45,435
Others		21,761	737,096	268,067	386,132
Total		629,834	2,257,134	651,050	575,644

CMTH, Consolidated		(Millions of yen)			
		End-9/09			
		Due within 1 year	Due after 1 year through 5 years	Due after 5 years through 10 years	Due after 10 years
Bonds		697,037	1,520,173	382,983	189,511
Japanese government bonds		663,019	1,265,387	368,243	144,075
Japanese municipal bonds		440	50	153	-
Japanese corporate bonds		33,576	254,735	14,586	45,435
Others		21,761	693,846	188,189	386,132
Total		718,799	2,214,019	571,172	575,644

## 7.Deferred Unrealized Gains(Losses) on Hedge Accounting Applied Delivative Transaction

CMTB, Non-consolidated

(Millions of yen)

	End-9/09 (A)			End-3/09 (B)	End-9/08 (C)
		(A)-(B)	(A)-(C)		
Interest rate related transactions	(8)	(1,248)	3,953	1,239	(3,962)
Interest rate swaps	(8)	(1,248)	3,953	1,239	(3,962)
Currency related transactions	103	(414)	(494)	517	598
Stock related transactions	-	-	-	-	-
Bond related transactions	83	83	83	-	-
Total	177	(1,579)	3,541	1,757	(3,363)

CMTH, Consolidated

(Millions of yen)

	End-9/09 (A)			End-3/09 (B)	End-9/08 (C)
		(A)-(B)	(A)-(C)		
Interest rate related transactions	(8)	(1,248)	3,953	1,239	(3,962)
Interest rate swaps	(8)	(1,248)	3,953	1,239	(3,962)
Currency related transactions	999	(168)	(41)	1,167	1,040
Stock related transactions	-	-	-	-	-
Bond related transactions	83	83	83	-	-
Total	1,073	(1,333)	3,995	2,406	(2,921)

《Reference》Contract Amount of Interest Rate Swaps(on Hedge Accounting Applied), Classified by Maturity

CMTB, Non-consolidated

(Billions of yen)

	End-9/09				End-3/09			
	1 year or less	More than 1 year to 5 years	More than 5 years	Total	1 year or less	More than 1 year to 5 years	More than 5 years	Total
Receivable fixed rate /payable floating rate	375.0	22.5	208.8	606.3	535.0	107.5	223.4	865.9
Receivable floating rate /payable fixed rate	-	-	100.0	100.0	-	-	100.0	100.0
Receivable floating rate /payable floating rate	-	-	-	-	-	-	-	-
Total	375.0	22.5	308.8	706.3	535.0	107.5	323.4	965.9

(Billions of yen)

	End-9/08			
	1 year or less	More than 1 year to 5 years	More than 5 years	Total
Receivable fixed rate /payable floating rate	421.0	452.5	228.0	1,101.5
Receivable floating rate /payable fixed rate	-	-	100.0	100.0
Receivable floating rate /payable floating rate	-	-	-	-
Total	421.0	452.5	328.0	1,201.5

## 8.Capital Adequacy Ratio [Domestic Standard] [Preliminary]

## (1) CMTH, Consolidated

(Millions of yen, %)

	No.	End-9/09 (A)	(A)-(B)	(A)-(C)	End-3/09 (B)	End-9/08 (C)
Total capital (2+7-9)	1	994,159	102,326	(19,070)	891,832	1,013,229
Tier 1	2	712,085	65,482	(55,256)	646,603	767,341
Preferred Stocks	3	-	(200,350)	(200,350)	200,350	200,350
Minority interests of consolidated subsidiaries and affiliates	4	187,697	(66)	41,210	187,763	146,486
Non-dilutive preferred securities	5	183,500	-	41,000	183,500	142,500
Amount of deferred tax assets deducted (minus)	6	7,722	(44,690)	7,722	52,412	-
Tier 2	7	311,492	44,421	44,857	267,070	266,635
Liability type fundraising means	8	311,492	44,422	44,857	267,070	266,634
Items for deduction (minus)	9	29,418	7,577	8,671	21,841	20,747
Risk-weighted assets	10	8,061,585	664,584	(412,926)	7,397,001	8,474,512
Credit risk-weighted assets amount	11	7,532,583	676,694	(368,166)	6,855,889	7,900,749
Operational risk equivalents amount	12	529,001	(12,110)	(44,760)	541,112	573,762
Capital adequacy ratio (1÷10)	13	12.33	0.28	0.38	12.05	11.95
Tier 1 ratio (2÷10)	14	8.83	0.09	( 0.22 )	8.74	9.05

## (2) CMTB, Consolidated

(Millions of yen, %)

	No.	End-9/09 (A)	(A)-(B)	(A)-(C)	End-3/09 (B)	End-9/08 (C)
Total capital (16+17-19)	15	871,183	102,719	(17,632)	768,464	888,816
Tier 1	16	589,037	65,859	(53,841)	523,177	642,879
Tier 2	17	311,492	44,421	44,857	267,070	266,635
Liability type fundraising means	18	311,492	44,422	44,857	267,070	266,634
Items for deduction (minus)	19	29,345	7,561	8,648	21,783	20,697
Risk-weighted assets	20	7,857,304	667,327	(403,075)	7,189,977	8,260,380
Credit risk-weighted assets amount	21	7,440,996	676,773	(360,952)	6,764,222	7,801,949
Operational risk equivalents amount	22	416,308	(9,445)	(42,123)	425,754	458,431
Capital adequacy ratio (15÷20)	23	11.08	0.40	0.33	10.68	10.75
Tier 1 ratio (16÷20)	24	7.49	0.22	( 0.29 )	7.27	7.78

## (3) CMTB, Non-consolidated

(Millions of yen, %)

	No.	End-9/09 (A)	(A)-(B)	(A)-(C)	End-3/09 (B)	End-9/08 (C)
Total capital (26+27-29)	25	912,085	94,043	(13,230)	818,041	925,316
Tier 1	26	632,798	57,961	(48,863)	574,836	681,662
Tier 2	27	311,492	44,422	44,857	267,070	266,634
Liability type fundraising means	28	311,492	44,422	44,857	267,070	266,634
Items for deduction (minus)	29	32,204	8,340	9,224	23,864	22,980
Risk-weighted assets	30	7,922,221	665,131	(377,984)	7,257,090	8,300,206
Credit risk-weighted assets amount	31	7,534,882	675,072	(340,192)	6,859,810	7,875,075
Operational risk equivalents amount	32	387,339	(9,940)	(37,792)	397,280	425,131
Capital adequacy ratio (25÷30)	33	11.51	0.24	0.37	11.27	11.14
Tier 1 ratio (26÷30)	34	7.98	0.06	( 0.23 )	7.92	8.21

## (4) CMAB, Non-consolidated

(Millions of yen, %)

	No.	End-9/09 (A)	(A)-(B)	(A)-(C)	End-3/09 (B)	End-9/08 (C)
Total capital (36+37-39)	35	39,058	4,092	(1,477)	34,966	40,535
Tier 1	36	39,058	4,092	(1,477)	34,966	40,535
Tier 2	37	-	-	-	-	-
Liability type fundraising means	38	-	-	-	-	-
Items for deduction (minus)	39	-	-	-	-	-
Risk-weighted assets	40	124,502	(2,407)	(8,157)	126,909	132,660
Credit risk-weighted assets amount	41	32,661	395	(3,149)	32,266	35,811
Operational risk equivalents amount	42	91,840	(2,802)	(5,008)	94,643	96,849
Capital adequacy ratio (35÷40)	43	31.37	3.82	0.82	27.55	30.55
Tier 1 ratio (36÷40)	44	31.37	3.82	0.82	27.55	30.55

&lt;Methods used to calculate risk weighted assets&gt;

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

## 9. ROE

CMTB+CMAB, Non-consolidated

(%)

	No.	1H FY3/10	Change	1H FY3/09
Pre-provision profit base	1	16.4	(0.2)	16.7
Net operating profit before trust a/c credit cost base	2	16.7	0.0	16.7
Net operating profit base	3	16.1	(0.4)	16.5
Net income base	4	7.1	2.5	4.5

[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	6.5	2.8	3.6
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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

## 10. Retirement Benefit Costs

CMTB+CMAB, Non-consolidated

(Millions of yen)

	No.	1H FY3/10	Change	1H FY3/09
Net periodic retirement benefit costs	6	11,182	5,117	6,065
Service cost	7	1,781	58	1,722
Interest cost	8	1,675	(5)	1,680
Expected rate of return on plan assets (minus)	9	1,290	(2,361)	3,652
Amortization of prior service cost	10	-	-	-
Recognized actuarial loss	11	8,902	2,800	6,101
Others	12	115	(97)	213

## 11. Status of Deferred Tax Assets

## (1) Deferred Tax Assets on the Balance Sheet

CMTB, Non-consolidated			(Billions of yen)	
End-9/09			End-3/09	End-9/08
(A)	(A)-(B)	(A)-(C)	(B)	(C)
150.4	(34.1)	6.3	184.5	144.0

CMTH, Consolidated			(Billions of yen)	
End-9/09			End-3/09	End-9/08
(A)	(A)-(B)	(A)-(C)	(B)	(C)
151.6	(40.5)	3.7	192.2	147.9

## (2) Basis for Inclusion of Deferred Tax Assets (CMTB: Non-consolidated)

## ① Basic Policy

To record the deferred tax assets, the amount is calculated pursuant to the practical guideline on assessing the collectability of deferred tax assets issued by JICPA ("Practical Guideline" (\*1))

\*1 JICPA Auditing Committee Report No.66 "Auditing Treatment Regarding Judgment of Realizability of Deferred Tax Assets".

## ② Examples on Practical Guideline, Period for Estimated Future Taxable Income, and Taxable Income for the Past 6 Years

Although there are significant operating loss carryforwards on the tax base, as the loss carryforwards are due to extraordinary factors and temporary factors, "examples (4) proviso" of Practical Guideline is applied.

Period for estimated future taxable income is 5 years, which is allowed to record pursuant to Practical Guideline subject to rational earnings projection.

## Taxable Income of the Past 6 Years

	FY3/04	FY3/05	FY3/06	FY3/07	FY3/08	FY3/09	1H FY3/10 (Outlook)
Taxable income	(*)2 (253.6)	98.7	74.9	63.0	158.4	(*)3 (184.6)	54.1

\*2 Including losses of JPY307.3bn due to extraordinary factors such as acceleration of disposal of non-performing claims under Program for

Financial Revival and Emergency Economic Package, intensive sales of cross share holdings pursuant to adoption of regulation limiting stockholdings.

\*3 Including temporary losses of JPY164.2bn due to sales on Japanese stock related investments.

## ③ 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)	482.1
Projected amount of net income before taxes used for the estimation (Sum of 5 years)	303.1
Estimated amount of taxable income before adjustments (Sum of 5 years)	447.4

[Note]

Estimated amounts of taxable income before adjustments shown above are calculated conservatively, based on revenue projections of 5 years that address uncertainty in each of these future fiscal years.

## ④ Major Factors of Deferred Tax Assets and Liabilities

	End-9/09			End-3/09	End-9/08
	(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deferred tax assets (a)	177.0	(23.9)	9.2	200.9	167.7
Allowance for loan losses	31.8	6.2	7.8	25.5	23.9
Securities taxable devaluation	10.9	(0.8)	(26.5)	11.8	37.4
Reserve for retirement benefits	-	-	-	-	-
Tax loss carryforwards	166.4	(22.5)	57.3	189.0	109.1
Unrealized losses on available-for-sale securities	-	(11.2)	(16.3)	11.2	16.3
Loss on deferred hedge	-	-	(2.3)	-	2.3
Others	45.7	1.9	(0.4)	43.7	46.1
Valuation allowances (Non-booked)	(78.0)	2.4	(10.2)	(80.4)	(67.7)
Deferred tax liabilities (b)	26.5	10.1	2.9	16.3	23.6
Gain on establishment of retirement benefit trust	8.7	(0.0)	(0.5)	8.8	9.3
Unrealized gains on available-for-sale securities	14.1	14.1	14.1	-	-
Others	3.6	(3.9)	(10.7)	7.5	14.3
Net deferred tax assets (a - b)	150.4	(34.1)	6.3	184.5	144.0



## II Loans

### 1.Risk-Monitored Loans

CMTB, Non-consolidated

Banking Account		(Millions of yen, %)								
	End-9/09						End-3/09		End-9/08	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Loans to borrowers in bankruptcy	24,266	0.2	(3,510)	(0.0)	(11,101)	(0.1)	27,777	0.3	35,367	0.4
Non-accrual loans	97,524	1.0	21,827	0.1	37,044	0.3	75,697	0.8	60,479	0.7
Loans past due three months or more	31	0.0	(52)	(0.0)	28	0.0	84	0.0	2	0.0
Restructured loans	6,190	0.0	(378)	(0.0)	(5,257)	(0.0)	6,569	0.0	11,448	0.1
Total	128,013	1.4	17,884	0.1	20,714	0.0	110,129	1.2	107,298	1.3

Partial direct write-offs	30,983		2,423		(12,670)		28,559		43,653	
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Total loans	9,111,322	100.0	529,513		989,680		8,581,809	100.0	8,121,642	100.0
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Trust Account		(Millions of yen, %)								
	End-9/09						End-3/09		End-9/08	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Loans to borrowers in bankruptcy	6	0.0	(30)	(0.0)	(49)	(0.0)	37	0.0	56	0.0
Non-accrual loans	170	0.0	(15,151)	(2.4)	(15,858)	(2.4)	15,322	2.5	16,029	2.5
Loans past due three months or more	-	0.0	(16)	(0.0)	(34)	(0.0)	16	0.0	34	0.0
Restructured loans	9,460	3.6	(655)	1.9	(705)	2.0	10,115	1.6	10,166	1.6
Total	9,638	3.7	(15,853)	(0.5)	(16,648)	(0.4)	25,491	4.2	26,286	4.1

Total loans	260,255	100.0	(343,357)		(367,606)		603,613	100.0	627,862	100.0
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[Note] In trust account, Loans to borrowers in bankruptcy and Non-accrual loans are directly written off with same standard at banking account.  
Amount equivalent to direct write-offs and specific allowance for loan losses are as follows:

97		(8,648)		(9,208)		8,745		9,305	
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Banking Account + Trust Account		(Millions of yen, %)								
	End-9/09						End-3/09		End-9/08	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Loans to borrowers in bankruptcy	24,273	0.2	(3,541)	(0.0)	(11,151)	(0.1)	27,814	0.3	35,424	0.4
Non-accrual loans	97,695	1.0	6,675	0.0	21,186	0.1	91,019	0.9	76,508	0.8
Loans past due three months or more	31	0.0	(69)	(0.0)	(5)	(0.0)	101	0.0	37	0.0
Restructured loans	15,651	0.1	(1,034)	(0.0)	(5,963)	(0.0)	16,685	0.1	21,614	0.2
Total	137,652	1.4	2,030	(0.0)	4,066	(0.0)	135,621	1.4	133,585	1.5

Total loans	9,371,577	100.0	186,155		622,073		9,185,422	100.0	8,749,504	100.0
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## CMTH, Consolidated

## Banking Account

(Millions of yen, %)

	End-9/09						End-3/09		End-9/08	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Loans to borrowers in bankruptcy	26,009	0.2	(4,987)	(0.0)	(13,329)	(0.1)	30,996	0.3	39,339	0.4
Non-accrual loans	101,245	1.1	21,498	0.1	39,443	0.3	79,746	0.9	61,802	0.7
Loans past due three months or more	31	0.0	(52)	(0.0)	28	0.0	84	0.0	2	0.0
Restructured loans	6,797	0.0	(286)	(0.0)	(5,314)	(0.0)	7,083	0.0	12,111	0.1
Total	134,083	1.4	16,171	0.0	20,827	0.0	117,911	1.3	113,255	1.3

Partial direct write-offs	34,897		2,378		(11,456)		32,519		46,354	
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Total loans	9,115,054	100.0	530,759		988,858		8,584,295	100.0	8,126,195	100.0
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## Trust Account

(Millions of yen, %)

	End-9/09						End-3/09		End-9/08	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Loans to borrowers in bankruptcy	6	0.0	(30)	(0.0)	(49)	(0.0)	37	0.0	56	0.0
Non-accrual loans	170	0.0	(15,151)	(2.4)	(15,858)	(2.4)	15,322	2.5	16,029	2.5
Loans past due three months or more	-	0.0	(16)	(0.0)	(34)	(0.0)	16	0.0	34	0.0
Restructured loans	9,460	3.6	(655)	1.9	(705)	2.0	10,115	1.6	10,166	1.6
Total	9,638	3.7	(15,853)	(0.5)	(16,648)	(0.4)	25,491	4.2	26,286	4.1

Total loans	260,255	100.0	(343,357)		(367,606)		603,613	100.0	627,862	100.0
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## Banking Account + Trust Account

(Millions of yen, %)

	End-9/09						End-3/09		End-9/08	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Loans to borrowers in bankruptcy	26,016	0.2	(5,017)	(0.0)	(13,379)	(0.1)	31,033	0.3	39,395	0.4
Non-accrual loans	101,416	1.0	6,347	0.0	23,584	0.1	95,068	1.0	77,831	0.8
Loans past due three months or more	31	0.0	(69)	(0.0)	(5)	(0.0)	101	0.0	37	0.0
Restructured loans	16,257	0.1	(942)	(0.0)	(6,020)	(0.0)	17,199	0.1	22,277	0.2
Total	143,721	1.5	318	(0.0)	4,179	(0.0)	143,403	1.5	139,542	1.5

Total loans	9,375,309	100.0	187,401		621,251		9,187,908	100.0	8,754,057	100.0
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## «Reference» Risk-Monitored Loans by Type of Industry

CMTB, Non-consolidated

Banking Account + Trust Account

(Millions of yen, %)

	End-9/09						End-3/09		End-9/08	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Total domestic (excluding Japan offshore market account)	137,350	100.0	2,073	0.0	4,165	0.0	135,276	100.0	133,185	100.0
Manufacturing	6,031	4.3	(240)	(0.2)	(425)	(0.4)	6,272	4.6	6,456	4.8
Agriculture and forestry	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Fishery	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Mining and quarrying of stone and gravel	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Construction (A)	3,535	2.5	(1,497)	(1.1)	(2,508)	(1.9)	5,033	3.7	6,043	4.5
Electricity, gas, heat supply and water	272	0.1	114	0.0	78	0.0	158	0.1	194	0.1
Information and communications	3,282	2.3	3,209	2.3	3,210	2.3	72	0.0	71	0.0
Transport and postal activities	2,045	1.4	(527)	(0.4)	(1,792)	(1.3)	2,572	1.9	3,837	2.8
Wholesale and retail trade	7,457	5.4	809	0.5	(1,764)	(1.4)	6,647	4.9	9,221	6.9
Finance and insurance (B)	15,968	11.6	5,534	3.9	(5,354)	(4.3)	10,434	7.7	21,322	16.0
Real estate (C)	64,136	46.6	(6,240)	(5.3)	9,790	5.8	70,376	52.0	54,345	40.8
Goods rental and leasing	89	0.0	(59)	(0.0)	(142)	(0.1)	148	0.1	231	0.1
Local government	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Others	34,532	25.1	972	0.3	3,072	1.5	33,560	24.8	31,460	23.6
Japan offshore market account	301		(42)		(98)		344		400	
Total	137,652		2,030		4,066		135,621		133,585	
(A) + (B) + (C)	83,639	60.8	(2,204)	(2.5)	1,927	(0.4)	85,844	63.4	81,712	61.3

Note: Above table is made based on the categorization of survey on "Loans and Discounts Outstanding by Sector" of Bank of Japan.

As a result of reclassification of the survey from this fiscal year, figures for End-3/09 and End-9/08 are shown by the new category.

## 【Major changes】

- (1) "Various services" is eliminated and "Goods rental and leasing" which was included in "Various services" is separately categorized.
- (2) "House and room lessors by individuals (balance as of End-9/09: 13,347 mil. yen, End-3/09: 14,650 mil. yen, End-9/08: 15,263mil. yen) which used to be included in "Others" are now included in "Real estate".

## 2.Allowance for Loan Losses

CMTB, Non-consolidated

## Banking Account

(Millions of yen)

	End-9/09 (A)	(A)-(B)	(A)-(C)	End-3/09 (B)	End-9/08 (C)
General allowance for loan losses	27,837	(1,178)	99	29,015	27,738
Specific allowance for loan losses	29,968	3,011	4,025	26,957	25,943
Loan loss allowances for specific overseas countries	75	49	40	26	35
Total	57,881	1,882	4,164	55,999	53,716

Partial direct write-offs	32,106	2,530	(12,625)	29,575	44,731
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## Trust Account

(Millions of yen)

	End-9/09 (A)	(A)-(B)	(A)-(C)	End-3/09 (B)	End-9/08 (C)
Special allowance for loan trusts	2,766	(504)	(1,449)	3,271	4,216
Allowance for JOMT	44	(4)	8	49	36
Total	2,811	(509)	(1,441)	3,320	4,252

Note: Principal guaranteed trust account

## Banking Account + Trust Account

(Millions of yen)

	End-9/09 (A)	(A)-(B)	(A)-(C)	End-3/09 (B)	End-9/08 (C)
Before partial direct write-offs	92,798	3,904	(9,902)	88,894	102,700
After partial direct write-offs	60,692	1,373	2,722	59,319	57,969

CMTH, Consolidated

## Banking Account

(Millions of yen)

	End-9/09 (A)	(A)-(B)	(A)-(C)	End-3/09 (B)	End-9/08 (C)
General allowance for loan losses	31,002	(742)	406	31,744	30,596
Specific allowance for loan losses	32,856	3,105	4,461	29,750	28,395
Loan loss allowances for specific overseas countries	75	49	40	26	35
Total	63,934	2,412	4,907	61,521	59,027

Partial direct write-offs	36,020	2,485	(11,411)	33,535	47,431
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## Trust Account

(Millions of yen)

	End-9/09 (A)	(A)-(B)	(A)-(C)	End-3/09 (B)	End-9/08 (C)
Special allowance for loan trusts	2,766	(504)	(1,449)	3,271	4,216
Allowance for JOMT	44	(4)	8	49	36
Total	2,811	(509)	(1,441)	3,320	4,252

Note: Principal guaranteed trust account

## Banking Account + Trust Account

(Millions of yen)

	End-9/09 (A)	(A)-(B)	(A)-(C)	End-3/09 (B)	End-9/08 (C)
Before partial direct write-offs	102,765	4,388	(7,945)	98,377	110,711
After partial direct write-offs	66,745	1,903	3,465	64,841	63,279

## 3.Allowance Ratio for Risk-Monitored Loans

CMTB, Non-consolidated

Before partial direct write-offs

(%)

	End-9/09 (A)	(A)-(B)	(A)-(C)	End-3/09 (B)	End-9/08 (C)
Banking account	56.5	(5.1)	(8.6)	61.7	65.2
Trust account	29.1	16.1	12.9	13.0	16.1
Total	55.0	0.8	(2.9)	54.1	57.9

After partial direct write-offs

(%)

	End-9/09 (A)	(A)-(B)	(A)-(C)	End-3/09 (B)	End-9/08 (C)
Banking account	45.2	(5.6)	(4.8)	50.8	50.0
Trust account	29.1	16.1	12.9	13.0	16.1
Total	44.0	0.3	0.6	43.7	43.3

CMTH, Consolidated

Before partial direct write-offs

(%)

	End-9/09 (A)	(A)-(B)	(A)-(C)	End-3/09 (B)	End-9/08 (C)
Banking account	59.1	(4.0)	(7.5)	63.1	66.6
Trust account	29.1	16.1	12.9	13.0	16.1
Total	57.5	1.6	(2.0)	55.9	59.5

After partial direct write-offs

(%)

	End-9/09 (A)	(A)-(B)	(A)-(C)	End-3/09 (B)	End-9/08 (C)
Banking account	47.6	(4.4)	(4.4)	52.1	52.1
Trust account	29.1	16.1	12.9	13.0	16.1
Total	46.4	1.2	1.0	45.2	45.3

## 4.Self-Assessment

CMTB, Non-consolidated

(Billions of yen, %)

Borrower classification under the self-assessment guidelines	Claims disclosed under the Financial Revitalization Law	Categories under self-assessment				Coverage				
		No categorization	Category II	Category III	Category IV					
Banking account										
Legal bankruptcy	Claims under bankruptcy and virtual bankruptcy 32.6	Covered by collateral and guarantees 25.5	Entirely covered by allowances	Entirely written off	Collateral and guarantees	25.5	Coverage ratio	100.0		
Virtual bankruptcy					Specific allowance for loan losses	7.0	Allowance ratio	100.0		
					Uncovered portion	-				
Possible bankruptcy	Claims under high-risk 97.2	Covered by collateral and guarantees 59.3	Partially covered by allowances		Collateral and guarantees	59.3	Coverage ratio	83.4		
					Specific allowance for loan losses	21.8	Allowance ratio	57.6		
					Uncovered portion	16.0				
Caution	Claims under close observation <6.2>	Covered by collateral and guarantees <2.1>	Allowance <1.0>		Collateral and guarantees	<2.1>	Coverage ratio	51.8		
	Claims against close observation borrowers Claims against caution borrowers 518.8				General allowance for loan losses	<1.0>	Allowance ratio	25.8		
			Allowance 27.1		Uncovered portion	<2.9>				
Normal	Normal 9,185.6									
Total Claims disclosed under the Financial Revitalization Law 136.1					Collateral and guarantees	87.1	Coverage ratio	85.9		
					Allowance for loan losses	29.9	Allowance ratio	61.0		
					Uncovered portion	19.0				
Total 9,321.7		No categorization + Category II 9,305.6	Category III 16.0	Category IV -						
Trust account										
Legal bankruptcy	Claims under bankruptcy and virtual bankruptcy 0.0	Covered by collateral and guarantees 0.0	Entirely written off	Entirely written off	Collateral and guarantees	0.0	Coverage ratio	100.0		
Virtual bankruptcy					Uncovered portion	-				
Possible bankruptcy	Claims under high-risk 0.1	Covered by collateral and guarantees 0.1	Partially written off		Collateral and guarantees	0.1	Coverage ratio	100.0		
					Uncovered portion	-				
Caution	Claims under close observation <9.4>	Covered by collateral and guarantees <->	Special allowance for loan trusts Allowance for JOMT 2.8		Collateral and guarantees	<->	Coverage ratio	0.0		
	Claims against close observation borrowers Claims against caution borrowers 0.1				Uncovered portion	<9.4>				
Normal	Normal 250.6									
Total Claims disclosed under the Financial Revitalization Law 9.6					Collateral and guarantees	0.1	Coverage ratio	1.8		
					Uncovered portion	9.4				
Total 260.2		No categorization + Category II 260.2	Category III -	Category IV -	«Reference» Coverage ratio taking into account of special allowance for loan trusts and allowance for JOMT 31.0					
Banking Account + Trust Account										
Total Claims disclosed under the Financial Revitalization Law 145.7					Collateral and guarantees	87.2	Coverage ratio	80.4		
					Allowance for loan losses	29.9				
					Uncovered portion	28.5				
					«Reference» Coverage ratio taking into account of special allowance for loan trusts and allowance for JOMT 82.3					
Total 9,582.0		No categorization + Category II 9,565.9	Category III 16.0	Category IV -						

## 5. 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-9/09						End-3/09		End-9/08	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	32,623	0.3	(1,750)	(0.0)	(6,887)	(0.1)	34,373	0.3	39,511	0.4
Claims under high risk	97,262	1.0	24,604	0.2	36,258	0.3	72,658	0.8	61,003	0.7
Claims under close observation	6,222	0.0	(431)	(0.0)	(5,228)	(0.0)	6,654	0.0	11,451	0.1
Total non-performing claims	136,108	1.4	22,422	0.1	24,142	0.1	113,686	1.2	111,966	1.3
Normal claims	9,185,641	98.5	478,344	(0.1)	936,833	(0.1)	8,707,296	98.7	8,248,807	98.6
Other caution claims	518,866	5.5	37,973	0.1	54,412	0.0	480,892	5.4	464,453	5.5
Total claims	9,321,749	100.0	500,766		960,976		8,820,982	100.0	8,360,773	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-9/09						End-3/09		End-9/08	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
		Allowance ratio		Allowance ratio		Allowance ratio		Allowance ratio		Allowance ratio
Total	117,046	85.9	16,590	(2.3)	19,284	(1.3)	100,455	88.3	97,761	87.3
Collateral and guarantees	87,119		12,974		14,973		74,144		72,145	
Allowance for loan losses	29,927	61.0	3,616	(5.4)	4,311	(3.2)	26,311	66.5	25,615	64.3

Partial direct write-offs	32,106		2,530		(12,625)		29,575		44,731	
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## Trust Account

(Millions of yen, %)

Amount of claims	End-9/09						End-3/09		End-9/08	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	6	0.0	(2,303)	(0.3)	(2,286)	(0.3)	2,310	0.3	2,293	0.3
Claims under high risk	170	0.0	(12,884)	(2.0)	(13,628)	(2.1)	13,055	2.1	13,799	2.1
Claims under close observation	9,460	3.6	(672)	1.9	(739)	2.0	10,132	1.6	10,200	1.6
Total non-performing claims	9,638	3.7	(15,860)	(0.5)	(16,655)	(0.4)	25,498	4.2	26,293	4.1
Normal claims	250,616	96.2	(327,504)	0.5	(350,958)	0.4	578,121	95.7	601,575	95.8
Other caution claims	125	0.0	(32,685)	(5.3)	(35,264)	(5.5)	32,811	5.4	35,390	5.6
Total claims	260,255	100.0	(343,364)		(367,613)		603,620	100.0	627,869	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-9/09						End-3/09		End-9/08	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Total	177	1.8	(15,071)	(57.9)	(15,776)	(58.8)	15,249	59.8	15,954	60.6
Collateral and guarantees	177		(15,071)		(15,776)		15,249		15,954	

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

Coverage ratios taking into account of allowances are as follows:

	End-9/09						End-3/09		End-9/08	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Allowances for impairment of guaranteed trust principals of loan trusts and JOMTs	2,811	31.0	(509)	(41.8)	(1,441)	(45.8)	3,320	72.8	4,252	76.8

[Note] 2 In trust account, claims under bankruptcy and virtual bankruptcy and claims under high risk are directly written off with same standard at banking account. Amount equivalent to direct write-offs and specific allowance for loan losses are as follows:

	97		(8,648)		(9,208)		8,745		9,305	
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## Banking Account + Trust Account

(Millions of yen, %)

Amount of claims	End-9/09						End-3/09		End-9/08	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	32,630	0.3	(4,054)	(0.0)	(9,173)	(0.1)	36,684	0.3	41,804	0.4
Claims under high risk	97,433	1.0	11,719	0.1	22,629	0.1	85,713	0.9	74,803	0.8
Claims under close observation	15,683	0.1	(1,103)	(0.0)	(5,968)	(0.0)	16,786	0.1	21,651	0.2
Total non-performing claims	145,747	1.5	6,561	0.0	7,487	(0.0)	139,185	1.4	138,259	1.5
Normal claims	9,436,257	98.4	150,840	(0.0)	585,875	0.0	9,285,417	98.5	8,850,382	98.4
Other caution claims	518,991	5.4	5,288	(0.0)	19,148	(0.1)	513,703	5.4	499,843	5.5
Total claims	9,582,005	100.0	157,402		593,362		9,424,603	100.0	8,988,642	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-9/09						End-3/09		End-9/08	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Total	117,224	80.4	1,519	(2.7)	3,508	(1.8)	115,704	83.1	113,715	82.2
Collateral and guarantees	87,296		(2,096)		(803)		89,393		88,100	
Allowance for loan losses	29,927		3,616		4,311		26,311		25,615	

[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
	82.3		(3.1)		(2.9)		85.5		85.3

## CMTH, Consolidated

## Banking account

(Millions of yen, %)

Amount of claims	End-9/09						End-3/09		End-9/08	
		Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	35,796	0.3	(2,538)	(0.0)	(7,949)	(0.1)	38,334	0.4	43,746	0.4
Claims under high risk	99,597	1.0	23,583	0.2	37,482	0.3	76,013	0.8	62,115	0.7
Claims under close observation	6,828	0.0	(339)	(0.0)	(5,285)	(0.0)	7,168	0.0	12,114	0.1
Total non-performing claims	142,222	1.4	20,705	0.1	24,247	0.1	121,517	1.3	117,975	1.3
Normal claims	9,535,024	98.5	441,583	(0.1)	849,260	(0.1)	9,093,440	98.6	8,685,763	98.6
Total claims	9,677,247	100.0	462,289		873,507		9,214,957	100.0	8,803,739	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-9/09						End-3/09		End-9/08	
		Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
		Allowance ratio		Allowance ratio		Allowance ratio		Allowance ratio		Allowance ratio
Total	121,288	85.2	14,494	(2.6)	18,640	(1.7)	106,794	87.8	102,648	87.0
Collateral and guarantees	88,464		10,792		13,912		77,672		74,552	
Allowance for loan losses	32,823	61.0	3,701	(5.3)	4,728	(3.6)	29,121	66.4	28,095	64.7

Partial direct write-offs	36,020		2,485		(11,411)		33,535		47,431	
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## Trust account

(Millions of yen, %)

Amount of claims	End-9/09						End-3/09		End-9/08	
		Ratio	(A - B)	Ratio	(A - C)	Ratio		Ratio		Ratio
Claims under bankruptcy and virtual bankruptcy	6	0.0	(2,303)	(0.3)	(2,286)	(0.3)	2,310	0.3	2,293	0.3
Claims under high risk	170	0.0	(12,884)	(2.0)	(13,628)	(2.1)	13,055	2.1	13,799	2.1
Claims under close observation	9,460	3.6	(672)	1.9	(739)	2.0	10,132	1.6	10,200	1.6
Total non-performing claims	9,638	3.7	(15,860)	(0.5)	(16,655)	(0.4)	25,498	4.2	26,293	4.1
Normal claims	250,616	96.2	(327,504)	0.5	(350,958)	0.4	578,121	95.7	601,575	95.8
Total claims	260,255	100.0	(343,364)		(367,613)		603,620	100.0	627,869	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-9/09						End-3/09		End-9/08	
		Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio		Coverage ratio		Coverage ratio
Total	177	1.8	(15,071)	(57.9)	(15,776)	(58.8)	15,249	59.8	15,954	60.6
Collateral and guarantees	177		(15,071)		(15,776)		15,249		15,954	



Banking Account + Trust Account

(Millions of yen, %)

Amount of claims	End-9/09						End-3/09		End-9/08	
		Ratio	(A - B)	Ratio	(A - C)	Ratio		Ratio		Ratio
Claims under bankruptcy and virtual bankruptcy	35,803	0.3	(4,842)	(0.0)	(10,235)	(0.1)	40,645	0.4	46,039	0.4
Claims under high risk	99,768	1.0	10,698	0.0	23,853	0.1	89,069	0.9	75,914	0.8
Claims under close observation	16,289	0.1	(1,011)	(0.0)	(6,025)	(0.0)	17,300	0.1	22,314	0.2
Total non-performing claims	151,860	1.5	4,845	0.0	7,591	(0.0)	147,015	1.4	144,269	1.5
Normal claims	9,785,641	98.4	114,079	(0.0)	498,302	0.0	9,671,562	98.5	9,287,339	98.4
Total claims	9,937,502	100.0	118,924		505,894		9,818,578	100.0	9,431,608	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-9/09						End-3/09		End-9/08	
		Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio		Coverage ratio		Coverage ratio
Total	121,466	79.9	(577)	(3.0)	2,863	(2.2)	122,043	83.0	118,602	82.2
Collateral and guarantees	88,642		(4,278)		(1,864)		92,921		90,506	
Allowance for loan losses	32,823		3,701		4,728		29,121		28,095	

(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 allowances for loan losses

CMTB, Non-consolidated

Banking Account

(Millions of yen, %)

Coverage, Coverage ratio and Allowance ratio	End-9/09						End-3/09		End-9/08	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
		Allowance ratio		Allowance ratio		Allowance ratio		Allowance ratio		Allowance ratio
Claims under bankruptcy and virtual bankruptcy	32,623	100.0	(1,750)	0.0	(6,887)	0.0	34,373	100.0	39,511	100.0
Collateral and guarantees	25,579		(1,204)		(97)		26,783		25,677	
Allowance for loan losses	7,044	100.0	(546)	0.0	(6,789)	0.0	7,590	100.0	13,833	100.0
Claims under high risk	81,197	83.4	17,508	(4.1)	27,155	(5.1)	63,688	87.6	54,041	88.5
Collateral and guarantees	59,360		13,435		15,592		45,925		43,768	
Allowance for loan losses	21,836	57.6	4,073	(8.8)	11,562	(1.9)	17,762	66.4	10,273	59.6
Claims under close observation	3,225	51.8	832	15.8	(982)	15.0	2,393	35.9	4,208	36.7
Collateral and guarantees	2,178		743		(521)		1,435		2,700	
Allowance for loan losses	1,047	25.8	88	7.5	(461)	8.6	958	18.3	1,508	17.2

Trust Account

(Millions of yen, %)

Coverage, Coverage ratio	End-9/09						End-3/09		End-9/08	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Claims under bankruptcy and virtual bankruptcy	6	100.0	(2,303)	0.0	(2,286)	0.0	2,310	100.0	2,293	100.0
Collateral and guarantees	6		(2,303)		(2,286)		2,310		2,293	
Claims under high risk	170	100.0	(12,421)	3.5	(13,075)	4.0	12,592	96.4	13,246	95.9
Collateral and guarantees	170		(12,421)		(13,075)		12,592		13,246	
Claims under close observation	-	0.0	(345)	(3.4)	(414)	(4.0)	345	3.4	414	4.0
Collateral and guarantees	-		(345)		(414)		345		414	

Banking Account + Trust Account

(Millions of yen, %)

Coverage and Coverage ratio	End-9/09						End-3/09		End-9/08	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Claims under bankruptcy and virtual bankruptcy	32,630	100.0	(4,054)	0.0	(9,173)	0.0	36,684	100.0	41,804	100.0
Collateral and guarantees	25,586		(3,508)		(2,384)		29,094		27,970	
Allowance for loan losses	7,044		(546)		(6,789)		7,590		13,833	
Claims under high risk	81,368	83.5	5,086	(5.4)	14,079	(6.4)	76,281	88.9	67,288	89.9
Collateral and guarantees	59,531		1,013		2,517		58,518		57,014	
Allowance for loan losses	21,836		4,073		11,562		17,762		10,273	
Claims under close observation	3,225	20.5	486	4.2	(1,397)	(0.7)	2,739	16.3	4,623	21.3
Collateral and guarantees	2,178		397		(935)		1,781		3,114	
Allowance for loan losses	1,047		88		(461)		958		1,508	

&lt;Reference&gt; Claims Classified under the Financial Revitalization Law by Type of Industry

CMTB, Non-consolidated

Banking Account + Trust Account

(Millions of yen, %)

	End-9/09						End-3/09		End-9/08	
	(A)	Domestic ratio	(A - B)	Domestic ratio	(A - C)	Domestic ratio	(B)	Domestic ratio	(C)	Domestic ratio
Total domestic (excluding Japan offshore market account)	145,445	100.0	6,604	0.0	7,585	0.0	138,840	100.0	137,859	100.0
Manufacturing	6,767	4.6	(349)	(0.4)	311	(0.0)	7,116	5.1	6,456	4.6
Agriculture and forestry	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Fishery	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Mining and quarrying of stone and gravel	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Construction (A)	3,535	2.4	(1,497)	(1.1)	(2,508)	(1.9)	5,033	3.6	6,043	4.3
Electricity, gas, heat supply and water	272	0.1	114	0.0	78	0.0	158	0.1	194	0.1
Information and communications	3,282	2.2	3,209	2.2	3,210	2.2	72	0.0	71	0.0
Transport and postal activities	2,045	1.4	(527)	(0.4)	(1,792)	(1.3)	2,572	1.8	3,837	2.7
Wholesale and retail trade	7,788	5.3	360	0.0	(2,360)	(2.0)	7,428	5.3	10,148	7.3
Finance and insurance (B)	15,968	10.9	5,534	3.4	(5,354)	(4.4)	10,434	7.5	21,322	15.4
Real estate (C)	69,594	47.8	(1,426)	(3.3)	12,984	6.7	71,021	51.1	56,609	41.0
Goods rental and leasing	89	0.0	(59)	(0.0)	(142)	(0.1)	148	0.1	231	0.1
Local government	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Others	36,102	24.8	1,246	(0.2)	3,158	0.9	34,855	25.1	32,943	23.8
Japan offshore market account	301		(42)		(98)		344		400	
Total	145,747		6,561		7,487		139,185		138,259	
(A) + (B) + (C)	89,098	61.2	2,609	(1.0)	5,121	0.3	86,488	62.2	83,976	60.9

Note: Above table is made based on the categorization of survey on "Loans and Discounts Outstanding by Sector" of Bank of Japan.

As a result of reclassification of the survey from this fiscal year, figures for End-3/09 and End-9/08 are shown by the new category.

## 【Major changes】

- (1) "Various services" is eliminated and "Goods rental and leasing" which was included in "Various services" is separately categorized.
- (2) "House and room lessors by individuals (balance as of End-9/09: 13,347 mil. yen, End-3/09: 14,650 mil. yen, End-9/08: 15,263mil. yen) which used to be included in "Others" are now included in "Real estate".

## 6.Allowance Ratio by General Allowances

CMTB, Non-consolidated

Banking Account

(%)

	End-9/09			End-3/09 (B)	End-9/08 (C)
	(A)	(A - B)	(A - C)		
Claims against close observation borrowers	16.50	2.11	3.27	14.39	13.23
<Against uncovered portion>	<27.38>	<8.68>	<9.37>	<18.70>	<18.00>
Claims against caution borrowers other than close observation borrowers	1.60	(0.40)	(0.40)	2.00	2.00
<Against uncovered portion>	<3.47>	<(0.52)>	<(0.32)>	<4.00>	<3.79>
Claims against normal borrowers	0.20	0.00	0.00	0.20	0.20

## 7.Disposal of Non-Performing Claims

CMTB, Non-consolidated / CMTH, Consolidated

(Millions of yen)

		CMTB, Non-consolidated			CMTH, Consolidated		
		1H FY3/10 (A)	(A - B)	1H FY3/09 (B)	1H FY3/10 (A)	(A - B)	1H FY3/09 (B)
Write-off of loans		5,529	(3,348)	8,878	7,366	(2,814)	10,180
Losses on sales of loans		1	779	(778)	1	778	(777)
Debt forgiveness (losses on financial assistance)		-	-	-	-	-	-
Provision of specific allowance for loan losses		4,353	(7,094)	11,448	4,838	(6,927)	11,766
Provision of allowance for loan losses for specific countries		49	52	(3)	49	52	(3)
Banking a/c credit costs (A)		9,933	(9,611)	19,544	12,255	(8,910)	21,165
Write-off of loans		59	(432)	492	59	(432)	492
Losses on sales of loans		2,208	2,171	37	2,208	2,171	37
Debt forgiveness (losses on financial assistance)		-	-	-	-	-	-
Trust a/c credit costs (B)		2,268	1,738	529	2,268	1,738	529
Subtotal (A + B)		12,202	(7,872)	20,074	14,523	(7,172)	21,695
Provision (reversal) of general allowance for loan losses (C)		(1,178)	18,563	(19,741)	(741)	19,277	(20,019)
Credit costs (A + B + C)		11,023	10,690	333	13,782	12,105	1,676

## 8. Progress in Off-Balancing of Non-Performing Claims (Banking Account + Trust Account)

CMTB, Non-consolidated

## (1) Historical trend of non-performing claims and description by period of emergence

Balance of claims under high risk or under bankruptcy and virtual bankruptcy

(Billions of yen)

	End-9/06	End-3/07	End-9/07	End-3/08	End-9/08	End-3/09	End-9/09	Change
Claims under bankruptcy and virtual bankruptcy	20.6	12.1	14.3	15.7	41.8	36.6	32.6	(4.0)
Claims under high risk	52.0	49.3	62.7	60.3	74.8	85.7	97.4	11.7
Total	72.6	61.5	77.0	76.0	116.6	122.3	130.0	7.6

	End-9/06	End-3/07	End-9/07	End-3/08	End-9/08	End-3/09	End-9/09	Change
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## ① Claims emerged prior to End-9/06

Claims under bankruptcy and virtual bankruptcy	11.9	6.1	4.4	1.6	3.4	2.9	2.6	(0.3)
Claims under high risk	44.9	29.7	23.4	22.2	18.2	16.4	13.5	(2.9)
Total	56.9	35.9	27.8	23.9	21.7	19.4	16.1	(3.3)

## ② Claims emerged during 2H.FY3/07

Claims under bankruptcy and virtual bankruptcy		1.6	1.2	0.8	0.6	0.6	0.4	(0.1)
Claims under high risk		13.8	10.7	8.1	6.2	5.0	2.3	(2.7)
Total		15.5	11.9	9.0	6.9	5.6	2.7	(2.9)

## ③ Claims emerged during 1H.FY3/08

Claims under bankruptcy and virtual bankruptcy			5.0	3.6	2.3	1.5	0.8	(0.6)
Claims under high risk			25.5	18.4	12.6	10.7	9.1	(1.5)
Total			30.6	22.0	14.9	12.2	10.0	(2.1)

## ④ Claims emerged during 2H.FY3/08

Claims under bankruptcy and virtual bankruptcy				7.3	1.7	1.7	0.8	(0.8)
Claims under high risk				9.7	7.7	3.4	2.4	(1.0)
Total				17.1	9.4	5.1	3.2	(1.9)

## ⑤ Claims emerged during 1H.FY3/09

Claims under bankruptcy and virtual bankruptcy					33.5	21.7	19.9	(1.8)
Claims under high risk					29.9	17.9	9.4	(8.5)
Total					63.4	39.6	29.3	(10.3)

## ⑥ Claims emerged during 2H.FY3/09

Claims under bankruptcy and virtual bankruptcy						8.0	4.3	(3.7)
Claims under high risk						32.0	28.1	(3.9)
Total						40.1	32.5	(7.6)

## ⑦ Claims emerged during 1H.FY3/10

Claims under bankruptcy and virtual bankruptcy							3.5	
Claims under high risk							32.4	
Total							35.9	

## (2) Description of off-balancing in 1H.FY3/10

## ① Result of off-balancing

(Billions of yen)

	Prior to 1H.FY3/07	2H.FY3/07	1H.FY3/08	2H.FY3/08	1H.FY3/09	2H.FY3/09	1H.FY3/10
Disposition by borrowers' liquidation (minus)	-	-	-	0.2	-	-	-
Reconstructive disposition (minus)	-	-	-	-	0.6	-	-
Improvement in debtors' performance due to reconstructive (minus)	-	-	-	-	-	-	-
Loan sales to market (minus)	-	-	-	-	2.5	0.0	-
Direct write-offs (minus)	0.0	-	-	0.2	(2.3)	2.3	2.7
Others (minus)	3.2	2.9	2.1	1.4	9.4	5.2	-
Collection/repayment, etc. (minus)	3.1	0.3	1.9	1.2	9.1	3.6	-
Improvement in debtors' performance (minus)	0.1	2.5	0.2	0.2	0.3	1.5	-
Total (minus)	3.3	2.9	2.1	1.9	10.3	7.6	2.7

## ② Amount of outstanding non-performing claims which is in progress for off-balancing

(Billions of yen)

	Prior to 1H.FY3/07	2H.FY3/07	1H.FY3/08	2H.FY3/08	1H.FY3/09	2H.FY3/09	1H.FY3/10
Legal liquidation (Δ)	0.3	0.0	0.5	0.4	19.3	2.5	1.4
Quasi-legal liquidation (Δ)	0.0	-	-	-	-	-	-
Split-off of problem claims (Δ)	-	-	-	-	-	-	-
Partial write-off of small balance claims (Δ)	2.2	0.2	0.2	0.3	0.1	0.0	0.0
Entrusted to the RCC (Δ)	-	-	-	-	-	-	-
Total (Δ)	2.6	0.3	0.8	0.8	19.5	2.6	1.5

## (3) Accumulated amount of off-balancing and degree of progress

(Billions of yen)

	Prior to 1H.FY3/07	2H.FY3/07	1H.FY3/08	2H.FY3/08	1H.FY3/09	2H.FY3/09	1H.FY3/10	Total
Amount of claims emerged	1,530.7	15.5	30.6	17.1	63.4	40.1	35.9	1,733.6
Accumulated amount of off-balancing	1,514.6	12.7	20.5	13.8	34.1	7.6		1,603.6
Degrees of progress (%)	98.9%	82.0%	67.2%	81.0%	53.7%	19.0%		
Accumulated amount of off-balancing including which is in progress for off-balancing	1,517.2	13.1	21.4	14.6	53.6	10.2		1,630.3
Degrees of progress (%)	99.1%	84.4%	69.9%	85.7%	84.5%	25.5%		

## 9. Loans by Type of Industry

## (1) Breakdown of Loans by Type of Industry

CMTB, Non-consolidated

Banking Account + Trust Account

(Millions of yen, %)

	End-9/09						End-3/09		End-9/08	
	(A)	Domestic ratio	(A - B)	Domestic ratio	(A - C)	Domestic ratio	(B)	Domestic ratio	(C)	Domestic ratio
Total domestic (excluding Japan offshore market account)	9,370,545	100.0	189,754	0.0	626,839	0.0	9,180,790	100.0	8,743,706	100.0
Manufacturing	942,066	10.0	(28,814)	(0.5)	174,687	1.2	970,880	10.5	767,379	8.7
Agriculture and forestry	385	0.0	25	0.0	43	0.0	360	0.0	342	0.0
Fishery	0	0.0	(0)	(0.0)	(1)	(0.0)	1	0.0	2	0.0
Mining and quarrying of stone and gravel	1,859	0.0	(341)	(0.0)	(804)	(0.0)	2,200	0.0	2,664	0.0
Construction (A)	98,644	1.0	(15,909)	(0.1)	690	(0.0)	114,553	1.2	97,954	1.1
Electricity, gas, heat supply and water	162,428	1.7	17,719	0.1	31,575	0.2	144,708	1.5	130,852	1.4
Information and communications	42,116	0.4	(5,943)	(0.0)	(4,053)	(0.0)	48,060	0.5	46,170	0.5
Transport and postal activities	588,924	6.2	(7,558)	(0.2)	14,383	(0.2)	596,482	6.4	574,540	6.5
Wholesale and retail trade	458,167	4.8	(21,015)	(0.3)	(25,049)	(0.6)	479,182	5.2	483,216	5.5
Finance and insurance (B)	1,621,964	17.3	92,525	0.6	108,882	0.0	1,529,439	16.6	1,513,081	17.3
Real estate (C)	1,538,407	16.4	(75,238)	(1.1)	(157,037)	(2.9)	1,613,646	17.5	1,695,445	19.3
Goods rental and leasing	214,471	2.2	(19,372)	(0.2)	(54,092)	(0.7)	233,844	2.5	268,564	3.0
Local government	5,963	0.0	(848)	(0.0)	(836)	(0.0)	6,812	0.0	6,800	0.0
Others	3,695,143	39.4	254,527	1.9	538,452	3.3	3,440,615	37.4	3,156,690	36.1
Japan offshore market account	6,586		(3,772)		(5,065)		10,358		11,651	
Total	9,377,132		185,982		621,773		9,191,149		8,755,358	
(A)+(B)+(C)	3,259,016	34.7	1,377	(0.7)	(47,464)	(3.0)	3,257,639	35.4	3,306,481	37.8

[Note]

Above table is made based on the categorization of survey on "Loans and Discounts Outstanding by Sector" of Bank of Japan.

As a result of reclassification of the survey from this fiscal year, figures for End-3/09 and End-9/08 are shown by the new category.

## 【Major changes】

- (1) "Various services" is eliminated and "Goods rental and leasing" which was included in "Various services" is separately categorized.
- (2) "House and room lessors by individuals (balance as of End-9/09: 258,170 mil. yen, End-3/09: 272,547 mil. yen, End-9/08: 286,756mil. yen) which used to be included in "Others" are now included in "Real estate".

## &lt;Reference&gt; Consumer finance companies and nonbank financial institutions

(Millions of yen, %)

Finance and insurance	1,621,964	17.3	92,525	0.6	108,882	0.0	1,529,439	16.6	1,513,081	17.3
Consumer finance companies and nonbank financial institutions <sup>(1)</sup>	127,715	1.3	6,805	0.0	(29,570)	(0.4)	120,909	1.3	157,286	1.7
Consumer finance companies <sup>(2)</sup>	13,952	0.1	(5,358)	(0.0)	(16,361)	(0.1)	19,310	0.2	30,313	0.3

[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-9/09			End-3/09		End-9/08	
		(A - B)	(A - C)				
Loans to individuals	3,608,655	240,260	506,697	3,368,395		3,101,958	
Housing loans	3,257,925	257,629	541,969	3,000,296		2,715,956	

[Note] Securities Report basis

## (3) Loans to Small and Medium Enterprises

CMTB, Non-consolidated

Banking Account + Trust Account

(Millions of yen)

	End-9/09			End-3/09		End-9/08	
		(A - B)	(A - C)				
Loans to Small and Medium Enterprises	6,416,381	252,324	468,843	6,164,057		5,947,538	

[Note] Securities Report basis

## 10.Loans by Countries

## (1) Loans to specific overseas countries

CMTB, Non-consolidated

(Millions of yen, Number of countries)

	End-9/09			End-3/09 (B)	End-9/08 (C)
	(A)	(A - B)	(A - C)		
Balance of loans	1,002	660	590	342	412
Number of countries	1	-	-	1	1

## (2) Loans by region

CMTB, Non-consolidated

(Millions of yen)

	End-9/09			End-3/09(B)	End-9/08(C)
	(A)	(A - B)	(A - C)		
Asia	42,466	(5,051)	(7,739)	47,517	50,206
Of which risk-monitored loans	301	(42)	(98)	344	400
Central and South America	4,037	2,959	2,881	1,077	1,155
Of which risk-monitored loans	-	(324)	(273)	324	273

## 11. Deposits and Loans

## (1) Balance of Deposits and Loans

CMTB, Non-consolidated

(Millions of yen)

			End-9/09			End-3/09	End-9/08	
			(A)	(A - B)	(A - C)	(B)	(C)	
Banking	Deposit	Ending balance	8,781,915	(172,057)	189,961	8,953,972	8,591,954	
		Average balance	8,535,853	43,765	209,395	8,492,088	8,326,458	
	Loans	Ending balance	9,111,322	529,513	989,680	8,581,809	8,121,642	
		Average balance	8,100,271	661,966	787,629	7,438,304	7,312,641	
Trust ※	Money Trust ※	Principals	Ending balance	1,085,575	1,426	(22,857)	1,084,149	1,108,432
			Average balance	1,107,321	10,005	14,007	1,097,315	1,093,313
		Loans	Ending balance	251,270	(7,868)	(6,762)	259,139	258,033
			Average balance	253,188	(8,434)	(13,465)	261,622	266,653
	Loan Trust ※	Principals	Ending balance	439,731	(129,599)	(238,043)	569,331	677,775
			Average balance	482,410	(207,583)	(276,790)	689,993	759,200
		Loans	Ending balance	-	(333,603)	(357,325)	333,603	357,325
			Average balance	41,801	(317,609)	(330,184)	359,411	371,986
	Trust ※	Principals	Ending balance	1,525,307	(128,173)	(260,901)	1,653,480	1,786,208
			Average balance	1,589,731	(197,578)	(262,783)	1,787,309	1,852,514
		Loans	Ending balance	251,270	(341,472)	(364,088)	592,742	615,358
			Average balance	294,990	(326,043)	(343,649)	621,034	638,639
Total	Deposit & Principals	Ending balance	10,307,223	(300,230)	(70,939)	10,607,453	10,378,162	
		Average balance	10,125,585	(153,812)	(53,387)	10,279,398	10,178,973	
	Loans	Ending balance	9,362,593	188,041	625,591	9,174,551	8,737,001	
		Average balance	8,395,261	335,923	443,980	8,059,338	7,951,281	

※ Trust account with principal guarantee agreement

## (2) Breakdown of Deposits by Type of Depositor

CMTB, Non-consolidated

Banking Account

(Million of yen, %)

		End-9/09						End-3/09		End-9/08	
		(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Individual		6,678,893	76.1	73,843	2.3	359,971	2.5	6,605,049	73.7	6,318,921	73.5
	Time deposit	5,852,380	66.6	55,025	1.9	368,507	2.8	5,797,355	64.7	5,483,873	63.8
	Ordinary deposit	818,499	9.3	19,496	0.4	(8,167)	(0.3)	799,003	8.9	826,667	9.6
	Checking deposit	336	0.0	(26)	(0.0)	(52)	(0.0)	362	0.0	388	0.0
	Notice deposit	5	0.0	(0)	0.0	(0)	(0.0)	5	0.0	5	0.0
	Foreign currency deposit	3,151	0.0	(77)	(0.0)	341	0.0	3,228	0.0	2,809	0.0
	Other	4,520	0.0	(573)	(0.0)	(657)	(0.0)	5,094	0.0	5,178	0.0
		1,780,640	20.2	(29,222)	0.0	58,183	0.2	1,809,862	20.2	1,722,456	20.0
Corporate	Time deposit	1,296,147	14.7	(20,049)	0.0	11,697	(0.1)	1,316,197	14.7	1,284,450	14.9
	Ordinary deposit	339,406	3.8	(8,549)	(0.0)	7,563	0.0	347,956	3.8	331,842	3.8
	Checking deposit	106,065	1.2	(1,575)	0.0	27,007	0.2	107,641	1.2	79,058	0.9
	Notice deposit	20,854	0.2	699	0.0	10,819	0.1	20,154	0.2	10,034	0.1
	Foreign currency deposit	4,534	0.0	936	0.0	544	0.0	3,597	0.0	3,989	0.0
	Other	13,632	0.1	(682)	(0.0)	551	0.0	14,314	0.1	13,080	0.1
		316,922	3.6	(221,297)	(2.4)	(227,734)	(2.7)	538,219	6.0	544,657	6.3
	Time deposit	284,879	3.2	(218,934)	(2.3)	(157,337)	(1.9)	503,814	5.6	442,217	5.1
Other	Ordinary deposit	4,624	0.0	(4,432)	(0.0)	(2,215)	(0.0)	9,057	0.1	6,840	0.0
	Checking deposit	2,174	0.0	(262)	(0.0)	81	0.0	2,436	0.0	2,093	0.0
	Notice deposit	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
	Foreign currency deposit	9	0.0	9	0.0	(58,625)	(0.6)	0	0.0	58,635	0.6
	Other	25,232	0.2	2,321	0.0	(9,637)	(0.1)	22,911	0.2	34,870	0.4
		8,776,455	100.0	(176,676)	0.0	190,420	0.0	8,953,132	100.0	8,586,035	100.0
	Time deposit	7,433,408	84.6	(183,959)	(0.3)	222,867	0.7	7,617,368	85.0	7,210,540	83.9
	Ordinary deposit	1,162,530	13.2	6,514	0.3	(2,819)	(0.3)	1,156,016	12.9	1,165,350	13.5
Total	Checking deposit	108,576	1.2	(1,864)	0.0	27,036	0.2	110,440	1.2	81,539	0.9
	Notice deposit	20,859	0.2	699	0.0	10,819	0.1	20,160	0.2	10,039	0.1
	Foreign currency deposit	7,695	0.0	868	0.0	(57,739)	(0.6)	6,826	0.0	65,435	0.7
	Other	43,385	0.4	1,065	0.0	(9,744)	(0.1)	42,319	0.4	53,129	0.6

(Note) Excludes Japan offshore market account



### III Outlook for FY3/10

#### (1) CMTH, Non-consolidated

(Billions of yen)

	No.	FY3/10			FY3/09
		1H FY3/10 Actual	Outlook (※)	Change from FY3/09	
Operating income	1	11.5	12.0	(4.9)	16.9
Operating profit	2	6.1	2.0	(6.0)	8.0
Ordinary profit	3	6.0	2.0	(5.5)	7.5
Net income	4	6.0	2.0	(5.0)	7.0
Dividends per share: Common stock	5	-	5.00 yen	-	5.00 yen

#### (2) CMTH, Consolidated

(Billions of yen)

	No.	FY3/10			FY3/09
		1H FY3/10 Actual	Outlook (※)	Change from FY3/09	
Ordinary income	6	181.8	360.0	(53.0)	413.0
Ordinary profit	7	34.3	60.0	176.9	(116.9)
Net income	8	19.0	30.0	122.0	(92.0)

#### (3) CMTB+CMAB, Non-consolidated

(Billions of yen)

	No.	FY3/10			FY3/09
		1H FY3/10 Actual	Outlook (※)	Change from FY3/09	
Pre-provision profit	9	57.3	100.0	(12.8)	112.8
Ordinary profit	10	36.1	60.0	173.8	(113.8)
Net income	11	24.8	40.0	119.9	(79.9)
Credit costs (minus)	12	11.0	20.0	(1.2)	21.2

&lt;Reference&gt;

CMTB, Non-consolidated

(Billions of yen)

	No.	FY3/10			FY3/09
		1H FY3/10 Actual	Outlook (※)	Change from FY3/09	
Pre-provision profit	13	48.9	84.0	(9.2)	93.2
Ordinary profit	14	29.2	46.0	177.2	(131.2)
Net income	15	20.7	32.0	122.3	(90.3)
Credit costs (minus)	16	11.0	20.0	(1.2)	21.2

CMAB, Non-consolidated

(Billions of yen)

	No.	FY3/10			FY3/09
		1H FY3/10 Actual	Outlook (※)	Change from FY3/09	
Pre-provision profit	17	8.3	16.0	(3.5)	19.5
Ordinary profit	18	6.8	14.0	(3.4)	17.4
Net income	19	4.0	8.0	(2.3)	10.3

(※) There are no changes in outlook which was previously announced on May 15, 2009.

## &lt;Appendix&gt; Financial Statements of Two Bank Subsidiaries

## 1. Summary of Business Results for First Half FY3/10

(Millions of yen)

	CMTB, Non-consolidated				CMAB, Non-consolidated			
	1H FY3/10	Change	1H FY3/09	FY3/09 (Reference)	1H FY3/10	Change	1H FY3/09	FY3/09 (Reference)
Ordinary Income	151,967	(23,901)	175,869	343,442	21,852	(3,598)	25,450	47,641
Ordinary Profit	29,259	12,101	17,158	(131,285)	6,878	(3,318)	10,196	17,472
Net Income	20,717	9,670	11,047	(90,384)	4,092	(1,974)	6,066	10,397
Number of Common Stock Outstanding at the End of the Period (Thousand Shares)	2,595,958	1,072,125	1,523,833	1,687,833	600	-	600	600
Average Number of Common Stock Outstanding During the Period (thousand Shares)	1,990,541	466,708	1,523,833	1,567,866	600	-	600	600
Net Income per Common Share (yen)	10.40	3.16	7.24	(57.64)	6,820.17	(3,291.33)	10,111.51	17,328.67
Total Assets	14,909,601	391,998	14,517,603	14,502,540	148,158	(3,287)	151,445	145,975
Net Assets	710,697	(14,173)	724,870	571,822	39,061	(1,480)	40,541	44,866
Net Capital Ratio	4.7%	(0.2%)	4.9%	3.9%	26.3%	(0.4%)	26.7%	30.7%
Net Capital per Common Share (yen)	273.77	36.47	237.30	123.57	65,102.31	(2,467.22)	67,569.54	74,777.14

(Notes) Formulas for calculating ratios are as follows:

Net income per common share

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

Net capital per common share

$$\frac{\text{Net capital} - \text{Preferred stock} - \text{Total dividends on preferred stock}}{\text{Number of common stock outstanding at the end of the period}} \times$$

※ excluding treasury stock

2. Financial Statements

The Chuo Mitsui Trust and Banking Company, Limited  
Non-consolidated Balance Sheets

(Millions of yen)

Items	End-9/09 (A)	End-9/08 (B)	Change (A)-(B)	End-3/09 (Summary)(C)	Change (A)-(C)
<b>ASSETS</b>					
Cash and due from banks	231,136	335,532	(104,395)	211,564	19,572
Call loans	-	120,000	(120,000)	11,784	(11,784)
Receivables under securities borrowing transactions	5,932	40,187	(34,255)	8,812	(2,880)
Monetary claims bought	107,741	125,425	(17,684)	103,377	4,363
Trading Assets	22,747	35,583	(12,836)	38,249	(15,502)
Money held in trust	2,500	-	2,500	-	2,500
Securities	4,862,672	5,126,054	(263,381)	4,874,797	(12,125)
Loans and bills discounted	9,111,322	8,121,642	989,680	8,581,809	529,513
Foreign exchanges	745	842	(96)	802	(56)
Other assets	308,628	336,274	(27,645)	366,523	(57,894)
Tangible fixed assets	100,371	103,785	(3,414)	101,566	(1,195)
Intangible fixed assets	17,513	29,939	(12,425)	17,458	55
Deferred tax assets	150,455	144,084	6,371	184,598	(34,143)
Customers' liabilities for acceptances and guarantees	45,715	51,969	(6,254)	57,195	(11,480)
Allowance for loan losses	(57,881)	(53,716)	(4,164)	(55,999)	(1,882)
<b>Total assets</b>	<b>14,909,601</b>	<b>14,517,603</b>	<b>391,998</b>	<b>14,502,540</b>	<b>407,061</b>
<b>Liabilities</b>					
Deposits	8,781,915	8,591,954	189,961	8,953,972	(172,057)
Negotiable certificates of deposit	643,900	778,650	(134,750)	582,280	61,620
Call money	229,050	487,163	(258,113)	160,478	68,572
Payables under repurchase agreements	255,326	-	255,326	-	255,326
Payables under securities lending transactions	1,354,655	1,892,085	(537,430)	1,255,648	99,006
Trading liabilities	7,228	4,635	2,593	8,867	(1,639)
Borrowed money	1,352,004	690,183	661,821	1,692,565	(340,561)
Foreign exchanges	-	4	(4)	42	(42)
Bonds payable	219,992	179,134	40,857	174,570	45,422
Due to trust accounts	1,113,645	976,046	137,599	879,917	233,727
Other liabilities	181,631	125,407	56,224	150,477	31,153
Provision for bonuses	2,013	2,228	(215)	2,014	(1)
Provision for directors' retirement benefits	781	716	65	806	(24)
Provision for contingent losses	11,045	12,553	(1,507)	11,881	(835)
Acceptances and guarantees	45,715	51,969	(6,254)	57,195	(11,480)
<b>Total liabilities</b>	<b>14,198,904</b>	<b>13,792,732</b>	<b>406,171</b>	<b>13,930,717</b>	<b>268,187</b>
<b>Net assets</b>					
Capital stock	399,697	379,197	20,500	399,697	-
Capital surplus	149,011	128,511	20,500	149,011	-
Legal capital surplus	149,011	128,511	20,500	149,011	-
Retained earnings	148,053	228,767	(80,714)	127,336	20,717
Legal retained earnings	46,008	46,008	-	46,008	-
Other retained earnings	102,045	182,759	(80,714)	81,327	20,717
Retained earnings brought forward	102,045	182,759	(80,714)	81,327	20,717
Shareholders' equity	696,763	736,477	(39,714)	676,045	20,717
Valuation difference on available-for-sale securities	29,288	7,290	21,998	(90,447)	119,736
Deferred gains or losses on hedges	177	(3,363)	3,541	1,757	(1,579)
Revaluation reserve for land	(15,532)	(15,532)	-	(15,532)	-
Valuation and translation adjustments	13,934	(11,606)	25,540	(104,223)	118,157
<b>Total net assets</b>	<b>710,697</b>	<b>724,870</b>	<b>(14,173)</b>	<b>571,822</b>	<b>138,874</b>
<b>Total liabilities and net assets</b>	<b>14,909,601</b>	<b>14,517,603</b>	<b>391,998</b>	<b>14,502,540</b>	<b>407,061</b>

[Note] Amounts less than one million yen are rounded down

The Chuo Mitsui Trust and Banking Company, Limited  
Non-consolidated Statements of Income

(Millions of yen)				
Items	1H FY3/10 (A)	1H FY3/09 (B)	Change (A)-(B)	FY3/09 (Summary)(C)
Ordinary income	151,967	175,869	(23,901)	343,442
Trust fees	9,111	10,158	(1,046)	21,002
Interest income	90,815	113,468	(22,653)	209,848
Interest on loans and discounts	61,772	60,930	841	123,530
Interest and dividends on securities	27,640	50,303	(22,662)	82,254
Fees and commissions	28,592	40,107	(11,514)	68,953
Trading income	926	1,232	(306)	2,440
Other ordinary income	15,002	4,253	10,748	19,712
Other income	7,518	6,648	870	21,484
Ordinary expenses	122,708	158,711	(36,002)	474,728
Interest expenses	35,684	51,809	(16,125)	96,582
Interest on deposits	22,901	22,848	52	47,546
Fees and commissions	7,599	8,641	(1,042)	17,077
Trading expenses	-	35	(35)	-
Other ordinary expenses	3,355	6,924	(3,569)	15,535
General and administrative expenses	58,764	56,523	2,240	110,846
Other expenses	17,305	34,775	(17,470)	234,686
Ordinary profit	29,259	17,158	12,101	(131,285)
Extraordinary income	1,510	10,136	(8,626)	8,960
Extraordinary loss	57	239	(181)	1,156
Income before income taxes	30,712	27,055	3,656	(123,482)
Income taxes-current	94	108	(13)	202
Income taxes-deferred	9,900	15,900	(6,000)	(33,300)
Total income taxes	9,994	16,008	(6,013)	(33,097)
Net income	20,717	11,047	9,670	(90,384)

[Note] Amounts less than one million yen are rounded down

The Chuo Mitsui Trust and Banking Company, Limited  
Statements of Trust Account (Non-consolidated)

(Millions of yen)

Items	End-9/09 (A)	End-9/08 (B)	Change (A)-(B)	End-3/09 (C)	Change (A)-(C)
Loans and bills discounted	265,809	633,715	(367,906)	609,340	(343,530)
Securities	3,372	2,589	782	3,254	117
Beneficiary rights	402	1,195	(792)	759	(356)
Securities held in custody accounts	136	205	(68)	183	(46)
Money claims	264	318	(54)	291	(27)
Tangible fixed assets	5,389,944	5,518,707	(128,763)	5,440,609	(50,665)
Intangible fixed assets	26,973	31,920	(4,946)	27,069	(95)
Other claims	37,643	48,046	(10,402)	41,872	(4,228)
Loans to banking account	1,113,645	976,046	137,599	879,917	233,727
Cash and due from banks	204,470	219,982	(15,511)	225,534	(21,064)
Total assets	7,042,662	7,432,727	(390,064)	7,228,832	(186,169)
Money trusts	906,819	997,188	(90,368)	951,656	(44,837)
Property formation benefit trusts	13,474	13,761	(287)	14,375	(901)
Loan trusts	439,439	580,212	(140,772)	504,047	(64,608)
Money entrusted, other than money trusts	262	274	(11)	268	(5)
Securities trusts	141	210	(68)	187	(46)
Money claim trusts	1,198	1,277	(78)	1,234	(36)
Land and fixtures trusts	76,393	80,878	(4,485)	76,192	200
Composite trusts	5,604,899	5,758,622	(153,722)	5,680,735	(75,835)
Other trusts	33	301	(268)	133	(100)
Total liabilities	7,042,662	7,432,727	(390,064)	7,228,832	(186,169)

Breakdown of trust a/c with principal guarantee agreement (including trust which is re-trusted for investing the trust properties)

<Money Trust> (Millions of yen)

Items	End-9/09
Loans and bills discounted	251,270
Securities	—
Others	834,306
Total assets	1,085,576
Principal	1,085,575
Allowances for JOMT	44
Others	(43)
Total liabilities	1,085,576

<Loan Trust> (Millions of yen)

Items	End-9/09
Loans and bills discounted	—
Securities	488
Others	444,840
Total assets	445,329
Principal	439,731
Allowances for loan trust	2,766
Others	2,831
Total liabilities	445,329

[Note] Amounts less than one million yen are rounded down

Chuo Mitsui Trust Holdings, Inc.  
(The Chuo Mitsui Trust and Banking Company, Limited)

The Chuo Mitsui Trust and Banking Company, Limited  
Comparison of major items (Non-consolidated)

(Millions of yen)

Items	End-9/09 (A)	End-9/08 (B)	Change (A)-(B)	End-3/09 (C)	Change (A)-(C)
Total funds	10,785,549	10,961,766	(176,217)	11,006,332	(220,783)
Deposits	8,781,915	8,591,954	189,961	8,953,972	(172,057)
Negotiable certificates of deposit	643,900	778,650	(134,750)	582,280	61,620
Money trusts	906,819	997,188	(90,368)	951,656	(44,837)
Property formation benefit trusts	13,474	13,761	(287)	14,375	(901)
Loan trusts	439,439	580,212	(140,772)	504,047	(64,608)
Loans and bills discounted	9,377,132	8,755,358	621,773	9,191,149	185,982
Banking account	9,111,322	8,121,642	989,680	8,581,809	529,513
Trust account	265,809	633,715	(367,906)	609,340	(343,530)
Securities	4,866,045	5,128,643	(262,598)	4,878,052	(12,007)
Banking account	4,862,672	5,126,054	(263,381)	4,874,797	(12,125)
Trust account	3,372	2,589	782	3,254	117

[Note] Amounts less than one million yen are rounded down

Chuo Mitsui Asset Trust and Banking Company, Limited  
Non-consolidated Balance Sheets

(Millions of yen)

Items	End-9/09 (A)	End-9/08 (B)	Change (A)-(B)	End-3/09 (Summary)(C)	Change (A)-(C)
<b>ASSETS</b>					
Cash and due from banks	20,994	20,720	273	16,429	4,565
Securities	89,180	89,093	86	89,162	17
Other assets	32,271	36,459	(4,187)	35,227	(2,956)
Tangible fixed assets	570	642	(71)	582	(12)
Intangible fixed assets	3,324	3,317	6	3,311	13
Deferred tax assets	1,816	1,211	605	1,261	554
<b>Total assets</b>	<b>148,158</b>	<b>151,445</b>	<b>(3,287)</b>	<b>145,975</b>	<b>2,182</b>
<b>Liabilities</b>					
Deposits	70	137	(66)	152	(82)
Call money	100,000	100,500	(500)	93,000	7,000
Other liabilities	8,523	9,705	(1,182)	7,397	1,125
Provision for bonuses	365	391	(26)	365	0
Provision for directors' retirement benefits	137	169	(31)	193	(55)
<b>Total liabilities</b>	<b>109,096</b>	<b>110,903</b>	<b>(1,806)</b>	<b>101,109</b>	<b>7,987</b>
<b>Net assets</b>					
Capital stock	11,000	11,000	-	11,000	-
Capital surplus	21,246	21,246	-	21,246	-
Legal capital surplus	21,246	21,246	-	21,246	-
Retained earnings	6,812	8,289	(1,477)	12,620	(5,807)
Other retained earnings	6,812	8,289	(1,477)	12,620	(5,807)
Retained earnings brought forward	6,812	8,289	(1,477)	12,620	(5,807)
Shareholders' equity	39,058	40,535	(1,477)	44,866	(5,807)
Valuation difference on available-for-sale securities	3	5	(2)	0	2
Valuation and translation adjustments	3	5	(2)	0	2
<b>Total net assets</b>	<b>39,061</b>	<b>40,541</b>	<b>(1,480)</b>	<b>44,866</b>	<b>(5,804)</b>
<b>Total liabilities and net assets</b>	<b>148,158</b>	<b>151,445</b>	<b>(3,287)</b>	<b>145,975</b>	<b>2,182</b>

[Note] Amounts less than one million yen are rounded down

Chuo Mitsui Asset Trust and Banking Company, Limited  
Non-consolidated Statements of Income

(Millions of yen)

Items	1H FY3/10 (A)	1H FY3/09 (B)	Change (A)-(B)	FY3/09 (Summary)(C)
Ordinary income	21,852	25,450	(3,598)	47,641
Trust fees	17,443	20,689	(3,245)	38,527
Interest income	112	224	(111)	482
Interest and dividends on securities	106	224	(118)	479
Fees and commissions	4,279	4,509	(230)	8,593
Other income	16	27	(11)	37
Ordinary expenses	14,973	15,254	(280)	30,169
Interest expenses	86	264	(178)	517
Fees and commissions	5,533	6,031	(498)	11,781
General and administrative expenses	9,333	8,945	387	17,851
Other expenses	20	12	8	19
Ordinary profit	6,878	10,196	(3,318)	17,472
Extraordinary loss	0	1	(1)	4
Income before income taxes	6,877	10,194	(3,316)	17,467
Income taxes-current	3,342	4,294	(951)	7,282
Income taxes-deferred	(557)	(166)	(390)	(212)
Total income taxes	2,785	4,127	(1,342)	7,070
Net income	4,092	6,066	(1,974)	10,397

[Note] Amounts less than one million yen are rounded down



Chuo Mitsui Asset Trust and Banking Company, Limited  
Statements of Trust Account (Non-consolidated)

(Millions of yen)					
Items	End-9/09 (A)	End-9/08 (B)	Change (A)-(B)	End-3/09 (C)	Change (A)-(C)
Securities	80,241	8,087,465	(8,007,223)	81,266	(1,024)
Beneficiary rights	27,068,941	29,862,169	(2,793,227)	27,192,604	(123,662)
Money claims	1,438,178	1,610,049	(171,871)	1,544,987	(106,808)
Other claims	-	27,917	(27,917)	-	-
Cash and due from banks	20,498	80,382	(59,884)	22,523	(2,025)
Total assets	28,607,860	39,667,984	(11,060,123)	28,841,381	(233,520)
Money trusts	8,808,549	17,316,968	(8,508,419)	9,107,609	(299,059)
Pension trusts	6,591,218	6,759,830	(168,611)	6,723,024	(131,805)
Investment trusts	8,915,356	11,119,182	(2,203,825)	8,507,657	407,698
Money entrusted, other than money trusts	373,041	445,261	(72,220)	422,037	(48,995)
Securities trusts	1,347,931	1,278,871	69,060	1,351,076	(3,144)
Money claim trusts	1,458,012	1,634,584	(176,572)	1,566,784	(108,772)
Composite trusts	1,113,750	1,113,284	465	1,163,192	(49,441)
Total liabilities	28,607,860	39,667,984	(11,060,123)	28,841,381	(233,520)

[Note] Amounts less than one million yen are rounded down

Chuo Mitsui Asset Trust and Banking Company, Limited  
Comparison of major items (Non-consolidated)

(Millions of yen)

Items	End-9/09 (A)	End-9/08 (B)	Change (A)-(B)	End-3/09 (C)	Change (A)-(C)
Total funds	15,399,838	24,076,936	(8,677,097)	15,830,785	(430,947)
Deposits	70	137	(66)	152	(82)
Money trusts	8,808,549	17,316,968	(8,508,419)	9,107,609	(299,059)
Pension trusts	6,591,218	6,759,830	(168,611)	6,723,024	(131,805)
Securities	169,422	8,176,559	(8,007,136)	170,429	(1,006)
Banking account	89,180	89,093	86	89,162	17
Trust account	80,241	8,087,465	(8,007,223)	81,266	(1,024)

[Note] Amounts less than one million yen are rounded down

Chuo Mitsui Trust Holdings, Inc.  
(The Chuo Mitsui Trust and Banking Company, Limited)

The Chuo Mitsui Trust and Banking Company, Limited  
Consolidated Balance Sheets

(Millions of yen)

Items	End-9/09 (A)	End-9/08 (B)	Change (A)-(B)	End-3/09 (Summary)(C)	Change (A)-(C)
<b>ASSETS</b>					
Cash and due from banks	235,617	342,176	(106,558)	216,953	18,663
Call loans and bills bought	3,565	120,557	(116,992)	15,391	(11,826)
Receivables under securities borrowing transactions	5,932	40,187	(34,255)	8,812	(2,880)
Monetary claims bought	107,741	125,425	(17,684)	103,377	4,363
Trading Assets	22,747	35,583	(12,836)	38,249	(15,502)
Money held in trust	4,762	2,486	2,276	2,588	2,173
Securities	4,790,158	5,088,081	(297,922)	4,786,223	3,934
Loans and bills discounted	9,115,054	8,126,395	988,658	8,584,295	530,759
Foreign exchanges	745	842	(96)	802	(56)
Other assets	310,333	336,669	(26,335)	371,125	(60,792)
Tangible fixed assets	125,706	130,330	(4,624)	127,327	(1,621)
Intangible fixed assets	25,875	41,446	(15,571)	26,288	(413)
Deferred tax assets	157,230	151,513	5,717	191,525	(34,295)
Customers' liabilities for acceptances and guarantees	419,395	522,480	(103,085)	475,535	(56,140)
Allowance for loan losses	(63,893)	(58,983)	(4,909)	(61,479)	(2,413)
<b>Total assets</b>	<b>15,260,971</b>	<b>15,005,191</b>	<b>255,779</b>	<b>14,887,017</b>	<b>373,953</b>
<b>Liabilities</b>					
Deposits	8,727,574	8,567,995	159,579	8,907,918	(180,344)
Negotiable certificates of deposit	643,900	778,650	(134,750)	582,280	61,620
Call money and bills sold	229,050	487,163	(258,113)	160,478	68,572
Payables under repurchase agreements	255,326	-	255,326	-	255,326
Payables under securities lending transactions	1,354,655	1,892,085	(537,430)	1,255,648	99,006
Trading liabilities	7,228	4,635	2,593	8,867	(1,639)
Borrowed money	1,352,004	690,183	661,821	1,692,565	(340,561)
Foreign exchanges	-	4	(4)	42	(42)
Bonds payable	219,992	179,134	40,857	174,570	45,422
Due to trust accounts	1,113,645	976,046	137,599	879,917	233,727
Other liabilities	218,107	156,109	61,997	184,612	33,495
Provision for bonuses	2,586	2,921	(334)	2,571	15
Provision for retirement benefits	1,562	1,476	85	1,533	28
Provision for directors' retirement benefits	999	956	43	1,069	(70)
Provision for contingent losses	11,459	12,896	(1,436)	12,228	(768)
Deferred tax liabilities	6,964	5,296	1,667	353	6,611
Acceptances and guarantees	419,395	522,480	(103,085)	475,535	(56,140)
<b>Total liabilities</b>	<b>14,564,452</b>	<b>14,278,035</b>	<b>286,416</b>	<b>14,340,193</b>	<b>224,258</b>
<b>Net assets</b>					
Capital stock	399,697	379,197	20,500	399,697	-
Capital surplus	149,011	128,511	20,500	149,011	-
Retained earnings	114,757	201,336	(86,579)	94,807	19,950
Shareholders' equity	663,466	709,046	(45,579)	643,516	19,950
Valuation difference on available-for-sale securities	47,368	34,540	12,827	(83,321)	130,689
Deferred gains or losses on hedges	177	(3,363)	3,541	1,757	(1,579)
Revaluation reserve for land	(15,532)	(15,532)	-	(15,532)	-
Foreign currency translation adjustments	(1,464)	(402)	(1,062)	(2,045)	581
Valuation and translation adjustments	30,548	15,241	15,307	(99,142)	129,691
Minority interests	2,504	2,868	(363)	2,449	54
<b>Total net assets</b>	<b>696,519</b>	<b>727,155</b>	<b>(30,636)</b>	<b>546,824</b>	<b>149,695</b>
<b>Total liabilities and net assets</b>	<b>15,260,971</b>	<b>15,005,191</b>	<b>255,779</b>	<b>14,887,017</b>	<b>373,953</b>

[Note] Amounts less than one million yen are rounded down

The Chuo Mitsui Trust and Banking Company, Limited  
Consolidated Statements of Income

(Millions of yen)				
Items	1H FY3/10 (A)	1H FY3/09 (B)	Change (A)-(B)	FY3/09 (Summary)(C)
Ordinary income	160,088	183,689	(23,600)	363,462
Trust fees	9,111	10,158	(1,046)	21,002
Interest income	91,595	113,489	(21,893)	211,208
Interest on loans and discounts	62,187	61,547	639	124,508
Interest and dividends on securities	27,947	49,571	(21,624)	82,469
Fees and commissions	34,441	46,557	(12,116)	80,732
Trading income	926	1,232	(306)	2,440
Other ordinary income	15,002	4,299	10,703	19,758
Other income	9,011	7,952	1,058	28,319
Ordinary expenses	131,629	166,644	(35,015)	498,017
Interest expenses	35,638	51,791	(16,153)	96,526
Interest on deposits	22,850	22,820	29	47,475
Fees and commissions	5,240	2,146	3,093	5,614
Trading expenses	—	35	(35)	—
Other ordinary expenses	3,355	6,924	(3,569)	15,535
General and administrative expenses	63,669	65,334	(1,664)	126,512
Other expenses	23,725	40,411	(16,685)	253,828
Ordinary profit	28,459	17,044	11,415	(134,554)
Extraordinary income	1,913	10,413	(8,500)	9,177
Extraordinary loss	201	322	(121)	1,942
Income before income taxes	30,171	27,135	3,036	(127,320)
Income taxes-current	718	1,194	(475)	1,612
Income taxes-deferred	9,561	14,922	(5,361)	(33,354)
Total income taxes	10,280	16,116	(5,836)	(31,741)
Minority interests in income	(58)	(64)	5	(131)
Net income	19,950	11,082	8,867	(95,446)

[Note] Amounts less than one million yen are rounded down