

Reference Material for
Financial Statements
3rd Quarter of FY3/10

January 29, 2010

 **Chuo Mitsui Trust Holdings, Inc.**

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Note : Capital adequacy ratio will be announced when calculation is completed.

"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

Summary of Business Results for 3Q.FY3/10

【Status of Profit and Loss】

■ Consolidated

Reflecting the result of two bank subsidiaries, ordinary profit increased by JPY40.7bn YoY to JPY48.3bn, and net income increased by JPY17.4bn to JPY26.6bn.

■ Combined non-consolidated totals for two bank subsidiaries

Although net other operating profit increased YoY due to increase of market related income, fee income from asset management business such as investment trust sales and real estate brokerage decreased YoY. As a result, pre-provision profit decreased by JPY10.3bn to JPY78.1bn. Meanwhile, net income increased by JPY21.2bn YoY to JPY35.2bn, mainly due to decrease in losses on devaluation of stocks.

【Summary of Strategic Focus Areas】

- (1) As new housing loan origination amount accumulated steadily, housing loan balance increased by JPY305.9bn from the end of March 2009 to JPY3,306.2bn.
- (2) As financial market turmoil has stabilized, investment trust & annuity insurance sales amount has recovered steadily to the level exceeding the same period of previous fiscal year, while income decreased by JPY4.2bn to JPY19.7bn mainly due to decline in annuity insurance sales fee rate.
- (3) Real estate income decreased by JPY5.3bn YoY to JPY6.4bn, as the number of brokerage contracts remained at a low level, while the market conditions are gradually recovering since last fiscal year.

【Status of Assets】

- (1) Balance of NPL (CMTB, Non-consolidate) decreased by JPY14.4bn from the end of March 2009 to JPY124.7bn, mainly due to re-assessment of some specific borrowers' ratings. NPL ratio remains almost flat from the end of March 2009 at 1.3%. (Please refer to page 5)
- (2) Mainly due to recovery of stock market and credit market, unrealized gain on available-for-sale securities with market value (CMTH, Consolidated) improved by JPY125.2bn from the end of March 2009 to JPY28.9bn. (Please refer to page 6)

【Outlook for FY3/10】

No changes in earnings outlook for FY3/10.

■ Consolidated

(Billions of yen)

Ordinary profit	60.0
Net income	30.0

■ Combined non-consolidated totals for two bank subsidiaries

(Billions of yen)

Pre-provision profit	100.0
Ordinary profit	60.0
Net income	40.0

【CMTH, Consolidated】

(Billions of yen)

	3Q FY3/10*	Change	3Q FY3/09*
Ordinary profit	48.3	40.7	7.6
Net income	26.6	17.4	9.1

【CMTB+CMAB, Non-consolidated】

(Billions of yen)

	3Q FY3/10*	Change	3Q FY3/09*
Gross operating profit	166.4	(9.3)	175.8
Banking business related profit	91.7	(3.6)	95.4
Asset management business profit	57.7	(14.3)	72.0
Net other operating profit	15.2	9.0	6.2
Operating expenses (minus)	88.3	0.9	87.3
Pre-provision profit	78.1	(10.3)	88.5
Ordinary profit	51.1	43.3	7.8
Net income	35.2	21.2	14.0

Credit costs (minus)	11.0	7.1	3.9
Losses on devaluation of stocks (minus)	3.8	(52.5)	56.4

(Reference) Summary of Strategic Focus Areas

Loans to individuals

(Billions of yen)

	End-12/09	Change	End-3/09
Loan balance(※1)	3,641.0	278.6	3,362.3
Housing loan balance(※1)	3,306.2	305.9	3,000.2

(※1) Post securitization

New housing loan origination for 3Q.FY3/10: JPY484.0bn (Accumulated total for nine months ended December 31)

Investment trust & annuity insurance

(Billions of yen)

	3Q FY3/10*	Change	3Q FY3/09*
Investment trust & annuity insurance related income(※2)	19.7	(4.2)	23.9
Annuity insurance sales fee	5.6	(3.2)	8.9
Investment trust sales fee(※2)	8.4	(0.1)	8.5
Other investment trust related fee(※3)	5.6	(0.8)	6.5

(Billions of yen)

	3Q FY3/10*	Change	3Q FY3/09*
Investment trust & annuity insurance sales amount (※2)	296.7	4.4	292.3
Annuity insurance sales amount	111.4	(26.1)	137.6
Investment trust sales amount (※2)	185.2	30.6	154.6

(※2) Including wrap account

(※3) Trustee fee and investment advisory fee

Real estate

(Billions of yen)

	3Q FY3/10*	Change	3Q FY3/09*
Real estate income	6.4	(5.3)	11.8
Brokerage fee	3.9	(4.6)	8.6
Trust fee	2.4	(0.7)	3.2

(Number of contract)

	3Q FY3/10*	Change	3Q FY3/09*
Number of brokerage contracts(※4)	109	(17)	126

(※4) Including brokerage of real estate trust beneficiary rights

Note: * Accumulated total for nine months ended December 31.

1. Summary of Profit and Loss

Note: * Accumulated total for nine months ended December 31.

(1) CMTH, Non-consolidated

(Billions of yen)					
	No.	3Q FY3/10*	Change	3Q FY3/09*	FY3/09 «Reference»
Operating income	1	12.2	(4.1)	16.3	16.9
Operating profit	2	4.2	(5.7)	9.9	8.0
Ordinary profit	3	4.1	(5.4)	9.6	7.5
Net income	4	4.0	(5.6)	9.7	7.0

(2) CMTH, Consolidated

(Billions of yen)					
	No.	3Q FY3/10*	Change	3Q FY3/09*	FY3/09 «Reference»
Consolidated gross operating profit [Note]	5	182.8	(17.3)	200.2	257.5
<Consolidated gross operating profit after trust account credit costs> (5-18)	6	<180.6>	<(19.0)>	<199.6>	<256.9>
Banking business related profit	7	92.9	(3.0)	96.0	132.0
Net interest income	8	82.5	(1.9)	84.4	114.8
Fees on loan trusts and JOMTs before trust account credit costs	9	10.4	(1.1)	11.5	17.2
Asset management business profit	10	72.9	(23.1)	96.1	118.8
Net fees and commissions	11	44.5	(18.6)	63.1	75.9
Trust fees	12	28.4	(4.4)	32.9	42.9
Net trading profit	13	1.6	(0.4)	2.0	2.4
Net other operating profit	14	15.2	9.3	5.8	4.2
Operating expenses (minus)	15	98.3	(7.7)	106.1	136.0
Consolidated pre-provision profit (5-15) [Note]	16	84.5	(9.5)	94.0	121.5
Provision for general allowance for credit losses (minus)	17	(1.5)	(1.5)	-	-
Trust account credit costs (minus)	18	2.2	1.6	0.5	0.6
Consolidated net operating profit (16-17-18)	19	83.7	(9.7)	93.4	120.8
Credit costs (minus)	20	14.7	0.2	14.5	29.3
Net stock related profit	21	2.9	59.4	(56.5)	(180.9)
Losses on devaluation of stocks (minus)	22	4.4	(57.4)	61.9	78.4
Profit from investment in equity method affiliates	23	(0.8)	(0.9)	0.1	(0.1)
Other	24	(22.7)	(7.9)	(14.8)	(27.3)
Ordinary profit	25	48.3	40.7	7.6	(116.9)
Extraordinary profit	26	1.4	(8.8)	10.2	7.2
Reversal of allowance for loan losses	27	-	(8.7)	8.7	5.2
Net income before income tax	28	49.8	31.8	17.9	(109.6)
Income taxes-current (minus)	29	5.8	(1.5)	7.3	9.2
Income taxes-deferred (minus)	30	11.5	14.0	(2.5)	(33.0)
Minority interests in net income (minus)	31	5.7	1.8	3.9	6.0
Net income	32	26.6	17.4	9.1	(92.0)

[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.)

«Reference»

Credit costs (17+18+20-27) (minus)	33	15.4	9.1	6.3	24.7
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Number of Consolidated Subsidiaries and Affiliates		End-12/10	Change	End-12/09	FY3/09 «Reference»
Consolidated subsidiaries	34	25	-	25	25
Equity method affiliates	35	4	-	4	4

(3) CMTB+CMAB, Non-consolidated

(Billions of yen)

	No.	3Q FY3/10*	Change	3Q FY3/09*	FY3/09 《Reference》
Gross operating profit	1	166.4	(9.3)	175.8	228.7
<Gross operating profit after trust account credit costs> (1-21)	2	<164.1>	<(11.0)>	<175.2>	<228.0>
Banking business related profit	3	91.7	(3.6)	95.4	130.4
Net interest income	4	81.3	(2.5)	83.8	113.2
Fees on loan trusts and JOMTs before trust account credit costs	5	10.4	(1.1)	11.5	17.2
Asset management business profit	6	57.7	(14.3)	72.0	91.6
Net fees and commissions	7	29.2	(9.8)	39.0	48.6
Trust fees	8	28.4	(4.4)	32.9	42.9
Net trading profit	9	1.6	(0.4)	2.0	2.4
Net other operating profit	10	15.2	9.0	6.2	4.1
Net bond related profit	11	10.5	0.6	9.9	11.2
Operating expenses (minus)	12	88.3	0.9	87.3	115.9
Personnel related (minus)	13	42.1	2.5	39.6	52.0
Net periodic retirement benefit costs (minus)	14	3.2	3.6	(0.3)	(0.4)
Non-personnel related (minus)	15	42.2	(2.2)	44.4	59.2
Business taxes (minus)	16	3.9	0.6	3.2	4.6
Pre-provision profit (1-12)	17	78.1	(10.3)	88.5	112.8
<Excluding net bond related profit> (17-11)	18	<67.5>	<(10.9)>	<78.5>	<101.5>
Provision for general allowance for credit losses (minus)	19	(1.7)	(1.7)	-	-
Net operating profit before trust account credit costs (17-19)	20	79.8	(8.6)	88.5	112.8
Trust account credit costs (minus)	21	2.2	1.6	0.5	0.6
Net operating profit (17-19-21)	22	77.5	(10.3)	87.9	112.1
Net other profit	23	(26.4)	53.6	(80.0)	(225.9)
Net stock related profit	24	3.5	55.4	(51.8)	(173.0)
Losses on devaluation of stocks (minus)	25	3.8	(52.5)	56.4	69.7
Banking account credit costs (minus)	26	10.5	(2.1)	12.7	26.1
Ordinary profit	27	51.1	43.3	7.8	(113.8)
Extraordinary profit	28	1.0	(9.3)	10.4	7.7
Reversal of allowance for loan losses	29	-	(9.3)	9.3	5.5
Net income before income tax	30	52.1	33.9	18.2	(106.0)
Income taxes-current (minus)	31	4.6	(1.0)	5.6	7.4
Income taxes-deferred (minus)	32	12.3	13.6	(1.3)	(33.5)
Net income	33	35.2	21.2	14.0	(79.9)
Credit costs (19+21+26-29) (minus)	34	11.0	7.1	3.9	21.2

《Reference》

(Billions of yen)

	No.	CMTB, Non-consolidated			CMAB, Non-consolidated		
		3Q FY3/10*	Change	3Q FY3/09*	3Q FY3/10*	Change	3Q FY3/09*
Gross operating profit	1	142.5	(6.0)	148.5	23.9	(3.3)	27.2
<Gross operating profit after trust account credit costs> (1-21)	2	<140.2>	<(7.6)>	<147.9>	<23.9>	<(3.3)>	<27.2>
Banking business related profit	3	91.7	(3.7)	95.4	0.0	0.0	(0.0)
Net interest income	4	81.2	(2.6)	83.9	0.0	0.0	(0.0)
Fees on loan trusts and JOMTs before trust account credit costs	5	10.4	(1.1)	11.5	-	-	-
Asset management business profit	6	33.8	(10.8)	44.6	23.8	(3.4)	27.3
Net fees and commissions	7	31.2	(10.0)	41.3	(2.0)	0.2	(2.2)
Trust fees	8	2.6	(0.7)	3.3	25.8	(3.7)	29.6
Net trading profit	9	1.6	(0.4)	2.0	-	-	-
Net other operating profit	10	15.2	9.0	6.2	-	-	-
Net bond related profit	11	10.5	0.6	9.9	-	-	-
Operating expenses (minus)	12	76.4	1.0	75.4	11.8	(0.0)	11.8
Personnel related (minus)	13	36.3	2.2	34.0	5.8	0.2	5.5
Net periodic retirement benefit costs (minus)	14	2.6	3.1	(0.5)	0.6	0.4	0.1
Non-personnel related (minus)	15	36.3	(1.9)	38.3	5.8	(0.2)	6.1
Business taxes (minus)	16	3.7	0.6	3.1	0.1	(0.0)	0.1
Pre-provision profit (1-12)	17	66.0	(7.0)	73.0	12.1	(3.3)	15.4
<Excluding net bond related profit> (17-11)	18	<55.4>	<(7.6)>	<63.0>	<12.1>	<(3.3)>	<15.4>
Provision for general allowance for credit losses (minus)	19	(1.7)	(1.7)	-	-	-	-
Net operating profit before trust account credit costs (17-19)	20	67.7	(5.3)	73.0	12.1	(3.3)	15.4
Trust account credit costs (minus)	21	2.2	1.6	0.5	-	-	-
Net operating profit (17-19-21)	22	65.4	(6.9)	72.4	12.1	(3.3)	15.4
Net other profit	23	(24.1)	54.3	(78.5)	(2.2)	(0.6)	(1.5)
Net stock related profit	24	3.5	55.4	(51.8)	-	-	-
Losses on devaluation of stocks (minus)	25	3.8	(52.5)	56.4	-	-	-
Banking account credit costs (minus)	26	10.5	(2.1)	12.7	-	-	-
Ordinary profit	27	41.2	47.3	(6.0)	9.8	(4.0)	13.9
Extraordinary profit	28	1.0	(9.3)	10.4	(0.0)	0.0	(0.0)
Reversal of allowance for loan losses	29	-	(9.3)	9.3	-	-	-
Net income before income tax	30	42.3	37.9	4.3	9.8	(4.0)	13.9
Income taxes-current (minus)	31	0.1	(0.0)	0.1	4.4	(0.9)	5.4
Income taxes-deferred (minus)	32	12.8	14.3	(1.5)	(0.4)	(0.6)	0.1
Net income	33	29.3	23.6	5.7	5.8	(2.4)	8.2
Credit costs (19+21+26-29) (minus)	34	11.0	7.1	3.9	-	-	-

2.Yields and Margins

Domestic Banking Account

Note: * Accumulated total for nine months ended December 31.

【CMTB, Non-consolidated】

(%)

	No.	3Q FY3/10*	Change	3Q FY3/09*
Average yield on interest-earning assets	1	1.19	(0.17)	1.37
Loans and bills discounted	2	1.50	(0.12)	1.63
Securities	3	0.69	(0.38)	1.07
Average yield on interest-bearing liabilities	4	0.50	(0.13)	0.63
Deposits	5	0.52	(0.01)	0.54
Gross margin (1-4)	6	0.69	(0.04)	0.73
Loan to deposits margin (2-5)	7	0.97	(0.11)	1.08

3.Disclosure of Claims Classified under the Financial Revitalization Law

【CMTB, Non-consolidated】

(Billions of yen)

	No.	End-12/09 (a)	(a-b)	(a-c)	End-9/09 (b)	End-3/09 (c)	End-12/08 《Reference》
Claims under bankruptcy and virtual bankruptcy	1	18.6	(14.0)	(18.0)	32.6	36.6	47.0
Banking account	2	18.5	(14.0)	(15.7)	32.6	34.3	44.9
Trust account	3	0.0	0.0	(2.3)	0.0	2.3	2.1
Claims under high risk	4	90.6	(6.7)	4.9	97.4	85.7	64.9
Banking account	5	90.5	(6.7)	17.8	97.2	72.6	51.3
Trust account	6	0.1	(0.0)	(12.8)	0.1	13.0	13.5
Claims under close observation	7	15.4	(0.2)	(1.3)	15.6	16.7	11.5
Banking account	8	5.9	(0.2)	(0.6)	6.2	6.6	11.0
Trust account	9	9.4	0.0	(0.6)	9.4	10.1	0.5
Total	10	124.7	(21.0)	(14.4)	145.7	139.1	123.5
Banking account	11	115.0	(21.0)	1.4	136.1	113.6	107.2
Trust account	12	9.6	0.0	(15.8)	9.6	25.4	16.2
Total claims	13	8,940.5	(641.4)	(484.0)	9,582.0	9,424.6	8,868.3
(%)							
Non-performing claims ratio (10/13)	14	1.3	(0.1)	(0.0)	1.5	1.4	1.3

4.Unrealized Gains (Losses) of market value available securities

【CMTB, Non-consolidated】

(Billions of yen)

	End-12/09				End-9/09				Change	
	Acquisition cost (a)	Net unrealized gains (losses)			Acquisition cost (c)	Net unrealized gains (losses)			Acquisition cost (a-c)	Net unrealized gains (losses)
		(b)	Gains	Losses		(d)	Gains	Losses		
Available-for-sale	3,119.0	14.7	95.8	81.1	3,254.5	43.7	112.2	68.4	(135.4)	(29.0)
Stocks	417.9	38.8	83.0	44.2	427.9	64.3	99.0	34.6	(10.0)	(25.5)
Bonds	1,663.2	(1.6)	10.4	12.1	1,792.4	(3.7)	10.1	13.9	(129.2)	2.0
Others	1,037.9	(22.3)	2.3	24.7	1,034.1	(16.7)	3.0	19.8	3.8	(5.5)
Held-to-maturity bonds	919.8	0.8	4.9	4.0	920.9	(2.1)	5.7	7.8	(1.0)	3.0

(Billions of yen)

	End-3/09				Change	
	Acquisition cost (e)	Net unrealized gains (losses)			Acquisition cost (a-e)	Net unrealized gains (losses)
		(f)	Gains	Losses		
Available-for-sale	3,400.8	(100.1)	36.9	137.0	(281.7)	114.8
Stocks	419.6	(40.4)	29.6	70.1	(1.7)	79.3
Bonds	2,043.2	(18.4)	3.4	21.8	(380.0)	16.7
Others	937.8	(41.2)	3.8	45.0	100.0	18.8
Held-to-maturity bonds	927.2	(18.5)	6.0	24.5	(7.3)	19.4

End-12/08			
Acquisition cost	Net unrealized gains (losses)		
		Gains	Losses
3,117.3	(179.0)	53.1	232.1
412.2	(15.5)	46.1	61.6
1,740.6	(18.4)	4.1	22.5
964.4	(145.0)	2.8	147.9
933.3	(18.5)	7.4	26.0

【CMTH, Consolidated】

(Billions of yen)

	End-12/09				End-9/09				Change	
	Acquisition cost (a)	Net unrealized gains (losses)			Acquisition cost (c)	Net unrealized gains (losses)			Acquisition cost (a-c)	Net unrealized gains (losses)
		(b)	Gains	Losses		(d)	Gains	Losses		
Available-for-sale	3,283.9	28.9	119.8	90.9	3,420.2	66.1	142.6	76.5	(136.2)	(37.2)
Stocks	479.1	56.6	106.5	49.8	489.9	90.2	128.7	38.5	(10.7)	(33.5)
Bonds	1,752.2	(1.7)	10.4	12.1	1,881.4	(3.7)	10.1	13.9	(129.2)	2.0
Others	1,052.5	(26.0)	2.8	28.9	1,048.8	(20.3)	3.7	24.0	3.6	(5.7)
Held-to-maturity bonds	920.0	0.8	4.9	4.0	921.1	(2.1)	5.7	7.8	(1.0)	3.0

(Billions of yen)

	End-3/09				Change	
	Acquisition cost (e)	Net unrealized gains (losses)			Acquisition cost (a-e)	Net unrealized gains (losses)
		(f)	Gains	Losses		
Available-for-sale	3,566.8	(96.2)	52.8	149.1	(282.8)	125.2
Stocks	481.7	(32.1)	45.1	77.2	(2.5)	88.8
Bonds	2,132.2	(18.4)	3.4	21.8	(380.0)	16.7
Others	952.8	(45.7)	4.2	50.0	99.7	19.6
Held-to-maturity bonds	927.3	(18.5)	6.0	24.5	(7.3)	19.4

End-12/08			
Acquisition cost	Net unrealized gains (losses)		
		Gains	Losses
3,286.3	(172.7)	72.2	245.0
477.6	(4.9)	65.2	70.2
1,829.5	(18.3)	4.1	22.5
979.1	(149.4)	2.8	152.3
933.4	(18.5)	7.4	26.0

《Reference》Status of Securities Portfolio

Details of market value available securities 【CMTB, Non-consolidated】

① Available-for-sale securities

(Billions of yen)

	End-12/09 (a)			End-9/09 (b)		Change (a-b)		End-3/09 (c)		Change (a-c)	
	Acquisition Cost	Unrealized Gains/Losses	Unrealized Gains/Losses ratio	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses
Available-for-sale securities	3,119.0	14.7	0.4%	3,254.5	43.7	(135.4)	(29.0)	3,400.8	(100.1)	(281.7)	114.8
Japanese Stocks	417.9	38.8	9.2%	427.9	64.3	(10.0)	(25.5)	419.6	(40.4)	(1.7)	79.3
Japanese Bonds	1,663.2	(1.6)	(0.1)%	1,792.4	(3.7)	(129.2)	2.0	2,043.2	(18.4)	(380.0)	16.7
Others	1,037.9	(22.3)	(2.1)%	1,034.1	(16.7)	3.8	(5.5)	937.8	(41.2)	100.0	18.8



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

(Billions of yen)

	End-12/09 (a)			End-9/09 (b)		Change (a-b)		End-3/09 (c)		Change (a-c)	
	Acquisition Cost	Unrealized Gains/Losses	Unrealized Gains/Losses ratio	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses
Foreign government bonds	409.2	(6.3)	(1.5)%	380.6	0.6	28.6	(7.0)	217.0	1.1	192.2	(7.5)
US agency MBS	274.6	(3.1)	(1.1)%	317.9	(0.6)	(43.2)	(2.4)	378.0	0.4	(103.3)	(3.5)
Overseas Investment (Excluding foreign government bonds, US agency MBS)	230.2	(4.1)	(1.8)%	212.1	(6.0)	18.0	1.9	210.3	(17.7)	19.8	13.5
CDO (※1)	10.0	(*) -	-	10.0	(*) -	-	-	10.0	(*) -	-	-
Investment trust (bond funds) (※2)	5.0	(0.0)	(1.6)%	5.0	(0.0)	-	(0.0)	9.8	(0.2)	(4.8)	0.2
Investment trust (credit funds) (※3)	24.9	(1.1)	(4.7)%	24.9	(1.6)	-	0.4	24.9	(6.2)	-	5.0
Investment trust (equity funds, etc.) (※4)	15.6	(1.7)	(11.3)%	12.6	(1.7)	3.0	(0.0)	10.7	(1.3)	4.8	(0.4)
Foreign bonds, etc. (※5)	174.5	(1.0)	(0.6)%	159.5	(2.6)	15.0	1.5	154.7	(9.8)	19.8	8.7
Japanese stock related investment (※6)	37.4	(5.7)	(15.2)%	35.3	(5.3)	2.0	(0.3)	38.3	(7.2)	(0.9)	1.5
RMBS (※7)	6.8	(0.1)	(1.6)%	7.0	(0.1)	(0.2)	0.0	7.5	(0.1)	(0.7)	0.0
Others (※8)	79.4	(2.8)	(3.6)%	80.9	(5.2)	(1.5)	2.3	86.4	(17.6)	(6.9)	14.8

(※1) Managed synthetic CDO

(※5) Overseas corporate bonds, etc.

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

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

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

(※7) ABS securitizing the domestic housing loans

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

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

[Note](*) Credit derivative portion of CDO is bifurcated and unrealized loss as of end-12/09 was JPY9.8bn.

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-12/09 (a)			End-9/09 (b)		Change (a-b)		End-3/09 (c)		Change (a-c)	
	Acquisition Cost	Unrealized Gains/Losses	Unrealized Gains/Losses ratio	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses
Held-to-maturity securities	919.8	0.8	0.0%	920.9	(2.1)	(1.0)	3.0	927.2	(18.5)	(7.3)	19.4



(Breakdown of the held-to-maturity securities)

(Billions of yen)

	End-12/09 (a)			End-9/09 (b)		Change (a-b)		End-3/09 (c)		Change (a-c)	
	Acquisition Cost	Unrealized Gains/Losses	Unrealized Gains/Losses ratio	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses
Japanese government bonds	598.3	3.8	0.6%	597.8	5.0	0.5	(1.1)	596.7	5.8	1.6	(1.9)
RMBS (※9)	87.7	0.2	0.3%	89.4	0.0	(1.6)	0.2	94.6	(0.7)	(6.8)	1.0
Overseas Investments	233.7	(3.3)	(1.4)%	233.7	(7.1)	-	3.8	235.8	(23.6)	(2.1)	20.3
Foreign bonds (※10)	233.7	(3.3)	(1.4)%	233.7	(7.1)	-	3.8	235.8	(23.6)	(2.1)	20.3

(※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-12/09 outstanding (a)	End-9/09 outstanding (b)	Change (a-b)	End-3/09 outstanding (c)	Change (a-c)
Total	111.2	116.8	(5.5)	132.3	(21.0)
Corporate loans	103.1	108.0	(4.9)	121.4	(18.3)
Securities of unlisted companies	8.1	7.5	0.6	8.4	(0.2)
Acceptance and guarantees (corporate)	0.0	1.2	(1.1)	2.4	(2.4)

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

【CMTB, Non-consolidated】

(Billions of yen)

	End-12/09			End-9/09	End-3/09	End-12/08 «Reference»
	(a)	(a-b)	(a-c)	(b)	(c)	
Interest rate related transactions	1.3	1.3	0.1	(0.0)	1.2	1.8
Interest rate swaps	1.3	1.3	0.1	(0.0)	1.2	1.8
Currency related transactions	0.1	0.0	(0.3)	0.1	0.5	0.1
Stock related transactions	-	-	-	-	-	-
Bond related transactions	-	(0.0)	-	0.0	-	-
Total	1.5	1.3	(0.2)	0.1	1.7	2.0

[Note] After application of deferred tax accounting

6. Deposits and Loans

(1) Balance of Deposits and Loans

【CMTB, Non-consolidated】

(Billions of yen)

		End-12/09			End-9/09	End-3/09	End-12/08 «Reference»
		(a)	(a-b)	(a-c)	(b)	(c)	
Banking account	Deposit	8,698.1	(83.7)	(255.8)	8,781.9	8,953.9	8,973.1
	Loans	8,474.0	(637.3)	(107.8)	9,111.3	8,581.8	8,006.2
Money Trust	Principals	1,060.5	(25.0)	(23.6)	1,085.5	1,084.1	1,121.7
	Loans	246.4	(4.7)	(12.6)	251.2	259.1	255.2
Loan Trust	Principals	400.4	(39.3)	(168.9)	439.7	569.3	604.8
	Loans	-	-	(333.6)	-	333.6	346.3
Total	Deposit & Principals	10,159.1	(148.0)	(448.3)	10,307.2	10,607.4	10,699.7
	Loans	8,720.5	(642.0)	(454.0)	9,362.5	9,174.5	8,607.8

[Note] 1. Negotiable certificates of deposit (NCD) are excluded from deposits in banking account.

2. For Money Trust and Loan Trust, amount which the principals are guaranteed by CMTB are shown on the table.

(2) Breakdown of Deposits by Type of Depositor

【CMTB, Non-consolidated】

Banking Account

(Billions of yen)

	End-12/09			End-9/09	End-3/09	End-12/08 «Reference»
	(a)	(a-b)	(a-c)	(b)	(c)	
Individual	6,856.7	177.8	251.6	6,678.8	6,605.0	6,600.8
Corporate	1,563.2	(217.4)	(246.6)	1,780.6	1,809.8	1,801.0
Other	277.3	(39.6)	(260.9)	316.9	538.2	570.4
Total	8,697.2	(79.2)	(255.8)	8,776.4	8,953.1	8,972.4

[Note] Excludes Japan offshore market account

7.Statements of Trust Account

【CMTB, Non-consolidated】

(Billions of yen)

	End-12/09			End-9/09 (b)	End-3/09 (c)	End-12/08 «Reference»
	(a)	(a-b)	(a-c)			
Total assets	6,947.0	(95.6)	(281.7)	7,042.6	7,228.8	7,333.9
Loans and bills discounted	259.8	(5.9)	(349.5)	265.8	609.3	618.8
Securities	3.3	(0.0)	0.0	3.3	3.2	2.5
Beneficiary rights	0.2	(0.1)	(0.5)	0.4	0.7	0.9
Securities held in custody accounts	0.1	(0.0)	(0.0)	0.1	0.1	0.2
Monetary claims	0.2	-	(0.0)	0.2	0.2	0.3
Tangible fixed assets	5,351.9	(37.9)	(88.6)	5,389.9	5,440.6	5,449.2
Intangible fixed assets	26.9	0.0	(0.0)	26.9	27.0	27.0
Other claims	36.2	(1.3)	(5.5)	37.6	41.8	83.4
Loans to banking account	1,061.1	(52.4)	181.2	1,113.6	879.9	938.0
Cash and due from banks	206.8	2.3	(18.7)	204.4	225.5	213.2
Total liabilities	6,947.0	(95.6)	(281.7)	7,042.6	7,228.8	7,333.9
Money trusts	885.8	(21.0)	(65.8)	906.8	951.6	982.2
Property formation benefit trusts	13.6	0.1	(0.7)	13.4	14.3	14.0
Loan trusts	401.0	(38.3)	(102.9)	439.4	504.0	540.4
Money entrusted, other than money trusts	0.2	(0.0)	(0.0)	0.2	0.2	0.2
Securities trusts	0.1	(0.0)	(0.0)	0.1	0.1	0.2
Money claim trusts	1.1	(0.0)	(0.0)	1.1	1.2	1.2
Land and fixtures trusts	76.1	(0.2)	(0.0)	76.3	76.1	80.3
Composite trusts	5,568.7	(36.1)	(111.9)	5,604.8	5,680.7	5,714.8
Other trusts	0.0	0.0	(0.0)	0.0	0.1	0.1

【CMAB, Non-consolidated】

(Billions of yen)

	End-12/09			End-9/09 (b)	End-3/09 (c)	End-12/08 «Reference»
	(a)	(a-b)	(a-c)			
Total assets	29,564.2	956.4	722.8	28,607.8	28,841.3	36,320.7
Securities	80.2	-	(1.0)	80.2	81.2	6,173.3
Beneficiary rights	28,047.8	978.9	855.2	27,068.9	27,192.6	28,464.0
Money claims	1,410.9	(27.2)	(134.0)	1,438.1	1,544.9	1,614.0
Other claims	-	-	-	-	-	24.7
Cash and due from banks	25.2	4.7	2.6	20.4	22.5	44.4
Total liabilities	29,564.2	956.4	722.8	28,607.8	28,841.3	36,320.7
Money trusts	8,624.2	(184.3)	(483.3)	8,808.5	9,107.6	15,322.0
Pension trusts	6,609.5	18.3	(113.4)	6,591.2	6,723.0	6,697.8
Investment trusts	10,040.3	1,124.9	1,532.6	8,915.3	8,507.6	9,789.2
Money entrusted, other than money trusts	339.1	(33.8)	(82.8)	373.0	422.0	433.0
Securities trusts	1,361.5	13.6	10.5	1,347.9	1,351.0	1,298.7
Money claim trusts	1,435.5	(22.4)	(131.2)	1,458.0	1,566.7	1,639.8
Composite trusts	1,153.8	40.1	(9.3)	1,113.7	1,163.1	1,139.8