

Reference Material for Financial Statements FY3/10

May 14, 2010



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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 FY3/10

1. Summary of Profit and Loss

(1) CMTH, Non-consolidated

(Billions of yen)

	No.	FY3/10		FY3/09	FY3/10 Outlook [Note]
			Change		
Operating income	1	13.6	(3.3)	16.9	13.6
Operating profit	2	3.1	(4.9)	8.0	3.1
Ordinary profit	3	2.2	(5.2)	7.5	2.2
Net income	4	2.8	(4.1)	7.0	2.8
Dividends per share :Common stock	5	8.00 yen	3.00 yen	5.00 yen	8.00 yen

(2) CMTH, Consolidated

(Billions of yen)

	No.	FY3/10		FY3/09	FY3/10 Outlook [Note]
			Change		
Ordinary income	6	365.5	(47.5)	413.0	365.0
Ordinary profit	7	83.4	200.3	(116.9)	83.0
Net income	8	46.8	138.8	(92.0)	46.0

Number of Subsidiaries and Affiliates

(Number of companies)

	No.	End-3/10		End-3/09
			Change	
Consolidated subsidiaries	9	25	-	25
Equity method affiliates	10	4	-	4

(3) CMTB+CMAB, Non-consolidated

(Billions of yen)

	No.	FY3/10		FY3/09	FY3/10 Outlook [Note]
			Change		
Pre-provision profit	11	108.9	(3.8)	112.8	108.0
Ordinary profit	12	85.0	198.8	(113.8)	85.0
Net income	13	57.6	137.6	(79.9)	57.0

[Note]

Previously announced on April 26, 2010

2. Summary of Profit and Loss of Two Bank Subsidiaries

(Billions of yen)

	No.	CMTB+CMAB		
		FY3/10	Change	FY3/09
Gross operating profit	1	226.9	(1.8)	228.7
<Gross operating profit after trust account credit costs> (1-24)	2	<224.6>	<(3.4)>	<228.0>
Banking business related profit	3	125.9	(4.5)	130.4
Net interest income	4	111.6	(1.6)	113.2
Domestic	5	89.9	(2.6)	92.6
International	6	21.6	1.0	20.5
Fees on loan trusts and JOMTs before trust account credit costs	7	14.3	(2.8)	17.2
Asset management business profit	8	79.1	(12.4)	91.6
Net fees and commissions	9	40.3	(8.3)	48.6
Trust fees	10	38.8	(4.1)	42.9
Net trading profit	11	2.5	0.1	2.4
Net other operating profit	12	19.1	15.0	4.1
Net bond related profit	13	13.5	2.2	11.2
Profit on derivatives	14	2.5	11.3	(8.7)
Operating expenses (minus)	15	117.9	2.0	115.9
Personnel related (minus)	16	55.8	3.8	52.0
Net periodic retirement benefit costs (minus)	17	4.3	4.8	(0.4)
Non-personnel related (minus)	18	56.6	(2.6)	59.2
Business taxes (minus)	19	5.3	0.7	4.6
Pre-provision profit (1-15)	20	108.9	(3.8)	112.8
<Excluding net bond related profit> (20-13)	21	<95.4>	<(6.1)>	<101.5>
Provision for general allowance for credit losses (minus)	22	-	-	-
Net operating profit before trust account credit costs (20-22)	23	108.9	(3.8)	112.8
Trust account credit costs (minus)	24	2.2	1.5	0.6
Net operating profit (20-22-24)	25	106.7	(5.4)	112.1
Net other profit	26	(21.6)	204.3	(225.9)
Net stock related profit	27	12.7	185.7	(173.0)
Losses on devaluation of stock	28	(1.7)	67.9	(69.7)
Losses on sales of Japanese stock related investments	29	(0.6)	112.7	(113.3)
Banking account credit costs (minus)	30	7.0	(19.1)	26.1
Ordinary profit	31	85.0	198.8	(113.8)
Extraordinary profit	32	2.6	(5.1)	7.7
Reversal of allowance for loan losses	33	1.6	(3.8)	5.5
Net income before income tax	34	87.7	193.7	(106.0)
Income taxes-current (minus)	35	6.4	(1.0)	7.4
Income taxes-deferred (minus)	36	23.6	57.1	(33.5)
Net income	37	57.6	137.6	(79.9)

[Note]JOMT:Jointly-operated money trust

Credit costs (22+24+30-33) (minus)	38	7.5	(13.6)	21.2
Overhead Ratio (15 / 1)	39	51.9%	1.2%	50.6%

<Reference>

(Billions of yen)

	No.	CMTB, Non-consolidated			CMAB, Non-consolidated		
		FY3/10	Change	FY3/09	FY3/10	Change	FY3/09
Gross operating profit	1	194.8	1.4	193.4	32.0	(3.2)	35.3
<Gross operating profit after trust account credit costs> (1-24)	2	<192.6>	<(0.1)>	<192.7>	<32.0>	<(3.2)>	<35.3>
Banking business related profit	3	125.9	(4.5)	130.5	0.0	0.0	(0.0)
Net interest income	4	111.5	(1.7)	113.2	0.0	0.0	(0.0)
Domestic	5	89.9	(2.7)	92.7	0.0	0.0	(0.0)
International	6	21.6	1.0	20.5	-	-	-
Fees on loan trusts and JOMTs before trust account credit costs	7	14.3	(2.8)	17.2	-	-	-
Asset management business profit	8	47.2	(9.1)	56.3	31.9	(3.3)	35.3
Net fees and commissions	9	43.5	(8.3)	51.8	(3.2)	(0.0)	(3.1)
Trust fees	10	3.6	(0.7)	4.4	35.1	(3.3)	38.5
Net trading profit	11	2.5	0.1	2.4	-	-	-
Net other operating profit	12	19.1	15.0	4.1	-	-	-
Net bond related profit	13	13.5	2.2	11.2	-	-	-
Profit on derivatives	14	2.5	11.3	(8.7)	-	-	-
Operating expenses (minus)	15	102.0	1.8	100.1	15.8	0.1	15.7
Personnel related (minus)	16	48.1	3.3	44.7	7.7	0.4	7.2
Net periodic retirement benefit costs (minus)	17	3.5	4.1	(0.6)	0.8	0.6	0.1
Non-personnel related (minus)	18	48.7	(2.2)	50.9	7.9	(0.3)	8.2
Business taxes (minus)	19	5.1	0.7	4.4	0.1	(0.0)	0.1
Pre-provision profit (1-15)	20	92.8	(0.4)	93.2	16.1	(3.4)	19.5
<Excluding net bond related profit> (20-13)	21	<79.2>	<(2.7)>	<81.9>	<16.1>	<(3.4)>	<19.5>
Provision for general allowance for credit losses (minus)	22	-	-	-	-	-	-
Net operating profit before trust account credit costs (20-22)	23	92.8	(0.4)	93.2	16.1	(3.4)	19.5
Trust account credit costs (minus)	24	2.2	1.5	0.6	-	-	-
Net operating profit (20-22-24)	25	90.5	(2.0)	92.5	16.1	(3.4)	19.5
Net other profit	26	(18.5)	205.2	(223.8)	(3.0)	(0.9)	(2.1)
Net stock related profit	27	12.7	185.7	(173.0)	-	-	-
Losses on devaluation of stock	28	(1.7)	67.9	(69.7)	-	-	-
Losses on sales of Japanese stock related investments	29	(0.6)	112.7	(113.3)	-	-	-
Banking account credit costs (minus)	30	7.0	(19.1)	26.1	-	-	-
Ordinary profit	31	71.9	203.2	(131.2)	13.1	(4.3)	17.4
Extraordinary profit	32	2.7	(5.0)	7.8	(0.0)	(0.0)	(0.0)
Reversal of allowance for loan losses	33	1.6	(3.8)	5.5	-	-	-
Net income before income tax	34	74.6	198.1	(123.4)	13.0	(4.3)	17.4
Income taxes-current (minus)	35	0.1	(0.0)	0.2	6.2	(0.9)	7.2
Income taxes-deferred (minus)	36	24.6	57.9	(33.3)	(0.9)	(0.7)	(0.2)
Net income	37	49.8	140.2	(90.3)	7.7	(2.6)	10.3
Credit costs (22+24+30-33) (minus)	38	7.5	(13.6)	21.2	-	-	-

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

(1) CMTH, Consolidated

(Billions of yen, %)

	No.	End-3/10 (A)	(A)-(B)	(A)-(C)	End-9/09 (B)	End-3/09 (C)
Total capital	1	1,038.6	44.4	146.8	994.1	891.8
Tier 1	2	742.4	30.3	95.8	712.0	646.6
Risk-weighted assets	3	7,526.0	(535.5)	129.0	8,061.5	7,397.0
Capital adequacy ratio	4	13.80	1.47	1.75	12.33	12.05
Tier 1 ratio	5	9.86	1.03	1.12	8.83	8.74

(2) CMTB, Non-consolidated

(Billions of yen, %)

	No.	End-3/10 (A)	(A)-(B)	(A)-(C)	End-9/09 (B)	End-3/09 (C)
Total capital	6	967.1	55.0	149.1	912.0	818.0
Tier 1	7	674.3	41.5	99.4	632.7	574.8
Risk-weighted assets	8	7,414.9	(507.2)	157.9	7,922.2	7,257.0
Capital adequacy ratio	9	13.04	1.53	1.77	11.51	11.27
Tier 1 ratio	10	9.09	1.11	1.17	7.98	7.92

(3) CMAB, Non-consolidated

(Billions of yen, %)

	No.	End-3/10 (A)	(A)-(B)	(A)-(C)	End-9/09 (B)	End-3/09 (C)
Total capital	11	35.2	(3.8)	0.2	39.0	34.9
Tier 1	12	35.2	(3.8)	0.2	39.0	34.9
Risk-weighted assets	13	119.8	(4.6)	(7.0)	124.5	126.9
Capital adequacy ratio	14	29.42	(1.95)	1.87	31.37	27.55
Tier 1 ratio	15	29.42	(1.95)	1.87	31.37	27.55

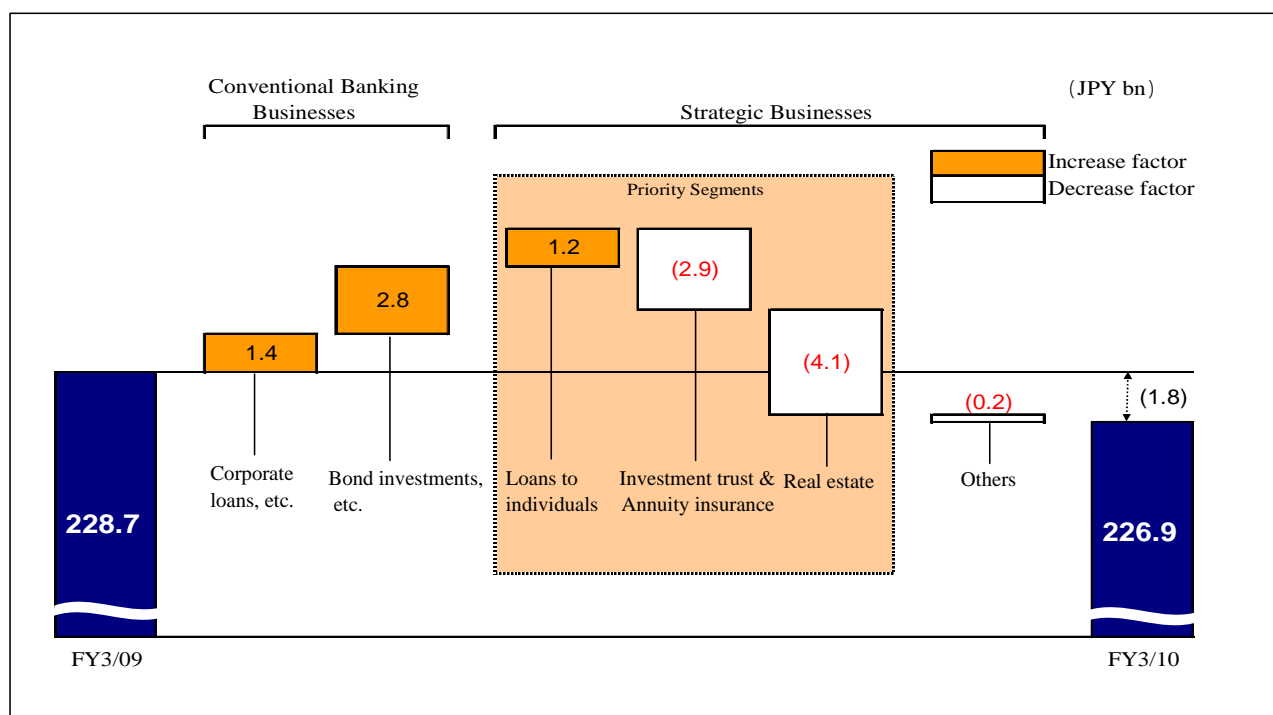
<Methods used to calculate risk weighted assets>

	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

Status of Profit and Loss, Assets

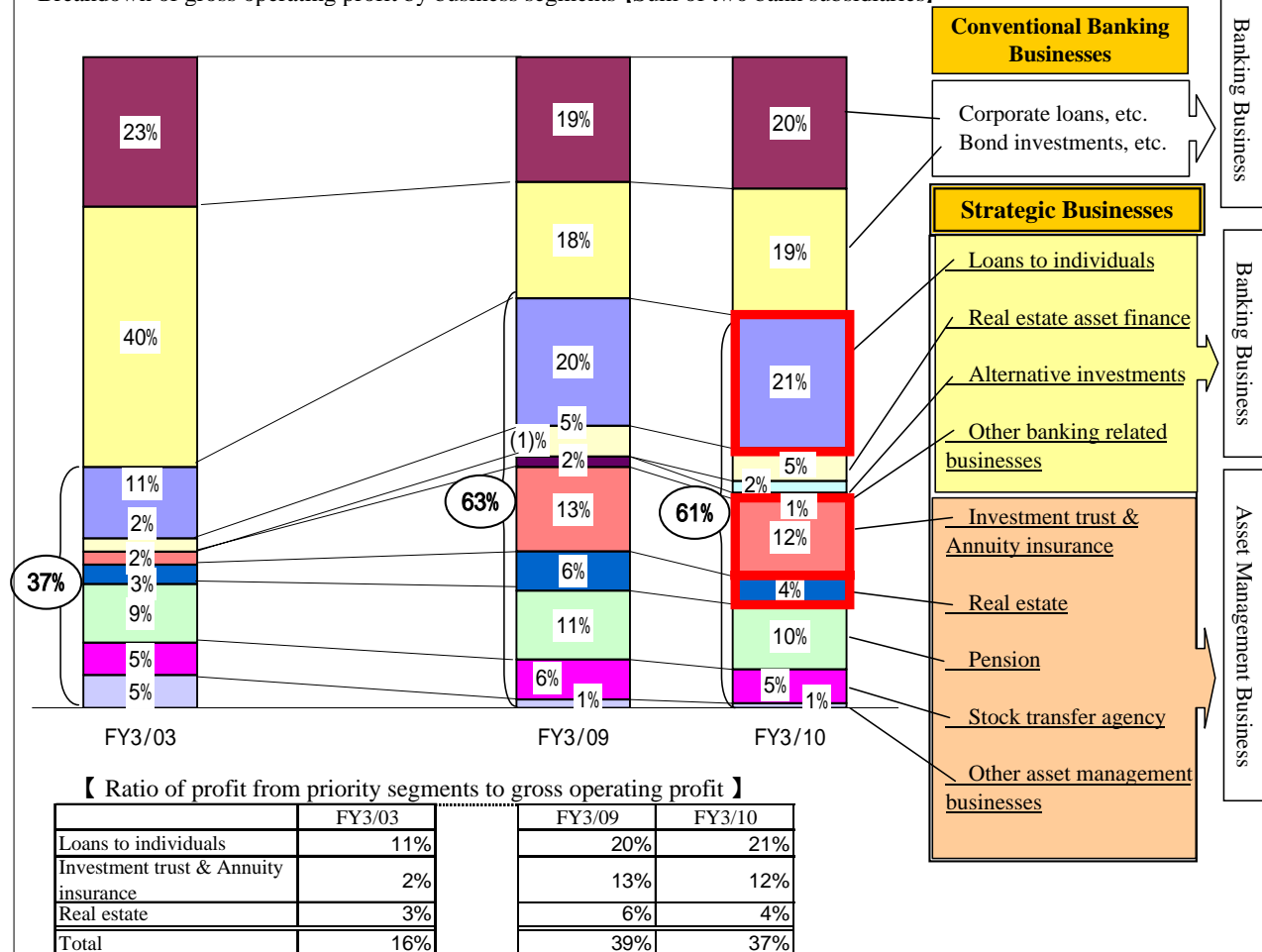
1 . Status of Profit and Loss

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

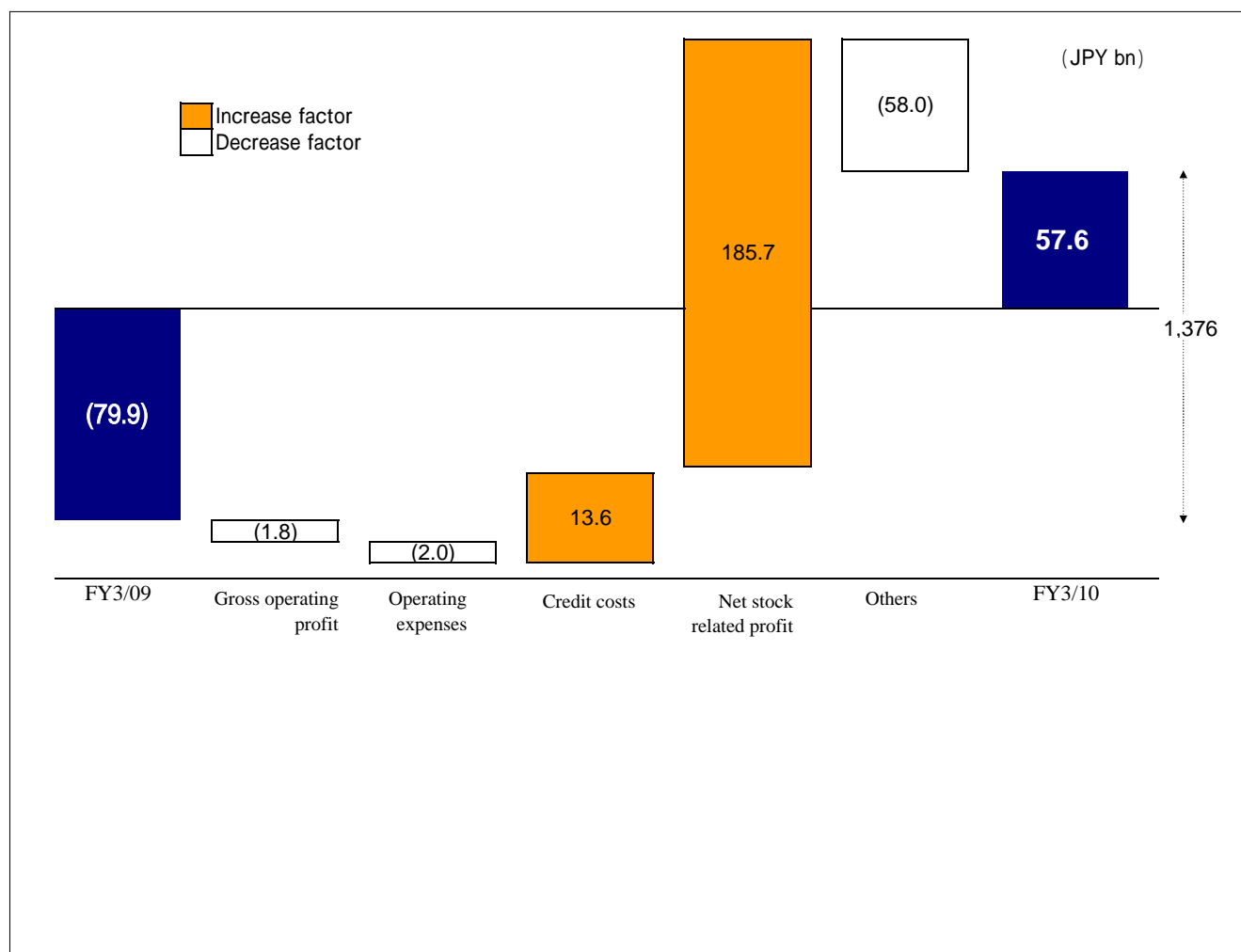


(2) Recomposition of Revenue Structure

Breakdown of gross operating profit by business segments [Sum of two bank subsidiaries]



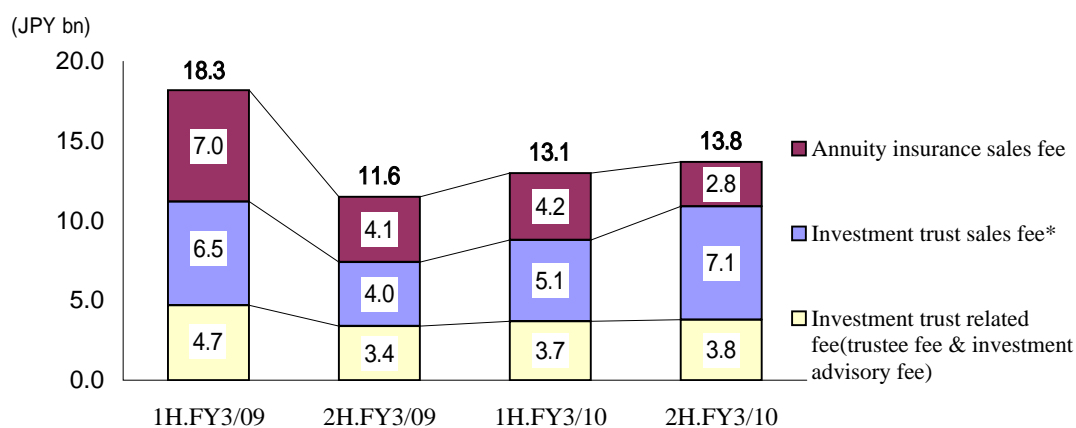
(3) Factors of Increase/Decrease in Net Income [Sum of two bank subsidiaries]



(4) Status of Priority Segments

Investment Trust and Annuity Insurance

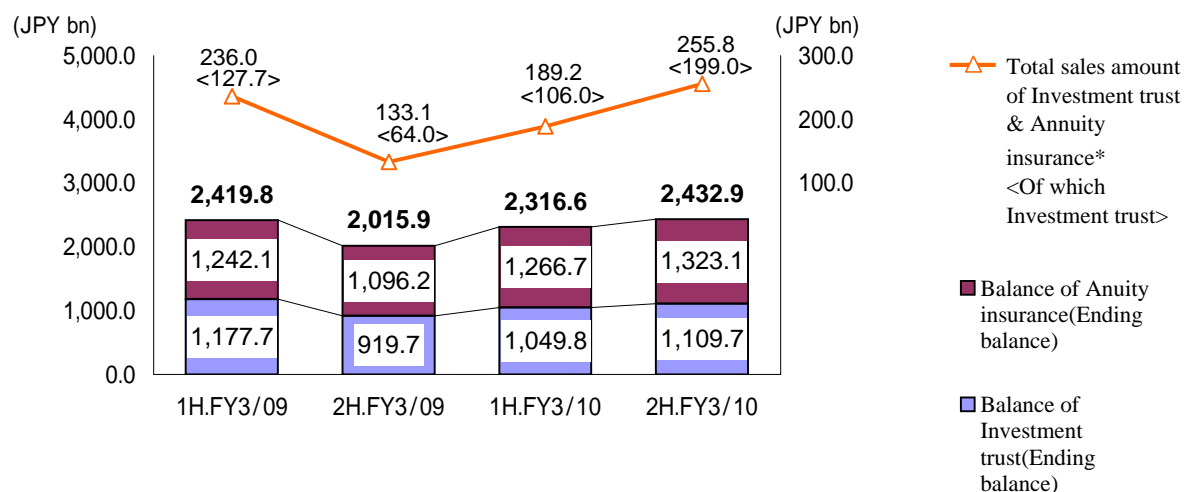
Investment trust and Annuity insurance related income



*Including wrap account

	FY3/09	FY3/10	Change from FY3/09
Annuity insurance sales fee	11.1	7.0	(4.1)
Investment trust sales fee*	10.5	12.3	1.7
Investment trust related fee (trustee fee & investment advisory fee)	8.1	7.5	(0.5)
Total	29.9	26.9	(2.9)

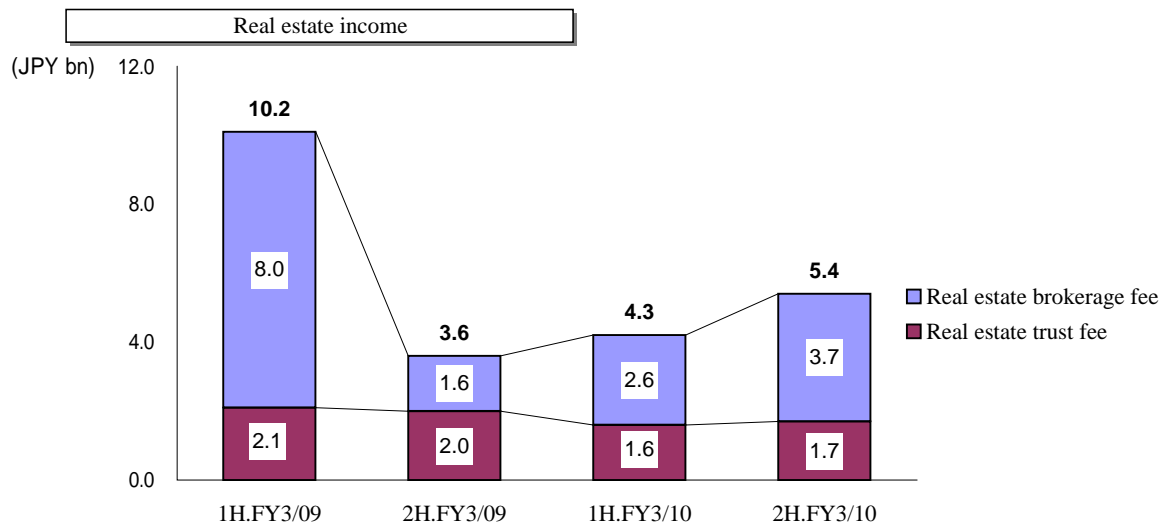
Ending balance and sales amount of Investment trust and Annuity insurance



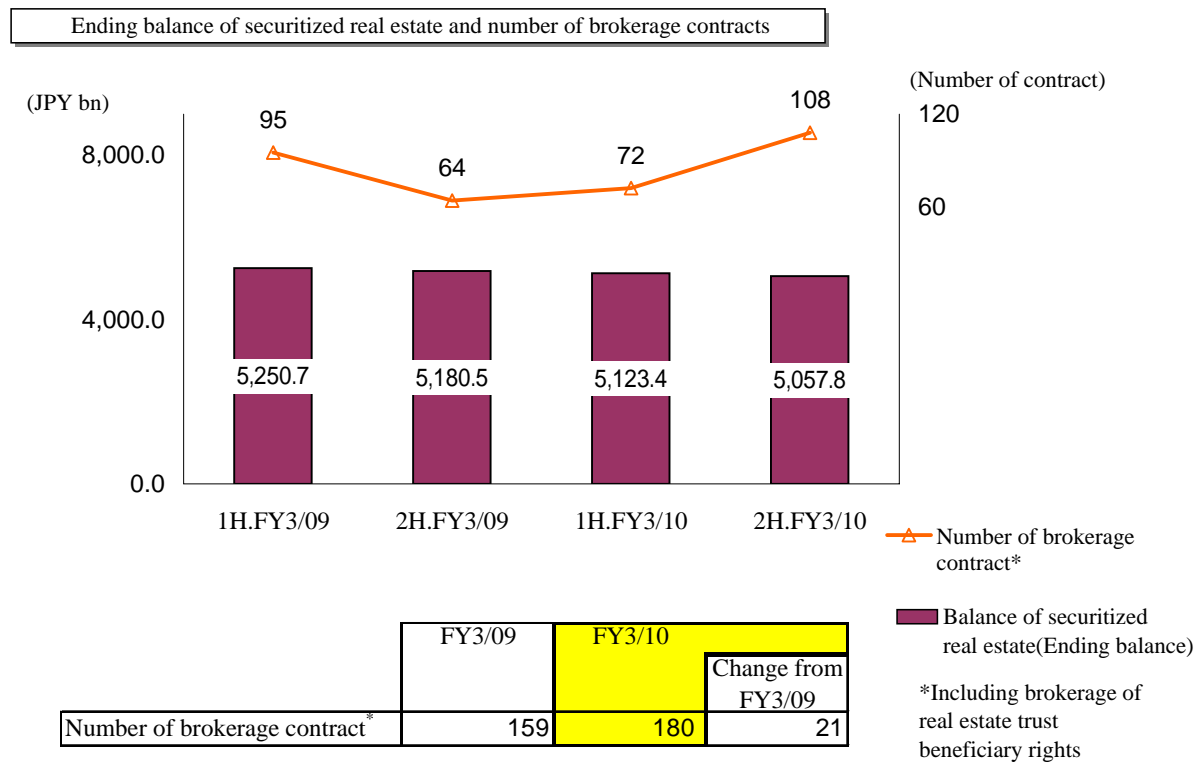
*Including wrap account

	FY3/09	FY3/10	Change from FY3/09
Sales amount of annuity insurance	177.3	139.9	(37.4)
Sales amount of Investment trust	191.7	305.1	113.3
Total	369.1	445.0	75.9

Real Estate

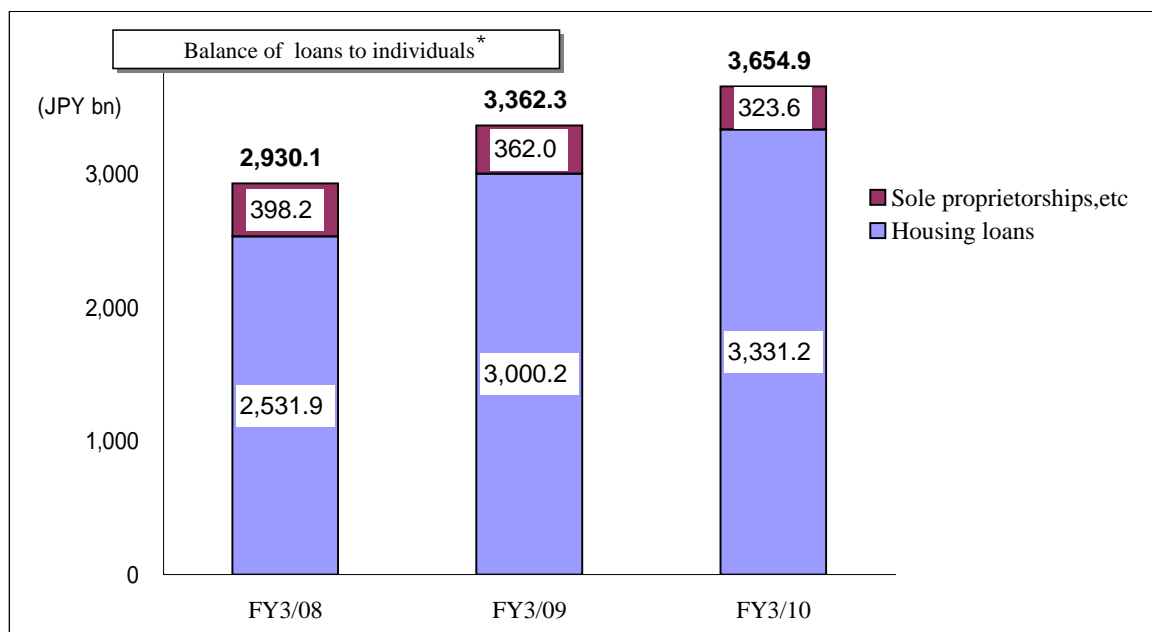


	FY3/09	FY3/10	Change from FY3/09
Real estate brokerage fee	9.7	6.3	(3.3)
Real estate trust	4.2	3.4	(0.7)
Total	13.9	9.8	(4.1)



	FY3/09	FY3/10	Change from FY3/09
Number of brokerage contract*	159	180	21

Loans to individuals



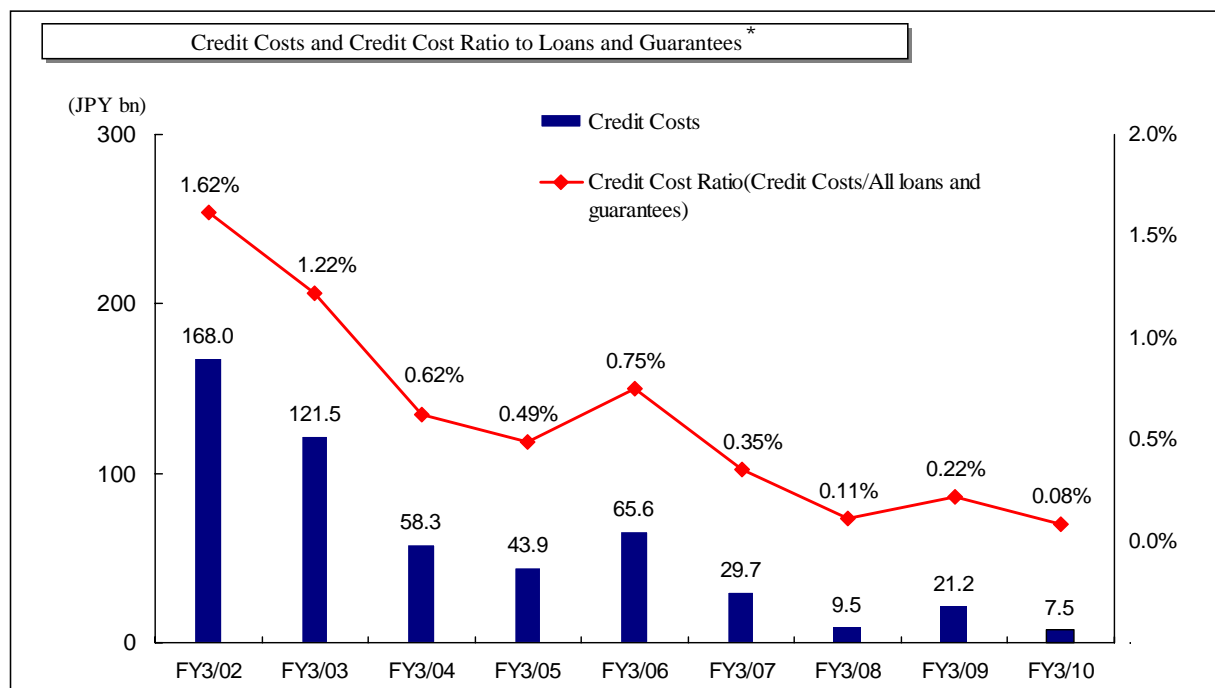
* Balance after housing loan securitization. No securitization of housing loans since FY3/07

	(JPY bn)		
	FY3/08	FY3/09	FY3/10
New housing loan origination	683.1	738.8	518.7

2 . Status of Assets

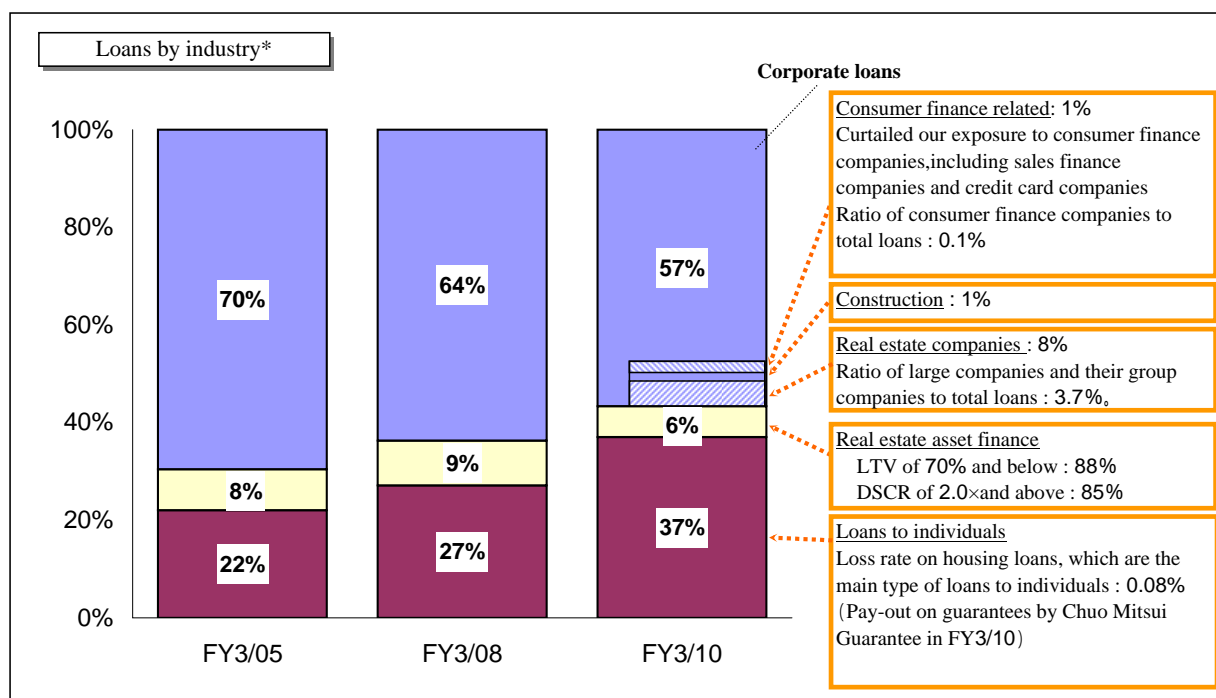
(1) Status of Loan Portfolio

Status of Credit Costs



* CMTB non-consolidated

Loans by industry



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

(2) Status of Securities Portfolio

Available-for-sale securities

(CMTB <Consolidated>)

Chuo Mitsui Trust Holdings, Inc.

(Billions of yen)

	End-3/10 (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	3,592.2	47.0	1.3%	3,566.8	(96.2)	25.4	143.3
Japanese Stocks	474.9	73.0	15.3%	481.7	(32.1)	(6.8)	105.1
Japanese Bonds	1,910.7	(3.6)	(0.1)%	2,132.2	(18.4)	(221.4)	14.7
Others	1,206.5	(22.3)	(1.8)%	952.8	(45.7)	253.7	23.4

(CMTB <Non-consolidated>)

(Billions of yen)

	End-3/10 (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	3,428.2	29.2	0.8%	3,400.8	(100.1)	27.4	129.3
Japanese Stocks	414.3	51.4	12.4%	419.6	(40.4)	(5.2)	91.9
Japanese Bonds	1,821.7	(3.6)	(0.1)%	2,043.2	(18.4)	(221.5)	14.7
Others	1,192.0	(18.5)	(1.5)%	937.8	(41.2)	254.2	22.6

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

(Billions of yen)

	End-3/10 (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	557.2	(5.1)	(0.9)%	217.0	1.1	340.1	(6.2)
US agency MBS	(*1) 260.3	(1.1)	(0.4)%	378.0	0.4	(117.7)	(1.6)
Overseas Investment (Excluding foreign government bonds, US agency MBS)	228.0	(3.1)	(1.4)%	210.3	(17.7)	17.6	14.5
CDO (1)	10.0	(*2) -	-	10.0	(*2) -	-	-
Investment trust (bond funds) (2)	5.0	(0.0)	(1.5)%	9.8	(0.2)	(4.8)	0.2
Investment trust (credit funds) (3)	24.9	(0.2)	(1.0)%	24.9	(6.2)	-	6.0
Investment trust (equity funds, etc.) (4)	12.5	(1.8)	(15.0)%	10.7	(1.3)	1.8	(0.5)
Foreign bonds, etc. (5)	175.4	(0.9)	(0.5)%	154.7	(9.8)	20.7	8.8
Japanese stock related investment (6)	35.3	(4.7)	(13.5)%	38.3	(7.2)	(3.0)	2.4
RMBS (7)	6.6	(0.1)	(1.6)%	7.5	(0.1)	(0.9)	0.0
Others (8)	104.5	(4.1)	(4.0)%	86.4	(17.6)	18.1	13.4

(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] *1 Including GNMA of JPY164.2bn.

*2 Credit derivative portion of CDO is bifurcated and unrealized loss as of end-3/10 was JPY9.9bn.

Unrealized gains/losses of derivative portion for CDO were already posted as derivative profit/loss since FY3/08.

Held-to-maturity securities

(CMTB <Consolidated>)

(Billions of yen)

	End-3/10 (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	721.0	(0.2)	(0.0)%	927.3	(18.5)	(206.2)	18.2

(CMTB <Non-consolidated>)

(Billions of yen)

	End-3/10 (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	720.9	(0.2)	(0.0)%	927.2	(18.5)	(206.3)	18.2

(Breakdown of the held-to-maturity securities)

(Billions of yen)

	End-3/10 (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	399.1	2.2	0.5%	596.7	5.8	(197.5)	(3.5)
RMBS (9)	83.6	0.1	0.1%	94.6	(0.7)	(11.0)	0.8
Overseas Investments	235.1	(2.7)	(1.1)%	235.8	(23.6)	(0.6)	20.8
Foreign bonds (10)	235.1	(2.7)	(1.1)%	235.8	(23.6)	(0.6)	20.8
Others	3.0	0.0	1.9%	-	-	3.0	0.0

(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-3/10 (a) outstanding	End-3/09 (b) outstanding	Change (a-b)
Total	95.7	132.3	(36.5)
Corporate loans	88.8	121.4	(32.5)
Securities of unlisted companies	6.8	8.4	(1.5)
Acceptance and guarantees (corporate)	0.0	2.4	(2.4)

III Outlook for FY3/11

(1) CMTH, Non-consolidated

(Billions of yen)

	No.	FY3/11			FY3/10
		1H FY3/11 Outlook	Outlook	Change from FY3/10	
Operating income	1	20.0	22.0	8.3	13.6
Operating profit	2	15.0	12.0	8.8	3.1
Ordinary profit	3	13.0	10.0	7.7	2.2
Net income	4	13.0	9.0	6.1	2.8
Dividends per share: Common stock	5	4.00 yen	8.00 yen	-	8.00 yen

(2) CMTH, Consolidated

(Billions of yen)

	No.	FY3/11			FY3/10
		1H FY3/11 Outlook	Outlook	Change from FY3/10	
Operating income	6	170.0	360.0	(5.5)	365.5
Ordinary profit	7	42.0	90.0	6.5	83.4
Net income	8	22.0	50.0	3.1	46.8

(3) CMTB+CMAB, Non-consolidated

(Billions of yen)

	No.	FY3/11			FY3/10
		1H FY3/11 Outlook	Outlook	Change from FY3/10	
Pre-provision profit	9	55.0	115.0	6.0	108.9
Ordinary profit	10	42.0	90.0	4.9	85.0
Net income	11	27.0	60.0	2.3	57.6
Credit costs (minus)	12	5.0	10.0	2.4	7.5

Please refer to Page 40 for earnings outlook of each bank.

Reference Data

I Summary of Business Results for FY3/10

1. Summary of Profit and Loss

(1) CMTH, Non-consolidated

(Millions of yen)

	No.	FY3/10	Change	FY3/09
Operating income	1	13,651	(3,347)	16,998
Operating profit	2	3,106	(4,954)	8,060
Ordinary profit	3	2,283	(5,240)	7,524
Net income	4	2,865	(4,186)	7,052

(2) CMTH, Consolidated

(Millions of yen)

	No.	FY3/10	Change	FY3/09
Consolidated gross operating profit [Note]	5	247,295	(10,296)	257,591
<Consolidated gross operating profit after trust account credit costs> (5-18)	6	<245,027>	<(11,893)>	<256,920>
Banking business related profit	7	127,040	(5,042)	132,082
Net interest income	8	112,694	(2,143)	114,838
Fees on loan trusts and JOMT's before trust account credit costs	9	14,345	(2,898)	17,244
Asset management business profit	10	98,475	(20,369)	118,845
Net fees and commissions	11	59,678	(16,236)	75,914
Trust fees	12	38,796	(4,133)	42,930
Net trading profit	13	2,592	152	2,440
Net other operating profit	14	19,186	14,963	4,223
Operating expenses (minus)	15	130,823	(5,199)	136,023
Consolidated pre-provision profit (5-15) [Note]	16	116,471	(5,096)	121,568
Provision for general allowance for credit losses (minus)	17	(2,546)	(2,546)	-
Trust account credit costs (minus)	18	2,268	1,596	671
Consolidated net operating profit (16-17-18)	19	116,750	(4,146)	120,896
Credit costs (minus)	20	13,254	(16,059)	29,313
Net stock related profit	21	12,238	193,214	(180,975)
Losses on devaluation of stocks	22	(2,238)	76,233	(78,472)
Losses on sales of Japanese stock related investments	23	(603)	112,778	(113,382)
Profit from investment in equity method affiliates	24	(814)	(619)	(195)
Other	25	(31,503)	(4,181)	(27,322)
Ordinary profit	26	83,415	200,326	(116,910)
Extraordinary profit	27	1,382	(5,849)	7,232
Reversal of allowance for loan losses	28	-	(5,204)	5,204
Net income before income tax	29	84,798	194,477	(109,678)
Income taxes-current (minus)	30	8,149	(1,127)	9,276
Income taxes-deferred (minus)	31	22,150	55,156	(33,006)
Minority interests in net income (minus)	32	7,672	1,588	6,084
Net income	33	46,826	138,859	(92,033)

[Note]

Consolidated gross operating profit : Banking business related profit + Asset management business profit + Net trading profit + Net other operating profit

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+20-28) (minus)	34	12,975	(11,804)	24,780
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Number of Consolidated Subsidiaries and Affiliates

		End-3/10	Change	End-3/09
Consolidated subsidiaries	35	25	-	25
Equity method affiliates	36	4	-	4

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

(Millions of yen)

	No.	CMTB+CMAB		
		FY3/10	Change	FY3/09
Gross operating profit	1	226,904	(1,835)	228,740
<Gross operating profit after trust account credit costs> (1-24)	2	<224,636>	<(3,432)>	<228,068>
Banking business related profit	3	125,959	(4,516)	130,476
Net interest income	4	111,614	(1,618)	113,232
Domestic	5	89,987	(2,686)	92,673
International	6	21,626	1,068	20,558
Fees on loan trusts and JOMTs before trust account credit costs	7	14,345	(2,898)	17,244
Asset management business profit	8	79,164	(12,480)	91,645
Net fees and commissions	9	40,342	(8,345)	48,687
Trust fees	10	38,822	(4,135)	42,957
Net trading profit	11	2,592	152	2,440
Net other operating profit	12	19,186	15,009	4,177
Net bond related profit	13	13,519	2,264	11,254
Profit on derivatives	14	2,566	11,335	(8,768)
Operating expenses (minus)	15	117,910	2,007	115,902
Personnel related (minus)	16	55,886	3,873	52,012
Net periodic retirement benefit costs (minus)	17	4,330	4,829	(498)
Non-personnel related (minus)	18	56,679	(2,611)	59,290
Business taxes (minus)	19	5,344	744	4,600
Pre-provision profit (1-15)	20	108,994	(3,843)	112,837
<Excluding net bond related profit> (20-13)	21	< 95,474>	<(6,107)>	<101,582>
Provision for general allowance for credit losses (minus)	22	-	-	-
Net operating profit before trust account credit costs (20-22)	23	108,994	(3,843)	112,837
Trust account credit costs (minus)	24	2,268	1,596	671
Net operating profit (20-22-24)	25	106,725	(5,439)	112,165
Net other profit	26	(21,645)	204,333	(225,979)
Net stock related profit	27	12,712	185,741	(173,028)
Losses on devaluation of stocks	28	(1,765)	67,985	(69,750)
Losses on sales of Japanese stock related investments	29	(603)	112,778	(113,382)
Banking account credit costs (minus)	30	7,014	(19,144)	26,159
Ordinary profit	31	85,080	198,894	(113,813)
Extraordinary profit	32	2,660	(5,137)	7,798
Reversal of allowance for loan losses	33	1,685	(3,873)	5,559
Net income before income tax	34	87,741	193,756	(106,015)
Income taxes-current (minus)	35	6,478	(1,006)	7,485
Income taxes-deferred (minus)	36	23,611	57,124	(33,512)
Net income	37	57,650	137,638	(79,987)
Credit costs (22+24+30-33) (minus)	38	7,596	(13,674)	21,271

<Reference>

(Millions of yen)

	No.	CMTB, Non-consolidated			CMAB, Non-consolidated		
		FY3/10	Change	FY3/09	FY3/10	Change	FY3/09
Gross operating profit	1	194,893	1,458	193,434	32,011	(3,293)	35,305
<Gross operating profit after trust account credit costs> (1-24)	2	<192,624>	<(138)>	<192,763>	<32,011>	<(3,293)>	<35,305>
Banking business related profit	3	125,912	(4,598)	130,511	47	82	(34)
Net interest income	4	111,566	(1,700)	113,266	47	82	(34)
Domestic	5	89,939	(2,768)	92,708	47	82	(34)
International	6	21,626	1,068	20,558	-	-	-
Fees on loan trusts and JOMTs before trust account credit costs	7	14,345	(2,898)	17,244	-	-	-
Asset management business profit	8	47,201	(9,104)	56,306	31,963	(3,375)	35,339
Net fees and commissions	9	43,565	(8,310)	51,876	(3,223)	(34)	(3,188)
Trust fees	10	3,635	(793)	4,429	35,186	(3,341)	38,527
Net trading profit	11	2,592	152	2,440	-	-	-
Net other operating profit	12	19,186	15,009	4,177	-	-	-
Net bond related profit	13	13,519	2,264	11,254	-	-	-
Profit on derivatives	14	2,566	11,335	(8,768)	-	-	-
Operating expenses (minus)	15	102,091	1,899	100,192	15,818	107	15,710
Personnel related (minus)	16	48,155	3,391	44,764	7,730	482	7,247
Net periodic retirement benefit costs (minus)	17	3,522	4,198	(676)	808	630	177
Non-personnel related (minus)	18	48,743	(2,250)	50,993	7,936	(360)	8,296
Business taxes (minus)	19	5,192	759	4,433	152	(14)	166
Pre-provision profit (1-15)	20	92,801	(441)	93,242	16,192	(3,401)	19,594
<Excluding net bond related profit> (20-13)	21	< 79,282>	<(2,706)>	< 81,988>	< 16,192>	<(3,401)>	< 19,594>
Provision for general allowance for credit losses (minus)	22	-	-	-	-	-	-
Net operating profit before trust account credit costs (20-22)	23	92,801	(441)	93,242	16,192	(3,401)	19,594
Trust account credit costs (minus)	24	2,268	1,596	671	-	-	-
Net operating profit (20-22-24)	25	90,533	(2,038)	92,571	16,192	(3,401)	19,594
Net other profit	26	(18,598)	205,258	(223,857)	(3,047)	(925)	(2,122)
Net stock related profit	27	12,712	185,741	(173,028)	-	-	-
Losses on devaluation of stocks	28	(1,765)	67,985	(69,750)	-	-	-
Losses on sales of Japanese stock related investments	29	(603)	112,778	(113,382)	-	-	-
Banking account credit costs (minus)	30	7,014	(19,144)	26,159	-	-	-
Ordinary profit	31	71,934	203,220	(131,285)	13,145	(4,326)	17,472
Extraordinary profit	32	2,712	(5,091)	7,803	(51)	(46)	(4)
Reversal of allowance for loan losses	33	1,685	(3,873)	5,559	-	-	-
Net income before income tax	34	74,647	198,129	(123,482)	13,093	(4,373)	17,467
Income taxes-current (minus)	35	183	(18)	202	6,294	(988)	7,282
Income taxes-deferred (minus)	36	24,600	57,900	(33,300)	(988)	(775)	(212)
Net income	37	49,863	140,247	(90,384)	7,787	(2,609)	10,397
Credit costs (22+24+30-33) (minus)	38	7,596	(13,674)	21,271	-	-	-

2. Pre-Provision Profit per Employee

CMTB+CMAB, Non-consolidated

(Millions of yen)

	No.	FY3/10		FY3/09
			Change	
Gross operating profit	1	226,904	(1,835)	228,740
Per employee (Thousands of yen)	2	50,546	(1,808)	52,355
Operating expenses	3	117,910	2,007	115,902
Per employee (Thousands of yen)	4	26,266	(261)	26,528
Pre-provision profit (1-3)	5	108,994	(3,843)	112,837
Per employee (Thousands of yen) (2-4)	6	24,280	(1,546)	25,826

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.	FY3/10		FY3/09
			Change	
Average yield on interest-earning asset	7	1.22	(0.15)	1.37
Loans and bills discounted	8	1.49	(0.13)	1.63
Securities	9	0.80	(0.30)	1.10
Average yield on interest-bearing liabilities	10	0.50	(0.12)	0.62
Deposits	11	0.52	(0.03)	0.55
Gross margin (7-10)	12	0.72	(0.03)	0.75
Loan to deposits margin (8-11)	13	0.97	(0.10)	1.07

(2) Domestic Banking Account + JOMTs + Loan Trusts

CMTB, Non-consolidated

(%)

	No.	FY3/10		FY3/09
			Change	
Average yield on interest-earning assets	14	1.20	(0.16)	1.36
Loans and bills discounted	15	1.51	(0.15)	1.66
Securities	16	0.80	(0.30)	1.11
Average yield on interest-bearing liabilities	17	0.46	(0.11)	0.58
Deposits	18	0.47	(0.03)	0.50
Gross margin (14-17)	19	0.73	(0.04)	0.78
Loan to deposits margin (15-18)	20	1.04	(0.11)	1.15

4. Gains (Losses) on Securities

(1) Gains (Losses) on Bonds

CMTB, Non-consolidated

(Millions of yen)

	FY3/10	Change	FY3/09
Gains (losses) on bonds	13,519	2,264	11,254
Gains on sales	21,764	4,375	17,389
Gains on redemption	-	-	-
Losses on sales	8,230	4,920	3,310
Losses on redemption	-	-	-
Losses on devaluation	14	(2,809)	2,824

CMTH, Consolidated

(Millions of yen)

	FY3/10	Change	FY3/09
Gains (losses) on bonds	13,519	2,219	11,299
Gains on sales	21,764	4,330	17,433
Gains on redemption	-	-	-
Losses on sales	8,230	4,920	3,310
Losses on redemption	-	-	-
Losses on devaluation	14	(2,809)	2,824

(2) Gains (Losses) on Stocks

CMTB, Non-consolidated

(Millions of yen)

	FY3/10	Change	FY3/09
Gains (losses) on stocks	12,712	185,741	(173,028)
Gains on sales	15,966	(470)	16,437
Losses on sales	1,488	(118,226)	119,715
Losses on devaluation	1,765	(67,985)	69,750

CMTH, Consolidated

(Millions of yen)

	FY3/10	Change	FY3/09
Gains (losses) on stocks	12,238	193,214	(180,975)
Gains on sales	16,055	(1,281)	17,337
Losses on sales	1,578	(118,262)	119,841
Losses on devaluation	2,238	(76,233)	78,472

5. Unrealized Gains (Losses) on Securities

Unrealized Gains (Losses) of market value available securities

CMTB, Non-consolidated

(Millions of yen)

	End-3/10				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)-(D)
		(B)	Gains	Losses		(D)	Gains	Losses		
Available-for-sale	3,428,230	29,251	104,995	75,743	3,254,525	43,788	112,279	68,491	173,705	(14,536)
Stocks	414,379	51,452	92,186	40,733	427,943	64,319	99,012	34,692	(13,563)	(12,867)
Bonds	1,821,768	(3,637)	9,911	13,549	1,792,468	(3,751)	10,183	13,934	29,300	113
Others	1,192,082	(18,563)	2,897	21,460	1,034,113	(16,780)	3,084	19,864	157,968	(1,782)
Held-to-maturity bonds	720,946	(296)	3,263	3,559	920,970	(2,117)	5,738	7,856	(200,024)	1,821

(Millions of yen)

	End-3/09				Change	
	Acquisition cost (E)	Net unrealized gains (losses)			Acquisition cost (A)-(E)	Net unrealized gains (losses) (B)-(F)
		(F)	Gains	Losses		
Available-for-sale	3,400,803	(100,118)	36,918	137,037	27,426	129,370
Stocks	419,669	(40,483)	29,688	70,172	(5,289)	91,936
Bonds	2,043,291	(18,411)	3,423	21,834	(221,523)	14,773
Others	937,842	(41,223)	3,806	45,030	254,239	22,660
Held-to-maturity bonds	927,256	(18,536)	6,031	24,567	(206,310)	18,240

CMTH, Consolidated

(Millions of yen)

	End-3/10				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)-(D)
		(B)	Gains	Losses		(D)	Gains	Losses		
Available-for-sale	3,592,272	47,044	130,835	83,791	3,420,222	66,135	142,681	76,545	172,049	(19,091)
Stocks	474,967	73,006	118,025	45,019	489,938	90,208	128,765	38,557	(14,971)	(17,202)
Bonds	1,910,748	(3,648)	9,912	13,561	1,881,427	(3,746)	10,192	13,938	29,320	97
Others	1,206,556	(22,313)	2,897	25,210	1,048,855	(20,326)	3,723	24,050	157,700	(1,987)
Held-to-maturity bonds	721,082	(294)	3,264	3,559	921,106	(2,116)	5,739	7,856	(200,024)	1,821

(Millions of yen)

	End-3/09				Change	
	Acquisition cost (E)	Net unrealized gains (losses)			Acquisition cost (A)-(E)	Net unrealized gains (losses) (B)-(F)
		(F)	Gains	Losses		
Available-for-sale	3,566,853	(96,295)	52,891	149,186	25,419	143,339
Stocks	481,791	(32,116)	45,171	77,288	(6,824)	105,123
Bonds	2,132,238	(18,411)	3,437	21,848	(221,490)	14,762
Others	952,822	(45,767)	4,281	50,049	253,733	23,454
Held-to-maturity bonds	927,381	(18,536)	6,031	24,567	(206,298)	18,241

< Evaluation method of securities >

For 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
Securities with in money trust	
Other money trust	Fair value method (net valuation gains (losses) are directly included in net assets)

[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.

From fiscal year 2009, Accounting Standard for Financial Instruments (ASBJ Statement No.10 March 10, 2008) and Guidance on Disclosures about Fair Value of Financial Instruments (ASBJ Guidance No.19 March 10, 2008) are applied. Securities of which it is extremely difficult to measure the fair value are not included in above tables.

< Devaluation >

CMTB, Non-consolidated		(Millions of yen)	
	FY3/10	Change	FY3/09
Held-to-maturity bonds	14	(2,809)	2,824
Stocks of subsidiaries and affiliates	66	66	-
Available-for-sale	1,698	(68,052)	69,750
Stocks	1,527	(67,573)	69,101
Bonds	-	-	-
Others	170	(478)	649
Total	1,780	(70,794)	72,575

CMTH, Consolidated		(Millions of yen)	
	FY3/10	Change	FY3/09
Held-to-maturity bonds	14	(2,809)	2,824
Available-for-sale	2,238	(76,233)	78,472
Stocks	2,068	(75,755)	77,823
Bonds	-	-	-
Others	170	(478)	649
Total	2,253	(79,043)	81,296

<Standard for Devaluation>

Decline in stock price:

- More than 50% All stocks
- Between 30 - 50% All stocks of companies classified as caution borrowers or below
Stocks of companies other than the above with no possibility of price recovery
- 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			

To be devaluated

Devaluation subject to judgement of possibility of price recovery

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

CMTB, Non-consolidated		(Millions of yen)					
		End-3/10					
		Due within 1 year	Due after 1 year through 3 years	Due after 3 year through 5 years	Due after 5 year through 7 years	Due after 7 year through 10 years	Due after 10 years
Bonds		649,612	612,523	457,376	16,043	337,472	166,704
Japanese government bonds		595,383	499,179	379,993	1,934	337,055	129,151
Japanese municipal bonds		490	-	-	153	-	-
Japanese corporate bonds		53,738	113,344	77,383	13,954	416	37,553
Others		36,599	248,636	601,445	247,899	61,311	255,363
Total		686,211	861,160	1,058,822	263,942	398,784	422,067

CMTH, Consolidated		(Millions of yen)					
		End-3/10					
		Due within 1 year	Due after 1 year through 3 years	Due after 3 year through 5 years	Due after 5 year through 7 years	Due after 7 year through 10 years	Due after 10 years
Bonds		738,612	612,658	457,376	16,043	337,472	166,704
Japanese government bonds		684,383	499,314	379,993	1,934	337,055	129,151
Japanese municipal bonds		490	-	-	153	-	-
Japanese corporate bonds		53,738	113,344	77,383	13,954	416	37,553
Others		39,870	248,651	601,689	247,999	61,378	255,363
Total		778,482	861,309	1,059,065	264,043	398,851	422,067

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

CMTB, Non-consolidated

(Millions of yen)

	End-3/10 (A)	(A)-(B)	(A)-(C)	End-9/09 (B)	End-3/09 (C)
Interest rate related transactions	1,657	1,666	417	(8)	1,239
Interest rate swaps	1,657	1,666	417	(8)	1,239
Currency related transactions	249	145	(268)	103	517
Bond related transactions	(14)	(98)	(14)	83	-
Total	1,891	1,713	134	177	1,757

CMTH, Consolidated

(Millions of yen)

	End-3/10 (A)	(A)-(B)	(A)-(C)	End-9/09 (B)	End-3/09 (C)
Interest rate related transactions	1,657	1,666	417	(8)	1,239
Interest rate swaps	1,657	1,666	417	(8)	1,239
Currency related transactions	1,062	63	(104)	999	1,167
Bond related transactions	(14)	(98)	(14)	83	-
Total	2,705	1,631	298	1,073	2,406

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

CMTB, Non-consolidated

(Billions of yen)

	End-3/10				End-9/09			
	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	85.0	62.5	170.6	318.1	375.0	22.5	208.8	606.3
Receivable floating rate /payable fixed rate	-	-	100.0	100.0	-	-	100.0	100.0
Receivable floating rate /payable floating rate	-	-	-	-	-	-	-	-
Total	85.0	62.5	270.6	418.1	375.0	22.5	308.8	706.3

(Billions of yen)

	End-3/09			
	1 year or less	More than 1 year to 5 years	More than 5 years	Total
Receivable fixed rate /payable floating rate	535.0	107.5	223.4	865.9
Receivable floating rate /payable fixed rate	-	-	100.0	100.0
Receivable floating rate /payable floating rate	-	-	-	-
Total	535.0	107.5	323.4	965.9

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

(1) CMTH, Consolidated

(Millions of yen, %)

	No.	End-3/10 (A)	(A)-(B)	(A)-(C)	End-9/09 (B)	End-3/09 (C)
Total capital (2+7-9)	1	1,038,635	44,476	146,802	994,159	891,832
Tier 1	2	742,425	30,339	95,822	712,085	646,603
Preferred Stocks	3	-	-	(200,350)	-	200,350
Minority interests of consolidated subsidiaries and affiliates	4	187,805	108	41	187,697	187,763
Non-dilutive preferred securities	5	183,500	-	-	183,500	183,500
Amount of deferred tax assets deducted (minus)	6	-	(7,722)	(52,412)	7,722	52,412
Tier 2	7	319,251	7,758	52,180	311,492	267,070
Liability type fundraising means	8	319,250	7,758	52,180	311,492	267,070
Items for deduction (minus)	9	23,041	(6,377)	1,199	29,418	21,841
Risk-weighted assets	10	7,526,070	(535,514)	129,069	8,061,585	7,397,001
Credit risk-weighted assets amount	11	7,022,674	(509,908)	166,785	7,532,583	6,855,889
Operational risk equivalents amount	12	503,395	(25,606)	(37,716)	529,001	541,112
Capital adequacy ratio (1÷10)	13	13.80	1.47	1.75	12.33	12.05
Tier 1 ratio (2÷10)	14	9.86	1.03	1.12	8.83	8.74

(2) CMTB, Consolidated

(Millions of yen, %)

	No.	End-3/10 (A)	(A)-(B)	(A)-(C)	End-9/09 (B)	End-3/09 (C)
Total capital (16+17-19)	15	923,687	52,503	155,222	871,183	768,464
Tier 1	16	627,422	38,385	104,244	589,037	523,177
Tier 2	17	319,251	7,758	52,180	311,492	267,070
Liability type fundraising means	18	319,250	7,758	52,180	311,492	267,070
Items for deduction (minus)	19	22,986	(6,359)	1,202	29,345	21,783
Risk-weighted assets	20	7,333,798	(523,506)	143,821	7,857,304	7,189,977
Credit risk-weighted assets amount	21	6,943,353	(497,643)	179,130	7,440,996	6,764,222
Operational risk equivalents amount	22	390,445	(25,862)	(35,308)	416,308	425,754
Capital adequacy ratio (15÷20)	23	12.59	1.51	1.91	11.08	10.68
Tier 1 ratio (16÷20)	24	8.55	1.06	1.28	7.49	7.27

(3) CMTB, Non-consolidated

(Millions of yen, %)

	No.	End-3/10 (A)	(A)-(B)	(A)-(C)	End-9/09 (B)	End-3/09 (C)
Total capital (26+27-29)	25	967,168	55,082	149,126	912,085	818,041
Tier 1	26	674,307	41,508	99,470	632,798	574,836
Tier 2	27	319,250	7,758	52,180	311,492	267,070
Liability type fundraising means	28	319,250	7,758	52,180	311,492	267,070
Items for deduction (minus)	29	26,389	(5,815)	2,524	32,204	23,864
Risk-weighted assets	30	7,414,995	(507,225)	157,905	7,922,221	7,257,090
Credit risk-weighted assets amount	31	7,050,041	(484,841)	190,230	7,534,882	6,859,810
Operational risk equivalents amount	32	364,954	(22,384)	(32,325)	387,339	397,280
Capital adequacy ratio (25÷30)	33	13.04	1.53	1.77	11.51	11.27
Tier 1 ratio (26÷30)	34	9.09	1.11	1.17	7.98	7.92

(4) CMAB, Non-consolidated

(Millions of yen, %)

	No.	End-3/10 (A)	(A)-(B)	(A)-(C)	End-9/09 (B)	End-3/09 (C)
Total capital (36+37-39)	35	35,253	(3,804)	287	39,058	34,966
Tier 1	36	35,253	(3,804)	287	39,058	34,966
Tier 2	37	-	-	-	-	-
Liability type fundraising means	38	-	-	-	-	-
Items for deduction (minus)	39	-	-	-	-	-
Risk-weighted assets	40	119,826	(4,676)	(7,083)	124,502	126,909
Credit risk-weighted assets amount	41	31,327	(1,334)	(939)	32,661	32,266
Operational risk equivalents amount	42	88,498	(3,342)	(6,144)	91,840	94,643
Capital adequacy ratio (35÷40)	43	29.42	(1.95)	1.87	31.37	27.55
Tier 1 ratio (36÷40)	44	29.42	(1.95)	1.87	31.37	27.55

<Methods used to calculate risk weighted assets>

	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.	FY3/10	Change	FY3/09
Pre-provision profit base	1	15.6	0.7	14.9
Net operating profit before trust a/c credit cost base	2	15.6	0.7	14.9
Net operating profit base	3	15.3	0.5	14.8
Net income base	4	8.2	18.8	(10.5)

[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	8.0	20.3	(12.3)

[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.	FY3/10	Change	FY3/09
Net periodic retirement benefit costs	6	22,508	10,445	12,063
Service cost	7	3,562	117	3,444
Interest cost	8	3,350	(11)	3,361
Expected rate of return on plan assets (minus)	9	2,581	(4,723)	7,305
Amortization of prior service cost	10	-	-	-
Recognized actuarial loss	11	17,804	5,601	12,202
Others	12	373	14	359

11. Status of Deferred Tax Assets

(1) Deferred Tax Assets on the Balance Sheet

CMTB, Non-consolidated			(Billions of yen)	
End-3/10			End-9/09	End-3/09
(A)	(A)-(B)	(A)-(C)	(B)	(C)
140.4	(10.0)	(44.1)	150.4	184.5

CMTH, Consolidated			(Billions of yen)	
End-3/10			End-9/09	End-3/09
(A)	(A)-(B)	(A)-(C)	(B)	(C)
144.9	(6.7)	(47.2)	151.6	192.2

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

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".

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

	(Billions of yen)						
	FY3/04	FY3/05	FY3/06	FY3/07	FY3/08	FY3/09	FY3/10 (Outlook)
Taxable income	(*2) (253.6)	98.7	74.9	63.0	158.4	(*3) (184.6)	96.3

*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.

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)	553.7
Projected amount of net income before taxes used for the estimation (Sum of 5 years)	420.4
Estimated amount of taxable income before adjustments (Sum of 5 years)	496.1

[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.

Major Factors of Deferred Tax Assets and Liabilities

	(Billions of yen)				
	End-3/10 (A)	(A)-(B)	(A)-(C)	End-9/09 (B)	End-3/09 (C)
Deferred tax assets (a)	162.3	(14.6)	(38.5)	177.0	200.9
Allowance for loan losses	25.6	(6.1)	0.0	31.8	25.5
Securities taxable devaluation	12.0	1.0	0.1	10.9	11.8
Reserve for retirement benefits	2.2	2.2	2.2	-	-
Tax loss carryforwards	149.3	(17.1)	(39.6)	166.4	189.0
Unrealized losses on available-for-sale securities	-	-	(11.2)	-	11.2
Others	48.0	2.2	4.2	45.7	43.7
Valuation allowances (Non-booked)	(74.8)	3.1	5.5	(78.0)	(80.4)
Deferred tax liabilities (b)	21.9	(4.6)	5.5	26.5	16.3
Gain on establishment of retirement benefit trust	8.7	-	(0.0)	8.7	8.8
Unrealized gains on available-for-sale securities	8.2	(5.8)	8.2	14.1	-
Others	4.8	1.2	(2.6)	3.6	7.5
Net deferred tax assets (a - b)	140.4	(10.0)	(44.1)	150.4	184.5

Loans

1.Risk-Monitored Loans

CMTB, Non-consolidated

Banking Account

(Millions of yen, %)

	End-3/10						End-9/09		End-3/09	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Loans to borrowers in bankruptcy	12,622	0.1	(11,644)	(0.1)	(15,155)	(0.1)	24,266	0.2	27,777	0.3
Non-accrual loans	76,466	0.8	(21,058)	(0.2)	768	(0.0)	97,524	1.0	75,697	0.8
Loans past due three months or more	58	0.0	26	0.0	(26)	0.0	31	0.0	84	0.0
Restructured loans	12,307	0.1	6,117	0.0	5,738	0.0	6,190	0.0	6,569	0.0
Total	101,454	1.1	(26,559)	(0.2)	(8,674)	(0.1)	128,013	1.4	110,129	1.2

Partial direct write-offs	28,157		(2,825)		(401)		30,983		28,559	
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Total loans	8,938,774	100.0	(172,548)		356,965		9,111,322	100.0	8,581,809	100.0
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Trust Account

(Millions of yen, %)

	End-3/10						End-9/09		End-3/09	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Loans to borrowers in bankruptcy	-	0.0	(6)	(0.0)	(37)	(0.0)	6	0.0	37	0.0
Non-accrual loans	172	0.0	1	0.0	(15,149)	(2.4)	170	0.0	15,322	2.5
Loans past due three months or more	-	0.0	-	0.0	(16)	(0.0)	-	0.0	16	0.0
Restructured loans	8,926	3.5	(533)	(0.0)	(1,189)	1.9	9,460	3.6	10,115	1.6
Total	9,099	3.6	(539)	(0.0)	(16,392)	(0.5)	9,638	3.7	25,491	4.2

Total loans	249,482	100.0	(10,773)		(354,130)		260,255	100.0	603,613	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:

94		(2)		(8,651)		97		8,745	
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Banking Account + Trust Account

(Millions of yen, %)

	End-3/10						End-9/09		End-3/09	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Loans to borrowers in bankruptcy	12,622	0.1	(11,651)	(0.1)	(15,192)	(0.1)	24,273	0.2	27,814	0.3
Non-accrual loans	76,638	0.8	(21,057)	(0.2)	(14,381)	(0.1)	97,695	1.0	91,019	0.9
Loans past due three months or more	58	0.0	26	0.0	(42)	(0.0)	31	0.0	101	0.0
Restructured loans	21,234	0.2	5,583	0.0	4,549	0.0	15,651	0.1	16,685	0.1
Total	110,553	1.2	(27,098)	(0.2)	(25,067)	(0.2)	137,652	1.4	135,621	1.4

Total loans	9,188,256	100.0	(183,321)		2,834		9,371,577	100.0	9,185,422	100.0
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CMTH, Consolidated

Banking Account

(Millions of yen, %)

	End-3/10						End-9/09		End-3/09	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Loans to borrowers in bankruptcy	14,278	0.1	(11,730)	(0.1)	(16,718)	(0.2)	26,009	0.2	30,996	0.3
Non-accrual loans	79,645	0.8	(21,600)	(0.2)	(101)	(0.0)	101,245	1.1	79,746	0.9
Loans past due three months or more	58	0.0	26	0.0	(26)	0.0	31	0.0	84	0.0
Restructured loans	16,904	0.1	10,106	0.1	9,820	0.1	6,797	0.0	7,083	0.0
Total	110,885	1.2	(23,197)	(0.2)	(7,026)	(0.1)	134,083	1.4	117,911	1.3
Partial direct write-offs	32,492		(2,404)		(26)		34,897		32,519	
Total loans	8,941,948	100.0	(173,105)		357,653		9,115,054	100.0	8,584,295	100.0

Trust Account

(Millions of yen, %)

	End-3/10						End-9/09		End-3/09	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Loans to borrowers in bankruptcy	-	0.0	(6)	(0.0)	(37)	(0.0)	6	0.0	37	0.0
Non-accrual loans	172	0.0	1	0.0	(15,149)	(2.4)	170	0.0	15,322	2.5
Loans past due three months or more	-	0.0	-	0.0	(16)	(0.0)	-	0.0	16	0.0
Restructured loans	8,926	3.5	(533)	(0.0)	(1,189)	1.9	9,460	3.6	10,115	1.6
Total	9,099	3.6	(539)	(0.0)	(16,392)	(0.5)	9,638	3.7	25,491	4.2
Total loans	249,482	100.0	(10,773)		(354,130)		260,255	100.0	603,613	100.0

Banking Account + Trust Account

(Millions of yen, %)

	End-3/10						End-9/09		End-3/09	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Loans to borrowers in bankruptcy	14,278	0.1	(11,737)	(0.1)	(16,755)	(0.1)	26,016	0.2	31,033	0.3
Non-accrual loans	79,817	0.8	(21,598)	(0.2)	(15,251)	(0.1)	101,416	1.0	95,068	1.0
Loans past due three months or more	58	0.0	26	0.0	(42)	(0.0)	31	0.0	101	0.0
Restructured loans	25,831	0.2	9,573	0.1	8,631	0.0	16,257	0.1	17,199	0.1
Total	119,984	1.3	(23,736)	(0.2)	(23,418)	(0.2)	143,721	1.5	143,403	1.5
Total loans	9,191,430	100.0	(183,878)		3,522		9,375,309	100.0	9,187,908	100.0

Reference Risk-Monitored Loans by Type of Industry

CMTB, Non-consolidated

Banking Account + Trust Account

(Millions of yen, %)

	End-3/10						End-9/09		End-3/09	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Total domestic (excluding Japan offshore market account)	110,257	100.0	(27,092)	0.0	(25,018)	0.0	137,350	100.0	135,276	100.0
Manufacturing	2,498	2.2	(3,532)	(2.1)	(3,773)	(2.3)	6,031	4.3	6,272	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)	2,425	2.2	(1,109)	(0.3)	(2,607)	(1.5)	3,535	2.5	5,033	3.7
Electricity, gas, heat supply and water	231	0.2	(41)	0.0	73	0.0	272	0.1	158	0.1
Information and communications	3,297	2.9	15	0.6	3,225	2.9	3,282	2.3	72	0.0
Transport and postal activities	1,650	1.4	(394)	0.0	(922)	(0.4)	2,045	1.4	2,572	1.9
Wholesale and retail trade	6,778	6.1	(678)	0.7	130	1.2	7,457	5.4	6,647	4.9
Finance and insurance (B)	15,118	13.7	(849)	2.0	4,684	5.9	15,968	11.6	10,434	7.7
Real estate (C)	44,411	40.2	(19,724)	(6.4)	(25,964)	(11.7)	64,136	46.6	70,376	52.0
Goods rental and leasing	88	0.0	(0)	0.0	(59)	(0.0)	89	0.0	148	0.1
Local government	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Others	33,755	30.6	(777)	5.4	195	5.8	34,532	25.1	33,560	24.8
Japan offshore market account	296		(5)		(48)		301		344	
Total	110,553		(27,098)		(25,067)		137,652		135,621	
(A) + (B) + (C)	61,956	56.1	(21,683)	(4.7)	(23,887)	(7.2)	83,639	60.8	85,844	63.4

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 is 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-3/10: 12,799 mil. yen, End-9/09:13,347 mil. yen, End-3/09: 14,650 mil. 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-3/10 (A)	(A)-(B)	(A)-(C)	End-9/09 (B)	End-3/09 (C)
General allowance for loan losses	26,223	(1,613)	(2,791)	27,837	29,015
Specific allowance for loan losses	20,239	(9,728)	(6,717)	29,968	26,957
Loan loss allowances for specific overseas countries	56	(19)	30	75	26
Total	46,519	(11,361)	(9,479)	57,881	55,999

Partial direct write-offs	29,227	(2,878)	(347)	32,106	29,575
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Trust Account

(Millions of yen)

	End-3/10 (A)	(A)-(B)	(A)-(C)	End-9/09 (B)	End-3/09 (C)
Special allowance for loan trusts	2,129	(636)	(1,141)	2,766	3,271
Allowance for JOMT	43	(1)	(5)	44	49
Total	2,173	(637)	(1,147)	2,811	3,320

Note: Principal guaranteed trust account

Banking Account + Trust Account

(Millions of yen)

	End-3/10 (A)	(A)-(B)	(A)-(C)	End-9/09 (B)	End-3/09 (C)
Before partial direct write-offs	77,920	(14,877)	(10,973)	92,798	88,894
After partial direct write-offs	48,693	(11,999)	(10,626)	60,692	59,319

CMTH, Consolidated

Banking Account

(Millions of yen)

	End-3/10 (A)	(A)-(B)	(A)-(C)	End-9/09 (B)	End-3/09 (C)
General allowance for loan losses	29,197	(1,804)	(2,547)	31,002	31,744
Specific allowance for loan losses	24,156	(8,700)	(5,594)	32,856	29,750
Loan loss allowances for specific overseas countries	56	(19)	30	75	26
Total	53,410	(10,524)	(8,111)	63,934	61,521

Partial direct write-offs	33,562	(2,457)	27	36,020	33,535
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Trust Account

(Millions of yen)

	End-3/10 (A)	(A)-(B)	(A)-(C)	End-9/09 (B)	End-3/09 (C)
Special allowance for loan trusts	2,129	(636)	(1,141)	2,766	3,271
Allowance for JOMT	43	(1)	(5)	44	49
Total	2,173	(637)	(1,147)	2,811	3,320

Note: Principal guaranteed trust account

Banking Account + Trust Account

(Millions of yen)

	End-3/10 (A)	(A)-(B)	(A)-(C)	End-9/09 (B)	End-3/09 (C)
Before partial direct write-offs	89,146	(13,619)	(9,230)	102,765	98,377
After partial direct write-offs	55,583	(11,162)	(9,258)	66,745	64,841

3.Allowance Ratio for Risk-Monitored Loans

CMTB, Non-consolidated

Before partial direct write-offs

(%)

	End-3/10			End-9/09 (B)	End-3/09 (C)
	(A)	(A)-(B)	(A)-(C)		
Banking account	58.4	1.8	(3.2)	56.5	61.7
Trust account	23.8	(5.2)	10.8	29.1	13.0
Total	56.1	1.1	2.0	55.0	54.1

After partial direct write-offs

(%)

	End-3/10			End-9/09 (B)	End-3/09 (C)
	(A)	(A)-(B)	(A)-(C)		
Banking account	45.8	0.6	(4.9)	45.2	50.8
Trust account	23.8	(5.2)	10.8	29.1	13.0
Total	44.0	(0.0)	0.3	44.0	43.7

CMTH, Consolidated

Before partial direct write-offs

(%)

	End-3/10			End-9/09 (B)	End-3/09 (C)
	(A)	(A)-(B)	(A)-(C)		
Banking account	60.6	1.5	(2.5)	59.1	63.1
Trust account	23.8	(5.2)	10.8	29.1	13.0
Total	58.4	0.9	2.5	57.5	55.9

After partial direct write-offs

(%)

	End-3/10			End-9/09 (B)	End-3/09 (C)
	(A)	(A)-(B)	(A)-(C)		
Banking account	48.1	0.4	(4.0)	47.6	52.1
Trust account	23.8	(5.2)	10.8	29.1	13.0
Total	46.3	(0.1)	1.1	46.4	45.2

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	Category	Category				
Banking account									
Legal bankruptcy	Claims under bankruptcy and virtual bankruptcy 19.8	Covered by collateral and guarantees 11.5	Entirely covered by allowances	Entirely written off	Collateral and guarantees	11.5	Coverage ratio	100.0	
Virtual bankruptcy					Specific allowance for loan losses	8.2	Allowance ratio	100.0	
					Uncovered portion	-			
Possible bankruptcy	Claims under high-risk 76.9	Covered by collateral and guarantees 58.9	Partially covered by allowances		Collateral and guarantees	58.9	Coverage ratio	92.2	
					Specific allowance for loan losses	11.9	Allowance ratio	66.6	
					Uncovered portion	5.9			
Caution	Claims under close observation <12.3>	Covered by collateral and guarantees <2.7>	Allowance <2.1>		Collateral and guarantees	<2.7>	Coverage ratio	39.6	
	Claims against close observation borrowers Claims against caution borrowers 386.9				General allowance for loan losses	<2.1>	Allowance ratio	22.3	
					Uncovered portion	<7.4>			
Normal	Normal 9,018.4		Allowance 25.8		(Note 1) Allowance ratio is the ratio of allowances to claims that are not covered by collateral or guarantees				
Total Claims disclosed under the Financial Revitalization Law 109.1									
					Collateral and guarantees	73.3	Coverage ratio	87.6	
					Allowance for loan losses	22.3	Allowance ratio	62.4	
					Uncovered portion	13.4			

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 <8.9>	Covered by collateral and guarantees < - >	Special allowance for loan trusts Allowance for JOMT 2.1		Collateral and guarantees	< - >	Coverage ratio	0.0	
	Claims against close observation borrowers Claims against caution borrowers 0.1				Uncovered portion	<8.9>			
Normal	Normal 240.3								
Total Claims disclosed under the Financial Revitalization Law 9.0					Collateral and guarantees	0.1	Coverage ratio	1.8	
					Uncovered portion	8.9			
Reference									
Coverage ratio taking into account of special allowance for loan trusts and allowance for JOMT 25.7									
Total 249.4		No categorization 249.4	Category -	Category -					

Banking Account + Trust Account

Banking Account + Trust Account									
Total Claims disclosed under the Financial Revitalization Law 118.2				Collateral and guarantees		73.4	Coverage ratio		81.0
				Allowance for loan losses		22.3			
				Uncovered portion		22.3			
Reference									
Total 9,377.1				No categorization - Category 9,371.1	Category 5.9	Category -	Coverage ratio taking into account of special allowance for loan trusts and allowance for JOMT 82.9		

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-3/10						End-9/09		End-3/09	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	19,854	0.2	(12,768)	(0.1)	(14,519)	(0.1)	32,623	0.3	34,373	0.3
Claims under high risk	76,935	0.8	(20,327)	(0.2)	4,277	0.0	97,262	1.0	72,658	0.8
Claims under close observation	12,366	0.1	6,143	0.0	5,711	0.0	6,222	0.0	6,654	0.0
Total non-performing claims	109,156	1.1	(26,952)	(0.2)	(4,529)	(0.0)	136,108	1.4	113,686	1.2
Normal claims	9,018,471	98.8	(167,170)	0.2	311,174	0.0	9,185,641	98.5	8,707,296	98.7
Other caution claims	386,958	4.2	(131,907)	(1.3)	(93,933)	(1.2)	518,866	5.5	480,892	5.4
Total claims	9,127,627	100.0	(194,122)		306,644		9,321,749	100.0	8,820,982	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-3/10						End-9/09		End-3/09	
	(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	95,706	87.6	(21,339)	1.6	(4,749)	(0.6)	117,046	85.9	100,455	88.3
Collateral and guarantees	73,318		(13,800)		(825)		87,119		74,144	
Allowance for loan losses	22,387	62.4	(7,539)	1.3	(3,923)	(4.0)	29,927	61.0	26,311	66.5

Partial direct write-offs	29,227		(2,878)		(347)		32,106		29,575	
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Trust Account

(Millions of yen, %)

Amount of claims	End-3/10						End-9/09		End-3/09	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	9	0.0	2	0.0	(2,301)	(0.3)	6	0.0	2,310	0.3
Claims under high risk	163	0.0	(7)	(0.0)	(12,892)	(2.0)	170	0.0	13,055	2.1
Claims under close observation	8,926	3.5	(533)	(0.0)	(1,205)	1.8	9,460	3.6	10,132	1.6
Total non-performing claims	9,099	3.6	(539)	(0.0)	(16,399)	(0.5)	9,638	3.7	25,498	4.2
Normal claims	240,382	96.3	(10,234)	0.0	(337,738)	0.5	250,616	96.2	578,121	95.7
Other caution claims	100	0.0	(25)	(0.0)	(32,711)	(5.3)	125	0.0	32,811	5.4
Total claims	249,482	100.0	(10,773)		(354,137)		260,255	100.0	603,620	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-3/10						End-9/09		End-3/09	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Total	172	1.8	(5)	0.0	(15,076)	(57.9)	177	1.8	15,249	59.8
Collateral and guarantees	172		(5)		(15,076)		177		15,249	

[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-3/10						End-9/09		End-3/09	
	(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	2,173	25.7	(637)	(5.2)	(1,147)	(47.0)	2,811	31.0	3,320	72.8

[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:

	94		(2)		(8,651)		97		8,745	
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Banking Account + Trust Account

(Millions of yen, %)

Amount of claims	End-3/10						End-9/09		End-3/09	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	19,863	0.2	(12,766)	(0.1)	(16,820)	(0.1)	32,630	0.3	36,684	0.3
Claims under high risk	77,098	0.8	(20,334)	(0.1)	(8,614)	(0.0)	97,433	1.0	85,713	0.9
Claims under close observation	21,293	0.2	5,610	0.0	4,506	0.0	15,683	0.1	16,786	0.1
Total non-performing claims	118,255	1.2	(27,491)	(0.2)	(20,929)	(0.2)	145,747	1.5	139,185	1.4
Normal claims	9,258,853	98.7	(177,404)	0.2	(26,563)	0.2	9,436,257	98.4	9,285,417	98.5
Other caution claims	387,058	4.1	(131,933)	(1.2)	(126,645)	(1.3)	518,991	5.4	513,703	5.4
Total claims	9,377,109	100.0	(204,895)		(47,493)		9,582,005	100.0	9,424,603	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-3/10						End-9/09		End-3/09	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Total	95,879	81.0	(21,345)	0.6	(19,825)	(2.0)	117,224	80.4	115,704	83.1
Collateral and guarantees	73,491		(13,805)		(15,902)		87,296		89,393	
Allowance for loan losses	22,387		(7,539)		(3,923)		29,927		26,311	

[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
	82.9		0.5		(2.6)		82.3		85.5

CMTH, Consolidated

Banking account

(Millions of yen, %)

Amount of claims	End-3/10						End-9/09		End-3/09	
		Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	22,903	0.2	(12,893)	(0.1)	(15,431)	(0.1)	35,796	0.3	38,334	0.4
Claims under high risk	78,777	0.8	(20,819)	(0.1)	2,763	0.0	99,597	1.0	76,013	0.8
Claims under close observation	16,962	0.1	10,133	0.1	9,793	0.1	6,828	0.0	7,168	0.0
Total non-performing claims	118,643	1.2	(23,579)	(0.2)	(2,874)	(0.0)	142,222	1.4	121,517	1.3
Normal claims	9,329,459	98.7	(205,564)	0.2	236,018	0.0	9,535,024	98.5	9,093,440	98.6
Total claims	9,448,102	100.0	(229,144)		233,144		9,677,247	100.0	9,214,957	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-3/10						End-9/09		End-3/09	
		Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Total	102,033	86.0	(19,254)	0.7	(4,760)	(1.8)	121,288	85.2	106,794	87.8
Collateral and guarantees	75,518		(12,946)		(2,154)		88,464		77,672	
Allowance for loan losses	26,515	61.4	(6,308)	0.4	(2,606)	(4.9)	32,823	61.0	29,121	66.4

Partial direct write-offs	33,562		(2,457)		27		36,020		33,535	
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Trust account

(Millions of yen, %)

Amount of claims	End-3/10						End-9/09		End-3/09	
		Ratio	(A - B)	Ratio	(A - C)	Ratio		Ratio		Ratio
Claims under bankruptcy and virtual bankruptcy	9	0.0	2	0.0	(2,301)	(0.3)	6	0.0	2,310	0.3
Claims under high risk	163	0.0	(7)	(0.0)	(12,892)	(2.0)	170	0.0	13,055	2.1
Claims under close observation	8,926	3.5	(533)	(0.0)	(1,205)	1.8	9,460	3.6	10,132	1.6
Total non-performing claims	9,099	3.6	(539)	(0.0)	(16,399)	(0.5)	9,638	3.7	25,498	4.2
Normal claims	240,382	96.3	(10,234)	0.0	(337,738)	0.5	250,616	96.2	578,121	95.7
Total claims	249,482	100.0	(10,773)		(354,137)		260,255	100.0	603,620	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-3/10						End-9/09		End-3/09	
		Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio		Coverage ratio		Coverage ratio
Total	172	1.8	(5)	0.0	(15,076)	(57.9)	177	1.8	15,249	59.8
Collateral and guarantees	172		(5)		(15,076)		177		15,249	

Banking Account + Trust Account

(Millions of yen, %)

Amount of claims	End-3/10						End-9/09		End-3/09	
		Ratio	(A - B)	Ratio	(A - C)	Ratio		Ratio		Ratio
Claims under bankruptcy and virtual bankruptcy	22,912	0.2	(12,891)	(0.1)	(17,733)	(0.1)	35,803	0.3	40,645	0.4
Claims under high risk	78,941	0.8	(20,827)	(0.1)	(10,128)	(0.0)	99,768	1.0	89,069	0.9
Claims under close observation	25,889	0.2	9,599	0.1	8,588	0.0	16,289	0.1	17,300	0.1
Total non-performing claims	127,742	1.3	(24,118)	(0.2)	(19,273)	(0.1)	151,860	1.5	147,015	1.4
Normal claims	9,569,842	98.6	(215,798)	0.2	(101,719)	0.1	9,785,641	98.4	9,671,562	98.5
Total claims	9,697,585	100.0	(239,917)		(120,992)		9,937,502	100.0	9,818,578	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-3/10						End-9/09		End-3/09	
		Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio		Coverage ratio		Coverage ratio
Total	102,205	80.0	(19,260)	0.0	(19,837)	(3.0)	121,466	79.9	122,043	83.0
Collateral and guarantees	75,690		(12,952)		(17,231)		88,642		92,921	
Allowance for loan losses	26,515		(6,308)		(2,606)		32,823		29,121	

(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-3/10						End-9/09		End-3/09	
	(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	19,854	100.0	(12,768)	0.0	(14,519)	0.0	32,623	100.0	34,373	100.0
Collateral and guarantees	11,590		(13,989)		(15,193)		25,579		26,783	
Allowance for loan losses	8,264	100.0	1,220	0.0	674	0.0	7,044	100.0	7,590	100.0
Claims under high risk	70,951	92.2	(10,245)	8.7	7,263	4.5	81,197	83.4	63,688	87.6
Collateral and guarantees	58,976		(384)		13,050		59,360		45,925	
Allowance for loan losses	11,975	66.6	(9,860)	9.0	(5,787)	0.2	21,836	57.6	17,762	66.4
Claims under close observation	4,900	39.6	1,674	(12.2)	2,506	3.6	3,225	51.8	2,393	35.9
Collateral and guarantees	2,752		573		1,317		2,178		1,435	
Allowance for loan losses	2,147	22.3	1,100	(3.5)	1,189	3.9	1,047	25.8	958	18.3

Trust Account

(Millions of yen, %)

Coverage, Coverage ratio	End-3/10						End-9/09		End-3/09	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Claims under bankruptcy and virtual bankruptcy	9	100.0	2	0.0	(2,301)	0.0	6	100.0	2,310	100.0
Collateral and guarantees	9		2		(2,301)		6		2,310	
Claims under high risk	163	100.0	(7)	0.0	(12,429)	3.5	170	100.0	12,592	96.4
Collateral and guarantees	163		(7)		(12,429)		170		12,592	
Claims under close observation	-	0.0	-	0.0	(345)	(3.4)	-	0.0	345	3.4
Collateral and guarantees	-		-		(345)		-		345	

Banking Account + Trust Account

(Millions of yen, %)

Coverage and Coverage ratio	End-3/10						End-9/09		End-3/09	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Claims under bankruptcy and virtual bankruptcy	19,863	100.0	(12,766)	0.0	(16,820)	0.0	32,630	100.0	36,684	100.0
Collateral and guarantees	11,599		(13,986)		(17,495)		25,586		29,094	
Allowance for loan losses	8,264		1,220		674		7,044		7,590	
Claims under high risk	71,114	92.2	(10,253)	8.7	(5,166)	3.2	81,368	83.5	76,281	88.9
Collateral and guarantees	59,139		(392)		621		59,531		58,518	
Allowance for loan losses	11,975		(9,860)		(5,787)		21,836		17,762	
Claims under close observation	4,900	23.0	1,674	2.4	2,161	6.6	3,225	20.5	2,739	16.3
Collateral and guarantees	2,752		573		971		2,178		1,781	
Allowance for loan losses	2,147		1,100		1,189		1,047		958	

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

CMTB, Non-consolidated

Banking Account + Trust Account

(Millions of yen, %)

	End-3/10						End-9/09		End-3/09	
	(A)	Domestic ratio	(A - B)	Domestic ratio	(A - C)	Domestic ratio	(B)	Domestic ratio	(C)	Domestic ratio
Total domestic (excluding Japan offshore market account)	117,959	100.0	(27,485)	0.0	(20,881)	0.0	145,445	100.0	138,840	100.0
Manufacturing	2,498	2.1	(4,268)	(2.5)	(4,617)	(3.0)	6,767	4.6	7,116	5.1
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)	2,425	2.0	(1,109)	(0.3)	(2,607)	(1.5)	3,535	2.4	5,033	3.6
Electricity, gas, heat supply and water	231	0.1	(41)	0.0	73	0.0	272	0.1	158	0.1
Information and communications	3,297	2.7	15	0.5	3,225	2.7	3,282	2.2	72	0.0
Transport and postal activities	1,650	1.3	(394)	(0.0)	(922)	(0.4)	2,045	1.4	2,572	1.8
Wholesale and retail trade	6,970	5.9	(817)	0.5	(457)	0.5	7,788	5.3	7,428	5.3
Finance and insurance (B)	15,118	12.8	(849)	1.8	4,684	5.3	15,968	10.9	10,434	7.5
Real estate (C)	50,945	43.1	(18,649)	(4.6)	(20,076)	(7.9)	69,594	47.8	71,021	51.1
Goods rental and leasing	88	0.0	(0)	0.0	(59)	(0.0)	89	0.0	148	0.1
Local government	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Others	34,732	29.4	(1,370)	4.6	(123)	4.3	36,102	24.8	34,855	25.1
Japan offshore market account	296		(5)		(48)		301		344	
Total	118,255		(27,491)		(20,929)		145,747		139,185	
(A)+(B)+(C)	68,489	58.0	(20,608)	(3.1)	(17,998)	(4.2)	89,098	61.2	86,488	62.2

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 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-3/10: 12,799 mil. yen, End-9/09: 13,347 mil. yen, End-3/09: 14,650mil. yen) which used to be included in "Others" are now included in "Real estate".

6.Allowance Ratio by General Provisions

CMTB, Non-consolidated

Banking Account

(%)

	End-3/10			End-9/09 (B)	End-3/09 (C)
	(A)	(A - B)	(A - C)		
Claims against close observation borrowers	17.29	0.78	2.89	16.50	14.39
<Against uncovered portion>	<22.40>	<(4.98)>	<3.69>	<27.38>	<18.70>
Claims against caution borrowers other than close observation borrowers	1.70	0.10	(0.29)	1.60	2.00
<Against uncovered portion>	<3.96>	<0.48>	<(0.03)>	<3.47>	<4.00>
Claims against normal borrowers	0.19	(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		
		FY3/10 (A)	(A - B)	FY3/09 (B)	FY3/10 (A)	(A - B)	FY3/09 (B)
Write-off of loans		7,006	(11,881)	18,888	10,339	(11,703)	22,042
Losses on sales of loans		7	(7,263)	7,270	7	(7,263)	7,271
Debt forgiveness (losses on financial assistance)		-	-	-	-	-	-
Provision of specific allowance for loan losses		1,076	(11,840)	12,916	2,877	(10,800)	13,678
Provision of allowance for loan losses for specific countries		30	42	(12)	30	42	(12)
Banking a/c credit costs (A)		8,120	(30,943)	39,063	13,254	(29,725)	42,979
Write-off of loans		59	(574)	633	59	(574)	633
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	1,596	671	2,268	1,596	671
Subtotal (A + B)		10,388	(29,346)	39,734	15,522	(28,129)	43,651
Provision (reversal) of general allowance for loan losses (C)		(2,791)	15,671	(18,463)	(2,546)	16,324	(18,871)
Credit costs (A + B + C)		7,596	(13,674)	21,271	12,975	(11,804)	24,780

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-3/07	End-9/07	End-3/08	End-9/08	End-3/09	End-9/09	End-3/10	Change
Claims under bankruptcy and virtual bankruptcy	12.1	14.3	15.7	41.8	36.6	32.6	19.8	(12.7)
Claims under high risk	49.3	62.7	60.3	74.8	85.7	97.4	77.0	(20.3)
Total	61.5	77.0	76.0	116.6	122.3	130.0	96.9	(33.1)

	End-3/07	End-9/07	End-3/08	End-9/08	End-3/09	End-9/09	End-3/10	Change
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Claims emerged prior to End-3/07

Claims under bankruptcy and virtual bankruptcy	12.1	9.2	4.7	4.1	3.6	3.0	2.7	(0.3)
Claims under high risk	49.3	37.2	32.1	24.4	21.4	15.8	14.2	(1.6)
Total	61.5	46.4	36.8	28.6	25.1	18.9	16.9	(1.9)

Claims emerged during 1H.FY3/08

Claims under bankruptcy and virtual bankruptcy		5.0	3.6	2.3	1.5	0.8	0.5	(0.3)
Claims under high risk		25.5	18.4	12.6	10.7	9.1	7.8	(1.2)
Total		30.6	22.0	14.9	12.2	10.0	8.4	(1.5)

Claims emerged during 2H.FY3/08

Claims under bankruptcy and virtual bankruptcy			7.3	1.7	1.7	0.8	0.4	(0.4)
Claims under high risk			9.7	7.7	3.4	2.4	2.2	(0.1)
Total			17.1	9.4	5.1	3.2	2.7	(0.5)

Claims emerged during 1H.FY3/09

Claims under bankruptcy and virtual bankruptcy				33.5	21.7	19.9	6.3	(13.5)
Claims under high risk				29.9	17.9	9.4	17.6	8.1
Total				63.4	39.6	29.3	23.9	(5.4)

Claims emerged during 2H.FY3/09

Claims under bankruptcy and virtual bankruptcy					8.0	4.3	2.3	(2.0)
Claims under high risk					32.0	28.1	8.7	(19.4)
Total					40.1	32.5	11.0	(21.5)

Claims emerged during 1H.FY3/10

Claims under bankruptcy and virtual bankruptcy						3.5	5.3	1.8
Claims under high risk						32.4	16.5	(15.9)
Total						35.9	21.9	(14.0)

Claims emerged during 2H.FY3/10

Claims under bankruptcy and virtual bankruptcy							2.1	
Claims under high risk							9.8	
Total							11.9	

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

Result of off-balancing

(Billions of yen)

		Prior to 2H.FY3/07	1H.FY3/08	2H.FY3/08	1H.FY3/09	2H.FY3/09	1H.FY3/10	2H.FY3/10
Disposition by borrowers' liquidation	(minus)	0.6	0.2	0.0	0.1	0.1	0.0	0.0
Reconstructive disposition	(minus)	0.0	0.2	0.0	0.7	4.8	0.0	0.0
Improvement in debtors' performance due to reconstructive disposition	(minus)	0.0	0.2	0.0	0.0	4.6	0.0	0.0
Loan sales to market	(minus)	0.0	0.0	0.0	0.5	1.7	0.2	0.0
Direct write-offs	(minus)	(0.5)	(0.2)	0.0	(1.2)	(1.0)	0.0	0.8
Others	(minus)	1.8	1.1	0.5	5.1	11.1	13.6	0.0
Collection/repayment, etc.	(minus)	1.3	1.0	0.2	4.6	8.9	6.6	0.0
Improvement in debtors' performance	(minus)	0.5	0.0	0.2	0.4	2.2	7.0	0.0
Total	(minus)	1.9	1.5	0.5	5.4	21.5	14.0	0.8

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

(Billions of yen)

		Prior to 2H.FY3/07	1H.FY3/08	2H.FY3/08	1H.FY3/09	2H.FY3/09	1H.FY3/10	2H.FY3/10
Legal liquidation	(minus)	0.2	0.1	0.3	16.5	1.3	4.2	0.8
Quasi-legal liquidation	(minus)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Split-off of problem claims	(minus)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Partial write-off of small balance claims	(minus)	2.2	0.1	0.2	0.1	0.0	0.0	0.0
Entrusted to the RCC	(minus)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	(minus)	2.6	0.3	0.5	16.6	1.4	4.2	0.9

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

(Billions of yen)

	Prior to 2H.FY3/07	1H.FY3/08	2H.FY3/08	1H.FY3/09	2H.FY3/09	1H.FY3/10	2H.FY3/10	Total
Amount of claims emerged	1,546.2	30.6	17.1	63.4	40.1	35.9	11.9	1,745.6
Accumulated amount of off-balancing	1,529.3	22.1	14.4	39.5	29.1	14.0		1,648.6
Degrees of progress (%)	98.9%	72.4%	84.2%	62.3%	72.5%	39.1%		
Accumulated amount of off-balancing including which is in progress for off-balancing	1,531.9	22.5	15.0	56.2	30.5	18.3		1,674.6
Degrees of progress (%)	99.1%	73.6%	87.7%	88.6%	76.0%	51.0%		

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-3/10						End-9/09		End-3/09	
	(A)	Domestic ratio	(A - B)	Domestic ratio	(A - C)	Domestic ratio	(B)	Domestic ratio	(C)	Domestic ratio
Total domestic (excluding Japan offshore market account)	9,188,423	100.0	(182,122)		7,632		9,370,545	100.0	9,180,790	100.0
Manufacturing	899,929	9.7	(42,137)	(0.2)	(70,951)	(0.7)	942,066	10.0	970,880	10.5
Agriculture and forestry	361	0.0	(24)	(0.0)	0	0.0	385	0.0	360	0.0
Fishery	-	0.0	(0)	(0.0)	(1)	(0.0)	0	0.0	1	0.0
Mining and quarrying of stone and gravel	764	0.0	(1,094)	(0.0)	(1,436)	(0.0)	1,859	0.0	2,200	0.0
Construction (A)	83,407	0.9	(15,236)	(0.1)	(31,145)	(0.3)	98,644	1.0	114,553	1.2
Electricity, gas, heat supply and water	168,395	1.8	5,967	0.0	23,686	0.2	162,428	1.7	144,708	1.5
Information and communications	40,385	0.4	(1,731)	(0.0)	(7,675)	(0.0)	42,116	0.4	48,060	0.5
Transport and postal activities	579,369	6.3	(9,555)	0.0	(17,113)	(0.1)	588,924	6.2	596,482	6.4
Wholesale and retail trade	451,036	4.9	(7,130)	0.0	(28,145)	(0.3)	458,167	4.8	479,182	5.2
Finance and insurance (B)	1,668,734	18.1	46,769	0.8	139,294	1.5	1,621,964	17.3	1,529,439	16.6
Real estate (C)	1,364,832	14.8	(173,575)	(1.5)	(248,813)	(2.7)	1,538,407	16.4	1,613,646	17.5
Goods rental and leasing	172,358	1.8	(42,112)	(0.4)	(61,485)	(0.6)	214,471	2.2	233,844	2.5
Local government	5,949	0.0	(14)	0.0	(863)	(0.0)	5,963	0.0	6,812	0.0
Others	3,752,899	40.8	57,755	1.4	312,283	3.3	3,695,143	39.4	3,440,615	37.4
Japan offshore market account	5,263		(1,322)		(5,094)		6,586		10,358	
Total	9,193,686		(183,445)		2,537		9,377,132		9,191,149	
(A)+(B)+(C)	3,116,974	33.9	(142,042)	(0.8)	(140,664)	(1.5)	3,259,016	34.7	3,257,639	35.4

[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 is 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-3/10: 237,392 mil. yen, End-9/09: 258,170 mil. yen, End-3/09: 272,547 mil. yen) which used to be included in "Others" are now included in "Real estate".

<Reference> Consumer finance companies and nonbank financial institutions

(Millions of yen, %)

Finance and insurance	1,668,734	18.1	46,769	0.8	139,294	1.5	1,621,964	17.3	1,529,439	16.6
Consumer finance companies and nonbank financial institutions ⁽¹⁾	122,919	1.3	(4,795)	(0.0)	2,009	0.0	127,715	1.3	120,909	1.3
Consumer finance companies ⁽²⁾	11,821	0.1	(2,130)	(0.0)	(7,488)	(0.0)	13,952	0.1	19,310	0.2

[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-3/10		End-9/09	End-3/09	
		(A - B)	(A - C)			
Loans to individuals		3,660,253	51,598	291,858	3,608,655	3,368,395
Housing loans		3,331,261	73,336	330,965	3,257,925	3,000,296

[Note] Securities Report basis

(3) Loans to Small and Medium Enterprises

CMTB, Non-consolidated

Banking Account + Trust Account

(Millions of yen)

Banking Account + Trust Account				(millions of yen)	
	End-3/10			End-9/09	End-3/09
	(A - B)	(A - C)			
Loans to Small and Medium Enterprises	6,378,308	38,073	214,251	6,416,381	6,164,057

[Note] Securities Report basis

10.Loans by Countries

(1) Loans to specific overseas countries

CMTB, Non-consolidated

(Millions of yen, Number of countries)

	End-3/10			End-9/09 (B)	End-3/09 (C)
	(A)	(A - B)	(A - C)		
Balance of loans	806	(196)	464	1,002	342
Number of countries	1	-	-	1	1

(2) Loans by region

CMTB, Non-consolidated

(Millions of yen)

	End-3/10			End-9/09 (B)	End-3/09 (C)
	(A)	(A - B)	(A - C)		
Asia	60,070	17,603	12,552	42,466	47,517
Of which risk-monitored loans	296	(5)	(48)	301	344
Central and South America	3,913	(124)	2,835	4,037	1,077
Of which risk-monitored loans	-	-	(324)	-	324

11. Deposits and Loans

(1) Balance of Deposits and Loans

CMTB, Non-consolidated

(Millions of yen)

			End-3/10			End-9/09	End-3/09	
			(A)	(A - B)	(A - C)	(B)	(C)	
Banking	Deposit	Ending balance	8,822,170	40,255	(131,802)	8,781,915	8,953,972	
		Average balance	8,613,003	77,149	120,915	8,535,853	8,492,088	
	Loans	Ending balance	8,938,774	(172,548)	356,965	9,111,322	8,581,809	
		Average balance	8,153,866	53,595	715,562	8,100,271	7,438,304	
Trust	Money Trust	Principals	Ending balance	1,024,773	(60,801)	(59,375)	1,085,575	1,084,149
		Average balance	1,081,372	(25,948)	(15,943)	1,107,321	1,097,315	
		Loans	Ending balance	242,262	(9,007)	(16,876)	251,270	259,139
		Average balance	249,475	(3,713)	(12,147)	253,188	261,622	
	Loan Trust	Principals	Ending balance	357,078	(82,652)	(212,252)	439,731	569,331
		Average balance	441,550	(40,860)	(248,443)	482,410	689,993	
		Loans	Ending balance	-	-	(333,603)	-	333,603
		Average balance	20,958	(20,843)	(338,453)	41,801	359,411	
	Trust	Principals	Ending balance	1,381,852	(143,454)	(271,628)	1,525,307	1,653,480
		Average balance	1,522,923	(66,808)	(264,386)	1,589,731	1,787,309	
		Loans	Ending balance	242,262	(9,007)	(350,479)	251,270	592,742
		Average balance	270,433	(24,556)	(350,600)	294,990	621,034	
Total	Deposit & Principals	Ending balance	10,204,023	(103,199)	(403,430)	10,307,223	10,607,453	
		Average balance	10,135,926	10,341	(143,471)	10,125,585	10,279,398	
	Loans	Ending balance	9,181,037	(181,555)	6,485	9,362,593	9,174,551	
		Average balance	8,424,300	29,038	364,961	8,395,261	8,059,338	

Trust account with principal guarantee agreement

(2) Breakdown of Deposits by Type of Depositor

CMTB, Non-consolidated

Banking Account

(Millions of yen, %)

		End-3/10						End-9/09		End-3/09	
		(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Individual		6,999,480	79.3	320,586	3.2	394,430	5.6	6,678,893	76.1	6,605,049	73.7
	Time deposit	6,157,964	69.8	305,583	3.1	360,608	5.0	5,852,380	66.6	5,797,355	64.7
	Ordinary deposit	832,816	9.4	14,316	0.1	33,813	0.5	818,499	9.3	799,003	8.9
	Current deposit	302	0.0	(33)	(0.0)	(60)	(0.0)	336	0.0	362	0.0
	Deposit at notice	5	0.0	-	(0.0)	(0)	0.0	5	0.0	5	0.0
	Foreign currency deposit	3,283	0.0	131	0.0	54	0.0	3,151	0.0	3,228	0.0
	Other	5,108	0.0	588	0.0	14	0.0	4,520	0.0	5,094	0.0
Corporate		1,582,897	17.9	(197,742)	(2.3)	(226,965)	(2.2)	1,780,640	20.2	1,809,862	20.2
	Time deposit	1,092,353	12.3	(203,794)	(2.3)	(223,844)	(2.3)	1,296,147	14.7	1,316,197	14.7
	Ordinary deposit	338,446	3.8	(959)	(0.0)	(9,509)	(0.0)	339,406	3.8	347,956	3.8
	Current deposit	111,965	1.2	5,899	0.0	4,324	0.0	106,065	1.2	107,641	1.2
	Deposit at notice	21,509	0.2	655	0.0	1,354	0.0	20,854	0.2	20,154	0.2
	Foreign currency deposit	4,902	0.0	368	0.0	1,304	0.0	4,534	0.0	3,597	0.0
	Other	13,720	0.1	88	0.0	(593)	(0.0)	13,632	0.1	14,314	0.1
Other		234,257	2.6	(82,664)	(0.9)	(303,961)	(3.3)	316,922	3.6	538,219	6.0
	Time deposit	208,882	2.3	(75,997)	(0.8)	(294,932)	(3.2)	284,879	3.2	503,814	5.6
	Ordinary deposit	5,500	0.0	876	0.0	(3,556)	(0.0)	4,624	0.0	9,057	0.1
	Current deposit	2,142	0.0	(32)	(0.0)	(294)	(0.0)	2,174	0.0	2,436	0.0
	Deposit at notice	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
	Foreign currency deposit	53	0.0	43	0.0	53	0.0	9	0.0	0	0.0
	Other	17,679	0.2	(7,553)	(0.0)	(5,232)	(0.0)	25,232	0.2	22,911	0.2
Total		8,816,635	100.0	40,179	0.0	(136,496)	0.0	8,776,455	100.0	8,953,132	100.0
	Time deposit	7,459,199	84.6	25,791	(0.0)	(158,168)	(0.4)	7,433,408	84.6	7,617,368	85.0
	Ordinary deposit	1,176,763	13.3	14,232	0.1	20,747	0.4	1,162,530	13.2	1,156,016	12.9
	Current deposit	114,409	1.2	5,833	0.0	3,969	0.0	108,576	1.2	110,440	1.2
	Deposit at notice	21,514	0.2	655	0.0	1,354	0.0	20,859	0.2	20,160	0.2
	Foreign currency deposit	8,238	0.0	542	0.0	1,411	0.0	7,695	0.0	6,826	0.0
	Other	36,508	0.4	(6,877)	(0.0)	(5,811)	(0.0)	43,385	0.4	42,319	0.4

(Note) Excludes Japan offshore market account

III Outlook for FY3/11

(1) CMTH, Non-consolidated

(Billions of yen)

	No.	FY3/11			FY3/10
		1H FY3/11 Outlook	Outlook	Change from FY3/10	
Operating income	1	20.0	22.0	8.3	13.6
Operating profit	2	15.0	12.0	8.8	3.1
Ordinary profit	3	13.0	10.0	7.7	2.2
Net income	4	13.0	9.0	6.1	2.8
Dividends per share: Common stock	5	4.00 yen	8.00 yen	-	8.00 yen

(2) CMTH, Consolidated

(Billions of yen)

	No.	FY3/11			FY3/10
		1H FY3/11 Outlook	Outlook	Change from FY3/10	
Ordinary income	6	170.0	360.0	(5.5)	365.5
Ordinary profit	7	42.0	90.0	6.5	83.4
Net income	8	22.0	50.0	3.1	46.8

(3) CMTB+CMAB, Non-consolidated

(Billions of yen)

	No.	FY3/11			FY3/10
		1H FY3/11 Outlook	Outlook	Change from FY3/10	
Pre-provision profit	9	55.0	115.0	6.0	108.9
Ordinary profit	10	42.0	90.0	4.9	85.0
Net income	11	27.0	60.0	2.3	57.6
Credit costs (minus)	12	5.0	10.0	2.4	7.5

<Reference>

CMTB, Non-consolidated

(Billions of yen)

	No.	FY3/11			FY3/10
		1H FY3/11 Outlook	Outlook	Change from FY3/10	
Pre-provision profit	13	47.0	98.0	5.1	92.8
Ordinary profit	14	35.0	75.0	3.0	71.9
Net income	15	23.0	51.0	1.1	49.8
Credit costs (minus)	16	5.0	10.0	2.4	7.5

CMAB, Non-consolidated

(Billions of yen)

	No.	FY3/11			FY3/10
		1H FY3/11 Outlook	Outlook	Change from FY3/10	
Pre-provision profit	17	8.0	17.0	0.8	16.1
Ordinary profit	18	7.0	15.0	1.8	13.1
Net income	19	4.0	9.0	1.2	7.7

<Appendix> Financial Statements of Two Bank Subsidiaries

1. Summary of Business Results for FY3/10

(Millions of yen)

	CMTB, Non-consolidated			CMAB, Non-consolidated		
	FY3/10	Change	FY3/09	FY3/10	Change	FY3/09
Ordinary Income	306,260	(37,182)	343,442	44,087	(3,554)	47,641
Ordinary Profit	71,934	203,220	(131,285)	13,145	(4,326)	17,472
Net Income	49,863	140,247	(90,384)	7,787	(2,609)	10,397
Number of Common Stock Outstanding at the End of the Period (Thousand Shares)	2,595,958	908,125	1,687,833	600	-	600
Average Number of Common Stock Outstanding During the Period (thousand Shares)	2,292,420	724,554	1,567,866	600	-	600
Net Income per Common Share (yen)	21.75	79.39	(57.64)	12,978.93	(4,349.74)	17,328.67
Total Assets	14,481,460	(21,079)	14,502,540	140,313	(5,662)	145,975
Net Assets	732,030	160,207	571,822	42,747	(2,119)	44,866
Net Capital Ratio	5.0%	1.1%	3.9%	30.4%	(0.2%)	30.7%
Net Capital per Common Share (yen)	281.98	158.41	123.57	71,245.17	(3,531.97)	74,777.14

(Notes) Formulas for calculating ratios are as follows:

Net income per common share

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

Net capital per common share

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

*excluding treasury stock

2. Financial Statements

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

(Millions of yen)

Items	End-3/10 (A)	End-3/09 (B)	Change (A)-(B)
ASSETS			
Cash and due from banks	245,874	211,564	34,309
Cash	34,803	42,764	(7,961)
Due from banks	211,070	168,799	42,270
Call loans	6,512	11,784	(5,271)
Receivables under securities borrowing transactions	1,521	8,812	(7,291)
Monetary claims bought	98,818	103,377	(4,559)
Trading Assets	22,778	38,249	(15,471)
Trading account securities	50	116	(66)
Trading-related financial derivatives	10,784	12,019	(1,234)
Other trading assets	11,943	26,113	(14,169)
Securities	4,494,557	4,874,797	(380,240)
Government bonds	1,942,697	2,578,311	(635,614)
Local government bonds	644	639	5
Corporate bonds	296,390	369,435	(73,045)
Stocks	723,031	634,772	88,259
Other securities	1,531,793	1,291,638	240,155
Loans and bills discounted	8,938,774	8,581,809	356,965
Bills discounted	4,325	7,105	(2,780)
Loans on bills	1,301,022	1,140,831	160,191
Loans on deeds	6,921,141	6,511,280	409,860
Overdrafts	712,284	922,591	(210,307)
Foreign exchanges	767	802	(35)
Due from foreign banks	767	802	(35)
Other assets	410,641	366,523	44,117
Prepaid expenses	728	732	(3)
Accrued income	27,820	33,031	(5,210)
Initial margins of futures markets	313	48	264
Variation margins of futures markets	24	-	24
Derivatives other than for trading-assets	45,053	46,912	(1,858)
Other	336,699	285,798	50,901
Tangible fixed assets	99,887	101,566	(1,678)
Buildings	29,167	30,738	(1,570)
Land	65,063	65,063	-
Construction in progress	46	37	8
Other tangible fixed assets	5,609	5,726	(116)
Intangible fixed assets	19,311	17,458	1,853
Software	12,511	13,407	(896)
Other intangible assets	6,800	4,050	2,749
Deferred tax assets	140,434	184,598	(44,164)
Customers' liabilities for acceptances and guarantees	48,101	57,195	(9,093)
Allowance for loan losses	(46,519)	(55,999)	9,479
Total assets	14,481,460	14,502,540	(21,079)

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

Non-consolidated Balance Sheets

(Millions of yen)

Items	End-3/10 (A)	End-3/09 (B)	Change (A)-(B)
Liabilities			
Deposits	8,822,170	8,953,972	(131,802)
Current deposits	114,409	110,440	3,969
Ordinary deposits	1,176,763	1,156,016	20,747
Saving deposits	2,993	3,356	(363)
Deposits at notice	21,514	20,160	1,354
Time deposits	7,459,199	7,617,368	(158,168)
Other deposits	47,288	46,630	658
Negotiable certificates of deposit	362,190	582,280	(220,090)
Call money	217,161	160,478	56,683
Payables under securities lending transactions	1,702,697	1,255,648	447,049
Trading liabilities	7,911	8,867	(956)
Trading-related financial derivatives	7,911	8,867	(956)
Borrowed money	1,217,246	1,692,565	(475,319)
Borrowed money	1,217,246	1,692,565	(475,319)
Foreign exchanges	21	42	(20)
Due to foreign banks	-	39	(39)
Foreign bills payable	21	2	18
Bonds payable	234,750	174,570	60,180
Due to trust accounts	995,612	879,917	115,695
Other liabilities	127,070	150,477	(23,406)
Income taxes payable	1,515	320	1,195
Accrued expenses	56,822	52,855	3,967
Unearned revenue	1,350	1,676	(326)
Deposits received from employees	4,759	4,554	204
Variation margins of futures markets	-	4	(4)
Derivatives other than for trading-liabilities	45,420	57,181	(11,761)
Other	17,203	33,884	(16,680)
Provision for bonuses	2,050	2,014	35
Provision for directors' retirement benefits	875	806	69
Provision for contingent losses	11,567	11,881	(313)
Acceptances and guarantees	48,101	57,195	(9,093)
Total liabilities	13,749,429	13,930,717	(181,287)
Net assets			
Capital stock	399,697	399,697	-
Capital surplus	149,011	149,011	-
Legal capital surplus	149,011	149,011	-
Retained earnings	177,199	127,336	49,863
Legal retained earnings	46,008	46,008	-
Other retained earnings	131,191	81,327	49,863
Retained earnings brought forward	131,191	81,327	49,863
Shareholders' equity	725,909	676,045	49,863
Valuation difference on available-for-sale securities	19,762	(90,447)	110,210
Deferred gains or losses on hedges	1,891	1,757	134
Revaluation reserve for land	(15,532)	(15,532)	-
Valuation and translation adjustments	6,121	(104,223)	110,344
Total net assets	732,030	571,822	160,207
Total liabilities and net assets	14,481,460	14,502,540	(21,079)

[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	FY3/10 (A)	FY3/09 (B)	Change (A)-(B)
Ordinary income	306,260	343,442	(37,182)
Trust fees	15,713	21,002	(5,289)
Interest income	180,444	209,848	(29,404)
Interest on loans and discounts	121,276	123,530	(2,253)
Interest and dividends on securities	55,265	82,254	(26,988)
Interest on call loan	179	897	(718)
Interest on receivables under securities borrowing transactions	77	421	(343)
Interest on deposits with banks	101	575	(473)
Interest on interest swaps	1,998	-	1,998
Other interest income	1,544	2,169	(624)
Fees and commissions	59,136	68,953	(9,817)
Fees and commissions on domestic and foreign exchanges	951	1,137	(186)
Other fees and commissions	58,185	67,816	(9,631)
Trading income	2,592	2,440	152
Gains on trading account securities transactions	10	18	(7)
Income from securities and derivatives related to trading transactions	138	1	136
Income from trading-related financial derivatives transactions	2,260	1,808	451
Other trading income	183	611	(428)
Other ordinary income	27,505	19,712	7,792
Gains on foreign exchange transactions	1,283	2,236	(953)
Gains on sales of bonds	21,764	17,389	4,375
Income from derivatives other than for trading or hedging	2,566	-	2,566
Other	1,890	87	1,803
Other income	20,868	21,484	(615)
Gain on sales of stocks and other securities	15,966	16,437	(470)
Gains on money held in trust	47	-	47
Other	4,854	5,046	(192)
Ordinary expenses	234,325	474,728	(240,402)
Interest expenses	68,881	96,582	(27,700)
Interest on deposits	45,065	47,546	(2,481)
Interest on negotiable certificates of deposit	1,469	4,182	(2,712)
Interest on call money	575	3,492	(2,917)
Interest on payables under repurchase agreements	17	475	(458)
Interest on payables under securities lending transactions	3,483	19,515	(16,032)
Interest on borrowing and rediscounts	3,827	5,671	(1,843)
Interest on bonds	7,512	6,682	829
Interest on interest swaps	-	2,448	(2,448)
Other interest expenses	6,929	6,566	363
Fees and commissions	15,571	17,077	(1,506)
Fees and commissions on domestic and foreign exchanges	542	583	(40)
Other fees and commissions	15,028	16,494	(1,465)
Other ordinary expenses	8,318	15,535	(7,217)
Loss on sales of bonds	8,230	3,310	4,920
Loss on redemption of bonds	14	2,824	(2,809)
Expenses on derivatives other than for trading or hedging	-	8,768	(8,768)
Other	73	632	(559)
General and administrative expenses	117,473	110,846	6,627
Other expenses	24,080	234,686	(210,606)
Written-off of loans	7,006	18,888	(11,881)
Losses on sales of stocks and other securities	1,488	119,715	(118,226)
Losses on devaluation of stocks and other securities	1,765	69,750	(67,985)
Loss on money held in trust	24	-	24
Other	13,795	26,332	(12,537)
Ordinary profit	71,934	(131,285)	203,220
Extraordinary income	3,443	8,960	(5,516)
Gains on disposal of non-current assets	-	175	(175)
Reversal of allowance for loan losses	1,685	5,559	(3,873)
Recoveries of written-off claims	1,444	2,246	(802)
Reversal of provisions for contingent loss	313	978	(664)
Extraordinary loss	731	1,156	(425)
Loss on disposal of non-current assets	302	1,105	(803)
Management integration expense	428	-	428
Other	-	51	(51)
Income before income taxes	74,647	(123,482)	198,129
Income taxes-current	183	202	(18)
Income taxes-deferred	24,600	(33,300)	57,900
Total income taxes	24,783	(33,097)	57,881
Net income	49,863	(90,384)	140,247

[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-3/10 (A)	End-3/09 (B)	Change (A)-(B)
Loans and bills discounted	254,912	609,340	(354,427)
Securities	3,392	3,254	138
Beneficiary rights	107	759	(651)
Securities held in custody accounts	123	183	(60)
Money claims	236	291	(54)
Tangible fixed assets	5,334,660	5,440,609	(105,948)
Intangible fixed assets	26,982	27,069	(86)
Other claims	37,588	41,872	(4,284)
Loans to banking account	995,612	879,917	115,695
Cash and due from banks	198,314	225,534	(27,220)
Total assets	6,851,932	7,228,832	(376,900)
Money trusts	858,784	951,656	(92,872)
Property formation benefit trusts	13,657	14,375	(717)
Loan trusts	358,777	504,047	(145,270)
Money entrusted, other than money trusts	253	268	(15)
Securities trusts	128	187	(59)
Money claim trusts	1,168	1,234	(66)
Land and fixtures trusts	75,951	76,192	(241)
Composite trusts	5,543,168	5,680,735	(137,566)
Other trusts	42	133	(90)
Total liabilities	6,851,932	7,228,832	(376,900)

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-3/10
Loans and bills discounted	242,262
Securities	-
Others	782,525
Total assets	1,024,787
Principal	1,024,773
Allowances for JOMT	43
Others	(29)
Total liabilities	1,024,787

<Loan Trust> (Millions of yen)

Items	End-3/10
Loans and bills discounted	-
Securities	488
Others	361,317
Total assets	361,806
Principal	357,078
Allowances for loan trust	2,129
Others	2,598
Total liabilities	361,806

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

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

(Millions of yen)

Items	End-3/10 (A)	End-3/09 (B)	Change (A)-(B)
Total funds	10,415,580	11,006,332	(590,751)
Deposits	8,822,170	8,953,972	(131,802)
Negotiable certificates of deposit	362,190	582,280	(220,090)
Money trusts	858,784	951,656	(92,872)
Property formation benefit trusts	13,657	14,375	(717)
Loan trusts	358,777	504,047	(145,270)
Loans and bills discounted	9,193,686	9,191,149	2,537
Banking account	8,938,774	8,581,809	356,965
Trust account	254,912	609,340	(354,427)
Securities	4,497,950	4,878,052	(380,102)
Banking account	4,494,557	4,874,797	(380,240)
Trust account	3,392	3,254	138

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

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

(Millions of yen)

Items	End-3/10 (A)	End-3/09 (B)	Change (A)-(B)
ASSETS			
Cash and due from banks	249,857	216,953	32,903
Call loans and bills bought	9,884	15,391	(5,506)
Receivables under securities borrowing transactions	1,521	8,812	(7,291)
Monetary claims bought	98,818	103,377	(4,559)
Trading Assets	22,778	38,249	(15,471)
Money held in trust	2,234	2,588	(353)
Securities	4,414,926	4,786,223	(371,297)
Loans and bills discounted	8,941,948	8,584,295	357,653
Foreign exchanges	767	802	(35)
Other assets	412,807	371,125	41,681
Tangible fixed assets	125,162	127,327	(2,164)
Buildings	37,054	39,091	(2,037)
Land	81,958	81,958	-
Construction in progress	200	62	138
Other tangible fixed assets	5,948	6,214	(266)
Intangible fixed assets	27,361	26,288	1,072
Software	12,579	13,507	(927)
Goodwill	7,555	8,261	(705)
Other intangible assets	7,225	4,519	2,705
Deferred tax assets	147,841	191,525	(43,684)
Customers' liabilities for acceptances and guarantees	384,117	475,535	(91,418)
Allowance for loan losses	(53,370)	(61,479)	8,108
Total assets	14,786,655	14,887,017	(100,362)
Liabilities			
Deposits	8,765,290	8,907,918	(142,628)
Negotiable certificates of deposit	362,190	582,280	(220,090)
Call money and bills sold	217,161	160,478	56,683
Payables under securities lending transactions	1,702,697	1,255,648	447,049
Trading liabilities	7,911	8,867	(956)
Borrowed money	1,217,246	1,692,565	(475,319)
Foreign exchanges	21	42	(20)
Bonds payable	234,750	174,570	60,180
Due to trust accounts	995,612	879,917	115,695
Other liabilities	163,570	184,612	(21,042)
Provision for bonuses	2,643	2,571	71
Provision for retirement benefits	1,592	1,533	58
Provision for directors' retirement benefits	1,115	1,069	45
Provision for contingent loss	12,022	12,228	(206)
Deferred tax liabilities	5,345	353	4,992
Acceptances and guarantees	384,117	475,535	(91,418)
Total liabilities	14,073,289	14,340,193	(266,904)
Net assets			
Capital stock	399,697	399,697	-
Capital surplus	149,011	149,011	-
Retained earnings	142,334	94,807	47,527
Shareholders' equity	691,044	643,516	47,527
Valuation difference on available-for-sale securities	34,968	(83,321)	118,289
Deferred gains or losses on hedges	1,891	1,757	134
Revaluation reserve for land	(15,532)	(15,532)	-
Foreign currency translation adjustments	(1,738)	(2,045)	307
Valuation and translation adjustments	19,588	(99,142)	118,730
Minority interests	2,733	2,449	283
Total net assets	713,366	546,824	166,542
Total liabilities and net assets	14,786,655	14,887,017	(100,362)

[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	FY3/10 (A)	FY3/09 (B)	Change (A)-(B)
Ordinary income	321,395	363,462	(42,066)
Trust fees	15,713	21,002	(5,289)
Interest income	181,389	211,208	(29,819)
Interest on loans and discounts	122,029	124,508	(2,478)
Interest and dividends on securities	55,379	82,469	(27,090)
Interest on call loans and bills bought	181	905	(723)
Interest on receivables under securities borrowing transactions	77	421	(343)
Interest on deposits with banks	177	734	(557)
Other interest income	3,543	2,169	1,373
Fees and commissions	70,922	80,732	(9,809)
Trading income	2,592	2,440	152
Other ordinary income	27,505	19,758	7,746
Other income	23,273	28,319	(5,046)
Ordinary expenses	250,007	498,017	(248,009)
Interest expenses	68,800	96,526	(27,725)
Interest on deposits	44,974	47,475	(2,501)
Interest on negotiable certificates of deposit	1,469	4,182	(2,712)
Interest on call money and bills sold	575	3,492	(2,917)
Interest on payables under repurchase agreements	17	475	(458)
Interest on payable under securities lending transactions	3,483	19,515	(16,032)
Interest on borrowing and rediscounts	3,837	5,686	(1,848)
Interest on bonds	7,512	6,682	829
Other interest expenses	6,929	9,014	(2,085)
Fees and commissions	11,677	5,614	6,063
Other ordinary expenses	8,318	15,535	(7,217)
General and administrative expenses	126,184	126,512	(327)
Other expenses	35,026	253,828	(218,802)
Provision of allowance for loan losses	363	-	363
Other	34,662	253,828	(219,165)
Ordinary profit	71,388	(134,554)	205,942
Extraordinary income	2,579	9,177	(6,597)
Gain on disposal of non-current assets	234	267	(32)
Reversal of allowance for loan	-	5,202	(5,202)
Recoveries of written-off claims	2,147	2,799	(652)
Reversal of provisions for contingent loss	197	907	(709)
Extraordinary loss	1,097	1,942	(844)
Loss on disposal of fixed assets	500	1,806	(1,306)
Management integration expense	428	-	428
Other	168	135	32
Income before income taxes	72,869	(127,320)	200,189
Income taxes-current	1,618	1,612	6
Income taxes-deferred	23,668	(33,354)	57,022
Total income taxes	25,287	(31,741)	57,029
Minority interests in income	54	(131)	185
Net income	47,527	(95,446)	142,974

[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-3/10 (A)	End-3/09 (B)	Change (A)-(B)
ASSETS			
Cash and due from banks	12,851	16,429	(3,577)
Due from banks	12,851	16,429	(3,577)
Securities	89,185	89,162	22
Government bonds	88,969	88,946	22
Stocks	216	216	-
Other assets	31,631	35,227	(3,595)
Prepaid expenses	122	125	(2)
Accrued income	8,474	8,127	346
Account due	8,901	10,388	(1,487)
Prepaid pension expenses	12,586	15,069	(2,483)
Other	1,547	1,516	31
Tangible fixed assets	679	582	96
Buildings	239	265	(26)
Other tangible fixed assets	439	317	122
Intangible fixed assets	3,711	3,311	400
Software	3,525	2,991	534
Other intangible assets	185	320	(134)
Deferred tax assets	2,254	1,261	992
Total assets	140,313	145,975	(5,662)
Liabilities			
Deposits	96	152	(56)
Current deposits	-	2	(2)
Other deposits	96	150	(54)
Call money	89,000	93,000	(4,000)
Other liabilities	7,944	7,397	546
Income taxes payable	2,716	2,468	248
Accrued expenses	2,579	2,299	279
Unearned revenue	61	72	(11)
Deposits received as withholding tax	1,278	1,385	(107)
Other	1,308	1,170	138
Provision for bonuses	367	365	1
Provision for directors' retirement benefits	158	193	(35)
Total liabilities	97,566	101,109	(3,542)
Net assets			
Capital stock	11,000	11,000	-
Capital surplus	21,246	21,246	-
Legal capital surplus	21,246	21,246	-
Retained earnings	10,507	12,620	(2,112)
Other retained earnings	10,507	12,620	(2,112)
Retained earnings brought forward	10,507	12,620	(2,112)
Shareholders' equity	42,753	44,866	(2,112)
Valuation difference on available-for-sale securities	(6)	0	(6)
Valuation and translation adjustments	(6)	0	(6)
Total net assets	42,747	44,866	(2,119)
Total liabilities and net assets	140,313	145,975	(5,662)

[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	FY3/10 (A)	FY3/09 (B)	Change (A)-(B)
Ordinary income	44,087	47,641	(3,554)
Trust fees	35,186	38,527	(3,341)
Interest income	198	482	(283)
Interest and dividends on securities	187	479	(291)
Interest on deposits	11	3	7
Fees and commissions	8,662	8,593	69
Fees and commissions of domestic and foreign exchange	1	1	0
Other fees and commissions	8,661	8,591	69
Other income	39	37	1
Other	39	37	1
Ordinary expenses	30,942	30,169	772
Interest expenses	151	517	(365)
Interest on call money	150	504	(353)
Interest on borrowing	0	12	(12)
Fees and commissions	11,885	11,781	104
Fees and commissions of domestic and foreign exchange	98	95	3
Other fees and commissions	11,787	11,686	100
General and administrative expenses	18,845	17,851	994
Other expenses	59	19	40
Other	59	19	40
Ordinary profit	13,145	17,472	(4,326)
Extraordinary loss	51	4	46
Loss on disposal of non-current assets	1	4	(3)
Management integration expenses	50	-	50
Income before income taxes	13,093	17,467	(4,373)
Income taxes-current	6,294	7,282	(988)
Income taxes-deferred	(988)	(212)	(775)
Total income taxes	5,306	7,070	(1,763)
Net income	7,787	10,397	(2,609)

[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-3/10 (A)	End-3/09 (B)	Change (A)-(B)
Securities	79,217	81,266	(2,048)
Beneficiary rights	29,356,043	27,192,604	2,163,439
Money claims	1,528,621	1,544,987	(16,366)
Cash and due from banks	19,326	22,523	(3,197)
Total assets	30,983,208	28,841,381	2,141,827
Money trusts	8,594,372	9,107,609	(513,236)
Pension trusts	6,749,433	6,723,024	26,408
Investment trusts	11,222,499	8,507,657	2,714,842
Money entrusted, other than money trusts	342,769	422,037	(79,267)
Securities trusts	1,369,227	1,351,076	18,150
Money claim trusts	1,547,335	1,566,784	(19,449)
Composite trusts	1,157,571	1,163,192	(5,621)
Total liabilities	30,983,208	28,841,381	2,141,827

[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-3/10 (A)	End-3/09 (B)	Change (A)-(B)
Total funds	15,343,902	15,830,785	(486,883)
Deposits	96	152	(56)
Money trusts	8,594,372	9,107,609	(513,236)
Pension trusts	6,749,433	6,723,024	26,408
Securities	168,402	170,429	(2,026)
Banking account	89,185	89,162	22
Trust account	79,217	81,266	(2,048)

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