

# Reference Material for Financial Statements First Half FY2010

November 12, 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 First Half FY2010

#### 1. Summary of Profit and Loss

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

					(Billions of yen)
	No.	1H FY2010	Change	1H FY2009	1H FY2010 Outlook [Note1]
Operating income	1	20.5	8.9	11.5	20.0
Operating profit	2	15.2	9.1	6.1	15.0
Ordinary profit	3	13.3	7.2	6.0	13.0
Net income	4	13.0	6.9	6.0	13.0
Dividends per share :Common stock	5	4.00 yen	4.00 yen	-	4.00 yen

##### (2) CMTH, Consolidated

					(Billions of yen)
	No.	1H FY2010	Change	1H FY2009	1H FY2010 Outlook [Note2]
Ordinary income	6	179.2	(2.5)	181.8	180.0
Ordinary profit	7	50.1	15.7	34.3	50.0
Net income	8	32.0	12.9	19.0	31.0

#### Number of Subsidiaries and Affiliates

(Number of companies)

	No.	End-Sep.2010	Change	End-Sep.2009
Consolidated subsidiaries	9	25	1	24
Equity method affiliates	10	4	-	4

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

					(Billions of yen)
	No.	1H FY2010	Change	1H FY2009	1H FY2010 Outlook [Note2]
Pre-provision profit	11	59.3	1.9	57.3	59.0
Ordinary profit	12	48.1	12.0	36.1	48.0
Net income	13	36.4	11.6	24.8	36.0

[Note1] Previously announced on May 14, 2010

[Note2] Previously announced on October 14, 2010

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

(Billions of yen)

	No.	CMTB+CMAB		
		1H FY2010	Change	1H FY2009
Gross operating profit	1	115.6	(0.6)	116.2
<Gross operating profit after trust account credit costs> (1-24)	2	<115.6>	<1.6>	<114.0>
Banking business related profit	3	53.5	(11.2)	64.7
Net interest income	4	49.3	(5.7)	55.1
Domestic	5	39.3	(5.0)	44.4
International	6	10.0	(0.6)	10.7
Fees on loan trusts and JOMTs before trust account credit costs	7	4.1	(5.4)	9.6
Asset management business profit	8	42.0	3.0	38.9
Net fees and commissions	9	22.7	3.0	19.7
Trust fees	10	19.2	0.0	19.2
Net trading profit	11	1.4	0.5	0.9
Net other operating profit	12	18.7	7.0	11.6
Net bond related profit	13	19.3	12.1	7.2
Profit on derivatives	14	(0.5)	(3.1)	2.5
Operating expenses (minus)	15	56.3	(2.5)	58.9
Personnel related costs (minus)	16	25.0	(2.9)	28.0
Net periodic retirement benefit costs (minus)	17	(1.2)	(3.4)	2.1
Non-personnel related costs (minus)	18	28.6	0.3	28.2
Business taxes (minus)	19	2.7	0.0	2.7
Pre-provision profit (1-15)	20	59.3	1.9	57.3
<Excluding net bond related profit> (20-13)	21	<39.9>	<(10.1)>	<50.1>
Provision for general allowance for credit losses (minus)	22	-	1.1	(1.1)
Net operating profit before trust account credit costs (20-22)	23	59.3	0.7	58.5
Trust account credit costs (minus)	24	-	(2.2)	2.2
Net operating profit (20-22-24)	25	59.3	3.0	56.2
Net other profit	26	(11.1)	9.0	(20.1)
Net stock related profit	27	1.5	(2.0)	3.5
Losses on devaluation of stock	28	(1.3)	(0.2)	(1.1)
Banking account credit costs (minus)	29	0.8	(9.0)	9.9
Ordinary profit	30	48.1	12.0	36.1
Extraordinary profit	31	5.5	4.1	1.4
Reversal of allowance for loan losses	32	6.9	6.9	-
Net income before income tax	33	53.7	16.1	37.5
Income taxes-current (minus)	34	2.6	(0.8)	3.4
Income taxes-deferred (minus)	35	14.7	5.3	9.3
Net income	36	36.4	11.6	24.8

[Note]JOMT:Jointly-operated money trust

Credit costs (22+24+29-32) (minus)	37	(6.1)	(17.1)	11.0
Overhead Ratio (15 / 1)	38	48.7%	(1.9) %	50.7%

&lt;Reference&gt;

(Billions of yen)

	No.	CMTB, Non-consolidated			CMAB, Non-consolidated		
		1H FY2010	Change	1H FY2009	1H FY2010	Change	1H FY2009
Gross operating profit	1	100.8	0.7	100.0	14.8	(1.4)	16.2
<Gross operating profit after trust account credit costs> (1-24)	2	<100.8>	<3.0>	<97.8>	<14.8>	<(1.4)>	<16.2>
Banking business related profit	3	53.4	(11.2)	64.7	0.0	(0.0)	0.0
Net interest income	4	49.3	(5.7)	55.1	0.0	(0.0)	0.0
Domestic	5	39.3	(5.0)	44.3	0.0	(0.0)	0.0
International	6	10.0	(0.6)	10.7	-	-	-
Fees on loan trusts and JOMTs before trust account credit costs	7	4.1	(5.4)	9.6	-	-	-
Asset management business profit	8	27.1	4.4	22.7	14.8	(1.3)	16.1
Net fees and commissions	9	25.4	4.4	20.9	(2.7)	(1.4)	(1.2)
Trust fees	10	1.7	(0.0)	1.7	17.5	0.0	17.4
Net trading profit	11	1.4	0.5	0.9	-	-	-
Net other operating profit	12	18.7	7.0	11.6	-	-	-
Net bond related profit	13	19.3	12.1	7.2	-	-	-
Profit on derivatives	14	(0.5)	(3.1)	2.5	-	-	-
Operating expenses (minus)	15	48.7	(2.4)	51.1	7.6	(0.1)	7.8
Personnel related costs (minus)	16	21.4	(2.7)	24.1	3.5	(0.2)	3.8
Net periodic retirement benefit costs (minus)	17	(1.2)	(3.0)	1.7	(0.0)	(0.4)	0.4
Non-personnel related costs (minus)	18	24.6	0.2	24.3	3.9	0.0	3.8
Business taxes (minus)	19	2.6	0.0	2.6	0.0	(0.0)	0.0
Pre-provision profit (1-15)	20	52.1	3.1	48.9	7.1	(1.2)	8.3
<Excluding net bond related profit> (20-13)	21	<32.8>	<(8.9)>	<41.7>	<7.1>	<(1.2)>	<8.3>
Provision for general allowance for credit losses (minus)	22	-	1.1	(1.1)	-	-	-
Net operating profit before trust account credit costs (20-22)	23	52.1	2.0	50.1	7.1	(1.2)	8.3
Trust account credit costs (minus)	24	-	(2.2)	2.2	-	-	-
Net operating profit (20-22-24)	25	52.1	4.2	47.8	7.1	(1.2)	8.3
Net other profit	26	(9.8)	8.7	(18.5)	(1.2)	0.2	(1.5)
Net stock related profit	27	1.5	(2.0)	3.5	-	-	-
Losses on devaluation of stock	28	(1.3)	(0.2)	(1.1)	-	-	-
Banking account credit costs (minus)	29	0.8	(9.0)	9.9	-	-	-
Ordinary profit	30	42.3	13.0	29.2	5.8	(1.0)	6.8
Extraordinary profit	31	5.8	4.3	1.4	(0.2)	(0.2)	(0.0)
Reversal of allowance for loan losses	32	6.9	6.9	-	-	-	-
Net income before income tax	33	48.1	17.4	30.7	5.5	(1.2)	6.8
Income taxes-current (minus)	34	0.0	(0.0)	0.0	2.5	(0.7)	3.3
Income taxes-deferred (minus)	35	15.0	5.1	9.9	(0.2)	0.2	(0.5)
Net income	36	33.0	12.3	20.7	3.3	(0.7)	4.0
Credit costs (22+24+29-32) (minus)	37	(6.1)	(17.1)	11.0	-	-	-

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

## (1) CMTH, Consolidated

(Billions of yen, %)

	No.	End-Sep.2010 (A)	(A-B)	(A-C)	End-Mar.2010 (B)	End-Sep.2009 (C)
Total capital	1	1,068.9	30.3	74.8	1,038.6	994.1
Tier1	2	775.4	33.0	63.3	742.4	712.0
Risk-weighted assets	3	7,116.9	(409.0)	(944.5)	7,526.0	8,061.5
Capital adequacy ratio	4	15.02	1.22	2.69	13.80	12.33
Tier 1 ratio	5	10.89	1.03	2.06	9.86	8.83

## (2) CMTB, Non-consolidated

(Billions of yen, %)

	No.	End-Sep.2010 (A)	(A-B)	(A-C)	End-Mar.2010 (B)	End-Sep.2009 (C)
Total capital	6	1,007.7	40.5	95.6	967.1	912.0
Tier1	7	718.1	43.8	85.3	674.3	632.7
Risk-weighted assets	8	7,015.6	(399.3)	(906.5)	7,414.9	7,922.2
Capital adequacy ratio	9	14.36	1.32	2.85	13.04	11.51
Tier 1 ratio	10	10.23	1.14	2.25	9.09	7.98

## (3) CMAB, Non-consolidated

(Billions of yen, %)

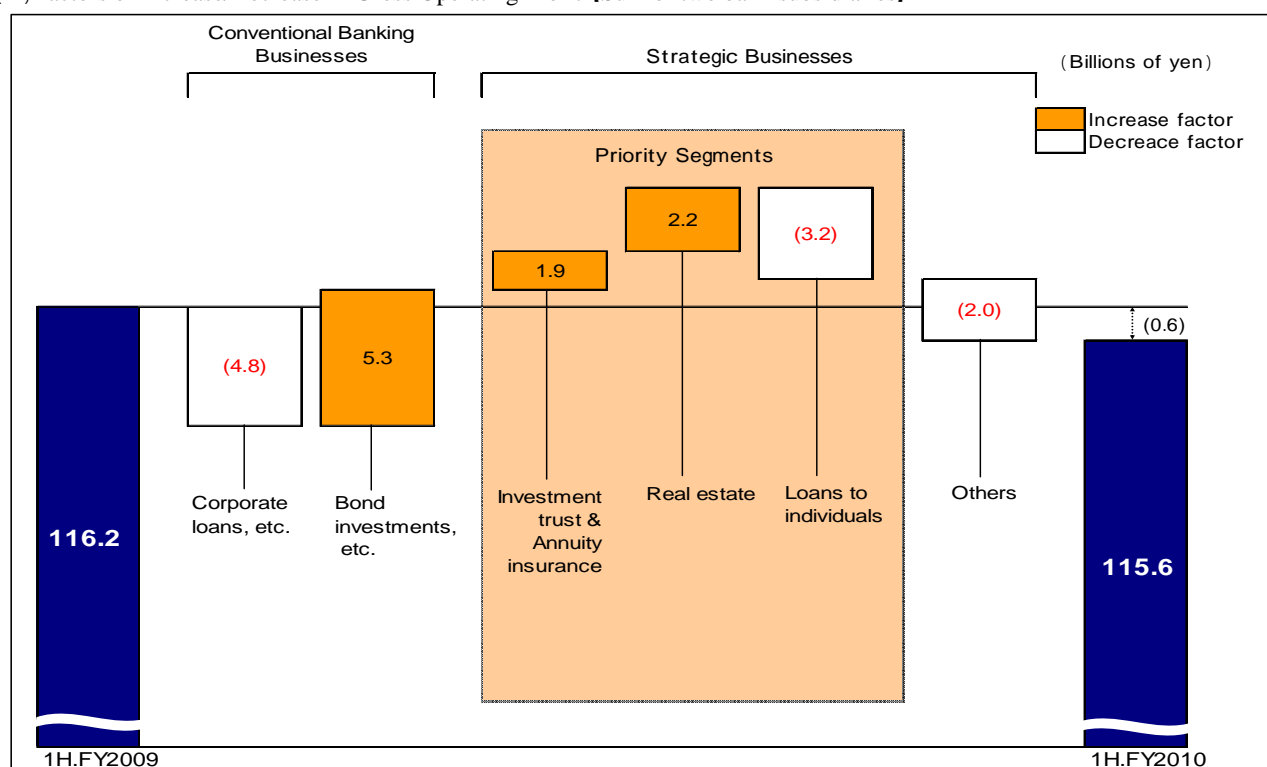
	No.	End-Sep.2010 (A)	(A-B)	(A-C)	End-Mar.2010 (B)	End-Sep.2009 (C)
Total capital	11	38.5	3.3	(0.4)	35.2	39.0
Tier1	12	38.5	3.3	(0.4)	35.2	39.0
Risk-weighted assets	13	116.1	(3.7)	(8.3)	119.8	124.5
Capital adequacy ratio	14	33.22	3.80	1.85	29.42	31.37
Tier 1 ratio	15	33.22	3.80	1.85	29.42	31.37

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

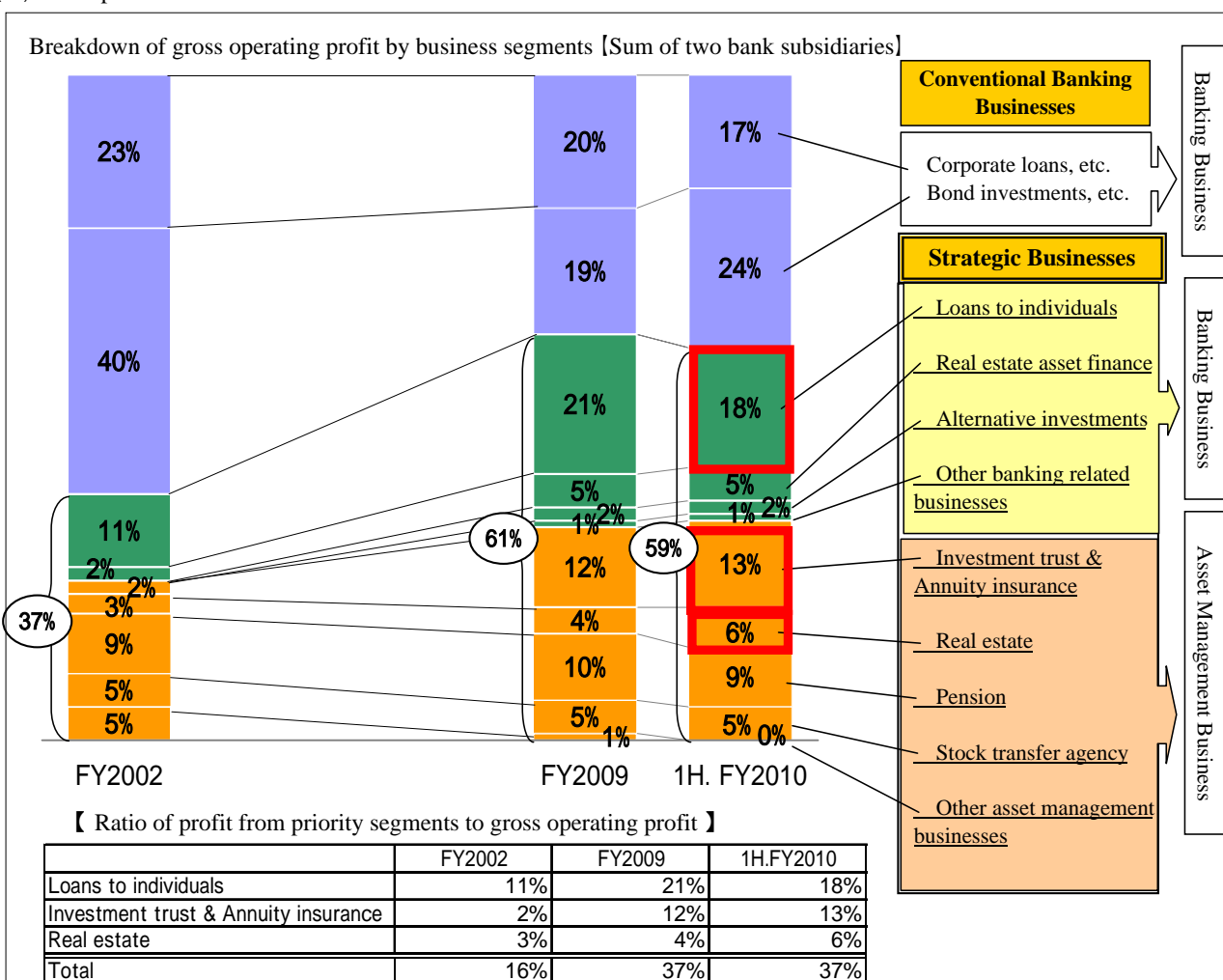
	CMTH Consolidated	CMTB Non-consolidated	CMAB Non-consolidated
Credit risks	Foundation Internal Ratings Based Approach	Foundation Internal Ratings Based Approach	Standardized Approach
Operational risks	Standardized Approach	Standardized Approach	Standardized Approach

# 1 . Status of Profit and Loss

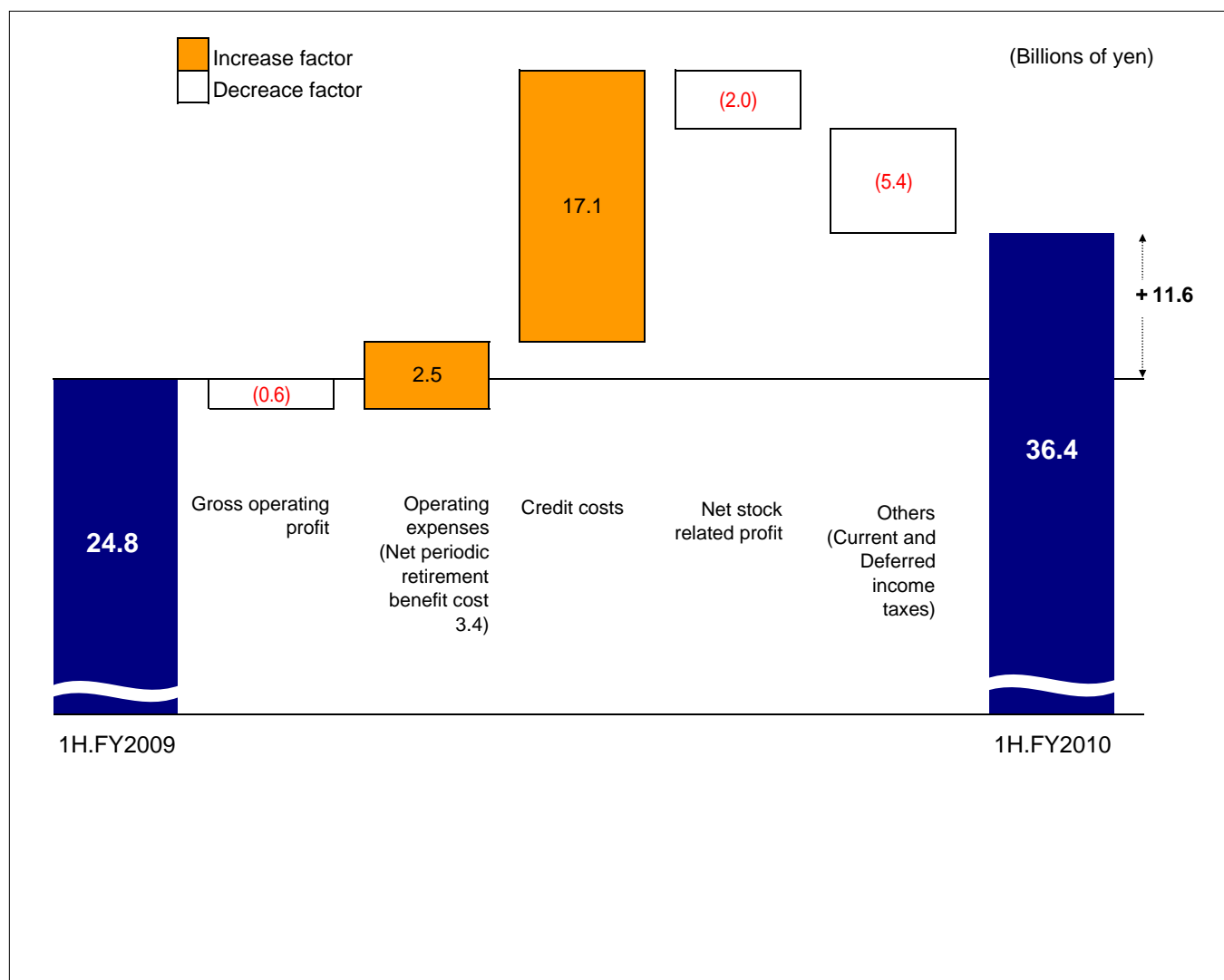
## ( 1 ) Factors of Increase/Decrease in Gross Operating Profit [Sum of two bank subsidiaries]



## ( 2 ) Recomposition of Revenue Structure



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



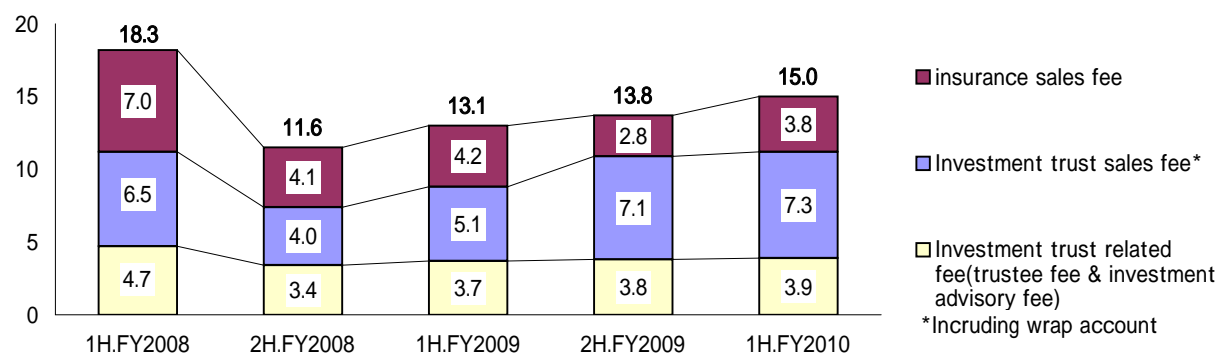


## (4) States of Priority Segments

## Investment Trust and Insurance

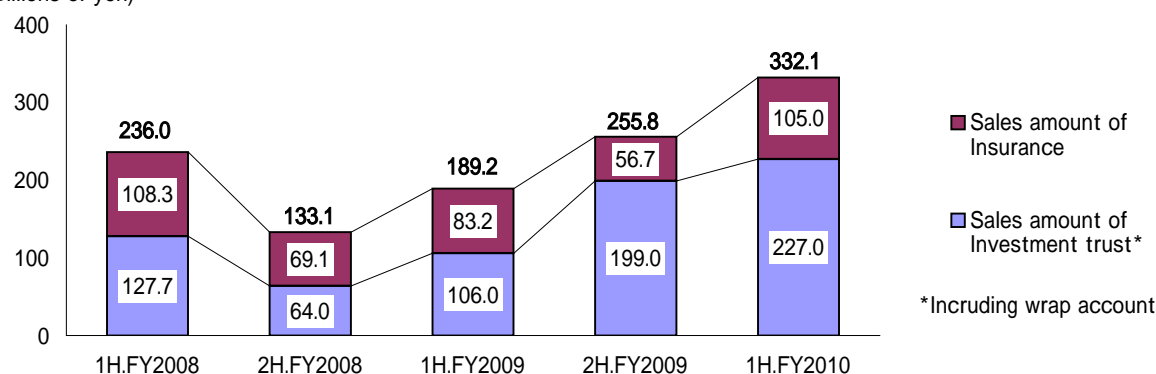
## Investment trust and insurance related income

(Billions of yen)



## Sales amount of Investment trust and insurance

(Billions of yen)

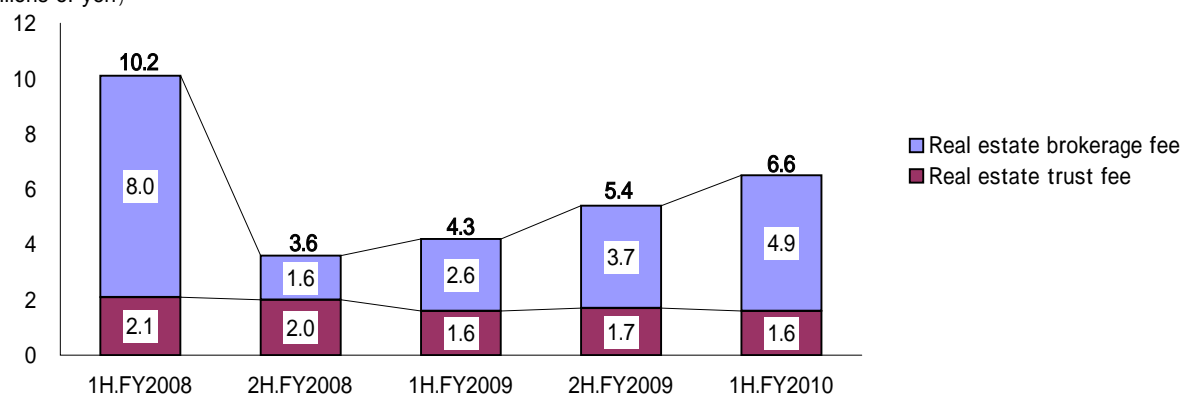


	(Billions of yen)				
	End-Sep.2008	End-Mar.2009	End-Sep.2010	End-Mar.2010	End-Sep.2010
Balance of insurance(Ending balance)	1,242.1	1,096.2	1,266.7	1,323.1	1,301.8
Balance of Investment trust(Ending balance)	1,177.7	919.7	1,049.8	1,109.7	1,052.9
Total	2,419.8	2,015.9	2,316.6	2,432.9	2,354.7

## Real Estate

## Real estate income

(Billions of yen)



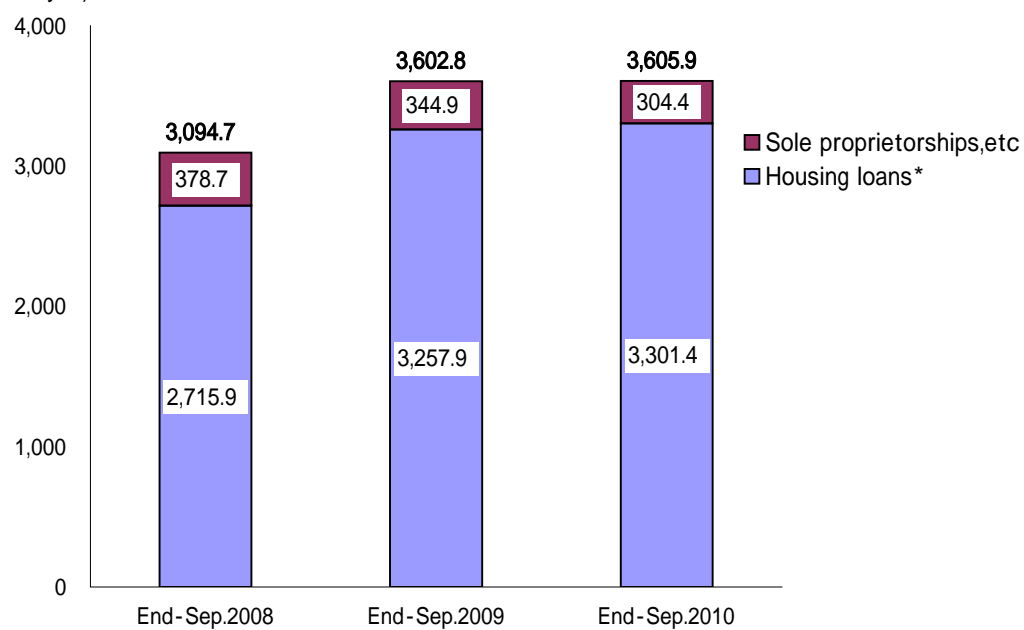
	(Number, Billions of yen)				
	1H.FY2008	2H.FY2008	1H.FY2009	2H.FY2009	1H.FY2010
Number of brokerage contract*	95	64	72	108	104
Balance of securitized real estate (Ending balance)	5,250.7	5,180.5	5,123.4	5,057.8	4,900.9

\* Including brokerage of real estate trust beneficiary rights

## Loans to Individuals

## Balance of loans to individuals

(Billions of yen)



\* Balance after housing loan securitization. No securitization of housing loans since FY2006

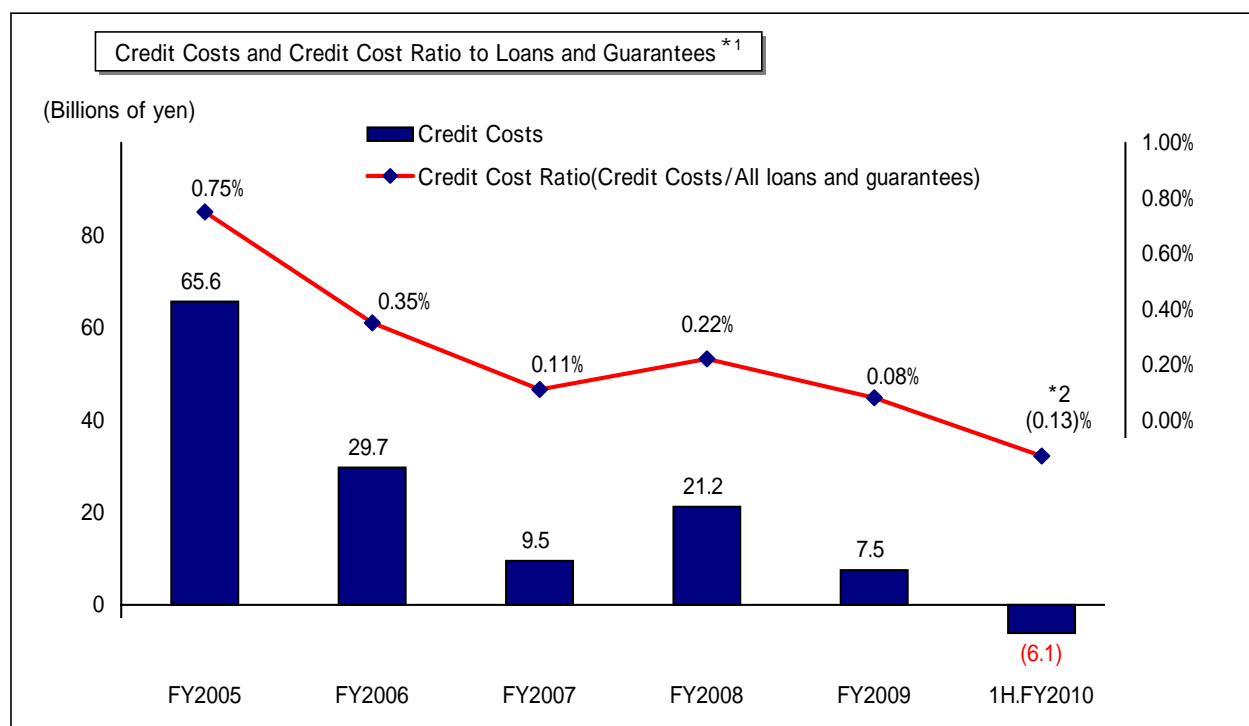
(Billions of yen)

	1H. FY2008	1H. FY2009	1H. FY2010
New housing loan origination	360.9	412.6	112.1

## 2 . Status of Assets

### ( 1 ) Status of Loan Portfolio

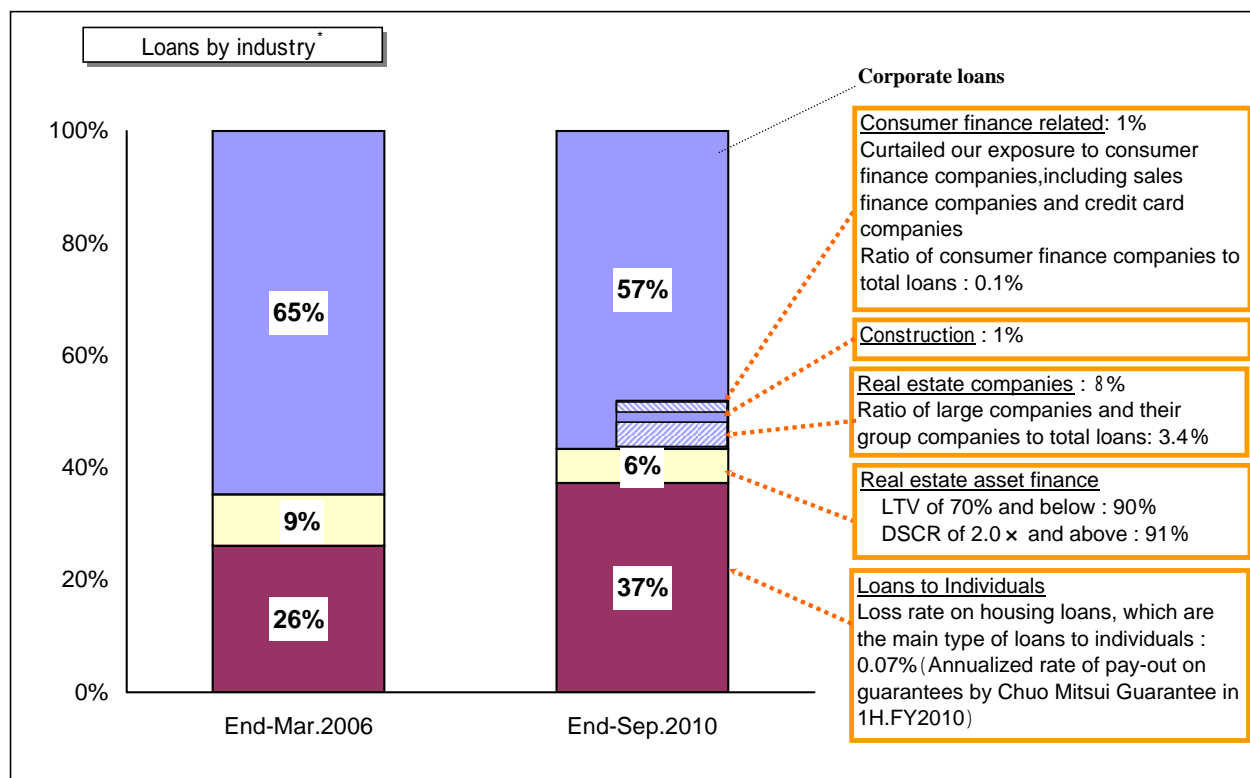
#### Status of Credit Costs



\*1 CMTB non-consolidated

\*2 Annualized rate

#### Loans by industry



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

## (2) Status of Securities Portfolio

Available-for-sale securities

(CMTH &lt;Consolidated&gt;)

(Billions of yen)

	End-Sep.2010 (a)			End-Mar.2010 (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	3,562.3	18.5	0.5%	3,592.2	47.0	(29.8)	(28.4)
Japanese Stocks	461.0	17.4	3.7%	474.9	73.0	(13.9)	(55.5)
Japanese Bonds	1,947.3	0.0	0.0%	1,910.7	(3.6)	36.6	3.7
Others	1,154.0	1.0	0.0%	1,206.5	(22.3)	(52.5)	23.3

(CMTB &lt;Non-consolidated&gt;)

(Billions of yen)

	End-Sep.2010 (a)			End-Mar.2010 (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	3,399.2	6.9	0.2%	3,428.2	29.2	(28.9)	(22.3)
Japanese Stocks	401.1	1.6	0.4%	414.3	51.4	(13.2)	(49.7)
Japanese Bonds	1,858.3	0.1	0.0%	1,821.7	(3.6)	36.6	3.7
Others	1,139.7	5.1	0.4%	1,192.0	(18.5)	(52.2)	23.6

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

(Billions of yen)

	End-Sep.2010 (a)			End-Mar.2010 (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	460.4	8.3	1.8%	557.2	(5.1)	(96.7)	13.4
US agency MBS	[Note] 305.5	8.4	2.7%	260.3	(1.1)	45.2	9.5
Overseas Investment (Excluding foreign government bonds, US agency MBS)	231.6	(4.2)	(1.8)%	228.0	(3.1)	3.6	(1.0)
CDO (1)	-	-	-	10.0	-	(10.0)	-
Investment trust (bond funds) (2)	5.0	0.0	1.3%	5.0	(0.0)	-	0.1
Investment trust (credit funds) (3)	24.9	(0.3)	(1.4)%	24.9	(0.2)	-	(0.0)
Investment trust (equity funds, etc.) (4)	12.1	(1.8)	(15.1)%	12.5	(1.8)	(0.4)	0.0
Other foreign bonds, etc. (5)	189.5	(2.1)	(1.1)%	175.4	(0.9)	14.0	(1.1)
Japanese stock related investment (6)	31.3	(5.3)	(17.0)%	35.3	(4.7)	(4.0)	(0.5)
RMBS (7)	6.0	(0.0)	(1.2)%	6.6	(0.1)	(0.5)	0.0
Others (8)	104.8	(1.9)	(1.8)%	104.5	(4.1)	0.2	2.2

(1) Managed synthetic CDO

(2) Funds related to public and corporate bonds, domestic and foreign

(3) Funds related 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] Constituted by GNMA only.

Held-to-maturity securities

(CMTH &lt;Consolidated&gt;)

(Billions of yen)

	End-Sep.2010 (a)			End-Mar.2010 (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	314.5	(0.3)	(0.1)%	721.0	(0.2)	(406.5)	(0.0)

(CMTB &lt;Non-consolidated&gt;)

(Billions of yen)

	End-Sep.2010 (a)			End-Mar.2010 (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	314.4	(0.3)	(0.1)%	720.9	(0.2)	(406.5)	(0.0)

(Breakdown of the held-to-maturity securities)

(Billions of yen)

	End-Sep.2010 (a)			End-Mar.2010 (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	(399.1)	(2.2)
RMBS (9)	78.3	1.5	2.0%	83.6	0.1	(5.2)	1.4
Overseas Investments	233.0	(1.9)	(0.8)%	235.1	(2.7)	(2.1)	0.8
Foreign bonds (10)	233.0	(1.9)	(0.8)%	235.1	(2.7)	(2.1)	0.8
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-Sep.2010 (a) outstanding	End-Mar.2010 (b) outstanding	Change (a-b)
Total	82.4	95.7	(13.3)
Corporate loans	75.8	88.8	(13.0)
Securities of unlisted companies	6.5	6.8	(0.3)
Acceptance and guarantees (corporate)	0.0	0.0	(0.0)

### III Outlook for FY2010

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

(Billions of yen)

	No.	FY2010			FY2009
		1H FY2010 Actual	Outlook	Change from FY2009	
Operating income	1	20.5	22.0	8.3	13.6
Operating profit	2	15.2	12.0	8.8	3.1
Ordinary profit	3	13.3	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.	FY2010			FY2009
		1H FY2010 Actual	Outlook	Change from FY2009	
Operating income	6	179.2	360.0	(5.5)	365.5
Ordinary profit	7	50.1	90.0	6.5	83.4
Net income	8	32.0	50.0	3.1	46.8

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

(Billions of yen)

	No.	FY2010			FY2009
		1H FY2010 Actual	Outlook*	Change from FY2009	
Pre-provision profit	9	59.3	115.0	6.0	108.9
Ordinary profit	10	48.1	90.0	4.9	85.0
Net income	11	36.4	60.0	2.3	57.6
Credit costs (minus)	12	(6.1)	10.0	2.4	7.5

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

\* Revision of the outlook : none

## Reference Data

### I Summary of Business Results for First Half FY2010

#### 1. Summary of Profit and Loss

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

(Millions of yen)

	No.	1H FY2010	Change	1H FY2009
Operating income	1	20,512	8,969	11,543
Operating profit	2	15,230	9,104	6,126
Ordinary profit	3	13,315	7,230	6,084
Net income	4	13,031	6,958	6,073

##### (2) CMTH, Consolidated

(Millions of yen)

	No.	1H FY2010	Change	1H FY2009
Consolidated gross operating profit [Note]	5	126,475	(813)	127,288
<Consolidated gross operating profit after trust account credit costs> (5-18)	6	<126,475>	<1,455>	<125,020>
Banking business related profit	7	54,426	(11,214)	65,641
Net interest income	8	50,289	(5,731)	56,020
Fees on loan trusts and JOMTs before trust account credit costs	9	4,137	(5,483)	9,620
Asset management business profit	10	51,879	2,805	49,073
Net fees and commissions	11	32,643	2,761	29,882
Trust fees	12	19,235	44	19,191
Net trading profit	13	1,453	527	926
Net other operating profit	14	18,715	7,068	11,647
Operating expenses (minus)	15	62,460	(3,475)	65,936
Consolidated pre-provision profit (5-15) [Note]	16	64,014	2,662	61,351
Provision for general allowance for credit losses (minus)	17	-	741	(741)
Trust account credit costs (minus)	18	-	(2,268)	2,268
Consolidated net operating profit (16-17-18)	19	64,014	4,189	59,824
Credit costs (minus)	20	1,735	(10,520)	12,255
Net stock related profit	21	1,825	(1,731)	3,556
Losses on devaluation of stocks	22	(1,419)	(269)	(1,150)
Profit from investment in equity method affiliates	23	258	1,037	(779)
Other	24	(14,258)	1,696	(15,954)
Ordinary profit	25	50,104	15,712	34,392
Extraordinary profit	26	4,728	3,017	1,711
Reversal of allowance for loan losses	27	5,815	5,815	-
Net income before income tax	28	54,833	18,729	36,104
Income taxes-current (minus)	29	3,621	(561)	4,182
Income taxes-deferred (minus)	30	15,175	6,158	9,016
Minority interests in net income (minus)	31	3,965	149	3,815
Net income	32	32,071	12,983	19,088

[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.)

&lt;Reference&gt;

Credit costs (17+18+20-27) (minus)	33	(4,080)	(17,862)	13,782
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#### Number of Consolidated Subsidiaries and Affiliates

		End-Sep.2010	Change	End-Sep.2009
Consolidated subsidiaries	34	25	1	24
Equity method affiliates	35	4	-	4

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

(Millions of yen)

	No.	CMTB+CMAB		
		1H FY2010	Change	1H FY2009
Gross operating profit	1	115,677	(618)	116,295
<Gross operating profit after trust account credit costs> (1-24)	2	<115,677>	< 1,650>	<114,027>
Banking business related profit	3	53,504	(11,274)	64,778
Net interest income	4	49,367	(5,790)	55,158
Domestic	5	39,324	(5,092)	44,417
International	6	10,043	(697)	10,740
Fees on loan trusts and JOMTs before trust account credit costs	7	4,137	(5,483)	9,620
Asset management business profit	8	42,003	3,060	38,942
Net fees and commissions	9	22,755	3,015	19,739
Trust fees	10	19,248	45	19,203
Net trading profit	11	1,453	527	926
Net other operating profit	12	18,715	7,067	11,647
Net bond related profit	13	19,318	12,112	7,206
Profit on derivatives	14	(592)	(3,122)	2,530
Operating expenses (minus)	15	56,375	(2,588)	58,963
Personnel related costs (minus)	16	25,042	(2,982)	28,025
Net periodic retirement benefit costs (minus)	17	(1,261)	(3,426)	2,165
Non-personnel related costs (minus)	18	28,605	378	28,226
Business taxes (minus)	19	2,727	15	2,711
Pre-provision profit (1-15)	20	59,301	1,970	57,331
<Excluding net bond related profit> (20-13)	21	< 39,983>	<(10,141)>	< 50,125>
Provision for general allowance for credit losses (minus)	22	-	1,178	(1,178)
Net operating profit before trust account credit costs (20-22)	23	59,301	792	58,509
Trust account credit costs (minus)	24	-	(2,268)	2,268
Net operating profit (20-22-24)	25	59,301	3,060	56,241
Net other profit	26	(11,102)	9,000	(20,103)
Net stock related profit	27	1,568	(2,015)	3,583
Losses on devaluation of stocks	28	(1,363)	(219)	(1,143)
Banking account credit costs (minus)	29	877	(9,056)	9,933
Ordinary profit	30	48,198	12,061	36,137
Extraordinary profit	31	5,558	4,105	1,452
Reversal of allowance for loan losses	32	6,982	6,982	-
Net income before income tax	33	53,757	16,167	37,590
Income taxes-current (minus)	34	2,635	(802)	3,437
Income taxes-deferred (minus)	35	14,703	5,360	9,342
Net income	36	36,418	11,608	24,809
Credit costs (22+24+29-32) (minus)	37	(6,105)	(17,129)	11,023

&lt;Reference&gt;

(Millions of yen)

	No.	CMTB, Non-consolidated			CMAB, Non-consolidated		
		1H FY2010	Change	1H FY2009	1H FY2010	Change	1H FY2009
Gross operating profit	1	100,867	788	100,079	14,809	(1,406)	16,216
<Gross operating profit after trust account credit costs> (1-24)	2	<100,867>	< 3,057>	<97,810>	<14,809>	<(1,406)>	<16,216>
Banking business related profit	3	53,499	(11,253)	64,752	5	(20)	26
Net interest income	4	49,362	(5,769)	55,132	5	(20)	26
Domestic	5	39,319	(5,071)	44,391	5	(20)	26
International	6	10,043	(697)	10,740	-	-	-
Fees on loan trusts and JOMTs before trust account credit costs	7	4,137	(5,483)	9,620	-	-	-
Asset management business profit	8	27,199	4,447	22,752	14,804	(1,386)	16,190
Net fees and commissions	9	25,465	4,472	20,993	(2,710)	(1,456)	(1,253)
Trust fees	10	1,734	(25)	1,759	17,514	70	17,443
Net trading profit	11	1,453	527	926	-	-	-
Net other operating profit	12	18,715	7,067	11,647	-	-	-
Net bond related profit	13	19,318	12,112	7,206	-	-	-
Profit on derivatives	14	(592)	(3,122)	2,530	-	-	-
Operating expenses (minus)	15	48,734	(2,401)	51,136	7,640	(186)	7,827
Personnel related costs (minus)	16	21,453	(2,717)	24,170	3,589	(265)	3,854
Net periodic retirement benefit costs (minus)	17	(1,243)	(3,004)	1,761	(17)	(422)	404
Non-personnel related costs (minus)	18	24,626	290	24,336	3,978	88	3,890
Business taxes (minus)	19	2,654	25	2,628	73	(9)	82
Pre-provision profit (1-15)	20	52,133	3,190	48,942	7,168	(1,220)	8,388
<Excluding net bond related profit> (20-13)	21	< 32,814>	<(8,921)>	< 41,736>	< 7,168>	<(1,220)>	< 8,388>
Provision for general allowance for credit losses (minus)	22	-	1,178	(1,178)	-	-	-
Net operating profit before trust account credit costs (20-22)	23	52,133	2,012	50,120	7,168	(1,220)	8,388
Trust account credit costs (minus)	24	-	(2,268)	2,268	-	-	-
Net operating profit (20-22-24)	25	52,133	4,280	47,852	7,168	(1,220)	8,388
Net other profit	26	(9,811)	8,781	(18,593)	(1,290)	219	(1,510)
Net stock related profit	27	1,568	(2,015)	3,583	-	-	-
Losses on devaluation of stocks	28	(1,363)	(219)	(1,143)	-	-	-
Banking account credit costs (minus)	29	877	(9,056)	9,933	-	-	-
Ordinary profit	30	42,321	13,062	29,259	5,877	(1,000)	6,878
Extraordinary profit	31	5,850	4,397	1,452	(292)	(291)	(0)
Reversal of allowance for loan losses	32	6,982	6,982	-	-	-	-
Net income before income tax	33	48,171	17,459	30,712	5,585	(1,292)	6,877
Income taxes-current (minus)	34	80	(13)	94	2,554	(788)	3,342
Income taxes-deferred (minus)	35	15,000	5,100	9,900	(296)	260	(557)
Net income	36	33,090	12,373	20,717	3,327	(764)	4,092
Credit costs (22+24+29-32) (minus)	37	(6,105)	(17,129)	11,023	-	-	-



## 2. Pre-Provision Profit per Employee

CMTB+CMAB, Non-consolidated

(Millions of yen)

	No.	1H FY2010	Change	1H FY2009
Gross operating profit	1	115,677	(618)	116,295
Per employee (Thousands of yen)	2	24,941	(511)	25,453
Operating expenses	3	56,375	(2,588)	58,963
Per employee (Thousands of yen)	4	12,155	(750)	12,905
Pre-provision profit (1-3)	5	59,301	1,970	57,331
Per employee (Thousands of yen) (2-4)	6	12,786	238	12,547

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

## 3. Yields and Margins

## (1) Domestic Banking Account

CMTB, Non-consolidated

(%)

	No.	1H FY2010	Change	1H FY2009
Average yield on interest-earning assets	7	1.14	(0.07)	1.22
Loans and bills discounted	8	1.36	(0.16)	1.52
Securities	9	0.80	0.04	0.75
Average yield on interest-bearing liabilities	10	0.48	(0.03)	0.51
Deposits	11	0.47	(0.05)	0.53
Gross margin (7-10)	12	0.66	(0.04)	0.71
Loan to deposits margin (8-11)	13	0.88	(0.10)	0.98

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

CMTB, Non-consolidated

(%)

	No.	1H FY2010	Change	1H FY2009
Average yield on interest-earning assets	14	1.10	(0.11)	1.21
Loans and bills discounted	15	1.35	(0.20)	1.56
Securities	16	0.80	0.04	0.75
Average yield on interest-bearing liabilities	17	0.44	(0.03)	0.47
Deposits	18	0.42	(0.05)	0.48
Gross margin (14-17)	19	0.65	(0.08)	0.74
Loan to deposits margin (15-18)	20	0.93	(0.15)	1.08

## 4. Gains (Losses) on Securities

## (1) Gains (Losses) on Bonds

CMTB, Non-consolidated		(Millions of yen)	
	1H FY2010	Change	1H FY2009
Gains (losses) on bonds	19,318	12,112	7,206
Gains on sales	23,500	12,971	10,528
Gains on redemption	-	-	-
Losses on sales	4,182	859	3,322
Losses on redemption	-	-	-
Losses on devaluation	-	-	-

CMTH, Consolidated		(Millions of yen)	
	1H FY2010	Change	1H FY2009
Gains (losses) on bonds	19,318	12,112	7,206
Gains on sales	23,500	12,971	10,528
Gains on redemption	-	-	-
Losses on sales	4,182	859	3,322
Losses on redemption	-	-	-
Losses on devaluation	-	-	-

## (2) Gains (Losses) on Stocks

CMTB, Non-consolidated		(Millions of yen)	
	1H FY2010	Change	1H FY2009
Gains (losses) on stocks	1,568	(2,015)	3,583
Gains on sales	3,195	(2,118)	5,314
Losses on sales	263	(323)	586
Losses on devaluation	1,363	219	1,143

CMTH, Consolidated		(Millions of yen)	
	1H FY2010	Change	1H FY2009
Gains (losses) on stocks	1,825	(1,731)	3,556
Gains on sales	3,526	(1,787)	5,314
Losses on sales	281	(325)	606
Losses on devaluation	1,419	269	1,150

## 5. Unrealized Gains (Losses) on Securities

Unrealized Gains (Losses) of market value available securities

CMTB, Non-consolidated (Millions of yen)

	End-Sep.2010				End-Mar.2010				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	3,399,294	6,910	83,682	76,772	3,428,230	29,251	104,995	75,743	(28,936)	(22,341)
Stocks	401,113	1,682	55,773	54,091	414,379	51,452	92,186	40,733	(13,266)	(49,770)
Bonds	1,858,389	102	8,726	8,624	1,821,768	(3,637)	9,911	13,549	36,621	3,740
Others	1,139,791	5,126	19,182	14,056	1,192,082	(18,563)	2,897	21,460	(52,290)	23,689
Held-to-maturity bonds	314,433	(335)	1,870	2,206	720,946	(296)	3,263	3,559	(406,512)	(39)

(Millions of yen)

	End-Sep.2009				Change	
	Acquisition cost (E)	Net unrealized gains (losses)			Acquisition cost (A-E)	Net unrealized gains (losses) (B-F)
		(F)	Gains	Losses		
Available-for-sale	3,254,525	43,788	112,279	68,491	144,769	(36,877)
Stocks	427,943	64,319	99,012	34,692	(26,829)	(62,637)
Bonds	1,792,468	(3,751)	10,183	13,934	65,921	3,853
Others	1,034,113	(16,780)	3,084	19,864	105,677	21,906
Held-to-maturity bonds	920,970	(2,117)	5,738	7,856	(606,537)	1,782

CMTB, Consolidated (Millions of yen)

	End-Sep.2010				End-Mar.2010				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	3,562,376	18,594	105,583	86,988	3,592,272	47,044	130,835	83,791	(29,896)	(28,449)
Stocks	461,009	17,437	77,545	60,107	474,967	73,006	118,025	45,019	(13,958)	(55,568)
Bonds	1,947,363	98	8,727	8,628	1,910,748	(3,648)	9,912	13,561	36,614	3,747
Others	1,154,003	1,058	19,310	18,252	1,206,556	(22,313)	2,897	25,210	(52,552)	23,371
Held-to-maturity bonds	314,569	(334)	1,871	2,206	721,082	(294)	3,264	3,559	(406,513)	(39)

(Millions of yen)

	End-Sep.2009				Change	
	Acquisition cost (E)	Net unrealized gains (losses)			Acquisition cost (A-E)	Net unrealized gains (losses) (B-F)
		(F)	Gains	Losses		
Available-for-sale	3,420,222	66,135	142,681	76,545	142,153	(47,540)
Stocks	489,938	90,208	128,765	38,557	(28,929)	(72,770)
Bonds	1,881,427	(3,746)	10,192	13,938	65,935	3,844
Others	1,048,855	(20,326)	3,723	24,050	105,147	21,384
Held-to-maturity bonds	921,106	(2,116)	5,739	7,856	(606,537)	1,782

## &lt; Evaluation method of securities &gt;

## 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

## [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 period.

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 end of March 2010, 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.

## &lt;Devaluation&gt;

CMTB, Non-consolidated		(Millions of yen)	
	1H FY2010	Change	1H FY2009
Held-to-maturity bonds	-	-	-
Stocks of subsidiaries and affiliates	-	-	-
Available-for-sale	1,363	219	1,143
Stocks	1,350	378	972
Bonds	-	-	-
Others	12	(158)	170
Total	1,363	219	1,143

CMTH, Consolidated		(Millions of yen)	
	1H FY2010	Change	1H FY2009
Held-to-maturity bonds	-	-	-
Available-for-sale	1,419	269	1,150
Stocks	1,407	427	979
Bonds	-	-	-
Others	12	(158)	170
Total	1,419	269	1,150

## &lt;Standard for Devaluation&gt;

Decline in fair value compare to acquisition cost:

- More than 50% All securities
- Between 30 - 50% All securities of companies classified as caution borrowers or below  
Securities of companies other than the above with no possibility of price recovery
- Less than 30% All securities 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-Sep.2010					
		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		124,405	613,385	331,820	135,062	520,535	155,835
Japanese government bonds		100,510	498,481	252,165	110,889	516,667	117,465
Japanese municipal bonds		50	-	156	-	-	-
Japanese corporate bonds		23,845	114,904	79,498	24,173	3,868	38,370
Others		101,189	330,207	318,673	285,396	62,874	328,950
Total		225,595	943,592	650,493	420,459	583,409	484,785

CMTH, Consolidated		(Millions of yen)					
		End-Sep.2010					
		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		213,405	613,520	331,820	135,062	520,535	155,835
Japanese government bonds		189,510	498,616	252,165	110,889	516,667	117,465
Japanese municipal bonds		50	-	156	-	-	-
Japanese corporate bonds		23,845	114,904	79,498	24,173	3,868	38,370
Others		101,189	330,212	318,927	285,579	62,874	328,950
Total		314,595	943,732	650,747	420,642	583,409	484,785

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

CMTB, Non-consolidated

(Millions of yen)

	End-Sep.2010 (A)			End-Mar.2010 (B)	End-Sep.2009 (C)
		(A-B)	(A-C)		
Interest rate related transactions	4,782	3,125	4,791	1,657	(8)
Interest rate swaps	4,782	3,125	4,791	1,657	(8)
Currency related transactions	(25)	(274)	(128)	249	103
Bond related transactions	(1,117)	(1,102)	(1,200)	(14)	83
Total	3,639	1,748	3,462	1,891	177

CMTH, Consolidated

(Millions of yen)

	End-Sep.2010 (A)			End-Mar.2010 (B)	End-Sep.2009 (C)
		(A-B)	(A-C)		
Interest rate related transactions	4,782	3,125	4,791	1,657	(8)
Interest rate swaps	4,782	3,125	4,791	1,657	(8)
Currency related transactions	1,140	77	141	1,062	999
Bond related transactions	(1,117)	(1,102)	(1,200)	(14)	83
Total	4,805	2,100	3,732	2,705	1,073

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

CMTB, Non-consolidated

(Billions of yen)

	End-Sep.2010				End-Mar.2010			
	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	-	126.1	100.0	226.1	85.0	62.5	170.6	318.1
Receivable floating rate /payable fixed rate	-	-	100.0	100.0	-	-	100.0	100.0
Receivable floating rate /payable floating rate	-	-	-	-	-	-	-	-
Total	-	126.1	200.0	326.1	85.0	62.5	270.6	418.1

(Billions of yen)

	End-Sep.2009			
	1 year or less	More than 1 year to 5 years	More than 5 years	Total
Receivable fixed rate /payable floating rate	375.0	22.5	208.8	606.3
Receivable floating rate /payable fixed rate	-	-	100.0	100.0
Receivable floating rate /payable floating rate	-	-	-	-
Total	375.0	22.5	308.8	706.3

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

## (1) CMTH, Consolidated

(Millions of yen, %)

	No.	End-Sep.2010 (A)	(A-B)	(A-C)	End-Mar.2010 (B)	End-Sep.2009 (C)
Total capital (2+7-9)	1	1,068,995	30,359	74,836	1,038,635	994,159
Tier 1	2	775,485	33,059	63,399	742,425	712,085
Preferred Stocks	3	-	-	-	-	-
Minority interests of consolidated subsidiaries and affiliates	4	187,899	93	201	187,805	187,697
Non-dilutive preferred securities	5	183,500	-	-	183,500	183,500
Amount of deferred tax assets deducted (minus)	6	-	-	(7,722)	-	7,722
Tier 2	7	312,241	(7,009)	749	319,251	311,492
Liability type fundraising means	8	312,241	(7,009)	748	319,250	311,492
Items for deduction (minus)	9	18,731	(4,309)	(10,686)	23,041	29,418
Risk-weighted assets	10	7,116,993	(409,077)	(944,592)	7,526,070	8,061,585
Credit risk-weighted assets amount	11	6,636,771	(385,903)	(895,812)	7,022,674	7,532,583
Operational risk equivalents amount	12	480,221	(23,173)	(48,779)	503,395	529,001
Capital adequacy ratio (1÷10)	13	15.02	1.22	2.69	13.80	12.33
Tier 1 ratio (2÷10)	14	10.89	1.03	2.06	9.86	8.83

## (2) CMTB, Consolidated

(Millions of yen, %)

	No.	End-Sep.2010 (A)	(A-B)	(A-C)	End-Mar.2010 (B)	End-Sep.2009 (C)
Total capital (16+17-19)	15	974,429	50,742	103,245	923,687	871,183
Tier 1	16	680,801	53,379	91,764	627,422	589,037
Tier 2	17	312,241	(7,009)	749	319,251	311,492
Liability type fundraising means	18	312,241	(7,009)	748	319,250	311,492
Items for deduction (minus)	19	18,613	(4,372)	(10,731)	22,986	29,345
Risk-weighted assets	20	6,935,034	(398,764)	(922,270)	7,333,798	7,857,304
Credit risk-weighted assets amount	21	6,564,959	(378,393)	(876,037)	6,943,353	7,440,996
Operational risk equivalents amount	22	370,075	(20,370)	(46,232)	390,445	416,308
Capital adequacy ratio (15÷20)	23	14.05	1.46	2.97	12.59	11.08
Tier 1 ratio (16÷20)	24	9.81	1.26	2.32	8.55	7.49

## (3) CMTB, Non-consolidated

(Millions of yen, %)

	No.	End-Sep.2010 (A)	(A-B)	(A-C)	End-Mar.2010 (B)	End-Sep.2009 (C)
Total capital (26+27-29)	25	1,007,754	40,585	95,668	967,168	912,085
Tier 1	26	718,135	43,828	85,337	674,307	632,798
Tier 2	27	312,241	(7,009)	748	319,250	311,492
Liability type fundraising means	28	312,241	(7,009)	748	319,250	311,492
Items for deduction (minus)	29	22,622	(3,766)	(9,582)	26,389	32,204
Risk-weighted assets	30	7,015,642	(399,353)	(906,579)	7,414,995	7,922,221
Credit risk-weighted assets amount	31	6,671,501	(378,539)	(863,381)	7,050,041	7,534,882
Operational risk equivalents amount	32	344,141	(20,813)	(43,197)	364,954	387,339
Capital adequacy ratio (25÷30)	33	14.36	1.32	2.85	13.04	11.51
Tier 1 ratio (26÷30)	34	10.23	1.14	2.25	9.09	7.98

## (4) CMAB, Non-consolidated

(Millions of yen, %)

	No.	End-Sep.2010 (A)	(A-B)	(A-C)	End-Mar.2010 (B)	End-Sep.2009 (C)
Total capital (36+37-39)	35	38,580	3,327	(477)	35,253	39,058
Tier 1	36	38,580	3,327	(477)	35,253	39,058
Tier 2	37	-	-	-	-	-
Liability type fundraising means	38	-	-	-	-	-
Items for deduction (minus)	39	-	-	-	-	-
Risk-weighted assets	40	116,110	(3,716)	(8,392)	119,826	124,502
Credit risk-weighted assets amount	41	31,407	80	(1,254)	31,327	32,661
Operational risk equivalents amount	42	84,702	(3,796)	(7,138)	88,498	91,840
Capital adequacy ratio (35÷40)	43	33.22	3.80	1.85	29.42	31.37
Tier 1 ratio (36÷40)	44	33.22	3.80	1.85	29.42	31.37

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

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

## 9. ROE

CMTB+CMAB, Non-consolidated

(%)

	No.	1H FY2010	Change	1H FY2009
Pre-provision profit base	1	15.9	(0.4)	16.4
Net operating profit before trust a/c credit cost base	2	15.9	(0.8)	16.7
Net operating profit base	3	15.9	(0.1)	16.1
Net income base	4	9.8	2.6	7.1

[Note]

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

CMTH, Consolidated

(%)

Net income base	5	10.3	3.7	6.5
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[Note] Calculation of average balance of net consolidated assets in ROE is based on (net assets at the beginning of the term + net assets at the end of the term) / 2

## 10. Retirement Benefit Costs

CMTB+CMAB, Non-consolidated

(Millions of yen)

	No.	1H FY2010	Change	1H FY2009
Net periodic retirement benefit costs	6	5,727	(5,455)	11,182
Service cost	7	1,820	38	1,781
Interest cost	8	1,672	(2)	1,675
Expected return on plan assets (minus)	9	4,753	3,462	1,290
Amortization of prior service cost	10	-	-	-
Recognized actuarial loss	11	6,810	(2,091)	8,902
Others	12	178	63	115

## 11. Status of Deferred Tax Assets

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

CMTB, Non-consolidated			(Billions of yen)	
End-Sep.2010			End-Mar.2010	End-Sep.2009
(A)	(A-B)	(A-C)	(B)	(C)
133.0	(7.4)	(17.4)	140.4	150.4

CMTH, Consolidated			(Billions of yen)	
End-Sep.2010			End-Mar.2010	End-Sep.2009
(A)	(A-B)	(A-C)	(B)	(C)
139.4	(5.5)	(12.2)	144.9	151.6

## (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

	FY2003	FY2004	FY2005	FY2006	FY2007	FY2008	FY2009	(Billions of yen) 1H FY2010 (Outlook)
Taxable income	(*2) (253.6)	98.7	74.9	63.0	158.4	(*3) (184.6)	94.8	33.0

\*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)	550.0
Projected amount of net income before taxes used for the estimation (Sum of 5 years)	458.8
Estimated amount of taxable income before adjustments (Sum of 5 years)	515.0

## [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-Sep.2010 (A)	(A-B)	(A-C)	End-Mar.2010 (B)	End-Sep.2009 (C)
Deferred tax assets (a)	147.4	(14.9)	(29.5)	162.3	177.0
Allowance for loan losses	21.7	(3.9)	(10.0)	25.6	31.8
Securities taxable devaluation	11.7	(0.2)	0.7	12.0	10.9
Reserve for retirement benefits	2.5	0.3	2.5	2.2	-
Tax loss carryforwards	136.4	(12.8)	(29.9)	149.3	166.4
Unrealized losses on available-for-sale securities	0.4	0.4	0.4	-	-
Others	44.7	(3.3)	(1.0)	48.0	45.7
Valuation allowances (Non-booked)	(70.2)	4.6	7.7	(74.8)	(78.0)
Deferred tax liabilities (b)	14.4	(7.4)	(12.0)	21.9	26.5
Gain on establishment of retirement benefit trust	8.7	-	-	8.7	8.7
Unrealized gains on available-for-sale securities	-	(8.2)	(14.1)	8.2	14.1
Others	5.6	0.7	2.0	4.8	3.6
Net deferred tax assets (a - b)	133.0	(7.4)	(17.4)	140.4	150.4



## Loans

## 1.Risk-Monitored Loans

CMTB, Non-consolidated

## Banking Account

(Millions of yen, %)

	End-Sep.2010						End-Mar.2010		End-Sep.2009	
	(A)	Ratio	(A-B)	Ratio	(A-C)	Ratio	(B)	Ratio	(C)	Ratio
Loans to borrowers in bankruptcy	13,735	0.1	1,113	0.0	(10,531)	(0.1)	12,622	0.1	24,266	0.2
Non-accrual loans	52,474	0.5	(23,991)	(0.2)	(45,050)	(0.4)	76,466	0.8	97,524	1.0
Loans past due three months or more	384	0.0	326	0.0	353	0.0	58	0.0	31	0.0
Restructured loans	23,314	0.2	11,006	0.1	17,123	0.1	12,307	0.1	6,190	0.0
Total	89,908	1.0	(11,545)	(0.1)	(38,105)	(0.3)	101,454	1.1	128,013	1.4
Partial direct write-offs	24,682		(3,474)		(6,300)		28,157		30,983	
Total loans	8,865,057	100.0	(73,717)		(246,265)		8,938,774	100.0	9,111,322	100.0

## Trust Account

(Millions of yen, %)

	End-Sep.2010						End-Mar.2010		End-Sep.2009	
	(A)	Ratio	(A-B)	Ratio	(A-C)	Ratio	(B)	Ratio	(C)	Ratio
Loans to borrowers in bankruptcy	5	0.0	5	0.0	(1)	(0.0)	-	0.0	6	0.0
Non-accrual loans	179	0.0	7	0.0	9	0.0	172	0.0	170	0.0
Loans past due three months or more	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Restructured loans	8,386	3.4	(540)	(0.0)	(1,073)	(0.1)	8,926	3.5	9,460	3.6
Total	8,572	3.5	(526)	(0.0)	(1,065)	(0.1)	9,099	3.6	9,638	3.7
Total loans	240,420	100.0	(9,061)		(19,834)		249,482	100.0	260,255	100.0

[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:

91		(2)		(5)		94		97	
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## Banking Account + Trust Account

(Millions of yen, %)

	End-Sep.2010						End-Mar.2010		End-Sep.2009	
	(A)	Ratio	(A-B)	Ratio	(A-C)	Ratio	(B)	Ratio	(C)	Ratio
Loans to borrowers in bankruptcy	13,741	0.1	1,118	0.0	(10,532)	(0.1)	12,622	0.1	24,273	0.2
Non-accrual loans	52,654	0.5	(23,984)	(0.2)	(45,041)	(0.4)	76,638	0.8	97,695	1.0
Loans past due three months or more	384	0.0	326	0.0	353	0.0	58	0.0	31	0.0
Restructured loans	31,700	0.3	10,465	0.1	16,049	0.1	21,234	0.2	15,651	0.1
Total	98,481	1.0	(12,072)	(0.1)	(39,171)	(0.3)	110,553	1.2	137,652	1.4
Total loans	9,105,477	100.0	(82,778)		(266,100)		9,188,256	100.0	9,371,577	100.0

## CMTH, Consolidated

## Banking Account

(Millions of yen, %)

	End-Sep.2010						End-Mar.2010		End-Sep.2009	
	(A)	Ratio	(A-B)	Ratio	(A-C)	Ratio	(B)	Ratio	(C)	Ratio
Loans to borrowers in bankruptcy	14,905	0.1	626	0.0	(11,103)	(0.1)	14,278	0.1	26,009	0.2
Non-accrual loans	55,005	0.6	(24,640)	(0.2)	(46,240)	(0.4)	79,645	0.8	101,245	1.1
Loans past due three months or more	384	0.0	326	0.0	353	0.0	58	0.0	31	0.0
Restructured loans	31,437	0.3	14,533	0.1	24,640	0.2	16,904	0.1	6,797	0.0
Total	101,732	1.1	(9,152)	(0.0)	(32,350)	(0.3)	110,885	1.2	134,083	1.4
Partial direct write-offs	27,690		(4,802)		(7,206)		32,492		34,897	
Total loans	8,867,944	100.0	(74,004)		(247,109)		8,941,948	100.0	9,115,054	100.0

## Trust Account

(Millions of yen, %)

	End-Sep.2010						End-Mar.2010		End-Sep.2009	
	(A)	Ratio	(A-B)	Ratio	(A-C)	Ratio	(B)	Ratio	(C)	Ratio
Loans to borrowers in bankruptcy	5	0.0	5	0.0	(1)	(0.0)	-	0.0	6	0.0
Non-accrual loans	179	0.0	7	0.0	9	0.0	172	0.0	170	0.0
Loans past due three months or more	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Restructured loans	8,386	3.4	(540)	(0.0)	(1,073)	(0.1)	8,926	3.5	9,460	3.6
Total	8,572	3.5	(526)	(0.0)	(1,065)	(0.1)	9,099	3.6	9,638	3.7
Total loans	240,420	100.0	(9,061)		(19,834)		249,482	100.0	260,255	100.0

## Banking Account + Trust Account

(Millions of yen, %)

	End-Sep.2010						End-Mar.2010		End-Sep.2009	
	(A)	Ratio	(A-B)	Ratio	(A-C)	Ratio	(B)	Ratio	(C)	Ratio
Loans to borrowers in bankruptcy	14,910	0.1	632	0.0	(11,105)	(0.1)	14,278	0.1	26,016	0.2
Non-accrual loans	55,185	0.6	(24,632)	(0.2)	(46,231)	(0.4)	79,817	0.8	101,416	1.0
Loans past due three months or more	384	0.0	326	0.0	353	0.0	58	0.0	31	0.0
Restructured loans	39,824	0.4	13,993	0.1	23,566	0.2	25,831	0.2	16,257	0.1
Total	110,305	1.2	(9,679)	(0.0)	(33,416)	(0.3)	119,984	1.3	143,721	1.5
Total loans	9,108,364	100.0	(83,065)		(266,944)		9,191,430	100.0	9,375,309	100.0

## Reference Risk-Monitored Loans by Type of Industry

CMTB, Non-consolidated

Banking Account + Trust Account

(Millions of yen, %)

	End-Sep.2010						End-Mar.2010		End-Sep.2009	
	(A)	Ratio	(A-B)	Ratio	(A-C)	Ratio	(B)	Ratio	(C)	Ratio
Total domestic (excluding Japan offshore market account)	98,227	100.0	(12,029)	0.0	(39,122)	0.0	110,257	100.0	137,350	100.0
Manufacturing	4,464	4.5	1,965	2.2	(1,566)	0.1	2,498	2.2	6,031	4.3
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)	1,716	1.7	(709)	(0.4)	(1,818)	(0.8)	2,425	2.2	3,535	2.5
Electricity, gas, heat supply and water	231	0.2	-	0.0	(41)	0.0	231	0.2	272	0.1
Information and communications	3,288	3.3	(9)	0.3	6	0.9	3,297	2.9	3,282	2.3
Transport and postal activities	646	0.6	(1,003)	(0.8)	(1,398)	(0.8)	1,650	1.4	2,045	1.4
Wholesale and retail trade	3,602	3.6	(3,176)	(2.4)	(3,854)	(1.7)	6,778	6.1	7,457	5.4
Finance and insurance (B)	15,320	15.5	202	1.8	(647)	3.9	15,118	13.7	15,968	11.6
Real estate (C)	29,388	29.9	(15,023)	(10.3)	(34,747)	(16.7)	44,411	40.2	64,136	46.6
Goods rental and leasing	69	0.0	(19)	(0.0)	(19)	0.0	88	0.0	89	0.0
Local government	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Others	39,498	40.2	5,743	9.5	4,965	15.0	33,755	30.6	34,532	25.1
Japan offshore market account	253		(43)		(48)		296		301	
Total	98,481		(12,072)		(39,171)		110,553		137,652	
(A+B+C)	46,426	47.2	(15,530)	(8.9)	(37,213)	(13.6)	61,956	56.1	83,639	60.8

## 2.Allowance for Loan Losses

CMTB, Non-consolidated

## Banking Account

(Millions of yen)

	End-Sep.2010 (A)	(A-B)	(A-C)	End-Mar.2010 (B)	End-Sep.2009 (C)
General allowance for loan losses	22,741	(3,482)	(5,096)	26,223	27,837
Specific allowance for loan losses	16,273	(3,966)	(13,695)	20,239	29,968
Loan loss allowances for specific overseas countries	-	(56)	(75)	56	75
Total	39,014	(7,505)	(18,866)	46,519	57,881

Partial direct write-offs	25,192	(4,035)	(6,913)	29,227	32,106
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## Trust Account

(Millions of yen)

	End-Sep.2010 (A)	(A-B)	(A-C)	End-Mar.2010 (B)	End-Sep.2009 (C)
Special allowance for loan trusts	1,739	(389)	(1,026)	2,129	2,766
Allowance for JOMT	37	(5)	(6)	43	44
Total	1,777	(395)	(1,033)	2,173	2,811

[Note] Principal guaranteed trust account

## Banking Account + Trust Account

(Millions of yen)

	End-Sep.2010 (A)	(A-B)	(A-C)	End-Mar.2010 (B)	End-Sep.2009 (C)
Before partial direct write-offs	65,984	(11,935)	(26,813)	77,920	92,798
After partial direct write-offs	40,792	(7,900)	(19,900)	48,693	60,692

CMTH, Consolidated

## Banking Account

(Millions of yen)

	End-Sep.2010 (A)	(A-B)	(A-C)	End-Mar.2010 (B)	End-Sep.2009 (C)
General allowance for loan losses	26,338	(2,859)	(4,664)	29,197	31,002
Specific allowance for loan losses	20,400	(3,756)	(12,456)	24,156	32,856
Loan loss allowances for specific overseas countries	-	(56)	(75)	56	75
Total	46,739	(6,671)	(17,195)	53,410	63,934

Partial direct write-offs	28,200	(5,362)	(7,820)	33,562	36,020
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## Trust Account

(Millions of yen)

	End-Sep.2010 (A)	(A-B)	(A-C)	End-Mar.2010 (B)	End-Sep.2009 (C)
Special allowance for loan trusts	1,739	(389)	(1,026)	2,129	2,766
Allowance for JOMT	37	(5)	(6)	43	44
Total	1,777	(395)	(1,033)	2,173	2,811

[Note] Principal guaranteed trust account

## Banking Account + Trust Account

(Millions of yen)

	End-Sep.2010 (A)	(A-B)	(A-C)	End-Mar.2010 (B)	End-Sep.2009 (C)
Before partial direct write-offs	76,717	(12,428)	(26,048)	89,146	102,765
After partial direct write-offs	48,516	(7,066)	(18,228)	55,583	66,745

## 3.Allowance Ratio for Risk-Monitored Loans

CMTB, Non-consolidated

Before partial direct write-offs

(%)

	End-Sep.2010			End-Mar.2010 (B)	End-Sep.2009 (C)
	(A)	(A-B)	(A-C)		
Banking account	56.0	(2.4)	(0.5)	58.4	56.5
Trust account	20.7	(3.1)	(8.4)	23.8	29.1
Total	53.5	(2.5)	(1.4)	56.1	55.0

After partial direct write-offs

(%)

	End-Sep.2010			End-Mar.2010 (B)	End-Sep.2009 (C)
	(A)	(A-B)	(A-C)		
Banking account	43.3	(2.4)	(1.8)	45.8	45.2
Trust account	20.7	(3.1)	(8.4)	23.8	29.1
Total	41.4	(2.6)	(2.6)	44.0	44.0

CMTH, Consolidated

Before partial direct write-offs

(%)

	End-Sep.2010			End-Mar.2010 (B)	End-Sep.2009 (C)
	(A)	(A-B)	(A-C)		
Banking account	57.9	(2.7)	(1.2)	60.6	59.1
Trust account	20.7	(3.1)	(8.4)	23.8	29.1
Total	55.5	(2.8)	(1.9)	58.4	57.5

After partial direct write-offs

(%)

	End-Sep.2010			End-Mar.2010 (B)	End-Sep.2009 (C)
	(A)	(A-B)	(A-C)		
Banking account	45.9	(2.2)	(1.7)	48.1	47.6
Trust account	20.7	(3.1)	(8.4)	23.8	29.1
Total	43.9	(2.3)	(2.4)	46.3	46.4

## 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  21.8	Covered by collateral and guarantees  10.8	Entirely covered by allowances	Entirely written off or covered by allowances	Collateral and guarantees	10.8	Coverage ratio	100.0	
Virtual bankruptcy					Specific allowance for loan losses	11.0	Allowance ratio	100.0	
					Uncovered portion	-			
Possible bankruptcy	Claims under high-risk 45.6	Covered by collateral and guarantees 34.9	Partially covered by allowances		Collateral and guarantees	34.9	Coverage ratio	87.9	
					Specific allowance for loan losses	5.2	Allowance ratio	48.7	
					Uncovered portion	5.5			
Caution	Claims under close observation <23.6>	Covered by collateral and guarantees <10.1>	Allowance <2.9>		Collateral and guarantees	<10.1>	Coverage ratio	55.2	
	Claims against close observation borrowers Claims against caution borrowers 351.5		Allowance 22.5		General allowance for loan losses	<2.9>	Allowance ratio	21.7	
					Uncovered portion	<10.6>			
Normal	Normal 8,978.4				(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  91.2					Collateral and guarantees	55.8	Coverage ratio	82.3	
					Allowance for loan losses	19.2	Allowance ratio	54.3	
					Uncovered portion	16.1			
Total 9,069.6		No categorization	Category	Category					
		9,064.1	5.5	-					
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 <8.3>	Covered by collateral and guarantees < - >	Special allowance for loan trusts Allowance for JOMT 1.7		Collateral and guarantees	< - >	Coverage ratio	0.0	
	Claims against close observation borrowers Claims against caution borrowers 0.1				Uncovered portion	<8.3>			
Normal	Normal 231.8								
Total Claims disclosed under the Financial Revitalization Law 8.5					Collateral and guarantees	0.1	Coverage ratio	2.1	
					Uncovered portion	8.3			
Total 240.4		No categorization	Category	Category	Reference Coverage ratio taking into account of special allowance for loan trusts and allowance for JOMT 22.9				
		240.4	-	-					
Banking Account + Trust Account									
Total Claims disclosed under the Financial Revitalization Law  99.7					Collateral and guarantees	56.0	Coverage ratio	75.4	
					Allowance for loan losses	19.2			
					Uncovered portion	24.5			
Total 9,310.0		No categorization	Category	Category	Reference Coverage ratio taking into account of special allowance for loan trusts and allowance for JOMT 77.2				
		9,304.5	5.5	-					

## 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-Sep.2010						End-Mar.2010		End-Sep.2009	
	(A)	Ratio	(A-B)	Ratio	(A-C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	21,847	0.2	1,993	0.0	(10,775)	(0.1)	19,854	0.2	32,623	0.3
Claims under high risk	45,675	0.5	(31,260)	(0.3)	(51,587)	(0.5)	76,935	0.8	97,262	1.0
Claims under close observation	23,698	0.2	11,332	0.1	17,476	0.1	12,366	0.1	6,222	0.0
Total non-performing claims	91,222	1.0	(17,934)	(0.1)	(44,886)	(0.4)	109,156	1.1	136,108	1.4
Normal claims	8,978,419	98.9	(40,051)	0.1	(207,221)	0.4	9,018,471	98.8	9,185,641	98.5
Other caution claims	351,555	3.8	(35,403)	(0.3)	(167,310)	(1.6)	386,958	4.2	518,866	5.5
Total claims	9,069,641	100.0	(57,985)		(252,108)		9,127,627	100.0	9,321,749	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-Sep.2010						End-Mar.2010		End-Sep.2009	
	(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	75,096	82.3	(20,610)	(5.3)	(41,950)	(3.6)	95,706	87.6	117,046	85.9
Collateral and guarantees	55,877		(17,441)		(31,241)		73,318		87,119	
Allowance for loan losses	19,218	54.3	(3,168)	(8.0)	(10,708)	(6.7)	22,387	62.4	29,927	61.0

Partial direct write-offs	25,192		(4,035)		(6,913)		29,227		32,106	
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## Trust Account

(Millions of yen, %)

Amount of claims	End-Sep.2010						End-Mar.2010		End-Sep.2009	
	(A)	Ratio	(A-B)	Ratio	(A-C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	27	0.0	18	0.0	20	0.0	9	0.0	6	0.0
Claims under high risk	157	0.0	(5)	0.0	(13)	(0.0)	163	0.0	170	0.0
Claims under close observation	8,386	3.4	(540)	(0.0)	(1,073)	(0.1)	8,926	3.5	9,460	3.6
Total non-performing claims	8,572	3.5	(526)	(0.0)	(1,065)	(0.1)	9,099	3.6	9,638	3.7
Normal claims	231,848	96.4	(8,534)	0.0	(18,768)	0.1	240,382	96.3	250,616	96.2
Other caution claims	100	0.0	-	0.0	(25)	(0.0)	100	0.0	125	0.0
Total claims	240,420	100.0	(9,061)		(19,834)		249,482	100.0	260,255	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-Sep.2010						End-Mar.2010		End-Sep.2009	
	(A)	Coverage ratio	(A-B)	Coverage ratio	(A-C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Total	185	2.1	13	0.2	7	0.3	172	1.8	177	1.8
Collateral and guarantees	185		13		7		172		177	

[Note1] 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-Sep.2010						End-Mar.2010		End-Sep.2009	
	(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	1,777	22.9	(395)	(2.8)	(1,033)	(8.1)	2,173	25.7	2,811	31.0

[Note2] 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:

	91		(2)		(5)		94		97	
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## Banking Account + Trust Account

(Millions of yen, %)

Amount of claims	End-Sep.2010						End-Mar.2010		End-Sep.2009	
	(A)	Ratio	(A-B)	Ratio	(A-C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	21,875	0.2	2,011	0.0	(10,754)	(0.1)	19,863	0.2	32,630	0.3
Claims under high risk	45,833	0.4	(31,265)	(0.3)	(51,600)	(0.5)	77,098	0.8	97,433	1.0
Claims under close observation	32,085	0.3	10,792	0.1	16,402	0.1	21,293	0.2	15,683	0.1
Total non-performing claims	99,794	1.0	(18,461)	(0.1)	(45,952)	(0.4)	118,255	1.2	145,747	1.5
Normal claims	9,210,267	98.9	(48,586)	0.1	(225,990)	0.4	9,258,853	98.7	9,436,257	98.4
Other caution claims	351,655	3.7	(35,403)	(0.3)	(167,336)	(1.6)	387,058	4.1	518,991	5.4
Total claims	9,310,062	100.0	(67,047)		(271,942)		9,377,109	100.0	9,582,005	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-Sep.2010						End-Mar.2010		End-Sep.2009	
	(A)	Coverage ratio	(A-B)	Coverage ratio	(A-C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Total	75,281	75.4	(20,597)	(5.6)	(41,942)	(4.9)	95,879	81.0	117,224	80.4
Collateral and guarantees	56,063		(17,428)		(31,233)		73,491		87,296	
Allowance for loan losses	19,218		(3,168)		(10,708)		22,387		29,927	

[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
	77.2		(5.6)		(5.1)		82.9		82.3

## CMTH, Consolidated

## Banking account

(Millions of yen, %)

Amount of claims	End-Sep.2010						End-Mar.2010		End-Sep.2009	
	(A)	Ratio	(A-B)	Ratio	(A-C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	23,912	0.2	1,009	0.0	(11,884)	(0.1)	22,903	0.2	35,796	0.3
Claims under high risk	47,356	0.5	(31,421)	(0.3)	(52,240)	(0.5)	78,777	0.8	99,597	1.0
Claims under close observation	31,822	0.3	14,860	0.1	24,993	0.2	16,962	0.1	6,828	0.0
Total non-performing claims	103,091	1.1	(15,551)	(0.1)	(39,131)	(0.3)	118,643	1.2	142,222	1.4
Normal claims	9,252,982	98.8	(76,476)	0.1	(282,041)	0.3	9,329,459	98.7	9,535,024	98.5
Total claims	9,356,074	100.0	(92,028)		(321,172)		9,448,102	100.0	9,677,247	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-Sep.2010						End-Mar.2010		End-Sep.2009	
	(A)	Coverage ratio	(A-B)	Coverage ratio	(A-C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Total	81,945	79.4	(20,087)	(6.5)	(39,342)	(5.7)	102,033	86.0	121,288	85.2
Collateral and guarantees	58,050		(17,467)		(30,414)		75,518		88,464	
Allowance for loan losses	23,895	53.0	(2,620)	(8.4)	(8,928)	(8.0)	26,515	61.4	32,823	61.0

Partial direct write-offs	28,200		(5,362)		(7,820)		33,562		36,020	
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## Trust account

(Millions of yen, %)

Amount of claims	End-Sep.2010						End-Mar.2010		End-Sep.2009	
	(A)	Ratio	(A-B)	Ratio	(A-C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	27	0.0	18	0.0	20	0.0	9	0.0	6	0.0
Claims under high risk	157	0.0	(5)	0.0	(13)	(0.0)	163	0.0	170	0.0
Claims under close observation	8,386	3.4	(540)	(0.0)	(1,073)	(0.1)	8,926	3.5	9,460	3.6
Total non-performing claims	8,572	3.5	(526)	(0.0)	(1,065)	(0.1)	9,099	3.6	9,638	3.7
Normal claims	231,848	96.4	(8,534)	0.0	(18,768)	0.1	240,382	96.3	250,616	96.2
Total claims	240,420	100.0	(9,061)		(19,834)		249,482	100.0	260,255	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-Sep.2010						End-Mar.2010		End-Sep.2009	
	(A)	Coverage ratio	(A-B)	Coverage ratio	(A-C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Total	185	2.1	13	0.2	7	0.3	172	1.8	177	1.8
Collateral and guarantees	185		13		7		172		177	



## Banking Account + Trust Account

(Millions of yen, %)

Amount of claims	End-Sep.2010						End-Mar.2010		End-Sep.2009	
	(A)	Ratio	(A-B)	Ratio	(A-C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	23,939	0.2	1,027	0.0	(11,863)	(0.1)	22,912	0.2	35,803	0.3
Claims under high risk	47,514	0.4	(31,426)	(0.3)	(52,253)	(0.5)	78,941	0.8	99,768	1.0
Claims under close observation	40,209	0.4	14,320	0.1	23,920	0.2	25,889	0.2	16,289	0.1
Total non-performing claims	111,663	1.1	(16,078)	(0.1)	(40,197)	(0.3)	127,742	1.3	151,860	1.5
Normal claims	9,484,831	98.8	(85,011)	0.1	(300,810)	0.3	9,569,842	98.6	9,785,641	98.4
Total claims	9,596,495	100.0	(101,089)		(341,007)		9,697,585	100.0	9,937,502	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-Sep.2010						End-Mar.2010		End-Sep.2009	
	(A)	Coverage ratio	(A-B)	Coverage ratio	(A-C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Total	82,131	73.5	(20,074)	(6.4)	(39,335)	(6.4)	102,205	80.0	121,466	79.9
Collateral and guarantees	58,236		(17,454)		(30,406)		75,690		88,642	
Allowance for loan losses	23,895		(2,620)		(8,928)		26,515		32,823	

## (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-Sep.2010						End-Mar.2010		End-Sep.2009	
	(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	21,847	100.0	1,993	0.0	(10,775)	0.0	19,854	100.0	32,623	100.0
Collateral and guarantees	10,820		(769)		(14,759)		11,590		25,579	
Allowance for loan losses	11,027	100.0	2,763	0.0	3,983	0.0	8,264	100.0	7,044	100.0
Claims under high risk	40,156	87.9	(30,795)	(4.3)	(41,040)	4.4	70,951	92.2	81,197	83.4
Collateral and guarantees	34,910		(24,065)		(24,450)		58,976		59,360	
Allowance for loan losses	5,245	48.7	(6,729)	(17.9)	(16,590)	(8.8)	11,975	66.6	21,836	57.6
Claims under close observation	13,092	55.2	8,191	15.6	9,866	3.4	4,900	39.6	3,225	51.8
Collateral and guarantees	10,146		7,394		7,967		2,752		2,178	
Allowance for loan losses	2,945	21.7	797	(0.6)	1,898	(4.1)	2,147	22.3	1,047	25.8

## Trust Account

(Millions of yen, %)

Coverage, Coverage ratio	End-Sep.2010						End-Mar.2010		End-Sep.2009	
	(A)	Coverage ratio	(A-B)	Coverage ratio	(A-C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Claims under bankruptcy and virtual bankruptcy	27	100.0	18	0.0	20	0.0	9	100.0	6	100.0
Collateral and guarantees	27		18		20		9		6	
Claims under high risk	157	100.0	(5)	0.0	(13)	0.0	163	100.0	170	100.0
Collateral and guarantees	157		(5)		(13)		163		170	
Claims under close observation	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Collateral and guarantees	-		-		-		-		-	

## Banking Account + Trust Account

(Millions of yen, %)

Coverage and Coverage ratio	End-Sep.2010						End-Mar.2010		End-Sep.2009	
	(A)	Coverage ratio	(A-B)	Coverage ratio	(A-C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Claims under bankruptcy and virtual bankruptcy	21,875	100.0	2,011	0.0	(10,754)	0.0	19,863	100.0	32,630	100.0
Collateral and guarantees	10,848		(751)		(14,738)		11,599		25,586	
Allowance for loan losses	11,027		2,763		3,983		8,264		7,044	
Claims under high risk	40,314	87.9	(30,800)	(4.2)	(41,053)	4.4	71,114	92.2	81,368	83.5
Collateral and guarantees	35,068		(24,071)		(24,463)		59,139		59,531	
Allowance for loan losses	5,245		(6,729)		(16,590)		11,975		21,836	
Claims under close observation	13,092	40.8	8,191	17.7	9,866	20.2	4,900	23.0	3,225	20.5
Collateral and guarantees	10,146		7,394		7,967		2,752		2,178	
Allowance for loan losses	2,945		797		1,898		2,147		1,047	

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

CMTB, Non-consolidated

Banking Account + Trust Account

(Millions of yen, %)

	End-Sep.2010						End-Mar.2010		End-Sep.2009	
	(A)	Ratio	(A-B)	Ratio	(A-C)	Ratio	(B)	Ratio	(C)	Ratio
Total domestic (excluding Japan offshore market account)	99,541	100.0	(18,418)	0.0	(45,903)	0.0	117,959	100.0	145,445	100.0
Manufacturing	4,464	4.4	1,965	2.3	(2,302)	(0.1)	2,498	2.1	6,767	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)	1,716	1.7	(709)	(0.3)	(1,818)	(0.7)	2,425	2.0	3,535	2.4
Electricity, gas, heat supply and water	231	0.2	-	0.0	(41)	0.0	231	0.1	272	0.1
Information and communications	3,288	3.3	(9)	0.5	6	1.0	3,297	2.7	3,282	2.2
Transport and postal activities	646	0.6	(1,003)	(0.7)	(1,398)	(0.7)	1,650	1.3	2,045	1.4
Wholesale and retail trade	3,652	3.6	(3,318)	(2.2)	(4,136)	(1.6)	6,970	5.9	7,788	5.3
Finance and insurance (B)	15,320	15.3	202	2.5	(647)	4.4	15,118	12.8	15,968	10.9
Real estate (C)	29,775	29.9	(21,169)	(13.2)	(39,818)	(17.9)	50,945	43.1	69,594	47.8
Goods rental and leasing	69	0.0	(19)	(0.0)	(19)	0.0	88	0.0	89	0.0
Local government	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Others	40,375	40.5	5,643	11.1	4,272	15.7	34,732	29.4	36,102	24.8
Japan offshore market account	253		(43)		(48)		296		301	
Total	99,794		(18,461)		(45,952)		118,255		145,747	
(A+B+C)	46,813	47.0	(21,676)	(11.0)	(42,285)	(14.2)	68,489	58.0	89,098	61.2

## 6.Allowance Ratio by General Allowances

CMTB, Non-consolidated

Banking Account

(%)

	End-Sep.2010			End-Mar.2010 (B)	End-Sep.2009 (C)
	(A)	(A-B)	(A-C)		
Claims against close observation borrowers	11.93	(5.35)	(4.57)	17.29	16.50
<Against uncovered portion>	<21.89>	<(0.50)>	<(5.48)>	<22.40>	<27.38>
Claims against caution borrowers other than close observation borrowers	1.43	(0.27)	(0.16)	1.70	1.60
<Against uncovered portion>	<3.50>	<(0.45)>	<0.03>	<3.96>	<3.47>
Claims against normal borrowers	0.16	(0.03)	(0.03)	0.19	0.20

## 7.Disposal of Non-Performing Claims

CMTB, Non-consolidated / CMTH, Consolidated

(Millions of yen)

	CMTB, Non-consolidated			CMTH, Consolidated		
	1H FY2010		1H FY2009 (B)	1H FY2010		1H FY2009 (D)
	(A)	(A-B)		(C)	(C-D)	
Write-off of loans	877	(4,652)	5,529	1,735	(5,631)	7,366
Losses on sales of loans	-	(1)	1	-	(1)	1
Debt forgiveness (losses on financial assistance)	-	-	-	-	-	-
Provision of specific allowance for loan losses	(3,444)	(7,798)	4,353	(2,899)	(7,738)	4,838
Provision of allowance for loan losses for specific countries	(56)	(105)	49	(56)	(105)	49
Banking a/c credit costs (A)	(2,622)	(12,556)	9,933	(1,220)	(13,476)	12,255
Write-off of loans	-	(59)	59	-	(59)	59
Losses on sales of loans	-	(2,208)	2,208	-	(2,208)	2,208
Debt forgiveness (losses on financial assistance)	-	-	-	-	-	-
Trust a/c credit costs (B)	-	(2,268)	2,268	-	(2,268)	2,268
Subtotal (A + B)	(2,622)	(14,824)	12,202	(1,220)	(15,744)	14,523
Provision (reversal) of general allowance for loan losses (C)	(3,482)	(2,304)	(1,178)	(2,859)	(2,117)	(741)
Credit costs (A + B + C)	(6,105)	(17,129)	11,023	(4,080)	(17,862)	13,782

## 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-Sep.2007	End-Mar.2008	End-Sep.2008	End-Mar.2009	End-Sep.2009	End-Mar.2010	End-Sep.2010	Change
Claims under bankruptcy and virtual bankruptcy	14.3	15.7	41.8	36.6	32.6	19.8	21.8	2.0
Claims under high risk	62.7	60.3	74.8	85.7	97.4	77.0	45.8	(31.2)
Total	77.0	76.0	116.6	122.3	130.0	96.9	67.7	(29.2)

	End-Sep.2007	End-Mar.2008	End-Sep.2008	End-Mar.2009	End-Sep.2009	End-Mar.2010	End-Sep.2010	Change
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Claims emerged prior to 1H FY2007

Claims under bankruptcy and virtual bankruptcy	14.3	8.3	6.4	5.1	3.9	3.3	3.6	0.3
Claims under high risk	62.7	50.6	37.1	32.2	24.9	22.0	17.3	(4.6)
Total	77.0	58.9	43.6	37.3	28.9	25.4	21.0	(4.3)

Claims emerged during 2H.FY2007

Claims under bankruptcy and virtual bankruptcy		7.3	1.7	1.7	0.8	0.4	0.4	0.0
Claims under high risk		9.7	7.7	3.4	2.4	2.2	1.4	(0.8)
Total		17.1	9.4	5.1	3.2	2.7	1.9	(0.7)

Claims emerged during 1H.FY2008

Claims under bankruptcy and virtual bankruptcy			33.5	21.7	19.9	6.3	5.8	(0.4)
Claims under high risk			29.9	17.9	9.4	17.6	3.7	(13.9)
Total			63.4	39.6	29.3	23.9	9.5	(14.3)

Claims emerged during 2H.FY2008

Claims under bankruptcy and virtual bankruptcy				8.0	4.3	2.3	0.7	(1.5)
Claims under high risk				32.0	28.1	8.7	5.2	(3.4)
Total				40.1	32.5	11.0	5.9	(5.0)

Claims emerged during 1H.FY2009

Claims under bankruptcy and virtual bankruptcy					3.5	5.3	7.4	2.0
Claims under high risk					32.4	16.5	9.5	(7.0)
Total					35.9	21.9	16.9	(4.9)

Claims emerged during 2H.FY2009

Claims under bankruptcy and virtual bankruptcy						2.1	2.2	0.1
Claims under high risk						9.8	3.2	(6.6)
Total						11.9	5.4	(6.4)

Claims emerged during 1H.FY2010

Claims under bankruptcy and virtual bankruptcy							1.5	
Claims under high risk							5.2	
Total							6.7	

## (2)Description of off-balancing in 1H.FY2010

## Result of off-balancing

(Billions of yen)

		Prior to 1H.FY2007	2H.FY2007	1H.FY2008	2H.FY2008	1H.FY2009	2H.FY2009	1H.FY2010
Disposition by borrowers' liquidation	(minus)	0.1	0.0	0.2	0.6	0.0	0.0	-
Reconstructive disposition	(minus)	-	-	0.5	0.2	1.3	-	-
Improvement in debtors' performance due to reconstructive disposition	(minus)	-	-	-	-	-	-	-
Loan sales to market	(minus)	0.0	0.0	0.1	0.4	0.1	0.0	0.0
Direct write-offs	(minus)	(0.2)	(0.0)	(0.2)	(1.1)	(1.6)	0.1	0.1
Others	(minus)	4.3	0.7	13.6	4.8	4.9	6.2	0.7
Collection/repayment, etc.	(minus)	1.7	0.4	0.5	1.6	2.1	5.3	0.5
Improvement in debtors' performance	(minus)	2.6	0.3	13.1	3.2	2.8	0.8	0.2
Total	(minus)	4.3	0.7	14.3	5.0	4.9	6.4	0.9

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

(Billions of yen)

		Prior to 1H.FY2007	2H.FY2007	1H.FY2008	2H.FY2008	1H.FY2009	2H.FY2009	1H.FY2010
Legal liquidation	(minus)	0.4	0.0	5.4	1.0	6.8	0.9	0.3
Quasi-legal liquidation	(minus)	-	-	-	-	-	-	-
Split-off of problem claims	(minus)	-	-	-	-	-	-	-
Partial write-off of small balance claims	(minus)	2.2	0.2	0.2	0.1	0.0	0.0	-
Entrusted to the RCC	(minus)	-	-	-	-	-	-	-
Total	(minus)	2.6	0.2	5.7	1.1	6.9	1.0	0.3

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

(Billions of yen)

	Prior to 1H.FY2007	2H.FY2007	1H.FY2008	2H.FY2008	1H.FY2009	2H.FY2009	1H.FY2010	Total
Amount of claims emerged	1,576.9	17.1	63.4	40.1	35.9	11.9	6.7	1,752.4
Accumulated amount of off-balancing	1,555.8	15.2	53.9	34.1	19.0	6.4		1,684.7
Degrees of progress	98.7%	88.9%	84.9%	85.1%	52.9%	54.4%		
Accumulated amount of off-balancing includes of which is in progress for off-balancing	1,558.5	15.5	59.7	35.3	25.9	7.5		1,702.5
Degrees of progress	98.8%	90.6%	94.0%	87.9%	72.1%	62.8%		

## 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-Sep.2010						End-Mar.2010		End-Sep.2009	
	(A)	Ratio	(A-B)	Ratio	(A-C)	Ratio	(B)	Ratio	(C)	Ratio
Total domestic (excluding Japan offshore market account)	9,106,168	100.0	(82,254)	0.0	(264,377)	0.0	9,188,423	100.0	9,370,545	100.0
Manufacturing	911,495	10.0	11,566	0.2	(30,571)	(0.0)	899,929	9.7	942,066	10.0
Agriculture and forestry	338	0.0	(22)	(0.0)	(47)	(0.0)	361	0.0	385	0.0
Fishery	-	0.0	-	0.0	(0)	(0.0)	-	0.0	0	0.0
Mining and quarrying of stone and gravel	738	0.0	(26)	(0.0)	(1,120)	(0.0)	764	0.0	1,859	0.0
Construction (A)	72,983	0.8	(10,424)	(0.1)	(25,661)	(0.2)	83,407	0.9	98,644	1.0
Electricity, gas, heat supply and water	182,994	2.0	14,598	0.1	20,566	0.2	168,395	1.8	162,428	1.7
Information and communications	40,043	0.4	(341)	0.0	(2,073)	(0.0)	40,385	0.4	42,116	0.4
Transport and postal activities	559,406	6.1	(19,963)	(0.1)	(29,518)	(0.1)	579,369	6.3	588,924	6.2
Wholesale and retail trade	461,271	5.0	10,234	0.1	3,104	0.1	451,036	4.9	458,167	4.8
Finance and insurance (B)	1,729,153	18.9	60,419	0.8	107,189	1.6	1,668,734	18.1	1,621,964	17.3
Real estate (C)	1,280,711	14.0	(84,120)	(0.7)	(257,695)	(2.3)	1,364,832	14.8	1,538,407	16.4
Goods rental and leasing	149,320	1.6	(23,038)	(0.2)	(65,151)	(0.6)	172,358	1.8	214,471	2.2
Local government	10,934	0.1	4,985	0.0	4,970	0.0	5,949	0.0	5,963	0.0
Others	3,706,776	40.7	(46,122)	(0.1)	11,632	1.2	3,752,899	40.8	3,695,143	39.4
Japan offshore market account	4,576		(687)		(2,009)		5,263		6,586	
Total	9,110,744		(82,942)		(266,387)		9,193,686		9,377,132	
(A+B+C)	3,082,849	33.8	(34,125)	(0.0)	(176,167)	(0.9)	3,116,974	33.9	3,259,016	34.7

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

(Millions of yen, %)

Finance and insurance	1,729,153	18.9	60,419	0.8	107,189	1.6	1,668,734	18.1	1,621,964	17.3
Consumer finance companies and nonbank financial institutions [Note1]	128,311	1.4	5,392	0.0	596	0.0	122,919	1.3	127,715	1.3
Consumer finance companies [Note2]	11,910	0.1	89	0.0	(2,041)	(0.0)	11,821	0.1	13,952	0.1

[Note1] 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.)

[Note2] 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-Sep.2010			End-Mar.2010	End-Sep.2009
	(A)	(A-B)	(A-C)	(B)	(C)
Loans to individuals	3,610,844	(49,409)	2,189	3,660,253	3,608,655
Housing loans	3,301,496	(29,765)	43,571	3,331,261	3,257,925

[Note] Securities Report basis

## (3) Loans to Small and Medium Enterprises

CMTB, Non-consolidated

Banking Account + Trust Account

(Millions of yen)

	End-Sep.2010			End-Mar.2010	End-Sep.2009
	(A)	(A-B)	(A-C)	(B)	(C)
Loans to Small and Medium Enterprises	6,389,532	11,224	(26,849)	6,378,308	6,416,381

[Note] Securities Report basis

## 10.Claims by Countries

## (1) Claims to specific overseas countries

CMTB, Non-consolidated

(Millions of yen, Number of countries)

	End-Sep.2010			End-Mar.2010 (B)	End-Sep.2009 (C)
	(A)	(A-B)	(A-C)		
Balance of Claims	-	(806)	(1,002)	806	1,002
Number of countries	-	(1)	(1)	1	1

## (2) Claims by region

CMTB, Non-consolidated

(Millions of yen)

	End-Sep.2010			End-Mar.2010 (B)	End-Sep.2009 (C)
	(A)	(A-B)	(A-C)		
Asia	60,585	514	18,118	60,070	42,466
Of which risk-monitored claims	253	(43)	(48)	296	301
Central and South America	3,298	(614)	(738)	3,913	4,037
Of which risk-monitored claims	-	-	-	-	-

## 11. Deposits and Loans

## (1) Balance of Deposits and Loans

CMTB, Non-consolidated

(Millions of yen)

			End-Sep.2010			End-Mar.2010	End-Sep.2009
			(A)	(A-B)	(A-C)	(B)	(C)
Banking	Deposit	Ending balance	8,975,044	152,873	193,129	8,822,170	8,781,915
		Average balance	8,821,266	208,263	285,412	8,613,003	8,535,853
	Loans	Ending balance	8,865,057	(73,717)	(246,265)	8,938,774	9,111,322
		Average balance	7,980,521	(173,345)	(119,749)	8,153,866	8,100,271
Money Trust	Principals	Ending balance	932,804	(91,969)	(152,770)	1,024,773	1,085,575
		Average balance	984,608	(96,764)	(122,712)	1,081,372	1,107,321
	Loans	Ending balance	236,015	(6,247)	(15,254)	242,262	251,270
		Average balance	237,831	(11,644)	(15,357)	249,475	253,188
	Principals	Ending balance	282,557	(74,521)	(157,174)	357,078	439,731
		Average balance	318,930	(122,619)	(163,479)	441,550	482,410
	Loans	Ending balance	-	-	-	-	-
		Average balance	-	(20,958)	(41,801)	20,958	41,801
	Principals	Ending balance	1,215,361	(166,490)	(309,945)	1,381,852	1,525,307
		Average balance	1,303,539	(219,383)	(286,192)	1,522,923	1,589,731
Trust	Loans	Ending balance	236,015	(6,247)	(15,254)	242,262	251,270
		Average balance	237,831	(32,602)	(57,159)	270,433	294,990
Total	Deposit & Principals	Ending balance	10,190,406	(13,616)	(116,816)	10,204,023	10,307,223
		Average balance	10,124,805	(11,120)	(779)	10,135,926	10,125,585
	Loans	Ending balance	9,101,072	(79,964)	(261,520)	9,181,037	9,362,593
		Average balance	8,218,353	(205,947)	(176,908)	8,424,300	8,395,261

Trust account with principal guarantee agreement

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

CMTB, Non-consolidated

Banking Account

(Million of yen, %)

		End-Sep.2010						End-Mar.2010		End-Sep.2009	
		(A)	Ratio	(A-B)	Ratio	(A-C)	Ratio	(B)	Ratio	(C)	Ratio
Individual		7,177,676	79.9	178,196	0.6	498,782	3.8	6,999,480	79.3	6,678,893	76.1
	Time deposit	6,280,068	69.9	122,104	0.1	427,687	3.3	6,157,964	69.8	5,852,380	66.6
	Ordinary deposit	888,978	9.9	56,161	0.4	70,478	0.5	832,816	9.4	818,499	9.3
	Checking deposit	240	0.0	(61)	(0.0)	(95)	(0.0)	302	0.0	336	0.0
	Notice deposit	4	0.0	(1)	(0.0)	(1)	(0.0)	5	0.0	5	0.0
	Foreign currency deposit	3,185	0.0	(97)	(0.0)	33	(0.0)	3,283	0.0	3,151	0.0
	Other	5,199	0.0	90	0.0	679	0.0	5,108	0.0	4,520	0.0
Corporate		1,569,404	17.4	(13,493)	(0.4)	(211,235)	(2.7)	1,582,897	17.9	1,780,640	20.2
	Time deposit	1,131,101	12.6	38,748	0.2	(165,046)	(2.1)	1,092,353	12.3	1,296,147	14.7
	Ordinary deposit	331,739	3.6	(6,706)	(0.1)	(7,666)	(0.1)	338,446	3.8	339,406	3.8
	Checking deposit	73,298	0.8	(38,666)	(0.4)	(32,766)	(0.3)	111,965	1.2	106,065	1.2
	Notice deposit	14,954	0.1	(6,554)	(0.0)	(5,899)	(0.0)	21,509	0.2	20,854	0.2
	Foreign currency deposit	4,985	0.0	83	(0.0)	451	0.0	4,902	0.0	4,534	0.0
	Other	13,323	0.1	(397)	(0.0)	(308)	(0.0)	13,720	0.1	13,632	0.1
Other		225,211	2.5	(9,046)	(0.1)	(91,710)	(1.1)	234,257	2.6	316,922	3.6
	Time deposit	198,629	2.2	(10,253)	(0.1)	(86,250)	(1.0)	208,882	2.3	284,879	3.2
	Ordinary deposit	5,111	0.0	(389)	(0.0)	486	0.0	5,500	0.0	4,624	0.0
	Checking deposit	1,894	0.0	(248)	(0.0)	(280)	(0.0)	2,142	0.0	2,174	0.0
	Notice deposit	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
	Foreign currency deposit	12	0.0	(40)	(0.0)	2	0.0	53	0.0	9	0.0
	Other	19,563	0.2	1,884	0.0	(5,669)	(0.0)	17,679	0.2	25,232	0.2
Total		8,972,292	100.0	155,656	0.0	195,836	0.0	8,816,635	100.0	8,776,455	100.0
	Time deposit	7,609,799	84.8	150,599	0.2	176,391	0.1	7,459,199	84.6	7,433,408	84.6
	Ordinary deposit	1,225,829	13.6	49,065	0.3	63,298	0.4	1,176,763	13.3	1,162,530	13.2
	Checking deposit	75,433	0.8	(38,976)	(0.4)	(33,142)	(0.3)	114,409	1.2	108,576	1.2
	Notice deposit	14,958	0.1	(6,555)	(0.0)	(5,900)	(0.0)	21,514	0.2	20,859	0.2
	Foreign currency deposit	8,184	0.0	(54)	(0.0)	488	0.0	8,238	0.0	7,695	0.0
	Other	38,086	0.4	1,578	0.0	(5,299)	(0.0)	36,508	0.4	43,385	0.4

(Note) Excludes Japan offshore market account



### III Outlook for FY2010

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

(Billions of yen)

	No.	FY2010			FY2009
		1H FY2010 Actual	Outlook [Note]	Change from FY2009	
Operating income	1	20.5	22.0	8.3	13.6
Operating profit	2	15.2	12.0	8.8	3.1
Ordinary profit	3	13.3	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.	FY2010			FY2009
		1H FY2010 Actual	Outlook [Note]	Change from FY2009	
Ordinary income	6	179.2	360.0	(5.5)	365.5
Ordinary profit	7	50.1	90.0	6.5	83.4
Net income	8	32.0	50.0	3.1	46.8

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

(Billions of yen)

	No.	FY2010			FY2009
		1H FY2010 Actual	Outlook [Note]	Change from FY2009	
Pre-provision profit	9	59.3	115.0	6.0	108.9
Ordinary profit	10	48.1	90.0	4.9	85.0
Net income	11	36.4	60.0	2.3	57.6
Credit costs (minus)	12	(6.1)	10.0	2.4	7.5

#### <Reference>

##### CMTB, Non-consolidated

(Billions of yen)

	No.	FY2010			FY2009
		1H FY2010 Actual	Outlook [Note]	Change from FY2009	
Pre-provision profit	13	52.1	98.0	5.1	92.8
Ordinary profit	14	42.3	75.0	3.0	71.9
Net income	15	33.0	51.0	1.1	49.8
Credit costs (minus)	16	(6.1)	10.0	2.4	7.5

##### CMAB, Non-consolidated

(Billions of yen)

	No.	FY2010			FY2009
		1H FY2010 Actual	Outlook [Note]	Change from FY2009	
Pre-provision profit	17	7.1	17.0	0.8	16.1
Ordinary profit	18	5.8	15.0	1.8	13.1
Net income	19	3.3	9.0	1.2	7.7

[Note] There are no changes in outlook which was previously announced on May 14,2010.

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

## 1. Summary of Business Results for First Half FY2010

(Millions of yen)

	CMTB, Non-consolidated				CMAB, Non-consolidated			
	1H FY2010	Change	1H FY2009	FY2009 ( Reference )	1H FY2010	Change	1H FY2009	FY2009 ( Reference )
Ordinary Income	149,578	(2,389)	151,967	306,260	21,406	(445)	21,852	44,087
Ordinary Profit	42,321	13,062	29,259	71,934	5,877	(1,000)	6,878	13,145
Net Income	33,090	12,373	20,717	49,863	3,327	(764)	4,092	7,787
Number of Common Stock Outstanding at the End of the Period (Thousand Shares)	2,595,958	-	2,595,958	2,595,958	600	-	600	600
Average Number of Common Stock Outstanding During the Period (thousand Shares)	2,595,958	605,416	1,990,541	2,292,420	600	-	600	600
Net Income per Common Share (yen)	12.74	2.33	10.40	21.75	5,545.27	(1,274.90)	6,820.17	12,978.93
Total Assets	13,809,614	(1,099,987)	14,909,601	14,481,460	143,430	(4,728)	148,158	140,313
Net Assets	743,954	33,256	710,697	732,030	38,578	(482)	39,061	42,747
Net Capital Ratio	5.3%	0.6%	4.7%	5.0%	26.8%	0.5%	26.3%	30.4%
Net Capital per Common Share (yen)	286.58	12.81	273.77	281.98	64,297.90	(804.41)	65,102.31	71,245.17

[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-Sep.2010 (A)	End-Sep.2009 (B)	Change (A-B)	End-Mar.2010 (Summary)(C)	Change (A-C)
<b>ASSETS</b>					
Cash and due from banks	208,557	231,136	(22,579)	245,874	(37,316)
Call loans	-	-	-	6,512	(6,512)
Receivables under securities borrowing transactions	11,938	5,932	6,006	1,521	10,417
Monetary claims bought	97,510	107,741	(10,230)	98,818	(1,307)
Trading Assets	18,929	22,747	(3,817)	22,778	(3,848)
Money held in trust	-	2,500	(2,500)	-	-
Securities	4,041,835	4,862,672	(820,836)	4,494,557	(452,721)
Loans and bills discounted	8,865,057	9,111,322	(246,265)	8,938,774	(73,717)
Foreign exchanges	716	745	(29)	767	(50)
Other assets	299,535	308,628	(9,093)	410,641	(111,105)
Tangible fixed assets	100,005	100,371	(365)	99,887	117
Intangible fixed assets	19,556	17,513	2,042	19,311	244
Deferred tax assets	133,006	150,455	(17,449)	140,434	(7,428)
Customers' liabilities for acceptances and guarantees	51,979	45,715	6,264	48,101	3,877
Allowance for loan losses	(39,014)	(57,881)	18,866	(46,519)	7,505
<b>Total assets</b>	<b>13,809,614</b>	<b>14,909,601</b>	<b>(1,099,987)</b>	<b>14,481,460</b>	<b>(671,845)</b>
<b>Liabilities</b>					
Deposits	8,975,044	8,781,915	193,129	8,822,170	152,873
Negotiable certificates of deposit	323,170	643,900	(320,730)	362,190	(39,020)
Call money	178,493	229,050	(50,557)	217,161	(38,668)
Payables under repurchase agreements	-	255,326	(255,326)	-	-
Payables under securities lending transactions	1,638,268	1,354,655	283,613	1,702,697	(64,429)
Trading liabilities	8,538	7,228	1,309	7,911	626
Borrowed money	445,874	1,352,004	(906,130)	1,217,246	(771,372)
Foreign exchanges	-	-	-	21	(21)
Bonds payable	227,741	219,992	7,748	234,750	(7,009)
Due to trust accounts	873,256	1,113,645	(240,388)	995,612	(122,356)
Other liabilities	327,941	181,631	146,309	127,070	200,870
Provision for bonuses	2,011	2,013	(1)	2,050	(39)
Provision for directors' retirement benefits	640	781	(141)	875	(235)
Provision for contingent losses	12,701	11,045	1,655	11,567	1,133
Acceptances and guarantees	51,979	45,715	6,264	48,101	3,877
<b>Total liabilities</b>	<b>13,065,660</b>	<b>14,198,904</b>	<b>(1,133,244)</b>	<b>13,749,429</b>	<b>(683,769)</b>
<b>Net assets</b>					
Capital stock	399,697	399,697	-	399,697	-
Capital surplus	149,011	149,011	-	149,011	-
Legal capital surplus	149,011	149,011	-	149,011	-
Retained earnings	200,789	148,053	52,735	177,199	23,589
Legal retained earnings	47,908	46,008	1,900	46,008	1,900
Other retained earnings	152,880	102,045	50,835	131,191	21,689
Retained earnings brought forward	152,880	102,045	50,835	131,191	21,689
Shareholders' equity	749,498	696,763	52,735	725,909	23,589
Valuation difference on available-for-sale securities	6,347	29,288	(22,941)	19,762	(13,414)
Deferred gains or losses on hedges	3,639	177	3,462	1,891	1,748
Revaluation reserve for land	(15,532)	(15,532)	-	(15,532)	-
Valuation and translation adjustments	(5,544)	13,934	(19,478)	6,121	(11,666)
<b>Total net assets</b>	<b>743,954</b>	<b>710,697</b>	<b>33,256</b>	<b>732,030</b>	<b>11,923</b>
<b>Total liabilities and net assets</b>	<b>13,809,614</b>	<b>14,909,601</b>	<b>(1,099,987)</b>	<b>14,481,460</b>	<b>(671,845)</b>

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

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

(Millions of yen)

Items	1H FY2010 (A)	1H FY2009 (B)	Change (A-B)	FY2009 (Summary)
Ordinary income	149,578	151,967	(2,389)	306,260
Trust fees	5,871	9,111	(3,240)	15,713
Interest income	80,093	90,815	(10,721)	180,444
Interest on loans and discounts	54,332	61,772	(7,439)	121,276
Interest and dividends on securities	23,041	27,640	(4,599)	55,265
Fees and commissions	32,841	28,592	4,248	59,136
Trading income	1,494	926	568	2,592
Other ordinary income	23,567	15,002	8,564	27,505
Other income	5,709	7,518	(1,809)	20,868
Ordinary expenses	107,256	122,708	(15,451)	234,325
Interest expenses	30,731	35,684	(4,953)	68,881
Interest on deposits	21,064	22,901	(1,836)	45,065
Fees and commissions	7,376	7,599	(223)	15,571
Trading expenses	40	-	40	-
Other ordinary expenses	4,852	3,355	1,497	8,318
General and administrative expenses	54,516	58,764	(4,247)	117,473
Other expenses	9,739	17,305	(7,565)	24,080
Ordinary profit	42,321	29,259	13,062	71,934
Extraordinary income	8,053	1,510	6,542	3,443
Extraordinary loss	2,203	57	2,145	731
Income before income taxes	48,171	30,712	17,459	74,647
Income taxes-current	80	94	(13)	183
Income taxes-deferred	15,000	9,900	5,100	24,600
Total income taxes	15,080	9,994	5,086	24,783
Net income	33,090	20,717	12,373	49,863

[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-Sep.2010 (A)	End-Sep.2009 (B)	Change (A-B)	End-Mar.2010 (C)	Change (A-C)
Loans and bills discounted	245,687	265,809	(20,121)	254,912	(9,224)
Securities	3,284	3,372	(88)	3,392	(108)
Beneficial rights of trust	87	402	(315)	107	(19)
Securities held in custody accounts	122	136	(14)	123	(1)
Money claims	210	264	(53)	236	(26)
Tangible fixed assets	5,140,247	5,389,944	(249,696)	5,334,660	(194,413)
Intangible fixed assets	30,977	26,973	4,003	26,982	3,994
Other claims	35,938	37,643	(1,704)	37,588	(1,649)
Loans to banking account	873,256	1,113,645	(240,388)	995,612	(122,356)
Cash and due from banks	189,886	204,470	(14,584)	198,314	(8,428)
Total assets	6,519,698	7,042,662	(522,963)	6,851,932	(332,233)
Money trusts	802,136	906,819	(104,683)	858,784	(56,648)
Property formation benefit trusts	13,076	13,474	(397)	13,657	(581)
Loan trusts	285,041	439,439	(154,398)	358,777	(73,736)
Money entrusted, other than money trusts	239	262	(23)	253	(14)
Securities trusts	127	141	(14)	128	(0)
Money claim trusts	1,120	1,198	(78)	1,168	(48)
Land and fixtures trusts	76,144	76,393	(249)	75,951	193
Composite trusts	5,341,773	5,604,899	(263,125)	5,543,168	(201,395)
Other trusts	40	33	7	42	(2)
Total liabilities	6,519,698	7,042,662	(522,963)	6,851,932	(332,233)

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-Sep.2010
Loans and bills discounted	236,015
Securities	-
Others	696,807
Total assets	932,823
Principal	932,804
Allowances for JOMT	37
Others	(19)
Total liabilities	932,823

<Loan Trust> (Millions of yen)

Items	End-Sep.2010
Loans and bills discounted	-
Securities	482
Others	285,973
Total assets	286,456
Principal	282,557
Allowances for loan trust	1,739
Others	2,158
Total liabilities	286,456

[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-Sep.2010 (A)	End-Sep.2009 (B)	Change (A-B)	End-Mar.2010 (C)	Change (A-C)
Total funds	10,398,468	10,785,549	(387,080)	10,415,580	(17,112)
Deposits	8,975,044	8,781,915	193,129	8,822,170	152,873
Negotiable certificates of deposit	323,170	643,900	(320,730)	362,190	(39,020)
Money trusts	802,136	906,819	(104,683)	858,784	(56,648)
Property formation benefit trusts	13,076	13,474	(397)	13,657	(581)
Loan trusts	285,041	439,439	(154,398)	358,777	(73,736)
Loans and bills discounted	9,110,744	9,377,132	(266,387)	9,193,686	(82,942)
Banking account	8,865,057	9,111,322	(246,265)	8,938,774	(73,717)
Trust account	245,687	265,809	(20,121)	254,912	(9,224)
Securities	4,045,120	4,866,045	(820,924)	4,497,950	(452,830)
Banking account	4,041,835	4,862,672	(820,836)	4,494,557	(452,721)
Trust account	3,284	3,372	(88)	3,392	(108)

[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-Sep.2010 (A)	End-Sep.2009 (B)	Change (A-B)	End-Mar.2010 (Summary)(C)	Change (A-C)
<b>ASSETS</b>					
Cash and due from banks	212,046	235,617	(23,570)	249,857	(37,810)
Call loans and bills bought	5,056	3,565	1,491	9,884	(4,828)
Receivables under securities borrowing transactions	11,938	5,932	6,006	1,521	10,417
Monetary claims bought	97,510	107,741	(10,230)	98,818	(1,307)
Trading Assets	18,929	22,747	(3,817)	22,778	(3,848)
Money held in trust	2,270	4,762	(2,492)	2,234	35
Securities	3,954,870	4,790,158	(835,288)	4,414,926	(460,056)
Loans and bills discounted	8,867,944	9,115,054	(247,109)	8,941,948	(74,004)
Foreign exchanges	716	745	(29)	767	(50)
Other assets	300,951	310,333	(9,382)	412,807	(111,855)
Tangible fixed assets	124,733	125,706	(972)	125,162	(428)
Intangible fixed assets	27,292	25,875	1,417	27,361	(68)
Deferred tax assets	140,521	157,230	(16,708)	147,841	(7,319)
Customers' liabilities for acceptances and guarantees	352,067	419,395	(67,327)	384,117	(32,049)
Allowance for loan losses	(46,700)	(63,893)	17,192	(53,370)	6,670
<b>Total assets</b>	<b>14,070,149</b>	<b>15,260,971</b>	<b>(1,190,822)</b>	<b>14,786,655</b>	<b>(716,506)</b>
<b>Liabilities</b>					
Deposits	8,937,502	8,727,574	209,928	8,765,290	172,212
Negotiable certificates of deposit	303,170	643,900	(340,730)	362,190	(59,020)
Call money and bills sold	178,493	229,050	(50,557)	217,161	(38,668)
Payables under repurchase agreements	-	255,326	(255,326)	-	-
Payables under securities lending transactions	1,638,268	1,354,655	283,613	1,702,697	(64,429)
Trading liabilities	8,538	7,228	1,309	7,911	626
Borrowed money	445,874	1,352,004	(906,130)	1,217,246	(771,372)
Foreign exchanges	-	-	-	21	(21)
Bonds payable	227,741	219,992	7,748	234,750	(7,009)
Due to trust accounts	873,256	1,113,645	(240,388)	995,612	(122,356)
Other liabilities	362,001	218,107	143,893	163,570	198,430
Provision for bonuses	2,607	2,586	20	2,643	(35)
Provision for retirement benefits	1,623	1,562	61	1,592	31
Provision for directors' retirement benefits	872	999	(126)	1,115	(242)
Provision for contingent losses	13,230	11,459	1,770	12,022	1,208
Deferred tax liabilities	3,304	6,964	(3,659)	5,345	(2,040)
Acceptances and guarantees	352,067	419,395	(67,327)	384,117	(32,049)
<b>Total liabilities</b>	<b>13,348,552</b>	<b>14,564,452</b>	<b>(1,215,899)</b>	<b>14,073,289</b>	<b>(724,736)</b>
<b>Net assets</b>					
Capital stock	399,697	399,697	-	399,697	-
Capital surplus	149,011	149,011	-	149,011	-
Retained earnings	166,183	114,757	51,425	142,334	23,848
Shareholders' equity	714,892	663,466	51,425	691,044	23,848
Valuation difference on available-for-sale securities	17,710	47,368	(29,658)	34,968	(17,257)
Deferred gains or losses on hedges	3,639	177	3,462	1,891	1,748
Revaluation reserve for land	(15,532)	(15,532)	-	(15,532)	-
Foreign currency translation adjustments	(2,002)	(1,464)	(537)	(1,738)	(264)
Valuation and translation adjustments	3,814	30,548	(26,733)	19,588	(15,773)
Minority interests	2,888	2,504	384	2,733	155
<b>Total net assets</b>	<b>721,596</b>	<b>696,519</b>	<b>25,076</b>	<b>713,366</b>	<b>8,229</b>
<b>Total liabilities and net assets</b>	<b>14,070,149</b>	<b>15,260,971</b>	<b>(1,190,822)</b>	<b>14,786,655</b>	<b>(716,506)</b>

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

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

(Millions of yen)

Items	1H FY2010 (A)	1H FY2009 (B)	Change (A-B)	FY2009 (Summary)
Ordinary income	157,517	160,088	(2,570)	321,395
Trust fees	5,871	9,111	(3,240)	15,713
Interest income	80,979	91,595	(10,615)	181,389
Interest on loans and discounts	54,658	62,187	(7,529)	122,029
Interest and dividends on securities	23,559	27,947	(4,387)	55,379
Fees and commissions	38,584	34,441	4,142	70,922
Trading income	1,494	926	568	2,592
Other ordinary income	23,567	15,002	8,565	27,505
Other income	7,020	9,011	(1,991)	23,273
Ordinary expenses	112,810	131,629	(18,818)	250,007
Interest expenses	30,711	35,638	(4,926)	68,800
Interest on deposits	21,039	22,850	(1,810)	44,974
Fees and commissions	5,367	5,240	126	11,677
Trading expenses	40	-	40	-
Other ordinary expenses	4,852	3,355	1,497	8,318
General and administrative expenses	58,524	63,669	(5,145)	126,184
Other expenses	13,313	23,725	(10,411)	35,026
Ordinary profit	44,707	28,459	16,247	71,388
Extraordinary income	7,502	1,913	5,589	2,579
Extraordinary loss	2,532	201	2,331	1,097
Income before income taxes	49,677	30,171	19,505	72,869
Income taxes-current	957	718	238	1,618
Income taxes-deferred	15,166	9,561	5,604	23,668
Total income taxes	16,123	10,280	5,843	25,287
Net income before minority interests	33,553	19,891	13,662	47,582
Minority interests in income	204	(58)	262	54
Net income	33,349	19,950	13,399	47,527

[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-Sep.2010 (A)	End-Sep.2009 (B)	Change (A-B)	End-Mar.2010 (Summary)(C)	Change (A-C)
<b>ASSETS</b>					
Cash and due from banks	17,918	20,994	(3,076)	12,851	5,067
Securities	89,186	89,180	5	89,185	1
Other assets	29,432	32,271	(2,839)	31,631	(2,199)
Tangible fixed assets	669	570	99	679	(9)
Intangible fixed assets	3,675	3,324	350	3,711	(36)
Deferred tax assets	2,547	1,816	731	2,254	293
<b>Total assets</b>	<b>143,430</b>	<b>148,158</b>	<b>(4,728)</b>	<b>140,313</b>	<b>3,116</b>
<b>Liabilities</b>					
Deposits	59	70	(11)	96	(37)
Call money	96,000	100,000	(4,000)	89,000	7,000
Other liabilities	8,252	8,523	(270)	7,944	307
Provision for bonuses	373	365	8	367	6
Provision for directors' retirement benefits	165	137	27	158	7
<b>Total liabilities</b>	<b>104,851</b>	<b>109,096</b>	<b>(4,245)</b>	<b>97,566</b>	<b>7,284</b>
<b>Net assets</b>					
Capital stock	11,000	11,000	-	11,000	-
Capital surplus	21,246	21,246	-	21,246	-
Legal capital surplus	21,246	21,246	-	21,246	-
Retained earnings	6,334	6,812	(477)	10,507	(4,172)
Other retained earnings	6,334	6,812	(477)	10,507	(4,172)
Retained earnings brought forward	6,334	6,812	(477)	10,507	(4,172)
Shareholders' equity	38,580	39,058	(477)	42,753	(4,172)
Valuation difference on available-for-sale securities	(2)	3	(5)	(6)	4
Valuation and translation adjustments	(2)	3	(5)	(6)	4
<b>Total net assets</b>	<b>38,578</b>	<b>39,061</b>	<b>(482)</b>	<b>42,747</b>	<b>(4,168)</b>
<b>Total liabilities and net assets</b>	<b>143,430</b>	<b>148,158</b>	<b>(4,728)</b>	<b>140,313</b>	<b>3,116</b>

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

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

(Millions of yen)

Items	1H FY2010 (A)	1H FY2009 (B)	Change (A)-(B)	FY2009 (Summary)
Ordinary income	21,406	21,852	(445)	44,087
Trust fees	17,514	17,443	70	35,186
Interest income	59	112	(53)	198
Interest and dividends on securities	55	106	(50)	187
Fees and commissions	3,810	4,279	(468)	8,662
Other income	22	16	6	39
Ordinary expenses	15,529	14,973	555	30,942
Interest expenses	54	86	(32)	151
Fees and commissions	6,521	5,533	987	11,885
General and administrative expenses	8,946	9,333	(387)	18,845
Other expenses	7	20	(12)	59
Ordinary profit	5,877	6,878	(1,000)	13,145
Extraordinary loss	292	0	291	51
Income before income taxes	5,585	6,877	(1,292)	13,093
Income taxes-current	2,554	3,342	(788)	6,294
Income taxes-deferred	(296)	(557)	260	(988)
Total income taxes	2,258	2,785	(527)	5,306
Net income	3,327	4,092	(764)	7,787

[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-Sep.2010 (A)	End-Sep.2009 (B)	Change (A-B)	End-Mar.2010 (C)	Change (A-C)
Securities	78,193	80,241	(2,048)	79,217	(1,024)
Beneficial rights of trust	29,636,421	27,068,941	2,567,479	29,356,043	280,378
Money claims	1,496,317	1,438,178	58,138	1,528,621	(32,303)
Cash and due from banks	20,743	20,498	245	19,326	1,417
Total assets	31,231,676	28,607,860	2,623,815	30,983,208	248,467
Money trusts	8,504,380	8,808,549	(304,168)	8,594,372	(89,992)
Pension trusts	6,643,151	6,591,218	51,932	6,749,433	(106,281)
Investment trusts	11,642,896	8,915,356	2,727,539	11,222,499	420,396
Money entrusted, other than money trusts	342,431	373,041	(30,609)	342,769	(338)
Securities trusts	1,432,372	1,347,931	84,440	1,369,227	63,144
Money claim trusts	1,516,501	1,458,012	58,489	1,547,335	(30,833)
Composite trusts	1,149,942	1,113,750	36,192	1,157,571	(7,628)
Total liabilities	31,231,676	28,607,860	2,623,815	30,983,208	248,467

[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-Sep.2010 (A)	End-Sep.2009 (B)	Change (A-B)	End-Mar.2010 (C)	Change (A-C)
Total funds	15,147,591	15,399,838	(252,247)	15,343,902	(196,310)
Deposits	59	70	(11)	96	(37)
Money trusts	8,504,380	8,808,549	(304,168)	8,594,372	(89,992)
Pension trusts	6,643,151	6,591,218	51,932	6,749,433	(106,281)
Securities	167,379	169,422	(2,042)	168,402	(1,022)
Banking account	89,186	89,180	5	89,185	1
Trust account	78,193	80,241	(2,048)	79,217	(1,024)

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