

Explanatory Material  
for Financial Statements  
3rd Quarter of FY2010

January 31, 2011



**Chuo Mitsui Trust Holdings, Inc.**

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

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

## Summary of Business Results for 3Q.FY2010

### [Status of Profit and Loss]

#### ■ Consolidated

Reflecting the financial result of two bank subsidiaries, ordinary profit and net income increased by JPY28.0bn YoY to JPY76.3bn, and JPY23.6bn YoY to JPY50.3bn, respectively.

#### ■ Combined non-consolidated totals for two bank subsidiaries

Regarding gross operating profit, while banking related profit decreased YoY due to decline in market interest rate, asset management business profit increased YoY as a result of steady increase in investment trust sales. Net other operating profit increased substantially due to strong result in market related business. Consequently, pre-provision profit increased by JPY5.1bn YoY to JPY83.3bn. Net income increased by JPY19.2bn YoY to JPY54.4bn due to substantial decrease in credit costs led by reversal of allowance for loan losses along with the improvement in business condition of borrowers.

### [Summary of Strategic Focus Areas]

- (1) Since sales fee of investment trust increased steadily, investment trust & annuity insurance related profit increased by JPY1.8bn YoY to JPY21.5bn.
- (2) Real estate income increased by JPY1.9bn YoY to JPY8.4bn due to the increase of brokerage fee related to the recovery of real estate market.
- (3) Housing loan balance decreased by JPY37.3bn to JPY3,293.9bn from the end of March, 2010 effected by re-examination in interest rate structure.

### [Outlook for FY2010]

No changes in earnings outlook for FY2010.

[CMTH, Consolidated] (Billions of yen)

	3Q FY2010 Actual*	FY2010 Outlook
Ordinary profit	76.3	90.0
Net income	50.3	50.0

[CMTB+CMAB, Non-consolidated]

	3Q FY2010 Actual*	FY2010 Outlook
Pre-provision profit	83.3	115.0
Ordinary profit	71.4	90.0
Net income	54.4	60.0

### [Status of Assets]

- (1) Balance of NPL (CMTB, Non-consolidated) decreased by JPY24.4bn from the end of March 2010 to JPY93.7bn, mainly due to the improvement of borrowers' business condition. NPL ratio remained almost flat from the end of March 2010 at 1.1%. (Please refer to page 5)
- (2) Mainly due to weak stock market, unrealized gain on available-for-sale securities (CMTH, Consolidated) decreased by JPY39.6bn from the end of March 2010 to JPY7.4bn. (Please refer to page 6)

### [Status of BIS Capital Adequacy Ratio]

Consolidated BIS capital adequacy ratio and consolidated Tier I capital ratio at the end of December 2010 are expected to be about 17.0% and 12.0%, respectively. Actual result will be announced when the calculation is finalized.

[CMTH, Consolidated]

(Billions of yen)

	3Q FY2010*	Change	3Q FY2009*
Ordinary profit	76.3	28.0	48.3
Net income	50.3	23.6	26.6

[CMTB+CMAB, Non-consolidated]

(Billions of yen)

	3Q FY2010*	Change	3Q FY2009*
Gross operating profit	168.7	2.2	166.4
Banking related profit	75.9	(15.8)	91.7
Asset management business profit	60.1	2.4	57.7
Net other operating profit	30.3	15.0	15.2
Operating expenses (minus)	85.4	(2.8)	88.3
Pre-provision profit	83.3	5.1	78.1
Ordinary profit	71.4	20.3	51.1
Net income	54.4	19.2	35.2
Credit costs (minus)	(8.7)	(19.8)	11.0
Losses on devaluation	(1.5)	2.3	(3.8)

### (Reference) Summary of Strategic Focus Areas

#### Investment trust & annuity insurance

(Billions of yen)

	3Q FY2010*	Change	3Q FY2009*
Investment trust & annuity insurance related income( 1)	21.5	1.8	19.7
Annuity insurance sales fee	4.6	(1.0)	5.6
Investment trust sales fee( 1)	11.0	2.6	8.4
Other investment trust related fee( 2)	5.8	0.2	5.6

(Billions of yen)

	3Q FY2010*	Change	3Q FY2009*
Investment trust & annuity insurance sales amount ( 1)	475.4	178.6	296.7
Annuity insurance sales amount	127.8	16.3	111.4
Investment trust sales amount ( 1)	347.5	162.2	185.2

( 1) Including wrap account

( 2) Trustee fee and investment advisory fee

#### Real estate

(Billions of yen)

	3Q FY2010*	Change	3Q FY2009*
Real estate profit	8.4	1.9	6.4
Brokerage fee	5.8	1.9	3.9
Trust fee	2.5	0.0	2.4

(Number of contract)

	3Q FY2010*	Change	3Q FY2009*
Number of brokerage contracts( 3)	145	36	109

( 3) Including brokerage of real estate trust beneficiary rights

#### Loans to individuals

(Billions of yen)

	End- Dec.2010	Change	End- Mar.2010
Loan balance( 4)	3,590.7	(64.1)	3,654.9
Housing loan balance( 4)	3,293.9	(37.3)	3,331.2

( 4) Post securitization

(Billions of yen)

	3Q FY2010*	Change	3Q FY2009*
New housing loan origination	184.4	(299.5)	484.0

### (Reference) Status of BIS Capital Adequacy Ratio

Chuo Mitsui Trust Holdings, consolidated basis (Japanese domestic standards)

(%)

	End-Dec.2010 (estimate)( 5)	End- Sep.2010	End- Mar.2010
BIS capital adequacy ratio	approx.17%	15.02	13.80
Tier I capital ratio	approx.12%	10.89	9.86

( 5) Capital adequacy ratio will be announced when calculation is completed.

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

## 1. Summary of Profit and Loss

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

## (1) CMTH, Non-consolidated

(Billions of yen)					
	No.	3Q FY2010*	Change	3Q FY2009*	FY2009 (Reference)
Operating income	1	21.2	8.9	12.2	13.6
Operating profit	2	13.3	9.1	4.2	3.1
Ordinary profit	3	10.9	6.8	4.1	2.2
Net income	4	10.7	6.6	4.0	2.8

## (2) CMTH, Consolidated

(Billions of yen)					
	No.	3Q FY2010*	Change	3Q FY2009*	FY2009 《Reference》
Consolidated gross operating profit [Note]	5	185.0	2.1	182.8	247.2
<Consolidated gross operating profit after trust account credit costs> (5-18)	6	<185.0>	<4.4>	<180.6>	<245.0>
Banking business related profit	7	77.2	(15.7)	92.9	127.0
Net interest income	8	72.5	(9.9)	82.5	112.6
Fees on loan trusts and JOMTs before trust account credit costs	9	4.6	(5.7)	10.4	14.3
Asset management business profit	10	75.2	2.2	72.9	98.4
Net fees and commissions	11	46.7	2.2	44.5	59.6
Trust fees	12	28.4	0.0	28.4	38.7
Net trading profit	13	2.2	0.5	1.6	2.5
Net other operating profit	14	30.3	15.0	15.2	19.1
Operating expenses (minus)	15	94.8	(3.5)	98.3	130.8
Consolidated pre-provision profit (5-15) [Note]	16	90.2	5.7	84.5	116.4
Provision for general allowance for credit losses (minus)	17	-	1.5	(1.5)	(2.5)
Trust account credit costs (minus)	18	-	(2.2)	2.2	2.2
Consolidated net operating profit (16-17-18)	19	90.2	6.4	83.7	116.7
Credit costs (minus)	20	2.4	(12.2)	14.7	13.2
Net stock related profit	21	8.4	5.4	2.9	12.2
Losses on devaluation of stocks	22	(1.6)	2.8	(4.4)	(2.2)
Profit from investment in equity method affiliates	23	0.4	1.2	(0.8)	(0.8)
Other	24	(20.2)	2.5	(22.7)	(31.5)
Ordinary profit	25	76.3	28.0	48.3	83.4
Extraordinary profit	26	8.0	6.6	1.4	1.3
Reversal of allowance for loan losses	27	8.4	8.4	-	-
Net income before income tax	28	84.4	34.6	49.8	84.7
Income taxes-current (minus)	29	5.0	(0.7)	5.8	8.1
Income taxes-deferred (minus)	30	23.0	11.5	11.5	22.1
Minority interests in net income (minus)	31	6.0	0.2	5.7	7.6
Net income	32	50.3	23.6	26.6	46.8

[Note]

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

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

(Reference)

Credit costs (17+18+20-27) (minus)	33	(5.9)	(21.3)	15.4	12.9
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Number of Consolidated Subsidiaries and Affiliates		End-Dec.2010	Change	End-Dec.2009	End-Mar.2010 (Reference)
Consolidated subsidiaries	34	25	-	25	25
Equity method affiliates	35	3	(1)	4	4

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

(Billions of yen)

	No.	3Q FY2010*	Change	3Q FY2009*	FY2009 (Reference)
Gross operating profit	1	168.7	2.2	166.4	226.9
<Gross operating profit after trust account credit costs> (1-21)	2	<168.7>	<4.5>	<164.1>	<224.6>
Banking business related profit	3	75.9	(15.8)	91.7	125.9
Net interest income	4	71.2	(10.0)	81.3	111.6
Fees on loan trusts and JOMTs before trust account credit costs	5	4.6	(5.7)	10.4	14.3
Asset management business profit	6	60.1	2.4	57.7	79.1
Net fees and commissions	7	31.6	2.4	29.2	40.3
Trust fees	8	28.4	0.0	28.4	38.8
Net trading profit	9	2.2	0.5	1.6	2.5
Net other operating profit	10	30.3	15.0	15.2	19.1
Net bond related profit	11	29.4	18.8	10.5	13.5
Operating expenses (minus)	12	85.4	(2.8)	88.3	117.9
Personnel related (minus)	13	38.1	(4.0)	42.1	55.8
Net periodic retirement benefit costs (minus)	14	(1.8)	(5.1)	3.2	4.3
Non-personnel related (minus)	15	43.2	0.9	42.2	56.6
Business taxes (minus)	16	4.0	0.1	3.9	5.3
Pre-provision profit (1-12)	17	83.3	5.1	78.1	108.9
<Excluding net bond related profit> (17-11)	18	<53.8>	<(13.6)>	<67.5>	<95.4>
Provision for general allowance for credit losses (minus)	19	-	1.7	(1.7)	-
Net operating profit before trust account credit costs (17-19)	20	83.3	3.4	79.8	108.9
Trust account credit costs (minus)	21	-	(2.2)	2.2	2.2
Net operating profit (17-19-21)	22	83.3	5.7	77.5	106.7
Net other profit	23	(11.8)	14.5	(26.4)	(21.6)
Net stock related profit	24	6.2	2.6	3.5	12.7
Losses on devaluation of stocks	25	(1.5)	2.3	(3.8)	(1.7)
Banking account credit costs (minus)	26	1.1	(9.3)	10.5	7.0
Ordinary profit	27	71.4	20.3	51.1	85.0
Extraordinary profit	28	9.3	8.3	1.0	2.6
Reversal of allowance for loan losses	29	9.9	9.9	-	1.6
Net income before income tax	30	80.8	28.6	52.1	87.7
Income taxes-current (minus)	31	3.6	(0.9)	4.6	6.4
Income taxes-deferred (minus)	32	22.7	10.4	12.3	23.6
Net income	33	54.4	19.2	35.2	57.6
Credit costs (19+21+26-29) (minus)	34	(8.7)	(19.8)	11.0	7.5

(Reference)

(Billions of yen)

	No.	CMTB, Non-consolidated			CMAB, Non-consolidated		
		3Q FY2010*	Change	3Q FY2009*	3Q FY2010*	Change	3Q FY2009*
Gross operating profit	1	146.4	3.8	142.5	22.2	(1.6)	23.9
<Gross operating profit after trust account credit costs> (1-21)	2	<146.4>	<6.1>	<140.2>	<22.2>	<(1.6)>	<23.9>
Banking business related profit	3	75.9	(15.8)	91.7	0.0	(0.0)	0.0
Net interest income	4	71.2	(10.0)	81.2	0.0	(0.0)	0.0
Fees on loan trusts and JOMTs before trust account credit costs	5	4.6	(5.7)	10.4	-	-	-
Asset management business profit	6	37.9	4.0	33.8	22.2	(1.6)	23.8
Net fees and commissions	7	35.3	4.0	31.2	(3.6)	(1.6)	(2.0)
Trust fees	8	2.5	(0.0)	2.6	25.8	0.0	25.8
Net trading profit	9	2.2	0.5	1.6	-	-	-
Net other operating profit	10	30.3	15.0	15.2	-	-	-
Net bond related profit	11	29.4	18.8	10.5	-	-	-
Operating expenses (minus)	12	73.7	(2.7)	76.4	11.6	(0.1)	11.8
Personnel related (minus)	13	32.6	(3.6)	36.3	5.5	(0.3)	5.8
Net periodic retirement benefit costs (minus)	14	(1.8)	(4.5)	2.6	(0.0)	(0.6)	0.6
Non-personnel related (minus)	15	37.2	0.8	36.3	6.0	0.1	5.8
Business taxes (minus)	16	3.9	0.1	3.7	0.1	(0.0)	0.1
Pre-provision profit (1-12)	17	72.6	6.6	66.0	10.6	(1.4)	12.1
<Excluding net bond related profit> (17-11)	18	<43.2>	<(12.2)>	<55.4>	<10.6>	<(1.4)>	<12.1>
Provision for general allowance for credit losses (minus)	19	-	1.7	(1.7)	-	-	-
Net operating profit before trust account credit costs (17-19)	20	72.6	4.9	67.7	10.6	(1.4)	12.1
Trust account credit costs (minus)	21	-	(2.2)	2.2	-	-	-
Net operating profit (17-19-21)	22	72.6	7.1	65.4	10.6	(1.4)	12.1
Net other profit	23	(9.9)	14.2	(24.1)	(1.8)	0.3	(2.2)
Net stock related profit	24	6.2	2.6	3.5	-	-	-
Losses on devaluation of stocks	25	(1.5)	2.3	(3.8)	-	-	-
Banking account credit costs (minus)	26	1.1	(9.3)	10.5	-	-	-
Ordinary profit	27	62.7	21.4	41.2	8.7	(1.1)	9.8
Extraordinary profit	28	9.7	8.7	1.0	(0.3)	(0.3)	(0.0)
Reversal of allowance for loan losses	29	9.9	9.9	-	-	-	-
Net income before income tax	30	72.4	30.1	42.3	8.3	(1.4)	9.8
Income taxes-current (minus)	31	0.1	(0.0)	0.1	3.5	(0.9)	4.4
Income taxes-deferred (minus)	32	22.9	10.1	12.8	(0.1)	0.3	(0.4)
Net income	33	49.4	20.0	29.3	5.0	(0.8)	5.8
Credit costs (19+21+26-29) (minus)	34	(8.7)	(19.8)	11.0	-	-	-

## 2. Yields and Margins

Domestic Banking Account

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

[CMTB, Non-consolidated]

(%)

	No.	3Q FY2010*		3Q FY2009*
			Change	
Average yield on interest-earning assets	1	1.11	(0.08)	1.19
Loans and bills discounted	2	1.35	(0.14)	1.50
Securities	3	0.70	0.00	0.69
Average yield on interest-bearing liabilities	4	0.47	(0.02)	0.50
Deposits	5	0.46	(0.06)	0.52
Gross margin ( 1-4 )	6	0.63	(0.05)	0.69
Loan to deposits margin ( 2-5 )	7	0.88	(0.08)	0.97

## 3. Disclosure of Claims Classified under the Financial Revitalization Law

[CMTB, Non-consolidated]

(Billions of yen)

	No.	End-Dec.2010			End-Sep.2010 (b)	End-Mar.2010 (c)	End-Dec.2009 (Reference)
		(a)	(a-b)	(a-c)			
Claims under bankruptcy and virtual bankruptcy	1	17.7	(4.1)	(2.1)	21.8	19.8	18.6
Banking account	2	17.7	(4.1)	(2.1)	21.8	19.8	18.5
Trust account	3	0.0	(0.0)	0.0	0.0	0.0	0.0
Claims under high risk	4	45.6	(0.1)	(31.4)	45.8	77.0	90.6
Banking account	5	45.5	(0.1)	(31.3)	45.6	76.9	90.5
Trust account	6	0.1	(0.0)	(0.0)	0.1	0.1	0.1
Claims under close observation	7	30.3	(1.7)	9.0	32.0	21.2	15.4
Banking account	8	21.9	(1.7)	9.5	23.6	12.3	5.9
Trust account	9	8.3	0.0	(0.5)	8.3	8.9	9.4
Total	10	93.7	(6.0)	(24.4)	99.7	118.2	124.7
Banking account	11	85.2	(6.0)	(23.9)	91.2	109.1	115.0
Trust account	12	8.5	(0.0)	(0.5)	8.5	9.0	9.6
Total claims	13	8,492.5	(817.5)	(884.6)	9,310.0	9,377.1	8,940.5
(%)							
Non-performing claims ratio (10/13)	14	1.1	0.0	(0.1)	1.0	1.2	1.3

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

[CMTB, Non-consolidated]

(Billions of yen)

	End-Dec.2010				End-Sep.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)	Gains	Losses		(d)	Gains	Losses		
Available-for-sale	2,926.9	(6.4)	86.4	92.9	3,399.2	6.9	83.6	76.7	(472.3)	(13.4)
Stocks	398.9	23.7	75.1	51.4	401.1	1.6	55.7	54.0	(2.1)	22.0
Bonds	1,654.7	(10.7)	5.9	16.7	1,858.3	0.1	8.7	8.6	(203.6)	(10.8)
Others	873.2	(19.5)	5.3	24.8	1,139.7	5.1	19.1	14.0	(266.5)	(24.6)
Held-to-maturity bonds	313.8	0.2	1.5	1.3	314.4	(0.3)	1.8	2.2	(0.5)	0.5

(Billions of yen)

	End-Mar.2010				Change	
	Acquisition cost (e)	Net unrealized gains (losses)			Acquisition cost (a-e)	Net unrealized gains (losses)
		(f)	Gains	Losses		
Available-for-sale	3,428.2	29.2	104.9	75.7	(501.2)	(35.7)
Stocks	414.3	51.4	92.1	40.7	(15.3)	(27.6)
Bonds	1,821.7	(3.6)	9.9	13.5	(167.0)	(7.0)
Others	1,192.0	(18.5)	2.8	21.4	(318.8)	(0.9)
Held-to-maturity bonds	720.9	(0.2)	3.2	3.5	(407.0)	0.5

End-Dec.2009		Reference	
Acquisition cost	Net unrealized gains (losses)		
		Gains	Losses
3,119.0	14.7	95.8	81.1
417.9	38.8	83.0	44.2
1,663.2	(1.6)	10.4	12.1
1,037.9	(22.3)	2.3	24.7
919.8	0.8	4.9	4.0

[CMTH, Consolidated]

(Billions of yen)

	End-Dec.2010				End-Sep.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)	Gains	Losses		(d)	Gains	Losses		
Available-for-sale	3,087.1	7.4	109.8	102.4	3,562.3	18.5	105.5	86.9	(475.1)	(11.1)
Stocks	456.1	41.3	98.2	56.8	461.0	17.4	77.5	60.1	(4.8)	23.9
Bonds	1,743.7	(10.7)	5.9	16.7	1,947.3	0.0	8.7	8.6	(203.6)	(10.8)
Others	887.2	(23.2)	5.5	28.7	1,154.0	1.0	19.3	18.2	(266.7)	(24.2)
Held-to-maturity bonds	314.0	0.2	1.5	1.3	314.5	(0.3)	1.8	2.2	(0.5)	0.5

(Billions of yen)

	End-Mar.2010				Change	
	Acquisition cost (e)	Net unrealized gains (losses)			Acquisition cost (a-e)	Net unrealized gains (losses)
		(f)	Gains	Losses		
Available-for-sale	3,592.2	47.0	130.8	83.7	(505.0)	(39.6)
Stocks	474.9	73.0	118.0	45.0	(18.7)	(31.6)
Bonds	1,910.7	(3.6)	9.9	13.5	(167.0)	(7.0)
Others	1,206.5	(22.3)	2.8	25.2	(319.2)	(0.9)
Held-to-maturity bonds	721.0	(0.2)	3.2	3.5	(407.0)	0.5

End-Dec.2009		Reference	
Acquisition cost	Net unrealized gains (losses)		
		Gains	Losses
3,283.9	28.9	119.8	90.9
479.1	56.6	106.5	49.8
1,752.2	(1.7)	10.4	12.1
1,052.5	(26.0)	2.8	28.9
920.0	0.8	4.9	4.0



## 〔Reference〕 Status of Securities Portfolio

## Details of market value available securities

Available-for-sale securities  
(CMTB <Consolidated>)

(CNY < Consolidated >)								(Billion of yen)			
	End-Dec.2010 (a)			End-Sep.2010 (b)		Change (a-b)		End-Mar.2010 (c)		Change (a-c)	
	Acquisition Cost	Unrealized Gains/Losses	Unrealized Gains/ Losses ratio	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses
Available-for-sale securities	3,087.1	7.4	0.2%	3,562.3	18.5	(475.1)	(11.1)	3,592.2	47.0	(505.0)	(39.6)
Japanese Stocks	456.1	41.3	9.0%	461.0	17.4	(4.8)	23.9	474.9	73.0	(18.7)	(31.6)
Japanese Bonds	1,743.7	(10.7)	( 0.6)%	1,947.3	0.0	(203.6)	(10.8)	1,910.7	(3.6)	(167.0)	(7.0)
Others	887.2	(23.2)	( 2.6)%	1,154.0	1.0	(266.7)	(24.2)	1,206.5	(22.3)	(319.2)	(0.9)

(Billions of yen)

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

(CNYB (Non-Consolidated))								(Amounts in yen)			
	End-Dec.2010 (a)			End-Sep.2010 (b)		Change (a-b)		End-Mar.2010 (c)		Change (a-c)	
	Acquisition Cost	Unrealized Gains/Losses	Unrealized Gains/Losses ratio	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses
Available-for-sale securities	2,926.9	(6.4)	( 0.2)%	3,399.2	6.9	(472.3)	(13.4)	3,428.2	29.2	(501.2)	(35.7)
Japanese Stocks	398.9	23.7	5.9%	401.1	1.6	(2.1)	22.0	414.3	51.4	(15.3)	(27.6)
Japanese Bonds	1,654.7	(10.7)	( 0.6)%	1,858.3	0.1	(203.6)	(10.8)	1,821.7	(3.6)	(167.0)	(7.0)
Others	873.2	(19.5)	( 2.2)%	1,139.7	5.1	(266.5)	(24.6)	1,192.0	(18.5)	(318.8)	(0.9)

(Billions of yen)

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

(billions of yen)											
	End-Dec.2010 (a)			End-Sep.2010 (b)		Change (a-b)		End-Mar.2010 (c)		Change (a-c)	
	Acquisition Cost	Unrealized Gains/Losses	Unrealized Gains/Losses ratio	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses
Foreign government bonds	314.2	(12.8)	(4.1)%	460.4	8.3	(146.1)	(21.2)	557.2	(5.1)	(242.9)	(7.7)
US agency MBS	[Note]157.9	0.5	0.3%	[Note]305.5	8.4	(147.5)	(7.8)	260.3	(1.1)	(102.3)	1.6
Overseas Investment (Excluding foreign government bonds, US agency MBS)	252.2	(3.1)	(1.2)%	231.6	(4.2)	20.5	1.1	228.0	(3.1)	24.2	0.0
CDO ( 1)	-	-	-	-	-	-	-	10.0	-	(10.0)	-
Investment trust (bond funds) ( 2)	5.0	0.0	1.7%	5.0	0.0	-	0.0	5.0	(0.0)	-	0.1
Investment trust (credit funds) ( 3)	24.9	0.0	0.3%	24.9	(0.3)	-	0.4	24.9	(0.2)	-	0.3
Investment trust (equity funds, etc.) ( 4)	12.0	(1.4)	(11.9)%	12.1	(1.8)	(0.1)	0.4	12.5	(1.8)	(0.5)	0.4
Foreign bonds, etc. ( 5)	210.1	(1.8)	(0.8)%	189.5	(2.1)	20.6	0.2	175.4	(0.9)	34.7	(0.8)
Japanese stock related investment ( 6)	32.3	(3.5)	(11.0)%	31.3	(5.3)	1.0	1.7	35.3	(4.7)	(3.0)	1.1
RMBS ( 7)	5.7	(0.0)	(0.9)%	6.0	(0.0)	(0.2)	0.0	6.6	(0.1)	(0.8)	0.0
Others ( 8)	110.6	(0.4)	(0.3)%	104.8	(1.9)	5.8	1.5	104.5	(4.1)	6.1	3.7

(Billions of yen)

( 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

(CMTB &lt;Consolidated&gt;)

	End-Dec.2010 (a)			End-Sep.2010 (b)		Change (a-b)		End-Mar.2010 (c)		Change (a-c)	
	Acquisition Cost	Unrealized Gains/Losses	Unrealized Gains/Losses ratio	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses
Held-to-maturity securities	314.0	0.2	0.0%	314.5	(0.3)	(0.5)	0.5	721.0	(0.2)	(407.0)	0.5

(Billions of yen)

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

(CMYB - Non-consolidated)								(Diminor or year)			
	End-Dec.2010 (a)			End-Sep.2010 (b)		Change (a-b)		End-Mar.2010 (c)		Change (a-c)	
	Acquisition Cost	Unrealized Gains/Losses	Unrealized Gains/Losses ratio	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses
Held-to-maturity securities	313.8	0.2	0.0%	314.4	(0.3)	(0.5)	0.5	720.9	(0.2)	(407.0)	0.5

(Billions of yen)

(Breakdown of the held-to-maturity securities)

		End-Dec.2010 (a)			End-Sep.2010 (b)		Change (a-b)		End-Mar.2010 (c)		Change (a-c)	
		Acquisition Cost	Unrealized Gains/Losses	Unrealized Gains/Losses ratio	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses	Acquisition Cost	Unrealized Gains/Losses
Japanese government bonds		-	-	-	-	-	-	-	399.1	2.2	(399.1)	(2.2)
RMBS ( 9)		77.8	1.2	1.5%	78.3	1.5	(0.5)	(0.3)	83.6	0.1	(5.7)	1.0
Overseas Investments		233.0	(1.0)	( 0.4)%	233.0	(1.9)	(0.0)	0.9	235.1	(2.7)	(2.1)	1.7
Foreign bonds ( 10)		233.0	(1.0)	( 0.4)%	233.0	(1.9)	(0.0)	0.9	235.1	(2.7)	(2.1)	1.7
Others		3.0	0.0	1.5%	3.0	0.0	-	(0.0)	3.0	0.0	-	(0.0)

(Billions of yen)

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

	End-Dec.2010		End-Sep.2010	Change	End-Mar.2010	Change
	outstanding (a)	outstanding (b)			outstanding (c)	
Total	78.2	82.4	(4.1)	95.7	(17.5)	
Corporate loans	71.3	75.8	(4.5)	88.8	(17.5)	
Securities of unlisted companies	6.8	6.5	0.3	6.8	0.0	
Acceptance and guarantees (corporate)	0.0	0.0	(0.0)	0.0	(0.0)	

(Billions of yen)

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

[CMTB, Non-consolidated]

(Billions of yen)

	End-Dec.2010			End-Sep.2010	End-Mar.2010	End-Dec.2009 Reference
	(a)	(a-b)	(a-c)	(b)	(c)	
Interest rate related transactions	2.9	(1.8)	1.2	4.7	1.6	1.3
Interest rate swaps	2.9	(1.8)	1.2	4.7	1.6	1.3
Currency related transactions	(0.1)	(0.0)	(0.3)	(0.0)	0.2	0.1
Bond related transactions	-	1.1	0.0	(1.1)	(0.0)	-
Total	2.8	(0.8)	0.9	3.6	1.8	1.5

[Note] After application of deferred tax accounting

## 6. Deposits and Loans

## (1) Balance of Deposits and Loans

[CMTB, Non-consolidated]

(Billions of yen)

		End-Dec.2010			End-Sep.2010	End-Mar.2010	End-Dec.2009 Reference
		(a)	(a-b)	(a-c)	(b)	(c)	
Banking account	Deposit	8,958.7	(16.3)	136.5	8,975.0	8,822.1	8,698.1
	Loans	8,057.6	(807.3)	(881.1)	8,865.0	8,938.7	8,474.0
Money Trust	Principals	912.8	(19.9)	(111.9)	932.8	1,024.7	1,060.5
	Loans	228.9	(7.0)	(13.3)	236.0	242.2	246.4
Loan Trust	Principals	253.6	(28.8)	(103.3)	282.5	357.0	400.4
	Loans	-	-	-	-	-	-
Total	Deposit & Principals	10,125.2	(65.1)	(78.7)	10,190.4	10,204.0	10,159.1
	Loans	8,286.6	(814.4)	(894.4)	9,101.0	9,181.0	8,720.5

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

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

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

[CMTB, Non-consolidated]

Banking Account

(Billions of yen)

	End-Dec.2010			End-Sep.2010	End-Mar.2010	End-Dec.2009 Reference
	(a)	(a-b)	(a-c)	(b)	(c)	
Individual	7,263.7	86.0	264.2	7,177.6	6,999.4	6,856.7
Corporate	1,467.3	(102.0)	(115.5)	1,569.4	1,582.8	1,563.2
Other	224.2	(0.9)	(9.9)	225.2	234.2	277.3
Total	8,955.3	(16.9)	138.7	8,972.2	8,816.6	8,697.2

[Note] Excludes Japan offshore market account.

## 7.Statements of Trust Account

[CMTB, Non-consolidated]

(Billions of yen)

	End-Dec.2010			End-Sep.2010	End-Mar.2010	End-Dec.2009 Reference
	(a)	(a-b)	(a-c)			
Total assets	6,431.2	(88.4)	(420.6)	6,519.6	6,851.9	6,947.0
Loans and bills discounted	238.3	(7.3)	(16.5)	245.6	254.9	259.8
Securities	3.3	0.0	(0.0)	3.2	3.3	3.3
Beneficiary rights	0.0	0.0	(0.0)	0.0	0.1	0.2
Securities held in custody accounts	0.1	-	(0.0)	0.1	0.1	0.1
Monetary claims	0.2	-	(0.0)	0.2	0.2	0.2
Tangible fixed assets	5,092.0	(48.2)	(242.6)	5,140.2	5,334.6	5,351.9
Intangible fixed assets	31.0	0.0	4.0	30.9	26.9	26.9
Other claims	35.0	(0.8)	(2.5)	35.9	37.5	36.2
Loans to banking account	844.1	(29.1)	(151.5)	873.2	995.6	1,061.1
Cash and due from banks	186.9	(2.9)	(11.3)	189.8	198.3	206.8
Total liabilities	6,431.2	(88.4)	(420.6)	6,519.6	6,851.9	6,947.0
Money trusts	796.0	(6.0)	(62.6)	802.1	858.7	885.8
Property formation benefit trusts	13.2	0.2	(0.3)	13.0	13.6	13.6
Loan trusts	255.6	(29.4)	(103.1)	285.0	358.7	401.0
Money entrusted, other than money trusts	0.2	(0.0)	(0.0)	0.2	0.2	0.2
Securities trusts	0.1	(0.0)	(0.0)	0.1	0.1	0.1
Money claim trusts	1.0	(0.0)	(0.0)	1.1	1.1	1.1
Land and fixtures trusts	76.3	0.2	0.4	76.1	75.9	76.1
Composite trusts	5,288.3	(53.3)	(254.7)	5,341.7	5,543.1	5,568.7
Other trusts	0.0	-	(0.0)	0.0	0.0	0.0

[CMAB, Non-consolidated]

(Billions of yen)

	End-Dec.2010			End-Sep.2010	End-Mar.2010	End-Dec.2009 Reference
	(a)	(a-b)	(a-c)			
Total assets	31,873.8	642.1	890.6	31,231.6	30,983.2	29,564.2
Securities	78.1	-	(1.0)	78.1	79.2	80.2
Beneficiary rights	30,305.7	669.3	949.6	29,636.4	29,356.0	28,047.8
Money claims	1,464.2	(32.0)	(64.3)	1,496.3	1,528.6	1,410.9
Cash and due from banks	25.5	4.8	6.2	20.7	19.3	25.2
Total liabilities	31,873.8	642.1	890.6	31,231.6	30,983.2	29,564.2
Money trusts	8,549.2	44.8	(45.1)	8,504.3	8,594.3	8,624.2
Pension trusts	6,696.6	53.4	(52.8)	6,643.1	6,749.4	6,609.5
Investment trusts	12,178.6	535.7	956.1	11,642.8	11,222.4	10,040.3
Money entrusted, other than money trusts	352.6	10.1	9.8	342.4	342.7	339.1
Securities trusts	1,449.8	17.5	80.6	1,432.3	1,369.2	1,361.5
Money claim trusts	1,489.3	(27.1)	(57.9)	1,516.5	1,547.3	1,435.5
Composite trusts	1,157.3	7.4	(0.2)	1,149.9	1,157.5	1,153.8