

# Reference Data 1: Financial Summary

1H.FY3/09 Highlights & FY3/09 Outlook									3Q.FY3/09
	a	b	c:b-a		d	e	f:e-d		(Yen bn)
		Actual				Outlook Revised on Jan 30, 2009			Actual
CMTB+CMAB, non-consolidated	1H.FY3/08	1H.FY3/09	Change	%	FY3/08	FY3/09	Change	%	3Q.FY3/09
Gross operating profit <sup>*1</sup>	136.7	121.4	(15.2)	(11)%	265.2	247.0	(18.2)	(7)%	175.8
Operating expenses (minus)	55.1	59.0	3.8	7%	110.8	117.0	6.2	6%	87.3
[Net periodic retirement benefit cost] (minus)	[(3.8)]	[(0.2)]	[3.6]		[(7.7)]				
Pre-provision profit <sup>*2</sup>	81.5	62.4	(19.1)	(23)%	154.4	130.0	(24.4)	(16)%	88.5
Net other profit (loss) and other	(17.8)	(35.0)	(17.2)		(27.5)	(90.0)	(62.5)		(80.6)
[Losses on devaluation of stocks]	[(1.6)]	[(16.2)]	[(14.6)]		[(7.4)]	[(56.0)]	[(48.6)]		[(56.4)]
Ordinary profit	63.7	27.3	(36.3)	(57)%	126.8	40.0	(86.8)	(68)%	7.8
Extraordinary profit	3.0	9.8	6.8		8.1	10.0	1.9		10.4
Deferred income taxes (minus)	20.6	15.7	(4.9)		42.8	5.0	(37.8)		(1.3)
Net income	40.5	17.1	(23.4)	(58)%	81.9	35.0	(46.9)	(57)%	14.0
Credit Costs (minus)	16.9	0.3	(16.6)		9.5	10.0	0.5		3.9
CMTH, consolidated	1H.FY3/08	1H.FY3/09	Change	%	FY3/08	FY3/09	Change	%	3Q.FY3/09
Ordinary profit	64.0	26.9	(37.1)	(58)%	125.3	40.0	(85.3)	(68)%	7.6
Net income	35.5	13.7	(21.7)	(61)%	71.8	30.0	(41.8)	(58)%	9.1
Dividend per share	-	-			¥7	¥7			

\*1 Before trust a/c credit costs

\*2 Effective net operating profit before trust a/c credit costs & provision(reversal) of general reserve

# Reference Data 2 : Revenues by Business Unit

Revenues by Business Unit								
(Yen bn)	a	b	c:b-a		d	e	f:e-d	
		Actual				Outlook Revised on Jan 30, 2009		
	1H.FY3/08	1H.FY3/09	Change	%	FY3/08	FY3/09	Change	%
CMTB+CMAB, non-consolidated								
<b>Asset management businesses</b>	<b>65.5</b>	<b>50.2</b>	<b>(15.3)</b>	<b>(23)%</b>	<b>121.9</b>	<b>92.0</b>	<b>(29.9)</b>	<b>(25)%</b>
Investment trust & Annuity insurance	25.0	18.2	(6.8)	(27)%	45.2	30.0	(15.2)	(34)%
Real estate	16.8	10.2	(6.5)	(39)%	31.7	21.0	(10.7)	(34)%
Pension	13.4	12.9	(0.5)	(4)%	26.6	25.0	(1.6)	(6)%
Stock transfer agency	7.4	7.3	(0.1)	(1)%	13.6	13.5	(0.1)	(1)%
<b>Banking related businesses</b>	<b>71.1</b>	<b>71.2</b>	<b>0.0</b>	<b>0%</b>	<b>143.2</b>	<b>155.0</b>	<b>11.7</b>	<b>8%</b>
Conventional banking businesses	34.0	41.5	7.5	22%	77.5	92.0	14.4	19%
[Corporate loans, etc.]	[22.2]	[23.2]	[1.0]	[4%]	[43.3]	[49.0]	[5.6]	[13%]
[Bond investments, etc.]	[11.8]	[18.3]	[6.5]	[55%]	[34.2]	[43.0]	[8.7]	[26%]
Loans to individuals	19.6	21.7	2.1	11%	39.5	45.0	5.4	14%
Real estate asset finance	4.5	4.8	0.3	8%	9.9	10.0	0.0	1%
Alternative investments	9.6	0.9	(8.7)	(91)%	9.5	4.0	(5.5)	(58)%
[Investment return]	[9.6]	[4.0]	[(5.6)]	[(58)%]	[14.5]	[8.0]	[(6.5)]	[(45)%]
[CDO loss disposition]	[-]	[(3.1)]			[(5.0)]	[(4.4)]		
Other banking related businesses	3.2	2.0	(1.1)	(36)%	6.6	4.0	(2.6)	(40)%
<b>Gross operating profit</b>	<b>136.7</b>	<b>121.4</b>	<b>(15.2)</b>	<b>(11)%</b>	<b>265.2</b>	<b>247.0</b>	<b>(18.2)</b>	<b>(7)%</b>