

Reference Material for
Financial Statements
1st Quarter of FY3/11

July 30, 2010



Chuo Mitsui Trust Holdings, Inc.

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

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

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 1Q.FY3/11

【Status of Profit and Loss】

■Consolidated

Reflecting the result of two bank subsidiaries, ordinary profit increased by JPY11.7bn YoY to JPY27.8bn, and net income increased by JPY9.5bn to JPY19.0bn.

■Combined non-consolidated totals for two bank subsidiaries

Regarding gross operating profit, while banking related profit decreased YoY mainly due to decline in market interest rates, asset management business profit increased YoY as a result of steady increase in investment trust sales and recovery of fees related to real estate brokerage. In addition, net other operating profit increased YoY due to increase in market related income. As a result, pre-provision profit and net income largely exceeded figures of previous fiscal year to JPY31.0bn and JPY21.8bn.

Credit costs decreased substantially YoY, mainly due to reversal of allowance for loan losses led by the improvement in business condition of borrowers.

【CMTH, Consolidated】

(Billions of yen)			
	1Q FY3/11	Change	1Q FY3/10
Ordinary profit	27.8	11.7	16.1
Net income	19.0	9.5	9.5

【CMTB+CMAB, Non-consolidated】

(Billions of yen)			
	1Q FY3/11	Change	1Q FY3/10
Gross operating profit	59.2	1.5	57.6
Banking related profit	25.5	(6.2)	31.8
Asset management business profit	20.6	1.8	18.7
Net other operating profit	12.9	6.3	6.5
Operating expenses (minus)	28.1	(1.8)	30.0
Pre-provision profit	31.0	3.4	27.6
Ordinary profit	26.9	9.4	17.5
Net income	21.8	9.1	12.7
Credit costs (minus)	(1.6)	(9.3)	7.7
Losses on devaluation	(0.2)	0.0	(0.2)

【Summary of Strategic Focus Areas】

- (1) Since sales amount of investment trust increased steadily, investment trust & annuity insurance related profit increased by JPY1.0bn YoY to JPY7.2bn.
- (2) Real estate income increased by JPY1.1bn YoY to JPY2.5bn due to recovery of real estate trading amount by J-REITs and private funds.
- (3) Housing loan balance was JPY 3,311.1bn, decreased by JPY20.0bn from the end of March, 2010, as a result of loan rate strategy focusing more on profitability under the fierce interest competition among banks.

【Outlook for FY3/11】

No changes in earnings outlook for FY3/11.

(Reference) Summary of Strategic Focus Areas

Investment trust & Annuity insurance

(Billions of yen)			
	1Q FY3/11	Change	1Q FY3/10
Investment trust & Annuity insurance related profit (※1)	7.2	1.0	6.1
Annuity insurance sales fee	1.3	(0.6)	1.9
Investment trust sales fee(※1)	3.8	1.4	2.3
Other investment trust related fee(※2)	2.0	0.2	1.8

(Billions of yen)			
	1Q FY3/11	Change	1Q FY3/10
Sales amount(※1)	149.6	65.4	84.1
Annuity insurance	34.2	(3.4)	37.7
Investment trust (※1)	115.3	68.9	46.3

(※1) Include wrap account

(※2) Trustee fee and investment advisory fee

Real estate

(Billions of yen)			
	1Q FY3/11	Change	1Q FY3/10
Real estate income	2.5	1.1	1.4
Brokerage fee	1.7	1.0	0.6
Trust fee	0.8	0.0	0.8

(Number of contract)			
	1Q FY3/11	Change	1Q FY3/10
Number of brokerage contracts(※3)	42	17	25

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

【CMTH, Consolidated】

(Billions of yen)

	1Q FY3/11 (Actual)	1H FY3/11 Outlook	FY3/11 Outlook
Ordinary profit	27.8	42.0	90.0
Net income	19.0	22.0	50.0

【CMTB+CMAB, Non-consolidated】

	31.0	55.0	115.0
Pre-provision profit	31.0	55.0	115.0
Ordinary profit	26.9	42.0	90.0
Net income	21.8	27.0	60.0

【Status of Assets】

- (1) Balance of NPL (CMTB, Non-consolidated) decreased by JPY14.4bn from the end of March 2010 to JPY103.8bn, mainly due to 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 with market value (CMTH, Consolidated) decreased by JPY25.8bn from the end of March 2010 to JPY21.1bn. (Please refer to page 6)

Loans to individuals

(Billions of yen)			
	End-6/10	Change	End-3/10
Loan balance(※4)	3,624.5	(30.4)	3,654.9
Housing loan balance(※4)	3,311.1	(20.0)	3,331.2

(※4) Post securitization

(Billions of yen)			
	1Q FY3/11	Change	1Q FY3/10
New housing loan origination	48.3	(178.2)	226.6

1. Summary of Profit and Loss

(1) CMTH, Non-consolidated

(Billions of yen)

	No.	1Q FY3/11	Change	1Q FY3/10	FY3/10 《Reference》
Operating income	1	17.8	7.0	10.7	13.6
Operating profit	2	15.2	7.1	8.0	3.1
Ordinary profit	3	14.4	6.3	8.0	2.2
Net income	4	14.4	6.4	8.0	2.8

(2) CMTH, Consolidated

(Billions of yen)

	No.	1Q FY3/11	Change	1Q FY3/10	FY3/10 《Reference》
Consolidated gross operating profit [Note]	5	64.5	1.7	62.7	247.2
<Consolidated gross operating profit after trust account credit costs> (5-18)	6	<64.5>	<3.9>	<60.5>	<245.0>
Banking business related profit	7	25.8	(6.1)	32.0	127.0
Net interest income	8	25.2	(1.1)	26.3	112.6
Fees on loan trusts and JOMTs before trust account credit costs	9	0.6	(4.9)	5.6	14.3
Asset management business profit	10	25.6	1.8	23.7	98.4
Net fees and commissions	11	16.1	1.5	14.5	59.6
Trust fees	12	9.5	0.3	9.1	38.7
Net trading profit	13	0.1	(0.3)	0.4	2.5
Net other operating profit	14	12.9	6.3	6.5	19.1
Operating expense (minus)	15	31.2	(2.2)	33.4	130.8
Consolidated pre-provision profit (5-15) [Note]	16	33.2	3.9	29.3	116.4
Provision for general allowance for credit losses (minus)	17	-	0.7	(0.7)	(2.5)
Trust account credit costs (minus)	18	-	(2.2)	2.2	2.2
Consolidated net operating profit (16-17-18)	19	33.2	5.4	27.8	116.7
Credit costs (minus)	20	0.4	(7.3)	7.7	13.2
Net stock related profit	21	1.6	(1.6)	3.3	12.2
Losses on devaluation of stocks	22	(0.2)	0.0	(0.2)	(2.2)
Profit from investment in equity method affiliates	23	0.0	0.6	(0.5)	(0.8)
Other	24	(6.7)	(0.0)	(6.7)	(31.5)
Ordinary profit	25	27.8	11.7	16.1	83.4
Extraordinary profit	26	0.3	(0.0)	0.4	1.3
Reversal of allowance for loan losses	27	0.9	0.9	-	-
Net income before income tax	28	28.1	11.6	16.5	84.7
Income taxes-current (minus)	29	1.6	0.0	1.6	8.1
Income taxes-deferred (minus)	30	5.5	2.0	3.5	22.1
Minority interests in net income (minus)	31	1.9	0.0	1.8	7.6
Net income	32	19.0	9.5	9.5	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	(0.4)	(9.7)	9.2	12.9
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Number of Consolidated Subsidiaries and Affiliates		End-6/10	Change	End-6/09	End-3/10 《Reference》
Consolidated subsidiaries	34	25	-	25	25
Equity method affiliates	35	4	-	4	4

(3) CMTB+CMAB, Non-consolidated

(Billions of yen)

	No.	1Q FY3/11	Change	1Q FY3/10	FY3/10 《Reference》
Gross operating profit	1	59.2	1.5	57.6	226.9
<Gross operating profit after trust account credit costs> (1-21)	2	<59.2>	<3.8>	<55.4>	<224.6>
Banking business related profit	3	25.5	(6.2)	31.8	125.9
Net interest income	4	24.9	(1.2)	26.2	111.6
Fees on loan trusts and JOMTs before trust account credit costs	5	0.6	(4.9)	5.6	14.3
Asset management business profit	6	20.6	1.8	18.7	79.1
Net fees and commissions	7	11.0	1.5	9.5	40.3
Trust fees	8	9.5	0.3	9.1	38.8
Net trading profit	9	0.1	(0.3)	0.4	2.5
Net other operating profit	10	12.9	6.3	6.5	19.1
Net bond related profit	11	13.7	12.0	1.7	13.5
Operating expense (minus)	12	28.1	(1.8)	30.0	117.9
Personnel related (minus)	13	12.8	(1.3)	14.1	55.8
Net periodic retirement benefit costs (minus)	14	(0.6)	(1.7)	1.0	4.3
Non-personnel related (minus)	15	13.9	(0.4)	14.4	56.6
Business taxes (minus)	16	1.3	(0.0)	1.4	5.3
Pre-provision profit (1-12)	17	31.0	3.4	27.6	108.9
<Excluding net bond related profit> (17-11)	18	<17.3>	<(8.5)>	<25.9>	<95.4>
Provision for general allowance for credit losses (minus)	19	-	1.0	(1.0)	-
Net operating profit before trust account credit costs (17-19)	20	31.0	2.4	28.6	108.9
Trust account credit costs (minus)	21	-	(2.2)	2.2	2.2
Net operating profit (17-19-21)	22	31.0	4.7	26.3	106.7
Net other profit	23	(4.1)	4.7	(8.8)	(21.6)
Net stock related profit	24	1.4	(1.9)	3.3	12.7
Losses on devaluation of stocks	25	(0.2)	0.0	(0.2)	(1.7)
Banking account credit costs (minus)	26	0.2	(6.2)	6.4	7.0
Ordinary profit	27	26.9	9.4	17.5	85.0
Extraordinary profit	28	1.8	1.4	0.4	2.6
Reversal of allowance for loan losses	29	1.8	1.8	-	1.6
Net income before income tax	30	28.8	10.9	17.9	87.7
Income taxes-current (minus)	31	1.1	(0.3)	1.4	6.4
Income taxes-deferred (minus)	32	5.8	2.0	3.7	23.6
Net income	33	21.8	9.1	12.7	57.6
Credit costs (19+21+26-29) (minus)	34	(1.6)	(9.3)	7.7	7.5

(Reference)

(Billions of yen)

	No.	CMTB, Non-consolidated			CMAB, Non-consolidated		
		1Q FY3/11	Change	1Q FY3/10	1Q FY3/11	Change	1Q FY3/10
Gross operating profit	1	51.5	2.0	49.5	7.6	(0.4)	8.1
<Gross operating profit after trust account credit costs> (1-21)	2	<51.5>	<4.3>	<47.2>	<7.6>	<(0.4)>	<8.1>
Banking business related profit	3	25.5	(6.2)	31.8	0.0	(0.0)	0.0
Net interest income	4	24.9	(1.2)	26.2	0.0	(0.0)	0.0
Fees on loan trusts and JOMTs before trust account credit costs	5	0.6	(4.9)	5.6	-	-	-
Asset management business profit	6	12.9	2.2	10.6	7.6	(0.4)	8.0
Net fees and commissions	7	12.0	2.3	9.7	(0.9)	(0.7)	(0.1)
Trust fees	8	0.9	(0.0)	0.9	8.6	0.3	8.2
Net trading profit	9	0.1	(0.3)	0.4	-	-	-
Net other operating profit	10	12.9	6.3	6.5	-	-	-
Net bond related profit	11	13.7	12.0	1.7	-	-	-
Operating expense (minus)	12	24.2	(1.9)	26.1	3.9	0.0	3.8
Personnel related (minus)	13	10.9	(1.2)	12.1	1.8	(0.1)	1.9
Net periodic retirement benefit costs (minus)	14	(0.6)	(1.5)	0.8	(0.0)	(0.2)	0.2
Non-personnel related (minus)	15	11.9	(0.6)	12.5	1.9	0.1	1.8
Business taxes (minus)	16	1.3	(0.0)	1.3	0.0	(0.0)	0.0
Pre-provision profit (1-12)	17	27.3	3.9	23.4	3.7	(0.5)	4.2
<Excluding net bond related profit> (17-11)	18	<13.6>	<(8.0)>	<21.6>	<3.7>	<(0.5)>	<4.2>
Provision for general allowance for credit losses (minus)	19	-	1.0	(1.0)	-	-	-
Net operating profit before trust account credit costs (17-19)	20	27.3	2.9	24.4	3.7	(0.5)	4.2
Trust account credit costs (minus)	21	-	(2.2)	2.2	-	-	-
Net operating profit (17-19-21)	22	27.3	5.2	22.1	3.7	(0.5)	4.2
Net other profit	23	(3.5)	4.6	(8.1)	(0.6)	0.1	(0.7)
Net stock related profit	24	1.4	(1.9)	3.3	-	-	-
Losses on devaluation of stocks	25	(0.2)	0.0	(0.2)	-	-	-
Banking account credit costs (minus)	26	0.2	(6.2)	6.4	-	-	-
Ordinary profit	27	23.8	9.8	14.0	3.1	(0.3)	3.4
Extraordinary profit	28	1.9	1.4	0.4	(0.0)	(0.0)	(0.0)
Reversal of allowance for loan losses	29	1.8	1.8	-	-	-	-
Net income before income tax	30	25.7	11.3	14.4	3.0	(0.4)	3.4
Income taxes-current (minus)	31	0.0	(0.0)	0.0	1.1	(0.3)	1.4
Income taxes-deferred (minus)	32	5.7	1.9	3.7	0.1	0.1	(0.0)
Net income	33	20.0	9.4	10.6	1.8	(0.2)	2.0
Credit costs (19+21+26-29) (minus)	34	(1.6)	(9.3)	7.7	-	-	-

2.Yields and Margins

Domestic Banking Account

[CMTB, Non-consolidated]

(%)

	No.	1Q FY3/11	Change	1Q FY3/10
Average yield on interest-earning assets	1	1.14	(0.04)	1.18
Loans and bills discounted	2	1.36	(0.17)	1.54
Securities	3	0.75	0.14	0.61
Average yield on interest-bearing liabilities	4	0.48	(0.03)	0.51
Deposits	5	0.48	(0.05)	0.54
Gross margin (1-4)	6	0.66	(0.01)	0.67
Loan to deposits margin (2-5)	7	0.87	(0.11)	0.99

3.Disclosure of Claims Classified under the Financial Revitalization Law

[CMTB, Non-consolidated]

(Billions of yen)

	No.	End-6/10 (a)	(a-b)	End-3/10 (b)	End-6/09 (Reference)
Claims under bankruptcy and virtual bankruptcy	1	18.1	(1.7)	19.8	36.2
Banking account	2	18.1	(1.7)	19.8	36.2
Trust account	3	0.0	(0.0)	0.0	0.0
Claims under high risk	4	57.3	(19.7)	77.0	93.5
Banking account	5	57.2	(19.7)	76.9	93.4
Trust account	6	0.1	(0.0)	0.1	0.1
Claims under close observation	7	28.3	7.0	21.2	18.0
Banking account	8	19.3	7.0	12.3	8.4
Trust account	9	8.9	0.0	8.9	9.6
Total	10	103.8	(14.4)	118.2	147.9
Banking account	11	94.7	(14.4)	109.1	138.1
Trust account	12	9.0	(0.0)	9.0	9.7
Total claims	13	8,806.7	(570.3)	9,377.1	8,958.6
(%)					
Non-performing claims ratio (10/13)	14	1.1	(0.0)	1.2	1.6

4.Unrealized Gains (Losses) on Securities

Unrealized gains (losses) of market value available securities

【CMTB, Non-consolidated】

(Billions of yen)

	End-6/10				End-3/10				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	2,689.2	6.0	79.6	73.5	3,428.2	29.2	104.9	75.7	(738.9)	(23.2)
Stocks	404.3	14.7	62.0	47.3	414.3	51.4	92.1	40.7	(10.0)	(36.7)
Bonds	1,375.3	(4.0)	5.6	9.6	1,821.7	(3.6)	9.9	13.5	(446.3)	(0.3)
Others	909.5	(4.6)	11.8	16.5	1,192.0	(18.5)	2.8	21.4	(282.5)	13.8
Held-to-maturity bonds	520.5	(1.5)	2.1	3.6	720.9	(0.2)	3.2	3.5	(200.3)	(1.2)

(Billions of yen)

	End-6/09 《Reference》			
	Acquisition cost	Net unrealized gains (losses)		
			Gains	Losses
Available-for-sale	3,528.3	14.6	100.0	85.4
Stocks	431.9	56.0	90.5	34.5
Bonds	1,967.3	(10.1)	6.6	16.8
Others	1,129.0	(31.2)	2.8	34.0
Held-to-maturity bonds	924.0	(9.3)	7.1	16.5

【CMTH, Consolidated】

(Billions of yen)

	End-6/10				End-3/10				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	2,852.8	21.1	103.9	82.7	3,592.2	47.0	130.8	83.7	(739.4)	(25.8)
Stocks	464.5	33.8	86.3	52.4	474.9	73.0	118.0	45.0	(10.3)	(39.1)
Bonds	1,464.3	(4.0)	5.6	9.6	1,910.7	(3.6)	9.9	13.5	(446.3)	(0.3)
Others	923.8	(8.6)	11.9	20.6	1,206.5	(22.3)	2.8	25.2	(282.6)	13.6
Held-to-maturity bonds	520.7	(1.5)	2.1	3.6	721.0	(0.2)	3.2	3.5	(200.3)	(1.2)

(Billions of yen)

	End-6/09 《Reference》			
	Acquisition cost	Net unrealized gains (losses)		
			Gains	Losses
Available-for-sale	3,694.2	33.7	127.7	93.9
Stocks	493.9	78.9	117.7	38.8
Bonds	2,056.3	(10.1)	6.6	16.8
Others	1,143.8	(34.9)	3.3	38.3
Held-to-maturity	924.1	(9.3)	7.1	16.5

《Reference》Status of Securities Portfolio

Details of market value available securities

① Available-for-sale securities

【CMTH, Consolidated】

(Billions of yen)

	End-6/10 (a)			End-3/10 (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	2,852.8	21.1	0.7%	3,592.2	47.0	(739.4)	(25.8)
Japanese Stocks	464.5	33.8	7.2%	474.9	73.0	(10.3)	(39.1)
Japanese Bonds	1,464.3	(4.0)	(0.2)%	1,910.7	(3.6)	(446.3)	(0.3)
Others	923.8	(8.6)	(0.9)%	1,206.5	(22.3)	(282.6)	13.6

【CMTB, Non-consolidated】

(Billions of yen)

	End-6/10 (a)			End-3/10 (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	2,689.2	6.0	0.2%	3,428.2	29.2	(738.9)	(23.2)
Japanese Stocks	404.3	14.7	3.6%	414.3	51.4	(10.0)	(36.7)
Japanese Bonds	1,375.3	(4.0)	(0.2)%	1,821.7	(3.6)	(446.3)	(0.3)
Others	909.5	(4.6)	(0.5)%	1,192.0	(18.5)	(282.5)	13.8

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

(Billions of yen)

	End-6/10 (a)			End-3/10 (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	267.9	3.5	1.3%	557.2	(5.1)	(289.3)	8.6
US agency MBS	(*) 281.4	5.9	2.1%	260.3	(1.1)	21.1	7.1
Overseas Investment (Excluding foreign government bonds, US agency MBS)	220.1	(6.3)	(2.9)%	228.0	(3.1)	(7.8)	(3.2)
CDO (※1)	4.4	(*) -	-	10.0	-	(5.5)	-
Investment trust (bond funds) (※2)	5.0	0.0	1.9%	5.0	(0.0)	-	0.1
Investment trust (credit funds) (※3)	24.9	(0.4)	(1.7)%	24.9	(0.2)	-	(0.1)
Investment trust (equity funds, etc.) (※4)	12.5	(1.8)	(15.0)%	12.5	(1.8)	(0.0)	(0.0)
Foreign bonds, etc. (※5)	173.1	(4.1)	(2.4)%	175.4	(0.9)	(2.2)	(3.1)
Japanese stock related investment (※6)	31.3	(4.9)	(15.8)%	35.3	(4.7)	(4.0)	(0.1)
RMBS (※7)	6.2	(0.0)	(1.3)%	6.6	(0.1)	(0.3)	0.0
Others (※8)	102.4	(2.6)	(2.6)%	104.5	(4.1)	(2.1)	1.5

(※1) Managed synthetic CDO

(※5) Overseas corporate bonds, etc.

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

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

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

(※7) ABS securitizing the domestic housing loans

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

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

[Note] *1 GNMA only

*2 Credit derivative portion of CDO is bifurcated and unrealized loss as of end-6/10 was JPY4.4bn.

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

② Held-to-maturity securities

【CMTH, Consolidated】

(Billions of yen)

	End-6/10 (a)			End-3/10 (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	520.7	(1.5)	(0.2)%	721.0	(0.2)	(200.3)	(1.2)

【CMTB, Non-consolidated】

(Billions of yen)

	End-6/10 (a)			End-3/10 (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	520.5	(1.5)	(0.2)%	720.9	(0.2)	(200.3)	(1.2)

(Breakdown of the held-to-maturity securities)

(Billions of yen)

	End-6/10 (a)			End-3/10 (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	199.6	0.9	0.4%	399.1	2.2	(199.4)	(1.3)
RMBS (※9)	82.7	1.0	1.2%	83.6	0.1	(0.8)	0.8
Overseas Investments	235.1	(3.5)	(1.5)%	235.1	(2.7)	(0.0)	(0.7)
Foreign bonds (※10)	235.1	(3.5)	(1.5)%	235.1	(2.7)	(0.0)	(0.7)
Others	3.0	0.0	1.7%	3.0	0.0	-	(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.

【CMTB, Non-consolidated】

(Billions of yen)

	End-6/10 (a) Outstanding	End-3/10 (b) Outstanding	Change (a-b)
Total	94.0	95.7	(1.7)
Corporate loans	84.8	88.8	(4.0)
Securities of unlisted companies	9.2	6.8	2.3
Acceptance and guarantees (corporate)	0.0	0.0	(0.0)

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

【CMTB, Non-consolidated】

(Billions of yen)

		End-6/10		End-3/10	End-6/09
		(a)	(a-b)	(b)	«Reference»
Interest rate transactions		3.6	2.0	1.6	(1.0)
	Interest rate swaps	3.6	2.0	1.6	(1.0)
Currency related transactions		0.1	(0.1)	0.2	0.3
Bond related transactions		(0.0)	(0.0)	(0.0)	-
Total		3.7	1.8	1.8	(0.7)

[Note] After application of deferred tax accounting

6. Deposits and Loans

(1) Balance of Deposits and Loans

【CMTB, Non-consolidated】

(Billions of yen)

		End-6/10		End-3/10	End-6/09
		(a)	(a-b)	(b)	«Reference»
Banking account	Deposits	8,845.5	23.4	8,822.1	8,357.5
	Loans	8,387.6	(551.0)	8,938.7	8,468.8
Money Trust	Principals	988.6	(36.0)	1,024.7	1,121.0
	Loans	238.3	(3.8)	242.2	252.8
Loan Trust	Principals	320.1	(36.9)	357.0	473.2
	Loans	-	-	-	-
Total	Deposits & Principals	10,154.4	(49.6)	10,204.0	9,951.8
	Loans	8,626.0	(554.9)	9,181.0	8,721.7

[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-6/10		End-3/10	End-6/09
		(a)	(a-b)	(b)	«Reference»
Individuals		7,124.7	125.2	6,999.4	6,588.6
Corporate		1,509.6	(73.2)	1,582.8	1,506.0
Others		209.3	(24.8)	234.2	255.3
Total		8,843.7	27.0	8,816.6	8,350.0

[Note] Excludes Japan offshore market account

7.Statements of Trust Account

【CMTB, Non-consolidated】

(Billions of yen)

	End-6/10		End-3/10	End-6/09
	(a)	(a-b)	(b)	«Reference»
Total assets	6,663.0	(188.8)	6,851.9	7,114.4
Loans and bills discounted	248.3	(6.5)	254.9	268.0
Securities	3.3	(0.0)	3.3	3.3
Beneficiary rights	0.1	-	0.1	0.5
Securities held in custody accounts	0.1	-	0.1	0.1
Monetary claims	0.2	-	0.2	0.2
Tangible fixed assets	5,210.0	(124.6)	5,334.6	5,393.4
Intangible fixed assets	26.9	(0.0)	26.9	27.0
Other claims	36.7	(0.7)	37.5	40.3
Loans to banking account	938.7	(56.8)	995.6	1,170.8
Cash and due from banks	198.3	0.0	198.3	210.3
Total liabilities	6,663.0	(188.8)	6,851.9	7,114.4
Money trusts	831.8	(26.8)	858.7	932.3
Property formation benefit trusts	13.6	(0.0)	13.6	14.0
Loan trusts	321.9	(36.8)	358.7	473.0
Money entrusted, other than money trusts	0.2	(0.0)	0.2	0.2
Securities trusts	0.1	(0.0)	0.1	0.1
Money claim trusts	1.1	(0.0)	1.1	1.2
Land and fixtures trusts	76.2	0.3	75.9	76.4
Composite trusts	5,417.7	(125.3)	5,543.1	5,616.8
Other trusts	0.0	(0.0)	0.0	0.1

【CMAB, Non-consolidated】

(Billions of yen)

	End-6/10		End-3/10	End-6/09
	(a)	(a-b)	(b)	Reference
Total assets	31,270.3	287.1	30,983.2	28,340.3
Securities	79.2	-	79.2	81.2
Beneficiary rights	29,623.6	267.6	29,356.0	26,748.6
Monetary claims	1,548.1	19.5	1,528.6	1,490.0
Cash and due from banks	19.2	(0.1)	19.3	20.4
Total liabilities	31,270.3	287.1	30,983.2	28,340.3
Money trusts	8,344.9	(249.4)	8,594.3	8,874.4
Pension trusts	6,684.1	(65.3)	6,749.4	6,564.3
Investment trusts	11,789.0	566.5	11,222.4	8,470.4
Money entrusted, other than money trusts	341.7	(1.0)	342.7	429.6
Securities trusts	1,389.3	20.0	1,369.2	1,331.3
Money claim trusts	1,566.8	19.5	1,547.3	1,509.7
Composite trusts	1,154.2	(3.2)	1,157.5	1,160.2