

Financial Highlights for 3rd Quarter of FY3/09

January 30, 2009



Chuo Mitsui Trust Holdings, Inc.

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Note : Capital adequacy ratio will be announced as 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 |

Summary of Business Results for 3Q.FY3/09

[Status of Profit and Loss]

Consolidated

Reflecting the results of two bank subsidiaries, ordinary profit decreased by JPY97.5bn YoY to JPY7.6bn, and net income decreased by JPY53.9bn YoY to JPY9.1bn.

Combined non-consolidated totals for two bank subsidiaries

Pre-provision profit decreased by JPY29.8bn YoY to JPY88.5bn, mainly due to the decrease in fee income from investment trust sales and real estate brokerage. Although credit costs decreased by JPY13.6bn YoY, devaluation losses on stocks increased by JPY54.8bn YoY along with the stock market decline. Consequently, accumulated net income for 3Q FY3/09 decreased by JPY55.7bn YoY to JPY14.0bn.

Summary of strategic focus areas is as follows:

- (1) As new housing loan origination amount accumulated steadily, housing loan balance increased by JPY281.5bn from the end of March 2008 to JPY2,813.4bn.
- (2) Investment trust and Annuity insurance related profit decreased by JPY12.2bn YoY to JPY23.9bn, as sales amount decreased due to sluggish stock market.
- (3) Real estate profit decreased by JPY11.2bn YoY to JPY11.8bn, as a result of decrease in numbers of brokerage contracts.

[Status of Assets]

- (1) Balance of NPL (CMTB, Non-consolidated) decreased by JPY32.0bn from the end of March 2008 to JPY123.5bn, mainly due to steady NPL collection. NPL ratio decreased by 0.3% from the end of March 2008 to 1.3%. (Please refer to page 5)
- (2) Mainly due to the decline of stock market, unrealized gains on available-for-sale securities with fair value (CMTB, Consolidated) decreased by JPY240.3bn from the end of March 2008 to unrealized loss of JPY172.7bn. (Please refer to page 6)
- (3) Chuo Mitsui Trust Group does not have investments in ABS nor CDOs that include US subprime mortgage loans as underlying asset. (Please refer to page 7)

[CMTB, Consolidated]

(Billions of yen)

| | 3Q FY3/09* | Change | 3Q FY3/08* |
|-----------------|---------------|--------|---------------|
| Ordinary income | 316.0 | (30.8) | 346.9 |
| Ordinary profit | 7.6 | (97.5) | 105.2 |
| Net income | 9.1 | (53.9) | 63.0 |

[CMTB+CMAB, Non-consolidated]

(Billions of yen)

| | 3Q FY3/09* | Change | 3Q FY3/08* |
|----------------------------------|---------------|--------|---------------|
| Gross operating profit | 175.8 | (26.0) | 201.8 |
| Banking related profit | 95.4 | (2.9) | 98.4 |
| Asset management business profit | 72.0 | (25.9) | 98.0 |
| Operating expenses (minus) | 87.3 | 3.8 | 83.5 |
| Pre-provision profit | 88.5 | (29.8) | 118.3 |
| Recurring profit | 7.8 | (96.7) | 104.6 |
| Net income | 14.0 | (55.7) | 69.7 |
| Credit costs (minus) | 3.9 | (13.6) | 17.6 |
| Losses on devaluation (minus) | 56.4 | 54.8 | 1.6 |

(Reference) Strategic focus areas

Loans to individuals

(Billions of yen)

| | End-12/08 | Change | End-3/08 |
|-----------------|-----------|--------|----------|
| Loan balance() | 3,184.0 | 253.8 | 2,930.1 |
| Housing loan() | 2,813.4 | 281.5 | 2,531.9 |

() Post securitization

(Billions of yen)

| | 3Q FY3/09* | Change | 3Q FY3/08* |
|------------------------------|---------------|--------|---------------|
| New housing loan origination | 517.4 | 43.8 | 473.6 |

Investment trust & Annuity insurance

(Billions of yen)

| | 3Q FY3/09* | Change | 3Q FY3/08* |
|---|---------------|--------|---------------|
| Investment trust & Annuity insurance related profit | 23.9 | (12.2) | 36.1 |
| Annuity insurance sales fee | 8.9 | (1.9) | 10.8 |
| Investment trust sales fee | 8.5 | (8.5) | 17.0 |
| Investment trust related fee() | 6.5 | (1.7) | 8.2 |

() Trustee fee and investment advisory fee

(Billions of yen)

| | 3Q FY3/09* | Change | 3Q FY3/08* |
|---|---------------|---------|---------------|
| Investment trust & Annuity insurance sales amount | 286.1 | (425.1) | 711.2 |

Real estate

(Billions of yen)

| | 3Q FY3/09* | Change | 3Q FY3/08* |
|--------------------|---------------|--------|---------------|
| Real estate profit | 11.8 | (11.2) | 23.1 |
| Brokerage fee | 8.6 | (8.9) | 17.5 |
| Trust fee | 3.2 | (2.3) | 5.5 |

(Number of contract)

| | 3Q FY3/09* | Change | 3Q FY3/08* |
|-------------------------------|---------------|--------|---------------|
| Number of brokerage contracts | 126 | (206) | 332 |

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

1. Summary of Profit and Loss

(1) CMTH, Non-consolidated

| | | (Billions of yen) | | | FY3/08 (Reference) |
|------------------|-----|-------------------|--------|-----------|-----------------------|
| | No. | 3Q FY3/09 | Change | 3Q FY3/08 | |
| Operating income | 1 | 16.3 | (15.6) | 32.0 | 186.7 |
| Operating profit | 2 | 9.9 | (16.8) | 26.8 | 179.7 |
| Ordinary profit | 3 | 9.6 | (17.0) | 26.6 | 179.2 |
| Net income | 4 | 9.7 | (16.9) | 26.6 | 179.4 |

(2) CMTH, Consolidated

| | | (Billions of yen) | | | FY3/08 (Reference) |
|--|-----|-------------------|----------|-----------|-----------------------|
| | No. | 3Q FY3/09 | Change | 3Q FY3/08 | |
| Consolidated gross operating profit [Note] | 5 | 200.2 | (23.9) | 224.1 | 296.4 |
| <Consolidated gross operating profit after trust account credit costs> (5-9) | 6 | <199.6> | <(21.9)> | <221.5> | <293.8> |
| Trust fees | 7 | 44.5 | (8.4) | 53.0 | 71.2 |
| <Trust fees after trust account credit costs> (7-9) | 8 | <43.9> | <(6.4)> | <50.4> | <68.6> |
| Trust account credit costs (minus) | 9 | 0.5 | (2.0) | 2.5 | 2.5 |
| Net interest income | 10 | 84.4 | 3.1 | 81.2 | 107.6 |
| Net fees and commissions | 11 | 63.1 | (21.1) | 84.3 | 108.8 |
| Net trading profit | 12 | 2.0 | 0.6 | 1.4 | 2.0 |
| Net other operating profit | 13 | 5.8 | 1.8 | 3.9 | 6.5 |
| Operating expense (minus) | 14 | 106.1 | 4.5 | 101.6 | 134.3 |
| Consolidated pre-provision profit (5-14) [Note] | 15 | 94.0 | (28.4) | 122.4 | 162.0 |
| Transfer to the general reserve (minus) | 16 | - | (4.6) | 4.6 | - |
| Consolidated net operating profit (15-16-9) | 17 | 93.4 | (21.7) | 115.2 | 159.4 |
| Credit costs (minus) | 18 | 14.5 | 3.2 | 11.2 | 12.0 |
| Write-off of loans (minus) | 19 | 15.3 | 8.9 | 6.3 | 9.7 |
| Provision of specific reserve for possible loan losses (minus) | 20 | - | (4.5) | 4.5 | - |
| Provision of reserve for possible loan losses from specific overseas countries (minus) | 21 | - | 0.2 | (0.2) | - |
| Net stock related profit | 22 | (56.5) | (70.3) | 13.7 | 4.4 |
| Losses on devaluation (minus) | 23 | (61.9) | (60.1) | (1.7) | (12.9) |
| Equity in income of affiliates | 24 | 0.1 | (0.3) | 0.4 | 0.6 |
| Other | 25 | (14.8) | (1.9) | (12.9) | (27.1) |
| Ordinary profit | 26 | 7.6 | (97.5) | 105.2 | 125.3 |
| Extraordinary profit | 27 | 10.2 | 5.4 | 4.8 | 10.3 |
| Net transfer from reserve for possible loan losses | 28 | 8.7 | 8.7 | - | 2.7 |
| Net income before income tax | 29 | 17.9 | (92.1) | 110.0 | 135.7 |
| Current income taxes (minus) | 30 | 7.3 | (3.5) | 10.8 | 15.4 |
| Deferred income taxes (minus) | 31 | (2.5) | (34.4) | 31.9 | 42.9 |
| Minority interests in net income (minus) | 32 | 3.9 | (0.2) | 4.2 | 5.4 |
| Net income | 33 | 9.1 | (53.9) | 63.0 | 71.8 |

[Note]

Consolidated gross operating profit : Trust fee + net interest income + net fees and commissions + net trading gains + 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 (minus) (9+16+18-28) | 34 | 6.3 | (12.1) | 18.4 | 11.9 |
|-----------------------------------|----|-----|--------|------|------|

| | | End-12/08 | Change | End-12/07 | FY3/08 (Reference) |
|--|----|-----------|--------|-----------|-----------------------|
| Number of Consolidated Subsidiaries and Affiliates | | | | | |
| Consolidated subsidiaries | 35 | 25 | (1) | 26 | 27 |
| Affiliates accounted for by the equity method | 36 | 4 | 1 | 3 | 3 |

(3) CMTB+CMAB, Non-consolidated

(Billions of yen)

| | No. | 3Q FY3/09 | Change | 3Q FY3/08 | FY3/08 (Reference) |
|---|-----|-----------|----------|-----------|-----------------------|
| Gross operating profit | 1 | 175.8 | (26.0) | 201.8 | 265.2 |
| <Gross operating profit (after trust a/c credit costs)> (1-7) | 2 | <175.2> | <(24.0)> | <199.2> | <262.6> |
| Trust fees | 3 | 44.5 | (8.5) | 53.0 | 71.2 |
| <Trust fees after trust a/c credit costs> (3-7) | 4 | <43.9> | <(6.4)> | <50.4> | <68.6> |
| Fees on loan trusts and JOMTs*, before trust a/c credit costs | 5 | 11.5 | (2.7) | 14.3 | 19.9 |
| Other trust fees | 6 | 32.9 | (5.7) | 38.7 | 51.2 |
| Trust a/c credit costs (minus) | 7 | 0.5 | (2.0) | 2.5 | 2.5 |
| Net interest income | 8 | 83.8 | (0.2) | 84.0 | 108.9 |
| Net fees and commissions | 9 | 39.0 | (20.2) | 59.3 | 76.7 |
| Net trading profit | 10 | 2.0 | 0.6 | 1.4 | 2.0 |
| Net other operating profit | 11 | 6.2 | 2.3 | 3.9 | 6.2 |
| Net bond related profit | 12 | 9.9 | 4.4 | 5.5 | 12.7 |
| Losses on derivatives | 13 | (5.1) | (5.3) | 0.2 | (4.3) |
| Operating expenses (minus) | 14 | 87.3 | 3.8 | 83.5 | 110.8 |
| Personnel related (minus) | 15 | 39.6 | 6.0 | 33.5 | 44.0 |
| Net periodic retirement benefit costs (minus) | 16 | (0.3) | 5.4 | (5.8) | (7.7) |
| Non-personnel related (minus) | 17 | 44.4 | (1.3) | 45.7 | 61.1 |
| Business taxes (minus) | 18 | 3.2 | (0.9) | 4.1 | 5.5 |
| Pre-provision profit (1-14) | 19 | 88.5 | (29.8) | 118.3 | 154.4 |
| <Excluding net bond related profit> (19-12) | 20 | <78.5> | <(34.2)> | <112.8> | <141.7> |
| Transfer to the general reserve (minus) | 21 | - | (4.7) | 4.7 | - |
| Net operating profit before trust a/c credit costs (19-21) | 22 | 88.5 | (25.0) | 113.5 | 154.4 |
| Net operating profit (19-21-7) | 23 | 87.9 | (23.0) | 110.9 | 151.8 |
| Net other profit | 24 | (80.0) | (73.7) | (6.3) | (24.9) |
| Net stock related profit | 25 | (51.8) | (65.0) | 13.2 | 7.8 |
| Losses on devaluation | 26 | (56.4) | (54.8) | (1.6) | (7.4) |
| Banking a/c credit costs (minus) | 27 | 12.7 | 2.4 | 10.2 | 10.3 |
| Ordinary profit | 28 | 7.8 | (96.7) | 104.6 | 126.8 |
| Extraordinary profit | 29 | 10.4 | 6.2 | 4.1 | 8.1 |
| Net transfer from reserve for possible loan losses | 30 | 9.3 | 9.3 | - | 3.4 |
| Net income before income taxes | 31 | 18.2 | (90.5) | 108.7 | 135.0 |
| Current income taxes (minus) | 32 | 5.6 | (2.1) | 7.7 | 10.2 |
| Deferred income taxes (minus) | 33 | (1.3) | (32.6) | 31.2 | 42.8 |
| Net income | 34 | 14.0 | (55.7) | 69.7 | 81.9 |
| *JOMTs : Jointly Operated Money Trust | | | | | |
| Credit costs (7+21+27-30) (minus) | 35 | 3.9 | (13.6) | 17.6 | 9.5 |
| (Reference) | | | | | |
| Banking related profit (5+8) | 36 | 95.4 | (2.9) | 98.4 | 128.9 |
| Asset management business profit (6+9) | 37 | 72.0 | (25.9) | 98.0 | 128.0 |

(Reference)

(Billions of yen)

| | No. | CMTB, Non-consolidated | | | CMAB, Non-consolidated | | |
|---|-----|------------------------|----------|-----------|------------------------|---------|-----------|
| | | 3Q FY3/09 | Change | 3Q FY3/08 | 3Q FY3/09 | Change | 3Q FY3/08 |
| Gross operating profit | 1 | 148.5 | (21.4) | 170.0 | 27.2 | (4.5) | 31.8 |
| <Gross operating profit (after trust a/c credit costs)> (1-7) | 2 | <147.9> | <(19.4)> | <167.4> | <27.2> | <(4.5)> | <31.8> |
| Trust fees | 3 | 14.9 | (5.1) | 20.0 | 29.6 | (3.3) | 32.9 |
| <Trust fees after trust a/c credit costs> (3-7) | 4 | <14.3> | <(3.1)> | <17.4> | <29.6> | <(3.3)> | <32.9> |
| Fees on loan trusts and JOMTs*, before trust a/c credit costs | 5 | 11.5 | (2.7) | 14.3 | - | - | - |
| Other trust fees | 6 | 3.3 | (2.3) | 5.7 | 29.6 | (3.3) | 32.9 |
| Trust a/c credit costs (minus) | 7 | 0.5 | (2.0) | 2.5 | - | - | - |
| Net interest income | 8 | 83.9 | (0.1) | 84.0 | (0.0) | (0.0) | (0.0) |
| Net fees and commissions | 9 | 41.3 | (19.1) | 60.4 | (2.2) | (1.1) | (1.1) |
| Net trading profit | 10 | 2.0 | 0.6 | 1.4 | - | - | - |
| Net other operating profit | 11 | 6.2 | 2.3 | 3.9 | - | - | - |
| Net bond related profit | 12 | 9.9 | 4.4 | 5.5 | - | - | - |
| Losses on derivatives | 13 | (5.1) | (5.3) | 0.2 | - | - | - |
| Operating expenses (minus) | 14 | 75.4 | 2.8 | 72.6 | 11.8 | 0.9 | 10.8 |
| Personnel related (minus) | 15 | 34.0 | 4.9 | 29.0 | 5.5 | 1.0 | 4.5 |
| Net periodic retirement benefit costs (minus) | 16 | (0.5) | 4.5 | (5.1) | 0.1 | 0.8 | (0.7) |
| Non-personnel related (minus) | 17 | 38.3 | (1.1) | 39.5 | 6.1 | (0.1) | 6.2 |
| Business taxes (minus) | 18 | 3.1 | (0.9) | 4.0 | 0.1 | (0.0) | 0.1 |
| Pre-provision profit (1-14) | 19 | 73.0 | (24.3) | 97.3 | 15.4 | (5.4) | 20.9 |
| <Excluding net bond related profit> (19-12) | 20 | <63.0> | <(28.8)> | <91.8> | <15.4> | <(5.4)> | <20.9> |
| Transfer to the general reserve (minus) | 21 | - | (4.7) | 4.7 | - | - | - |
| Net operating profit before trust a/c credit costs (19-21) | 22 | 73.0 | (19.5) | 92.6 | 15.4 | (5.4) | 20.9 |
| Net operating profit (19-21-7) | 23 | 72.4 | (17.5) | 90.0 | 15.4 | (5.4) | 20.9 |
| Net other profit | 24 | (78.5) | (72.9) | (5.5) | (1.5) | (0.7) | (0.8) |
| Net stock related profit | 25 | (51.8) | (65.0) | 13.2 | - | - | - |
| Losses on devaluation | 26 | (56.4) | (54.8) | (1.6) | - | - | - |
| Banking a/c credit costs (minus) | 27 | 12.7 | 2.4 | 10.2 | - | - | - |
| Ordinary profit | 28 | (6.0) | (90.5) | 84.4 | 13.9 | (6.2) | 20.1 |
| Extraordinary profit | 29 | 10.4 | 6.2 | 4.1 | (0.0) | 0.0 | (0.0) |
| Net transfer from reserve for possible loan losses | 30 | 9.3 | 9.3 | - | - | - | - |
| Net income before income taxes | 31 | 4.3 | (84.2) | 88.6 | 13.9 | (6.2) | 20.1 |
| Current income taxes (minus) | 32 | 0.1 | (0.3) | 0.4 | 5.4 | (1.7) | 7.2 |
| Deferred income taxes (minus) | 33 | (1.5) | (31.9) | 30.4 | 0.1 | (0.7) | 0.8 |
| Net income | 34 | 5.7 | (52.0) | 57.7 | 8.2 | (3.6) | 11.9 |
| *JOMTs : Jointly Operated Money Trust | | | | | | | |
| Credit costs (7+21+27-30) (minus) | 35 | 3.9 | (13.6) | 17.6 | - | - | - |

(Reference)

| | | | | | | | |
|--|----|------|--------|------|-------|-------|-------|
| Banking related profit (5+8) | 36 | 95.4 | (2.9) | 98.4 | (0.0) | (0.0) | (0.0) |
| Asset management business profit (6+9) | 37 | 44.6 | (21.4) | 66.1 | 27.3 | (4.5) | 31.8 |

2. Yields and Margins

Domestic Banking Account

[CMTB, Non-consolidated]

(%)

| | No. | 3Q FY3/09 | Change | 3Q FY3/08 |
|--|-----|-----------|--------|-----------|
| Average yield on interest-earning assets | 1 | 1.37 | (0.10) | 1.47 |
| Loans and bills discounted | 2 | 1.63 | 0.10 | 1.52 |
| Securities | 3 | 1.07 | (0.46) | 1.53 |
| Average yield on interest-bearing assets | 4 | 0.63 | 0.08 | 0.54 |
| Deposits | 5 | 0.54 | 0.10 | 0.44 |
| Gross margin (1-4) | 6 | 0.73 | (0.19) | 0.92 |
| Loan to deposits margin (2-5) | 7 | 1.08 | 0.00 | 1.08 |

3. Disclosure of Claims Classified under the Financial Revitalization Law

[CMTB, Non-consolidated]

(Billions of yen)

| | No. | End-12/08 | | | End-9/08 | End-3/08 | End-12/07 |
|--|-----|-----------|---------|---------|----------|----------|-------------|
| | | (a) | (a)-(b) | (a)-(c) | (b) | (c) | (Reference) |
| Claims under bankruptcy and virtual bankruptcy | 1 | 47.0 | 5.2 | 31.3 | 41.8 | 15.7 | 17.2 |
| Banking account | 2 | 44.9 | 5.3 | 31.3 | 39.5 | 13.5 | 14.7 |
| Trust account | 3 | 2.1 | (0.1) | (0.0) | 2.2 | 2.1 | 2.5 |
| Claims under high risk | 4 | 64.9 | (9.8) | 4.5 | 74.8 | 60.3 | 60.2 |
| Banking account | 5 | 51.3 | (9.6) | 4.9 | 61.0 | 46.4 | 45.4 |
| Trust account | 6 | 13.5 | (0.2) | (0.3) | 13.7 | 13.9 | 14.8 |
| Claims under close observation | 7 | 11.5 | (10.0) | (67.9) | 21.6 | 79.5 | 89.8 |
| Banking account | 8 | 11.0 | (0.4) | (58.1) | 11.4 | 69.1 | 77.5 |
| Trust account | 9 | 0.5 | (9.6) | (9.8) | 10.2 | 10.3 | 12.3 |
| Total | 10 | 123.5 | (14.6) | (32.0) | 138.2 | 155.6 | 167.4 |
| Banking account | 11 | 107.2 | (4.6) | (21.7) | 111.9 | 129.0 | 137.7 |
| Trust account | 12 | 16.2 | (9.9) | (10.2) | 26.2 | 26.5 | 29.7 |
| Total claims | 13 | 8,868.3 | (120.2) | 124.0 | 8,988.6 | 8,744.3 | 8,380.2 |
| | | | | | | | |
| | | | | | | | |
| Non-performing claims ratio (10/13) | 14 | 1.3 | (0.1) | (0.3) | 1.5 | 1.7 | 1.9 |

4.Net Unrealized Gains (Losses) on Securities

[CMTB, Non-consolidated]

(Billions of yen)

| | End-12/08 | | | | End-9/08 | | | | Change | |
|--------------------|-------------------------|-------------------------------|-------|--------|-------------------------|-------------------------------|-------|--------|---------------------------|-------------------------------|
| | Acquisition cost (a) | Net unrealized gains (losses) | | | Acquisition cost (a) | Net unrealized gains (losses) | | | Acquisition cost (a-c) | Net unrealized gains (losses) |
| | | (b) | Gains | Losses | | (b) | Gains | Losses | | |
| Available-for-sale | 3,117.3 | (179.0) | 53.1 | 232.1 | 3,550.5 | (7.7) | 154.3 | 162.0 | (433.1) | (171.3) |
| Stocks | 412.2 | (15.5) | 46.1 | 61.6 | 438.7 | 113.8 | 150.0 | 36.2 | (26.5) | (129.3) |
| Bonds | 1,740.6 | (18.4) | 4.1 | 22.5 | 1,946.4 | (34.2) | 3.6 | 37.8 | (205.7) | 15.7 |
| Others | 964.4 | (145.0) | 2.8 | 147.9 | 1,165.3 | (87.3) | 0.6 | 88.0 | (200.8) | (57.7) |
| Held-to-maturity | 933.3 | (18.5) | 7.4 | 26.0 | 935.0 | (18.3) | 3.3 | 21.7 | (1.7) | (0.2) |

(Billions of yen)

| | End-3/08 | | | | Change | |
|--------------------|-------------------------|-------------------------------|-------|--------|---------------------------|-------------------------------|
| | Acquisition cost (a) | Net unrealized gains (losses) | | | Acquisition cost (a-c) | Net unrealized gains (losses) |
| | | (b) | Gains | Losses | | |
| Available-for-sale | 3,146.1 | 32.0 | 179.0 | 147.0 | (28.7) | (211.0) |
| Stocks | 446.7 | 135.7 | 174.0 | 38.3 | (34.4) | (151.2) |
| Bonds | 1,493.3 | (35.7) | 0.8 | 36.6 | 247.3 | 17.3 |
| Others | 1,206.0 | (67.9) | 4.1 | 72.0 | (241.6) | (77.1) |
| Held-to-maturity | 781.0 | 4.2 | 7.2 | 3.0 | 152.2 | (22.8) |

| End-12/07 (Reference) | | | |
|-------------------------|-------------------------------|-------|--------|
| Acquisition cost (a) | Net unrealized gains (losses) | | |
| | (b) | Gains | Losses |
| 3,067.9 | 205.4 | 295.9 | 90.5 |
| 454.5 | 279.8 | 293.4 | 13.5 |
| 1,592.8 | (39.9) | 0.3 | 40.2 |
| 1,020.4 | (34.5) | 2.2 | 36.7 |
| 744.2 | 2.9 | 4.9 | 1.9 |

[CMTH, Consolidated]

(Billions of yen)

| | End-12/08 | | | | End-9/08 | | | | Change | |
|--------------------|-------------------------|-------------------------------|-------|--------|-------------------------|-------------------------------|-------|--------|---------------------------|-------------------------------|
| | Acquisition cost (a) | Net unrealized gains (losses) | | | Acquisition cost (a) | Net unrealized gains (losses) | | | Acquisition cost (a-c) | Net unrealized gains (losses) |
| | | (b) | Gains | Losses | | (b) | Gains | Losses | | |
| Available-for-sale | 3,286.3 | (172.7) | 72.2 | 245.0 | 3,739.4 | 23.4 | 192.7 | 169.3 | (453.0) | (196.2) |
| Stocks | 477.6 | (4.9) | 65.2 | 70.2 | 508.7 | 143.0 | 183.8 | 40.7 | (31.1) | (148.0) |
| Bonds | 1,829.5 | (18.3) | 4.1 | 22.5 | 2,054.2 | (34.2) | 3.6 | 37.8 | (224.6) | 15.8 |
| Others | 979.1 | (149.4) | 2.8 | 152.3 | 1,176.3 | (85.4) | 5.2 | 90.7 | (197.2) | (64.0) |
| Held-to-maturity | 933.4 | (18.5) | 7.4 | 26.0 | 935.1 | (18.3) | 3.3 | 21.7 | (1.7) | (0.2) |

(Billions of yen)

| | End-3/08 | | | | Change | |
|--------------------|-------------------------|-------------------------------|-------|--------|---------------------------|-------------------------------|
| | Acquisition cost (a) | Net unrealized gains (losses) | | | Acquisition cost (a-c) | Net unrealized gains (losses) |
| | | (b) | Gains | Losses | | |
| Available-for-sale | 3,329.8 | 67.5 | 220.9 | 153.3 | (43.4) | (240.3) |
| Stocks | 517.2 | 168.0 | 211.2 | 43.1 | (39.5) | (173.0) |
| Bonds | 1,595.2 | (35.8) | 0.8 | 36.7 | 234.3 | 17.4 |
| Others | 1,217.3 | (64.6) | 8.8 | 73.4 | (238.2) | (84.8) |
| Held-to-maturity | 781.1 | 4.2 | 7.2 | 3.0 | 152.2 | (22.8) |

| End-12/07 (Reference) | | | |
|-------------------------|-------------------------------|-------|--------|
| Acquisition cost (a) | Net unrealized gains (losses) | | |
| | (b) | Gains | Losses |
| 3,254.9 | 262.4 | 358.0 | 95.6 |
| 531.3 | 332.3 | 350.6 | 18.3 |
| 1,691.7 | (39.9) | 0.3 | 40.2 |
| 1,031.8 | (29.9) | 7.0 | 36.9 |
| 744.4 | 2.9 | 4.9 | 1.9 |

(Reference) Status of Overseas Investment and Loans

1. Market Value Available (Securities) (Excluding Foreign Government Bonds and US Agency MBS)

[CMTB, Non-consolidated]

(Billions of yen)

| | End-12/08 | | 3Q FY3/09 Accumulated | Note |
|---------------------------------------|---------------------|-------------------------|--------------------------|--|
| | Acquisition cost | Unrealized gain/loss | Loss disposition | |
| Subprime loans / Investments | (*1) None | - | - | |
| Others | 434.7 | (44.9) | (4.4) | |
| CDO (*2) | 10.0 | (*2) - | (*2) (4.4) | Managed synthetic CDO |
| Investment trusts (bond funds) | 9.8 | (0.3) | - | Investments mainly to public and corporate bonds, domestic and foreign |
| Investment trusts (credit funds) | 24.9 | (7.5) | - | Investments mainly to bank loans towards US companies |
| Investment trusts (stock funds, etc.) | 10.7 | (1.2) | - | Market neutral funds of US equities, etc. |
| Foreign bonds, etc. | 379.0 | (35.7) | - | Overseas corporate bonds, etc. |
| Total | 434.7 | (44.9) | (4.4) | |

2. Market Value Available (Foreign Government Bonds and US Agency MBS)

[CMTB, Non-consolidated]

(Billions of yen)

| | End-12/08 | |
|--------------------------|---------------------|-------------------------|
| | Acquisition cost | Unrealized gain/loss |
| Foreign government bonds | 70.5 | 0.7 |
| US Agency MBS | 315.4 | 0.1 |
| Total | 386.0 | 0.9 |

(*1) No exposure to "Alt-A" loans

(*2) Credit derivative portion of this CDO is bifurcated, and unrealized loss for the credit derivative portion is JPY9.4bn. Since JPY5.0bn of that was already posted as derivative cost last fiscal year, JPY4.4bn is posted as derivative cost for the accumulated amount of the 3Q FY3/09.

3. Market Value Unavailable (Loans, Securities, Acceptances and Guarantees)

[CMTB, Non-consolidated]

(Billions of yen)

| | End-12/08 Balance |
|--|----------------------|
| Subprime loans / Investments | (*1) None |
| Others | 129.7 |
| Corporate loans | 119.4 |
| Securities of unlisted companies | 7.9 |
| Acceptances and guarantees (corporate) | 2.3 |
| Total | 129.7 |

5. Net Unrealized Gains (Losses) on Derivatives Applying Deferred Hedge Accounting

[CMTB, Non-consolidated]

(Billions of yen)

| | End-12/08 | | | End-9/08 | End-3/08 | End-12/07 Reference |
|----------------------------|-----------|-------|-------|----------|----------|------------------------|
| | (a) | (a-b) | (a-c) | (b) | (c) | |
| Interest rate transactions | 1.8 | 5.8 | 1.9 | (3.9) | (0.0) | (4.4) |
| Interest rate swaps | 1.8 | 5.8 | 1.9 | (3.9) | (0.0) | (4.4) |
| Currency transactions | 0.1 | (0.4) | (0.2) | 0.5 | 0.4 | 0.9 |
| Stock transactions | - | - | - | - | - | - |
| Bond transactions | - | - | - | - | - | - |
| Total | 2.0 | 5.4 | 1.6 | (3.3) | 0.4 | (3.4) |

[Note] After application of deferred tax accounting

6. Deposits and Loans

(1) Balance of Deposits and Loans

[CMTB, Non-consolidated]

(Billions of yen)

| | | End-12/08 | | | End-9/08 | End-3/08 | End-12/07 Reference |
|-----------------|-----------------------|-----------|---------|---------|----------|----------|------------------------|
| | | (a) | (a-b) | (a-c) | (b) | (c) | |
| Banking account | Deposits | 8,973.1 | 381.2 | 642.3 | 8,591.9 | 8,330.8 | 8,219.7 |
| | Loans | 8,006.2 | (115.4) | 158.9 | 8,121.6 | 7,847.3 | 7,450.2 |
| JOMTs* | Principals | 1,121.7 | 13.3 | 60.4 | 1,108.4 | 1,061.2 | 1,072.8 |
| | Loans | 255.2 | (2.7) | (15.7) | 258.0 | 271.0 | 272.8 |
| Loan trusts | Principals | 604.8 | (72.9) | (257.5) | 677.7 | 862.3 | 930.4 |
| | Loans | 346.3 | (11.0) | (38.8) | 357.3 | 385.1 | 400.9 |
| Total | Deposits & Principals | 10,699.7 | 321.6 | 445.3 | 10,378.1 | 10,254.4 | 10,223.1 |
| | Loans | 8,607.8 | (129.1) | 104.2 | 8,737.0 | 8,503.5 | 8,124.0 |

*JOMTs: Jointly-operated money trusts

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

2. For JOMTs and loan trusts, amount which the principals are guaranteed by CMTB are shown on the table.

(2) Balance of Deposits by Depositor Type

[CMTB, Non-consolidated]

Banking account

(Billions of yen)

| | End-12/08 | | | End-9/08 | End-3/08 | End-12/07 Reference |
|--------------|-----------|-------|---------|----------|----------|------------------------|
| | (a) | (a-b) | (a-c) | (b) | (c) | |
| Individuals | 6,600.8 | 281.9 | 471.1 | 6,318.9 | 6,129.6 | 6,343.6 |
| Corporations | 1,801.0 | 78.6 | (136.2) | 1,722.4 | 1,937.3 | 1,577.4 |
| Others | 570.4 | 25.8 | 320.7 | 544.6 | 249.6 | 284.4 |
| Total | 8,972.4 | 386.3 | 655.6 | 8,586.0 | 8,316.7 | 8,205.4 |

[Note] Japan Offshore Market accounts are excluded.

7. Balance Sheets (Trust Account)

[CMTB, Non-consolidated]

(Billions of yen)

| | End-12/08 | | | End-9/08 (b) | End-3/08 (c) | End-12/07 Reference |
|--|-----------|--------|---------|-----------------|-----------------|------------------------|
| | (a) | (a-b) | (a-c) | | | |
| Total assets | 7,333.9 | (98.7) | (101.0) | 7,432.7 | 7,435.0 | 7,338.9 |
| Loans and bills discounted | 618.8 | (14.8) | (57.9) | 633.7 | 676.8 | 695.0 |
| Securities | 2.5 | (0.0) | (2.9) | 2.5 | 5.5 | 14.0 |
| Beneficiary rights | 0.9 | (0.2) | (0.6) | 1.1 | 1.6 | 1.9 |
| Securities held in custody accounts | 0.2 | 0.0 | (0.0) | 0.2 | 0.2 | 0.2 |
| Monetary claims | 0.3 | - | (0.0) | 0.3 | 0.3 | 1.4 |
| Tangible Fixed Assets | 5,449.2 | (69.4) | 31.0 | 5,518.7 | 5,418.2 | 5,235.6 |
| Intangible Fixed Assets | 27.0 | (4.8) | 9.4 | 31.9 | 17.6 | 16.4 |
| Other claims | 83.4 | 35.3 | 33.8 | 48.0 | 49.5 | 56.2 |
| Due from banking account | 938.0 | (37.9) | (113.7) | 976.0 | 1,051.8 | 1,101.4 |
| Cash and due from banks | 213.2 | (6.7) | 0.0 | 219.9 | 213.1 | 216.4 |
| Total liabilities | 7,333.9 | (98.7) | (101.0) | 7,432.7 | 7,435.0 | 7,338.9 |
| Money trusts | 982.2 | (14.9) | (51.8) | 997.1 | 1,034.0 | 1,071.6 |
| Property formation benefit trusts | 14.0 | 0.3 | (1.3) | 13.7 | 15.4 | 15.1 |
| Loan trusts | 540.4 | (39.7) | (123.7) | 580.2 | 664.1 | 702.5 |
| Money in trust other than money trusts | 0.2 | (0.0) | (0.0) | 0.2 | 0.2 | 0.3 |
| Securities in trust | 0.2 | 0.0 | (0.0) | 0.2 | 0.2 | 0.2 |
| Money claims in trust | 1.2 | (0.0) | (0.0) | 1.2 | 1.3 | 2.4 |
| Real estate in trust | 80.3 | (0.4) | (0.5) | 80.8 | 80.9 | 81.1 |
| General trusts | 5,714.8 | (43.7) | 76.7 | 5,758.6 | 5,638.0 | 5,465.5 |
| Other trusts | 0.1 | (0.1) | (0.2) | 0.3 | 0.3 | - |

[CMAB, Non-consolidated]

(Billions of yen)

| | End-12/08 | | | End-9/08 (b) | End-3/08 (c) | End-12/07 Reference |
|--|-----------|-----------|-----------|-----------------|-----------------|------------------------|
| | (a) | (a-b) | (a-c) | | | |
| Total assets | 36,320.7 | (3,347.2) | (4,415.9) | 39,667.9 | 40,736.6 | 41,530.0 |
| Securities | 6,173.3 | (1,914.0) | (2,128.0) | 8,087.4 | 8,301.4 | 8,257.7 |
| Beneficiary rights | 28,464.0 | (1,398.1) | (2,112.9) | 29,862.1 | 30,576.9 | 31,420.0 |
| Monetary claims | 1,614.0 | 4.0 | (114.3) | 1,610.0 | 1,728.4 | 1,718.5 |
| Other claims | 24.7 | (3.1) | (47.4) | 27.9 | 72.1 | 75.5 |
| Due from banking account | - | - | - | - | - | 0.1 |
| Cash and due from banks | 44.4 | (35.9) | (13.2) | 80.3 | 57.7 | 57.9 |
| Total liabilities | 36,320.7 | (3,347.2) | (4,415.9) | 39,667.9 | 40,736.6 | 41,530.0 |
| Money trusts | 15,322.0 | (1,994.9) | (2,245.4) | 17,316.9 | 17,567.4 | 17,460.4 |
| Pension trusts | 6,697.8 | (61.9) | (196.9) | 6,759.8 | 6,894.8 | 6,836.2 |
| Investment trusts | 9,789.2 | (1,329.9) | (1,940.3) | 11,119.1 | 11,729.5 | 12,550.3 |
| Money in trust other than money trusts | 433.0 | (12.1) | 0.8 | 445.2 | 432.2 | 537.4 |
| Securities in trust | 1,298.7 | 19.9 | 29.0 | 1,278.8 | 1,269.7 | 1,279.4 |
| Money claims in trust | 1,639.8 | 5.2 | (115.9) | 1,634.5 | 1,755.7 | 1,747.6 |
| General trusts | 1,139.8 | 26.5 | 52.9 | 1,113.2 | 1,086.9 | 1,118.5 |