

Financial Highlights for FY3/09

May 15, 2009



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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 FY3/09

1. Summary of Profit and Loss

(1) CMTH, Non-consolidated

	No.	FY3/09		FY3/08	FY3/09 Outlook [Note 1]
			Change		
Operating income	1	16.9	(169.7)	186.7	16.0
Operating profit	2	8.0	(171.7)	179.7	8.0
Ordinary profit	3	7.5	(171.7)	179.2	8.0
Net income	4	7.0	(172.3)	179.4	8.0
Dividends per share :Common stock	5	5.00 yen	(2.00) yen	7.00 yen	[Note 2] 5.00 yen

(2) CMTH, Consolidated

	No.	FY3/09		FY3/08	FY3/09 Outlook [Note 2]
			Change		
Ordinary income	6	413.0	(46.0)	459.1	413.0
Ordinary profit	7	(116.9)	(242.2)	125.3	(117.0)
Net income	8	(92.0)	(163.8)	71.8	(92.0)

Number of Subsidiaries and Affiliates

(Number of companies)

	No.	End-3/09		End-3/08
			Change	
Consolidated subsidiaries	9	25	(2)	27
Equity method affiliates	10	4	1	3

(3) CMTB+CMAB, Non-consolidated

	No.	FY3/09		FY3/08	FY3/09 Outlook [Note 2]
			Change		
Pre-provision profit	11	112.8	(41.5)	154.4	112.0
Ordinary profit	12	(113.8)	(240.6)	126.8	(114.0)
Net income	13	(79.9)	(161.9)	81.9	(80.0)

[Note]

1 Previously announced on May 19, 2008

2 Previously announced on April 24, 2009

2. Summary of Profit and Loss of Two Bank Subsidiaries

(Billions of yen)

	No.	CMTB+CMAB		
		FY3/09	Change	FY3/08
Gross operating profit	1	228.7	(36.5)	265.2
<Gross operating profit after trust account credit costs> (1-24)	2	<228.0>	<(34.5)>	<262.6>
Banking business related profit	3	130.4	1.5	128.9
Net interest income	4	113.2	4.2	108.9
Domestic	5	92.6	(8.1)	100.7
International	6	20.5	12.3	8.1
Fees on loan trusts and JOMTs before trust account credit costs	7	17.2	(2.7)	19.9
Asset management business profit	8	91.6	(36.3)	128.0
Net fees and commissions	9	48.6	(28.0)	76.7
Trust fees	10	42.9	(8.3)	51.2
Net trading profit	11	2.4	0.4	2.0
Net other operating profit	12	4.1	(2.0)	6.2
Net bond related profit	13	11.2	(1.4)	12.7
Profit on derivatives	14	(8.7)	(4.4)	(4.3)
Operating expense (minus)	15	115.9	5.0	110.8
Personnel related (minus)	16	52.0	7.9	44.0
Net periodic retirement benefit costs (minus)	17	(0.4)	7.2	(7.7)
Non-personnel related (minus)	18	59.2	(1.8)	61.1
Business taxes (minus)	19	4.6	(0.9)	5.5
Pre-provision profit (1-15)	20	112.8	(41.5)	154.4
<Excluding net bond related profit> (20-13)	21	<101.5>	<(40.1)>	<141.7>
Transfer to the general reserve (minus)	22	-	-	-
Net operating profit before trust account credit costs (20-22)	23	112.8	(41.5)	154.4
Trust account credit costs (minus)	24	0.6	(1.9)	2.5
Net operating profit (20-22-24)	25	112.1	(39.6)	151.8
Net other profit	26	(225.9)	(200.9)	(24.9)
Net stock related profit	27	(173.0)	(180.8)	7.8
Losses on devaluation (minus)	28	69.7	62.3	7.4
Losses on sales of Japanese stock related investments (minus)	29	113.3	113.3	-
Banking account credit costs (minus)	30	26.1	15.7	10.3
Ordinary profit	31	(113.8)	(240.6)	126.8
Extraordinary profit	32	7.7	(0.3)	8.1
Net transfer from reserve for possible loan losses	33	5.5	2.1	3.4
Net income before income tax	34	(106.0)	(241.0)	135.0
Current income taxes (minus)	35	7.4	(2.7)	10.2
Deferred income taxes (minus)	36	(33.5)	(76.3)	42.8
Net income	37	(79.9)	(161.9)	81.9
Credit costs (minus) (22+24+30-33)	38	21.2	11.7	9.5
Overhead Ratio (15 / 1)	39	50.6%	8.8%	41.7%

<Reference>

(Billions of yen)

	No.	CMTB, Non-consolidated			CMAB, Non-consolidated		
		FY3/09	Change	FY3/08	FY3/09	Change	FY3/08
Gross operating profit	1	193.4	(30.2)	223.6	35.3	(6.2)	41.5
<Gross operating profit after trust account credit costs> (1-24)	2	<192.7>	<(28.3)>	<221.0>	<35.3>	<(6.2)>	<41.5>
Banking business related profit	3	130.5	1.5	128.9	(0.0)	(0.0)	0.0
Net interest income	4	113.2	4.2	108.9	(0.0)	(0.0)	0.0
Domestic	5	92.7	(8.0)	100.7	(0.0)	(0.0)	0.0
International	6	20.5	12.3	8.1	-	-	-
Fees on loan trusts and JOMTs before trust account credit costs	7	17.2	(2.7)	19.9	-	-	-
Asset management business profit	8	56.3	(30.1)	86.4	35.3	(6.2)	41.5
Net fees and commissions	9	51.8	(27.0)	78.9	(3.1)	(1.0)	(2.1)
Trust fees	10	4.4	(3.0)	7.5	38.5	(5.2)	43.7
Net trading profit	11	2.4	0.4	2.0	-	-	-
Net other operating profit	12	4.1	(2.0)	6.2	-	-	-
Net bond related profit	13	11.2	(1.4)	12.7	-	-	-
Profit on derivatives	14	(8.7)	(4.4)	(4.3)	-	-	-
Operating expense (minus)	15	100.1	3.8	96.3	15.7	1.2	14.4
Personnel related (minus)	16	44.7	6.5	38.2	7.2	1.4	5.8
Net periodic retirement benefit costs (minus)	17	(0.6)	6.1	(6.8)	0.1	1.1	(0.9)
Non-personnel related (minus)	18	50.9	(1.7)	52.7	8.2	(0.1)	8.4
Business taxes (minus)	19	4.4	(0.9)	5.3	0.1	(0.0)	0.1
Pre-provision profit (1-15)	20	93.2	(34.0)	127.2	19.5	(7.5)	27.1
<Excluding net bond related profit> (20-13)	21	<81.9>	<(32.5)>	<114.5>	<19.5>	<(7.5)>	<27.1>
Transfer to the general reserve (minus)	22	-	-	-	-	-	-
Net operating profit before trust account credit costs (20-22)	23	93.2	(34.0)	127.2	19.5	(7.5)	27.1
Trust account credit costs (minus)	24	0.6	(1.9)	2.5	-	-	-
Net operating profit (20-22-24)	25	92.5	(32.1)	124.7	19.5	(7.5)	27.1
Net other profit	26	(223.8)	(199.9)	(23.8)	(2.1)	(1.0)	(1.1)
Net stock related profit	27	(173.0)	(180.8)	7.8	-	-	-
Losses on devaluation (minus)	28	69.7	62.3	7.4	-	-	-
Losses on sales of Japanese stock related investments (minus)	29	113.3	113.3	-	-	-	-
Banking account credit costs (minus)	30	26.1	15.7	10.3	-	-	-
Ordinary profit	31	(131.2)	(232.1)	100.8	17.4	(8.5)	26.0
Extraordinary profit	32	7.8	(0.3)	8.1	(0.0)	0.0	(0.0)
Net transfer from reserve for possible loan losses	33	5.5	2.1	3.4	-	-	-
Net income before income tax	34	(123.4)	(232.4)	109.0	17.4	(8.5)	26.0
Current income taxes (minus)	35	0.2	(0.3)	0.5	7.2	(2.4)	9.7
Deferred income taxes (minus)	36	(33.3)	(75.3)	42.0	(0.2)	(1.0)	0.8
Net income	37	(90.3)	(156.8)	66.4	10.3	(5.0)	15.4
Credit costs (minus) (22+24+30-33)	38	21.2	11.7	9.5	-	-	-

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

(1) CMTH, Consolidated

(Billions of yen, %)

	No.	End-3/09			End-9/08	End-3/08
		(A)	(A-B)	(A-C)	(B)	(C)
Total capital	1	891.8	(121.3)	(230.5)	1,013.2	1,122.3
Tier1	2	646.6	(120.7)	(231.4)	767.3	878.0
Risk adjusted assets	3	7,397.0	(1,077.5)	(712.0)	8,474.5	8,109.0
Capital adequacy ratio	4	12.05	0.10	(1.79)	11.95	13.84
Tier 1 ratio	5	8.74	(0.31)	(2.08)	9.05	10.82

(2) CMTB, Non-consolidated

(Billions of yen, %)

	No.	End-3/09			End-9/08	End-3/08
		(A)	(A-B)	(A-C)	(B)	(C)
Total capital	6	818.0	(107.2)	(96.8)	925.3	914.8
Tier1	7	574.8	(106.8)	(98.2)	681.6	673.0
Risk adjusted assets	8	7,257.0	(1,043.1)	(630.2)	8,300.2	7,887.2
Capital adequacy ratio	9	11.27	0.13	(0.32)	11.14	11.59
Tier 1 ratio	10	7.92	(0.29)	(0.61)	8.21	8.53

(3) CMAB, Non-consolidated

(Billions of yen, %)

	No.	End-3/09			End-9/08	End-3/08
		(A)	(A-B)	(A-C)	(B)	(C)
Total capital	11	34.9	(5.5)	0.5	40.5	34.4
Tier1	12	34.9	(5.5)	0.5	40.5	34.4
Risk adjusted assets	13	126.9	(5.7)	(3.6)	132.6	130.5
Capital adequacy ratio	14	27.55	(3.00)	1.16	30.55	26.39
Tier 1 ratio	15	27.55	(3.00)	1.16	30.55	26.39

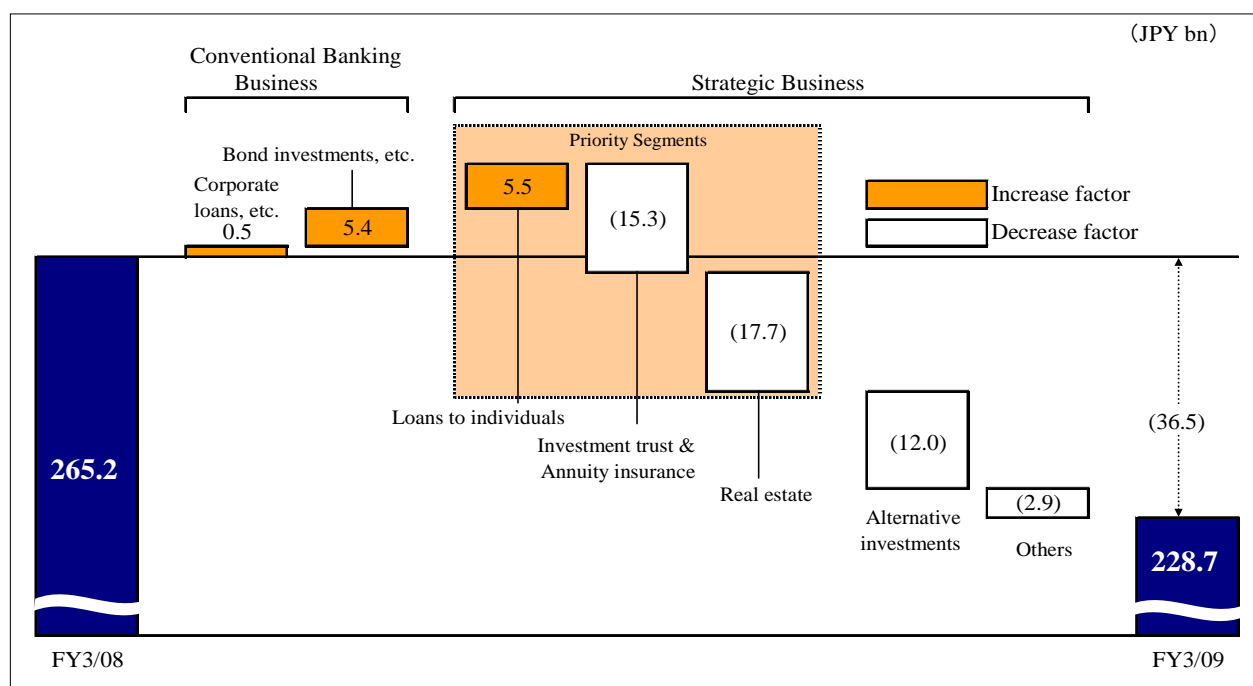
<Methods used to calculate risk adjusted assets>

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

II Status of Profit and Loss, Assets

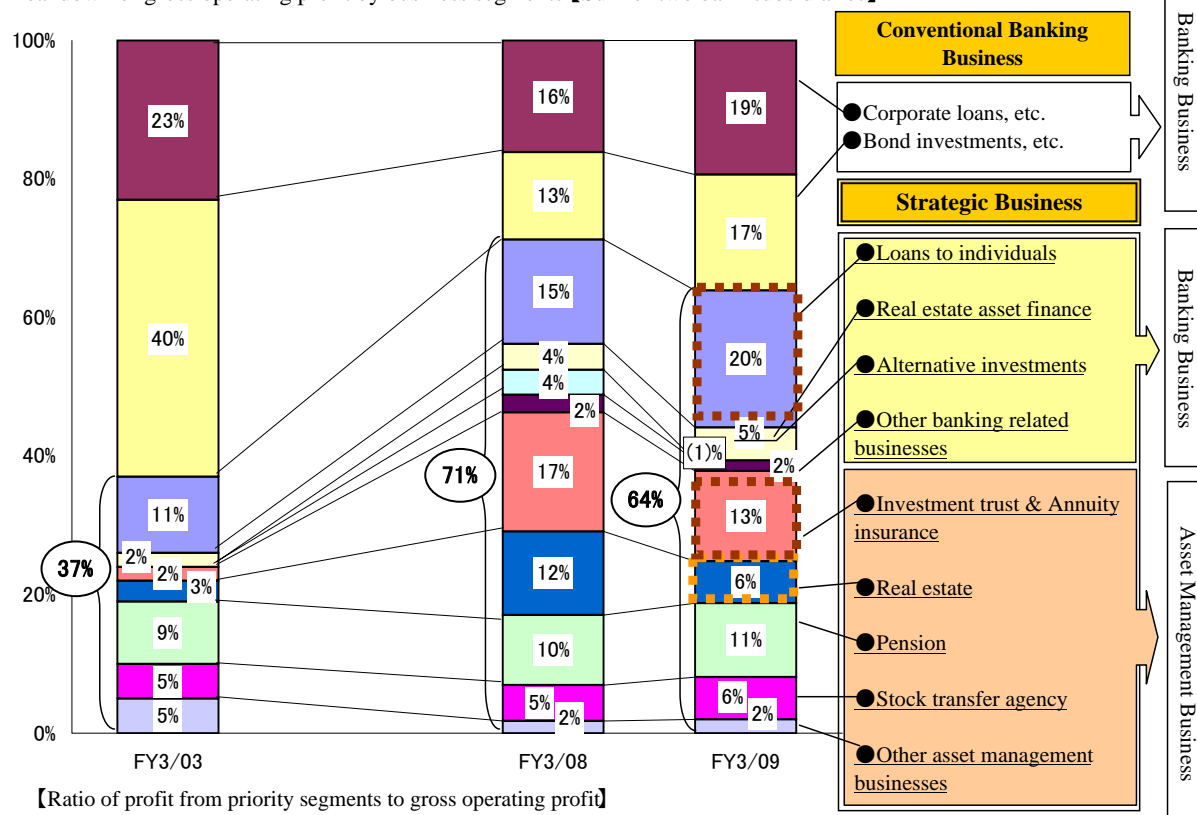
1. Status of Profit and Loss

(1) Factors of Increase/Decrease in Gross Operating Profit 【Sum of two bank subsidiaries】

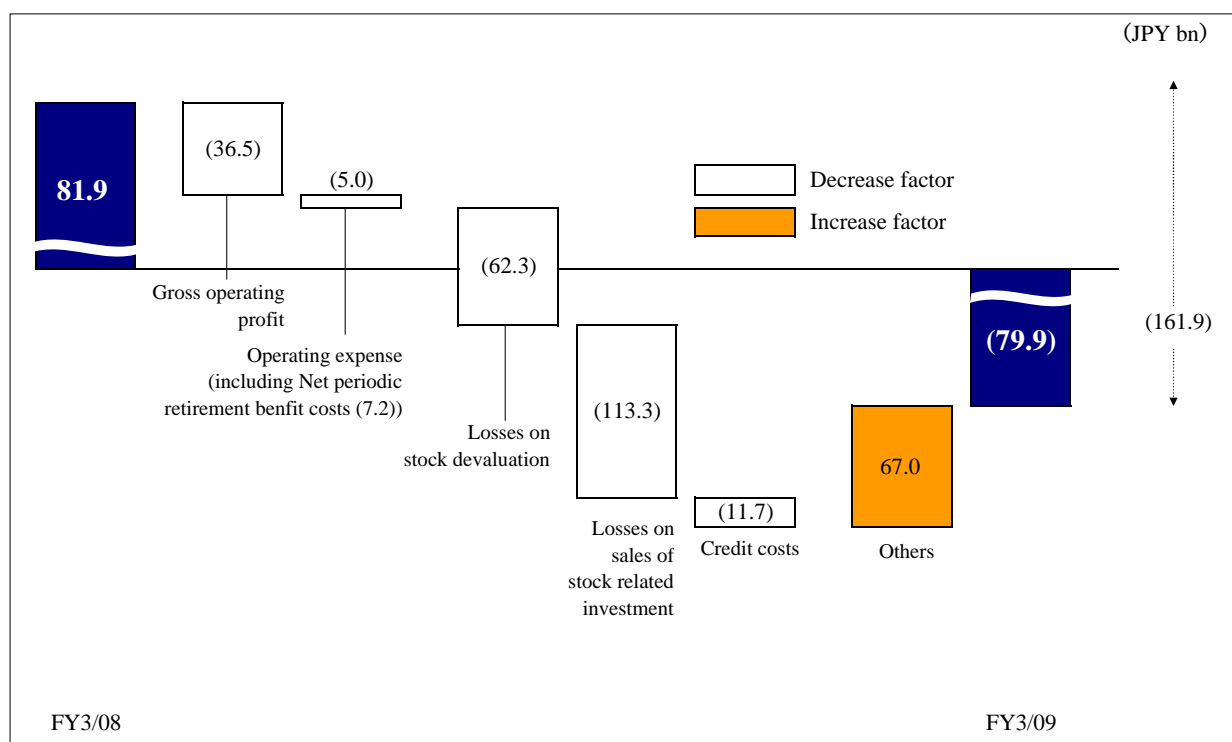


(2) Recomposition of Revenue Structure

Breakdown of gross operating profit by business segments 【Sum of two bank subsidiaries】

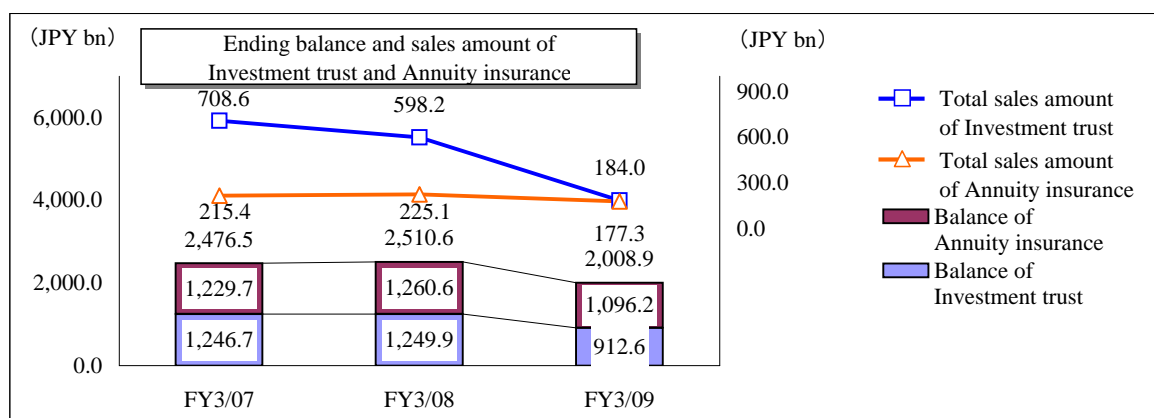
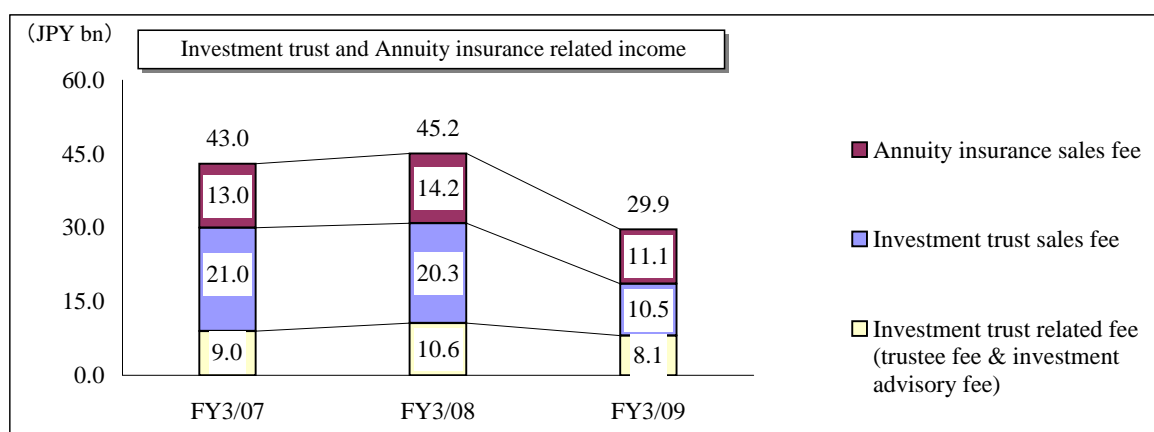


(3) Factors of Increase/Decrease in Net Income 【Sum of two bank subsidiaries】

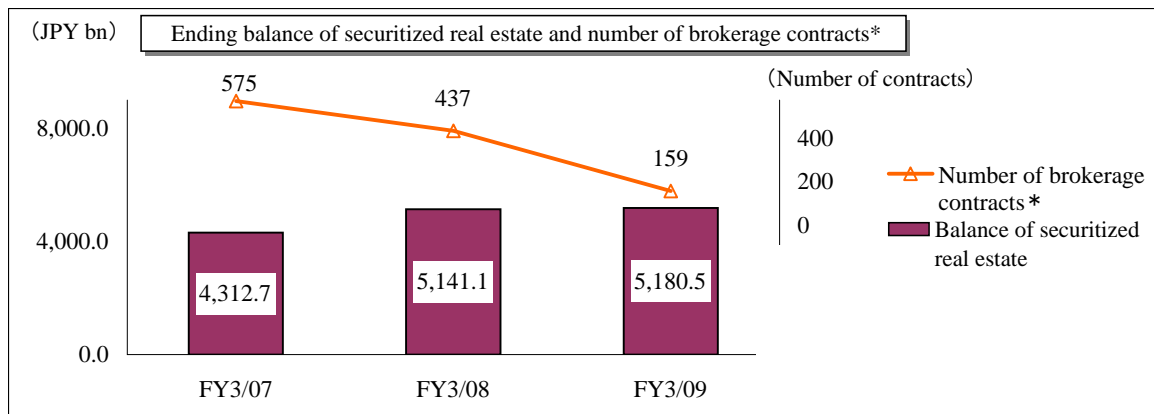
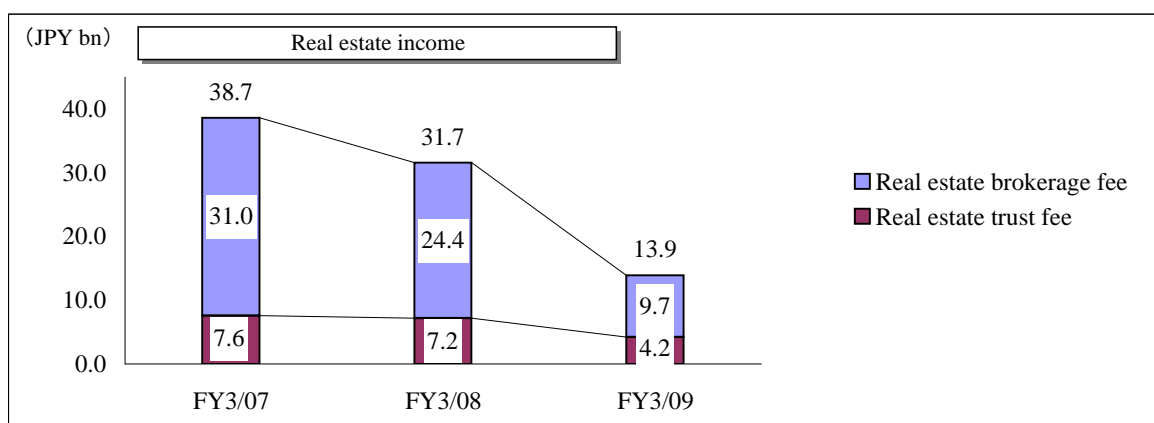


(4) Status of Priority Segments

① Investment Trust and Annuity Insurance

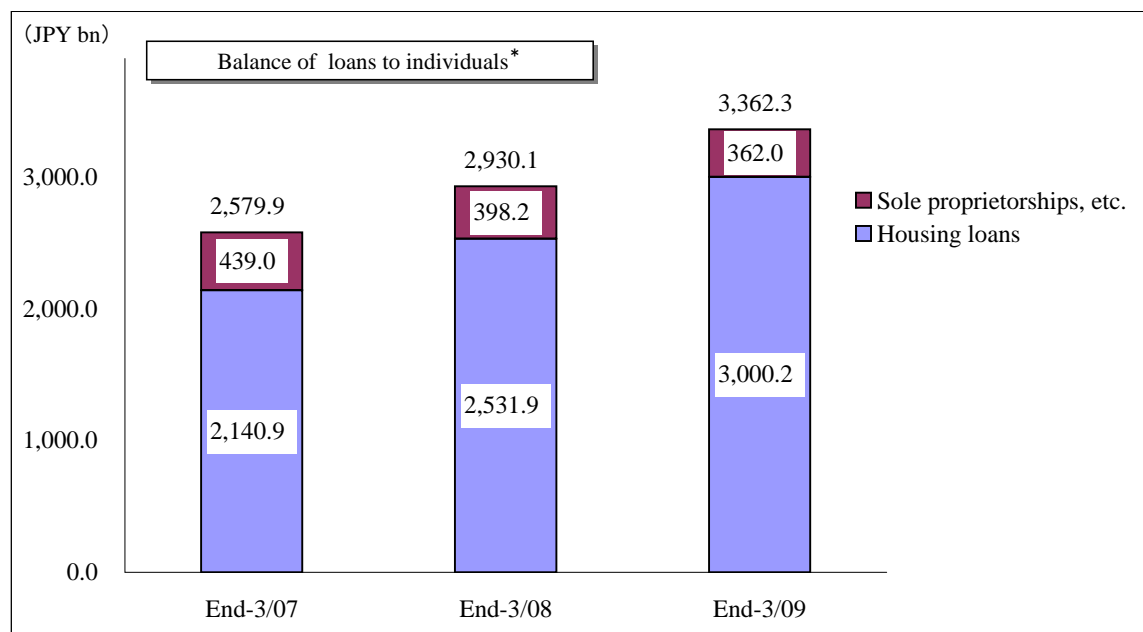


② Real Estate



* Including brokerage of real estate trust beneficiary rights

③ Loans to individuals



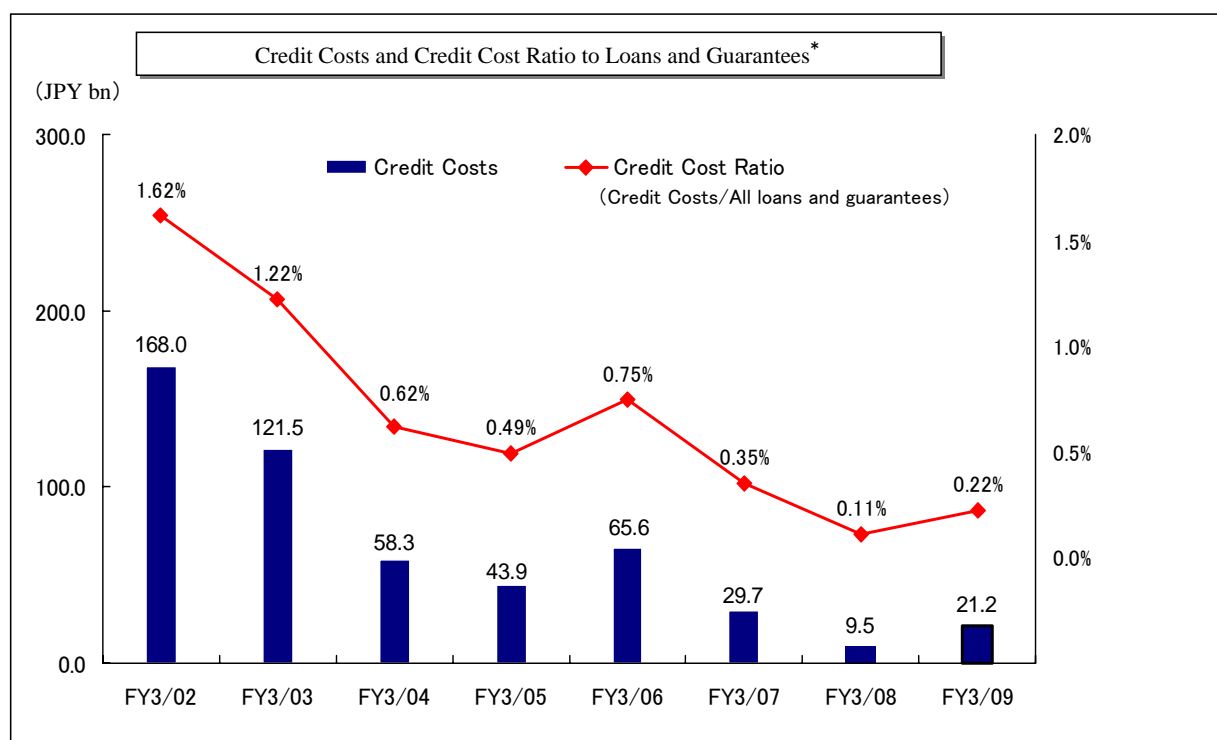
* Balance after housing loan securitization. No securitization of housing loans since FY3/07

	(Billions of yen)		
	FY3/07	FY3/08	FY3/09
New housing loan origination	480.0	683.1	738.8

2. Status of Assets

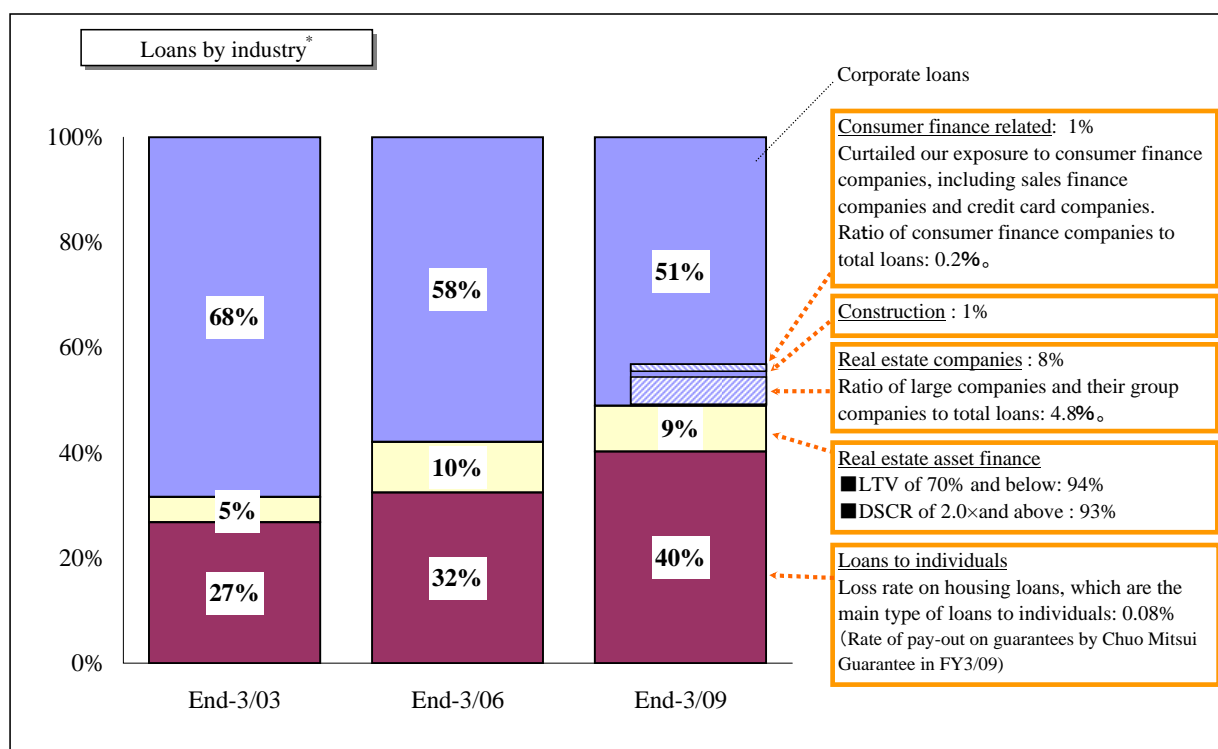
(1) Status of Loan Portfolio

① Status of Credit Costs



* CMTB non-consolidated

② Loans by industry



* Managerial accounting-basis, CMTB non-consolidated. Balance at year end, post-securitization.
Excluding loans to money market dealers and securities finance companies.

(2) Status of Securities Portfolio

Details of market value available securities (CMTB <Non-consolidated>)

Available-for-sale securities

(Billions of yen)

	End-3/09 (a)			End-12/08 (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	3,400.8	(100.1)	(2.9)%	3,117.3	(179.0)	283.4	78.9
Japanese Stocks	419.6	(40.4)	(9.6)%	412.2	(15.5)	7.4	(24.9)
Japanese Bonds	2,043.2	(18.4)	(0.9)%	1,740.6	(18.4)	302.6	0.0
Others	937.8	(41.2)	(4.3)%	964.4	(145.0)	(26.6)	103.8



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

(Billions of yen)

	End-3/09 (a)			End-12/08 (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	217.0	1.1	0.5%	70.5	0.7	146.4	0.4
US agency MBS	378.0	0.4	0.1%	315.4	0.1	62.5	0.2
Overseas Investment (Excluding foreign government bonds, US agency MBS)	210.3	(17.7)	(8.4)%	196.0	(19.0)	14.2	1.3
CDO (1)	10.0	(*) -	-	10.0	(*) -	-	-
Investment trust (bond funds) (2)	9.8	(0.2)	(2.9)%	9.8	(0.3)	-	0.0
Investment trust (credit funds) (3)	24.9	(6.2)	(25.1)%	24.9	(7.5)	-	1.2
Investment trust (equity funds, etc.) (4)	10.7	(1.3)	(12.1)%	10.7	(1.2)	(0.0)	(0.0)
Foreign bonds, etc. (5)	154.7	(9.8)	(6.3)%	140.3	(9.8)	14.3	0.0
Japanese stock related investment (6)	38.3	(7.2)	(18.9)%	286.6	(109.1)	(248.2)	101.8
RMBS (7)	7.5	(0.1)	(2.1)%	7.8	(0.0)	(0.2)	(0.0)
Others (8)	86.4	(17.6)	(20.4)%	87.8	(17.7)	(1.4)	0.0

(1) Managed synthetic CDO

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

(3) Investments mainly 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.

(*) Credit derivative portion of this CDO is bifurcated. JPY5.0bn was posted as derivative cost at fiscal year 2007, and JPY4.8bn was posted as derivative cost at fiscal year 2008.

Held-to-maturity securities

(Billions of yen)

	End-3/09 (a)			End-12/08 (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	927.2	(18.5)	(1.9)%	933.3	(18.5)	(6.0)	0.0



(Breakdown of the held-to-maturity securities)

(Billions of yen)

	End-3/09 (a)			End-12/08 (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	596.7	5.8	0.9%	596.1	6.7	0.5	(0.9)
RMBS (9)	94.6	(0.7)	(0.7)%	98.4	0.5	(3.8)	(1.2)
Overseas Investments	235.8	(23.6)	(10.0)%	238.7	(25.8)	(2.8)	2.2
Foreign bonds (10)	235.8	(23.6)	(10.0)%	238.7	(25.8)	(2.8)	2.2

(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-3/09 (a) outstanding	End-12/08 (b) outstanding	Change (a-b)
Total	132.3	129.7	2.5
Corporate loans	121.4	119.4	1.9
Securities of unlisted companies	8.4	7.9	0.4
Acceptance and guarantees (corporate)	2.4	2.3	0.0

III Outlook for FY3/10

(1) CMTH, Non-consolidated

(Billions of yen)

	No.	FY3/10			FY3/09
		1H FY3/10 Outlook	Outlook	Change from FY3/09	
Operating income	1	11.0	12.0	(4.9)	16.9
Operating profit	2	6.0	2.0	(6.0)	8.0
Ordinary profit	3	6.0	2.0	(5.5)	7.5
Net income	4	6.0	2.0	(5.0)	7.0
Dividends per share: Common stocks	5	-	5.00 yen	-	5.00 yen

(2) CMTH, Consolidated

(Billions of yen)

	No.	FY3/10			FY3/09
		1H FY3/10 Outlook	Outlook	Change from FY3/09	
Operating income	6	180.0	360.0	(53.0)	413.0
Ordinary profit	7	30.0	60.0	176.9	(116.9)
Net income	8	15.0	30.0	122.0	(92.0)

(3) CMTB+CMAB, Non-consolidated

(Billions of yen)

	No.	FY3/10			FY3/09
		1H FY3/10 Outlook	Outlook	Change from FY3/09	
Pre-provision profit	9	50.0	100.0	(12.8)	112.8
Ordinary profit	10	30.0	60.0	173.8	(113.8)
Net income	11	20.0	40.0	119.9	(79.9)
Credit costs (minus)	12	10.0	20.0	(1.2)	21.2

Reference Data

1. Summary of Profit and Loss

(1) CMTH, Non-consolidated

(Millions of yen)

	No.	FY3/09	Change	FY3/08
Operating income	1	16,998	(169,755)	186,754
Operating profit	2	8,060	(171,733)	179,793
Ordinary profit	3	7,524	(171,722)	179,246
Net income	4	7,052	(172,358)	179,410

(2) CMTH, Consolidated

(Millions of yen)

	No.	FY3/09	Change	FY3/08
Consolidated gross operating profit [Note]	5	257,591	(38,816)	296,408
<Consolidated gross operating profit after trust account credit costs> (5-9)	6	<256,920>	<(36,904)>	<293,824>
Trust fees	7	60,174	(11,053)	71,228
<Trust fees after trust account credit costs> (7-9)	8	<59,503>	<(9,141)>	<68,644>
Trust account credit costs (minus)	9	671	(1,912)	2,583
Net interest income	10	114,838	7,181	107,657
Net fees and commissions	11	75,914	(32,969)	108,884
Net trading profit	12	2,440	400	2,039
Net other operating profit	13	4,223	(2,374)	6,598
Operating expense (minus)	14	136,023	1,624	134,399
Consolidated pre-provision profit (5-14) [Note]	15	121,568	(40,440)	162,009
Transfer to the general reserve (minus)	16	-	-	-
Consolidated net operating profit (15-16-9)	17	120,896	(38,528)	159,425
Credit costs (minus)	18	29,313	17,231	12,082
Net stock related profit	19	(180,975)	(185,473)	4,497
Losses on devaluation (minus)	20	78,472	65,559	12,912
Losses on sales of Japanese stock related investments (minus)	21	113,382	113,382	-
Equity in income of affiliates	22	(195)	(877)	682
Other	23	(27,322)	(186)	(27,135)
Ordinary profit	24	(116,910)	(242,298)	125,387
Extraordinary profit	25	7,232	(3,153)	10,385
Net transfer from reserve for possible loan losses	26	5,204	2,464	2,740
Net income before income tax	27	(109,678)	(245,451)	135,772
Current income taxes (minus)	28	9,276	(6,207)	15,483
Deferred income taxes (minus)	29	(33,006)	(75,973)	42,967
Minority interests in net income (minus)	30	6,084	599	5,484
Net income	31	(92,033)	(163,870)	71,837

[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 (minus) (9+16+18-26)	32	24,780	12,855	11,924
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Number of Consolidated Subsidiaries and Affiliates

		End-3/09	Change	End-3/08
Consolidated subsidiaries	33	25	(2)	27
Affiliates accounted for by the equity method	34	4	1	3

2. Pre-provision Profit per Employee

CMTB+CMAB, Non-consolidated

(Millions of yen)

	No.	FY3/09		FY3/08
			Change	
Gross operating profit	1	228,740	(36,507)	265,247
Per employee (Thousands of yen)	2	52,355	(9,938)	62,294
Operating expense	3	115,902	5,081	110,821
Per employee (Thousands of yen)	4	26,528	501	26,026
Pre-provision profit (1-3)	5	112,837	(41,589)	154,426
Per employee (Thousands of yen) (2-4)	6	25,826	(10,440)	36,267

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.	FY3/09		FY3/08
			Change	
Average yield on interest-earning assets	7	1.37	(0.07)	1.45
Loans and bills discounted	8	1.63	0.07	1.55
Securities	9	1.10	(0.33)	1.43
Average yield on interest-bearing liabilities	10	0.62	0.05	0.57
Deposits	11	0.55	0.08	0.46
Gross margin (7-10)	12	0.75	(0.12)	0.88
Loan to deposits margin (8-11)	13	1.07	(0.01)	1.09

(2) Domestic Banking Account + Loan Trusts + JOMTs

CMTB, Non-consolidated

(%)

	No.	FY3/09		FY3/08
			Change	
Average yield on interest-earning assets	14	1.36	(0.07)	1.44
Loans and bills discounted	15	1.66	0.06	1.60
Securities	16	1.11	(0.40)	1.51
Average yield on interest-bearing liabilities	17	0.58	0.05	0.52
Deposits	18	0.50	0.08	0.42
Gross margin (14-17)	19	0.78	(0.13)	0.91
Loan to deposits margin (15-18)	20	1.15	(0.01)	1.17

4. Gains (Losses) on Securities

(1) Gains (Losses) on Bonds

CMTB, Non-consolidated

(Millions of yen)

	FY3/09		FY3/08
		Change	
Gains (losses) on bonds	11,254	(1,454)	12,709
Gains on sales	17,389	2,203	15,185
Gains on redemption	-	-	-
Losses on sales	3,310	895	2,414
Losses on redemption	-	(60)	60
Losses on devaluation	2,824	2,824	-

CMTH, Consolidated

(Millions of yen)

	FY3/09		FY3/08
		Change	
Gains (losses) on bonds	11,299	(1,462)	12,761
Gains on sales	17,433	2,248	15,185
Gains on redemption	-	(14)	14
Losses on sales	3,310	872	2,437
Losses on redemption	-	-	-
Losses on devaluation	2,824	2,824	-

(2) Gains (Losses) on Stocks

CMTB, Non-consolidated

(Millions of yen)

	FY3/09		FY3/08
		Change	
Gains (losses) on stocks	(173,028)	(180,842)	7,813
Gains on sales	16,437	12	16,424
Losses on sales	119,715	118,525	1,190
Losses on devaluation	69,750	62,330	7,420

CMTH, Consolidated

(Millions of yen)

	FY3/09		FY3/08
		Change	
Gains (losses) on stocks	(180,975)	(185,473)	4,497
Gains on sales	17,337	(1,338)	18,675
Losses on sales	119,841	118,575	1,265
Losses on devaluation	78,472	65,559	12,912

5. Unrealized Gains (Losses) on Securities

(1) Evaluation method of securities

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 term.

Previously, value of floating-rate government bonds were determined by market value. On or after End-9/08, value of some of floating-rate government bonds are determined on the basis of rationally calculated price.

(2) Unrealized Gains (Losses) of market value available securities

CMTB, Non-consolidated

(Billions of yen)

	End-3/09				End-9/08				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	3,400.8	(100.1)	36.9	137.0	3,550.5	(7.7)	154.3	162.0	(149.6)	(92.3)
Stocks	419.6	(40.4)	29.6	70.1	438.7	113.8	150.0	36.2	(19.0)	(154.3)
Bonds	2,043.2	(18.4)	3.4	21.8	1,946.4	(34.2)	3.6	37.8	96.8	15.8
Others	937.8	(41.2)	3.8	45.0	1,165.3	(87.3)	0.6	88.0	(227.4)	46.1
Held-to-maturity	927.2	(18.5)	6.0	24.5	935.0	(18.3)	3.3	21.7	(7.8)	(0.1)

(Billions of yen)

	End-3/08				Change	
	Acquisition cost (E)	Net unrealized gains (losses)			Acquisition cost (A-E)	Net unrealized gains (losses) (B-F)
		(F)	Gains	Losses		
Available-for-sale	3,146.1	32.0	179.0	147.0	254.6	(132.1)
Stocks	446.7	135.7	174.0	38.3	(27.0)	(176.2)
Bonds	1,493.3	(35.7)	0.8	36.6	549.9	17.3
Others	1,206.0	(67.9)	4.1	72.0	(268.2)	26.7
Held-to-maturity	781.0	4.2	7.2	3.0	146.2	(22.7)

CMTH, Consolidated

(Billions of yen)

	End-3/09				End-9/08				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	3,566.8	(96.2)	52.8	149.1	3,739.4	23.4	192.7	169.3	(172.5)	(119.7)
Stocks	481.7	(32.1)	45.1	77.2	508.7	143.0	183.8	40.7	(26.9)	(175.2)
Bonds	2,132.2	(18.4)	3.4	21.8	2,054.2	(34.2)	3.6	37.8	77.9	15.7
Others	952.8	(45.7)	4.2	50.0	1,176.3	(85.4)	5.2	90.7	(223.5)	39.6
Held-to-maturity	927.3	(18.5)	6.0	24.5	935.1	(18.3)	3.3	21.7	(7.8)	(0.1)

(Billions of yen)

	End-3/08				Change	
	Acquisition cost (E)	Net unrealized gains (losses)			Acquisition cost (A-E)	Net unrealized gains (losses) (B-F)
		(F)	Gains	Losses		
Available-for-sale	3,329.8	67.5	220.9	153.3	236.9	(163.8)
Stocks	517.2	168.0	211.2	43.1	(35.4)	(200.1)
Bonds	1,595.2	(35.8)	0.8	36.7	536.9	17.4
Others	1,217.3	(64.6)	8.8	73.4	(264.5)	18.8
Held-to-maturity	781.1	4.2	7.2	3.0	146.2	(22.7)

(3) Devaluation

CMTB, Non-consolidated		(Millions of yen)	
		FY3/09	FY3/08
			Change
Held-to-maturity		2,824	2,824
Stocks of subsidiaries and affiliates		-	-
Available-for-sale		69,750	62,330
Stocks		69,101	61,831
Bonds		-	-
Others		649	498
Total		72,575	65,154

CMTH, Consolidated		(Millions of yen)	
		FY3/09	FY3/08
			Change
Held-to-maturity		2,824	2,824
Available-for-sale		78,472	65,559
Stocks		77,823	65,061
Bonds		-	-
Others		649	498
Total		81,296	68,384

<Standard for Devaluation>

Decline in stock price:

- More than 50% All stocks
- Between 30 - 50% All stocks of companies classified as caution borrowers or below
Stocks of companies other than the above with no possibility of price recovery
- Less than 30% All stocks 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-3/09			
		Due within 1 year	Due after 1 year through 5 years	Due after 5 years through 10 years	Due after 10 years
Bonds		308,522	2,121,662	394,660	123,541
Japanese government bonds		280,086	1,838,208	364,054	95,962
Japanese municipal bonds		-	489	149	-
Japanese corporate bonds		28,436	282,964	30,456	27,578
Other		14,831	612,133	230,700	443,981
Total		323,353	2,733,796	625,360	567,522

CMTH, Consolidated		(Millions of yen)			
		End-3/09			
		Due within 1 year	Due after 1 year through 5 years	Due after 5 years through 10 years	Due after 10 years
Bonds		397,594	2,119,162	394,660	123,541
Japanese government bonds		369,157	1,838,208	364,054	95,962
Japanese municipal bonds		-	489	149	-
Japanese corporate bonds		28,436	280,464	30,456	27,578
Other		14,264	568,396	151,117	443,981
Total		411,859	2,687,559	545,777	567,522

7. Capital Adequacy Ratio [Domestic Standard][Preliminary]

(1) CMTH, Consolidated

(Millions of yen, %)

	No.	End-3/09			End-9/08 (B)	End-3/08 (C)
		(A)	(A-B)	(A-C)		
Total Capital (2+3-5)	1	891,832	(121,396)	(230,516)	1,013,229	1,122,349
Tier 1	2	646,603	(120,738)	(231,454)	767,341	878,057
Tier 2	3	267,070	435	3,308	266,635	263,762
Subordinated debt	4	267,070	435	3,308	266,634	263,761
Deduction (minus)	5	21,841	1,093	2,371	20,747	19,470
Risk adjusted assets	6	7,397,001	(1,077,511)	(712,000)	8,474,512	8,109,001
Credit risk assets	7	6,855,889	(1,044,860)	(672,880)	7,900,749	7,528,769
Operational risks	8	541,112	(32,650)	(39,120)	573,762	580,232
Capital adequacy ratio (1÷6)	9	12.05	0.10	(1.79)	11.95	13.84
Tier 1 ratio (2÷6)	10	8.74	(0.31)	(2.08)	9.05	10.82

(2) CMTB, Consolidated

(Millions of yen, %)

	No.	End-3/09			End-9/08 (B)	End-3/08 (C)
		(A)	(A-B)	(A-C)		
Total Capital (12+13-15)	11	768,464	(120,351)	(113,420)	888,816	881,885
Tier 1	12	523,177	(119,701)	(114,371)	642,879	637,549
Tier 2	13	267,070	435	3,308	266,635	263,762
Subordinated debt	14	267,070	435	3,308	266,634	263,761
Deduction (minus)	15	21,783	1,086	2,357	20,697	19,426
Risk adjusted assets	16	7,189,977	(1,070,403)	(677,100)	8,260,380	7,867,077
Credit risk assets	17	6,764,222	(1,037,726)	(634,156)	7,801,949	7,398,379
Operational risks	18	425,754	(32,677)	(42,943)	458,431	468,697
Capital adequacy ratio (11÷16)	19	10.68	(0.07)	(0.52)	10.75	11.20
Tier 1 ratio (12÷16)	20	7.27	(0.51)	(0.83)	7.78	8.10

(3) CMTB, Non-consolidated

(Millions of yen, %)

	No.	End-3/09			End-9/08 (B)	End-3/08 (C)
		(A)	(A-B)	(A-C)		
Total Capital (22+23-25)	21	818,041	(107,274)	(96,801)	925,316	914,842
Tier 1	22	574,836	(106,825)	(98,207)	681,662	673,044
Tier 2	23	267,070	435	3,308	266,634	263,761
Subordinated debt	24	267,070	435	3,308	266,634	263,761
Deduction (minus)	25	23,864	884	1,901	22,980	21,963
Risk adjusted assets	26	7,257,090	(1,043,115)	(630,206)	8,300,206	7,887,297
Credit risk assets	27	6,859,810	(1,015,264)	(592,313)	7,875,075	7,452,124
Operational risks	28	397,280	(27,851)	(37,892)	425,131	435,172
Capital adequacy ratio (21÷26)	29	11.27	0.13	(0.32)	11.14	11.59
Tier 1 ratio (22÷26)	30	7.92	(0.29)	(0.61)	8.21	8.53

(4) CMAB, Non-consolidated

(Millions of yen, %)

	No.	End-3/09			End-9/08 (B)	End-3/08 (C)
		(A)	(A-B)	(A-C)		
Total Capital (32+33-35)	31	34,966	(5,569)	518	40,535	34,447
Tier 1	32	34,966	(5,569)	518	40,535	34,447
Tier 2	33	-	-	-	-	-
Subordinated debt	34	-	-	-	-	-
Deduction (minus)	35	-	-	-	-	-
Risk adjusted assets	36	126,909	(5,750)	(3,602)	132,660	130,512
Credit risk assets	37	32,266	(3,544)	(2,514)	35,811	34,781
Operational risks	38	94,643	(2,206)	(1,087)	96,849	95,730
Capital adequacy ratio (31÷36)	39	27.55	(3.00)	1.16	30.55	26.39
Tier 1 ratio (32÷36)	40	27.55	(3.00)	1.16	30.55	26.39

<Methods used to calculate risk adjusted assets>

	CMTH, Consolidated	CMTB, Consolidated	CMTB, Non-consolidated	CMAB, Non-consolidated
Credit risk assets	Foundation Internal Rating Based Approach	Foundation Internal Rating Based Approach	Foundation Internal Rating Based Approach	Standardized Approach
Operational risks	The Standardized Approach	The Standardized Approach	The Standardized Approach	The Standardized Approach

8. ROE

CMTB+CMAB, Non-consolidated

(%)

	No.	FY3/09		FY3/08
			Change	
Pre-provision profit base	1	14.9	(4.5)	19.4
Net operating profit before trust a/c credit cost base	2	14.9	(4.5)	19.4
Net operating profit base	3	14.8	(4.2)	19.1
Net income base	4	(10.5)	(20.8)	10.3

[Note]

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

CMTH, Consolidated

(%)

Net income base	5	(12.3)	(21.9)	9.6
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[Note] Calculation of average balance of consolidated base ROE is based on (net assets at the beginning of the term + net assets at the end of the term) / 2

9. Retirement Benefit Costs

CMTB+CMAB, Non-consolidated

(Millions of yen)

	No.	FY3/09		FY3/08
			Change	
Net periodic retirement benefit costs	6	12,063	15,307	(3,244)
Service cost	7	3,444	210	3,234
Interest cost	8	3,361	96	3,264
Expected rate of return on plan assets (minus)	9	(7,305)	6,969	(14,275)
Amortization of prior service cost	10	-	-	-
Recognized actuarial loss	11	12,202	8,054	4,148
Other	12	359	(24)	383

10. Source of Dividends for Public Funds

CMTH, Non-consolidated

(Millions of yen)

Company to pay dividends	Chuo Mitsui Trust Holdings, Inc.
Retained earnings as of End-3/09 [Note]	290,269
Net unrealized gains (losses) on available-for-sale securities as of End-3/09	-
Annual dividends required for full year for preferred shares injected by public funds	1,979

[Note] Capital surplus excluding capital reserve + retained earnings excluding earned reserve - treasury stock

11. Status of Deferred Tax Assets

(1) Deferred Tax Assets on the Balance Sheet

CMTB, Non-consolidated			(Billions of yen)	
End-3/09			End-9/08	End-3/08
(A)	(A - B)	(A - C)	(B)	(C)
184.5	40.5	48.0	144.0	136.5

CMTH, Consolidated			(Billions of yen)	
End-3/09			End-9/08	End-3/08
(A)	(A - B)	(A - C)	(B)	(C)
192.2	44.2	54.8	147.9	137.4

(2) Basis for Inclusion of Deferred Tax Assets (CMTB: Non-consolidated)

① 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".

② Examples on Practical Guideline, Period for Estimated Future Taxable Income, and Taxable Income for the Past 5 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 5 Years						(Billions of yen)
	FY3/04	FY3/05	FY3/06	FY3/07	FY3/08	FY3/09 (Outlook)
Taxable income	(*2) (253.6)	98.7	74.8	62.9	158.3	(*3) (185.7)

*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.

③ 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)		467.8
Projected amount of net income before taxes used for the estimation (Sum of 5 years)		286.6
Estimated amount of taxable income before adjustments (Sum of 5 years)		438.7

[Note]

Estimated amounts of taxable income before adjustments shown above are calculated conservatively, based on revenue projections of five years that address uncertainty in each of these future fiscal years.

④ Major Factors of Deferred Tax Assets and Liabilities

						(Billions of yen)
	End-3/09			End-9/08	End-3/08	
	(A)	(A - B)	(A - C)	(B)	(C)	
Deferred tax assets (a)	200.9	33.2	35.1	167.7	165.7	
Allowance for loan losses	25.5	1.6	(9.9)	23.9	35.4	
Securities taxable devaluation	11.8	(25.6)	(19.3)	37.4	31.2	
Reserve for retirement benefits	-	-	-	-	-	
Tax loss carryforwards	189.0	79.8	67.9	109.1	121.0	
Unrealized losses on available-for-sale securities	11.2	(5.1)	11.2	16.3	-	
Loss on deferred hedge	-	(2.3)	-	2.3	-	
Other	43.7	(2.4)	4.9	46.1	38.8	
Valuation allowances (Non-booked)	(80.4)	(12.7)	(19.5)	(67.7)	(60.8)	
Deferred tax liabilities (b)	16.3	(7.2)	(12.8)	23.6	29.1	
Gain on establishment of retirement benefit trust	8.8	(0.5)	(0.5)	9.3	9.3	
Unrealized gains on available-for-sale securities	-	-	(4.4)	-	4.4	
Others	7.5	(6.7)	(7.9)	14.3	15.4	
Net deferred tax assets (a - b)	184.5	40.5	48.0	144.0	136.5	

12 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-3/09						End-9/08		End-3/08	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	34,373	0.3	(5,137)	(0.0)	20,856	0.2	39,511	0.4	13,517	0.1
Claims under high risk	72,658	0.8	11,654	0.0	26,249	0.2	61,003	0.7	46,408	0.5
Claims under close observation	6,654	0.0	(4,797)	(0.0)	(62,481)	(0.7)	11,451	0.1	69,135	0.8
Total non-performing claims	113,686	1.2	1,720	(0.0)	(15,375)	(0.3)	111,966	1.3	129,061	1.5
Normal claims	8,707,296	98.7	458,489	0.0	762,659	0.3	8,248,807	98.6	7,944,637	98.4
Other caution claims	480,892	5.4	16,438	(0.1)	81,517	0.5	464,453	5.5	399,374	4.9
Total claims	8,820,982	100.0	460,209		747,283		8,360,773	100.0	8,073,699	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-3/09						End-9/08		End-3/08	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
		Reserve ratio		Reserve ratio		Reserve ratio		Reserve ratio		Reserve ratio
Total	100,455	88.3	2,694	1.0	(6,270)	5.6	97,761	87.3	106,725	82.6
Collateral and guarantees	74,144		1,998		324		72,145		73,820	
Reserve for possible loan losses	26,311	66.5	695	2.2	(6,594)	6.9	25,615	64.3	32,905	59.5
Partial direct write-offs	29,575		(15,156)		(52,894)		44,731		82,469	

Trust Account

(Millions of yen, %)

Amount of claims	End-3/09						End-9/08		End-3/08	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	2,310	0.3	17	0.0	125	0.0	2,293	0.3	2,185	0.3
Claims under high risk	13,055	2.1	(744)	(0.0)	(915)	0.0	13,799	2.1	13,970	2.0
Claims under close observation	10,132	1.6	(67)	0.0	(251)	0.1	10,200	1.6	10,383	1.5
Total non-performing claims	25,498	4.2	(794)	0.0	(1,041)	0.2	26,293	4.1	26,540	3.9
Normal claims	578,121	95.7	(23,454)	(0.0)	(65,985)	(0.2)	601,575	95.8	644,106	96.0
Other caution claims	32,811	5.4	(2,579)	(0.2)	(3,262)	0.0	35,390	5.6	36,073	5.3
Total claims	603,620	100.0	(24,249)		(67,026)		627,869	100.0	670,646	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-3/09						End-9/08		End-3/08	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Total	15,249	59.8	(705)	(0.8)	(796)	(0.6)	15,954	60.6	16,045	60.4
Collateral and guarantees	15,249		(705)		(796)		15,954		16,045	

[Note] 1 CMTB establishes and maintains reserves for impairment of guaranteed trust principal of loan trusts and JOMTs in trust account.
Coverage ratios taking into account of reserves are as follows:

	End-3/09						End-9/08		End-3/08	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Reserves for impairment of guaranteed trust principals of loan trusts and JOMTs	3,320	72.8	(932)	(4.0)	(1,471)	(5.6)	4,252	76.8	4,791	78.5

[Note] 2 In trust account, claims under bankruptcy and virtual bankruptcy and claims under high risk are directly written off.
Amount equivalent to direct reduction and specific reserve for possible loan losses are as follows:

8,745		(560)		(1,600)		9,305		10,346	
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Banking Account + Trust Account

(Millions of yen, %)

Amount of claims	End-3/09						End-9/08		End-3/08	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	36,684	0.3	(5,119)	(0.0)	20,981	0.2	41,804	0.4	15,702	0.1
Claims under high risk	85,713	0.9	10,909	0.0	25,334	0.2	74,803	0.8	60,379	0.6
Claims under close observation	16,786	0.1	(4,865)	(0.0)	(62,732)	(0.7)	21,651	0.2	79,519	0.9
Total non-performing claims	139,185	1.4	925	(0.0)	(16,416)	(0.3)	138,259	1.5	155,601	1.7
Normal claims	9,285,417	98.5	435,034	0.0	696,673	0.3	8,850,382	98.4	8,588,744	98.2
Other caution claims	513,703	5.4	13,859	(0.1)	78,255	0.4	499,843	5.5	435,448	4.9
Total claims	9,424,603	100.0	435,960		680,256		8,988,642	100.0	8,744,346	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-3/09						End-9/08		End-3/08	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Total	115,704	83.1	1,989	0.8	(7,066)	4.2	113,715	82.2	122,771	78.9
Collateral and guarantees	89,393		1,293		(472)		88,100		89,866	
Reserve for possible loan losses	26,311		695		(6,594)		25,615		32,905	

[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
	85.5		0.1		3.5		85.3		81.9

CMTH, Consolidated

Banking Account

(Millions of yen, %)

Amount of claims	End-3/09						End-9/08		End-3/08	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	38,334	0.4	(5,411)	(0.0)	23,477	0.2	43,746	0.4	14,857	0.1
Claims under high risk	76,013	0.8	13,898	0.1	29,477	0.2	62,115	0.7	46,536	0.5
Claims under close observation	7,168	0.0	(4,946)	(0.0)	(62,649)	(0.7)	12,114	0.1	69,817	0.8
Total non-performing claims	121,517	1.3	3,541	(0.0)	(9,694)	(0.2)	117,975	1.3	131,211	1.5
Normal claims	9,093,440	98.6	407,676	0.0	645,332	0.2	8,685,763	98.6	8,448,108	98.4
Total claims	9,214,957	100.0	411,218		635,638		8,803,739	100.0	8,579,319	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-3/09						End-9/08		End-3/08	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Total	106,794	87.8	4,146	0.8	(1,251)	5.5	102,648	87.0	108,046	82.3
Collateral and guarantees	77,672		3,119		4,956		74,552		72,715	
Reserve for possible loan losses	29,121	66.4	1,026	1.7	(6,208)	6.0	28,095	64.7	35,330	60.3
Partial direct write-offs	33,535		(13,896)		(51,563)		47,431		85,098	

Trust Account

(Millions of yen, %)

Amount of claims	End-3/09						End-9/08		End-3/08	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	2,310	0.3	17	0.0	125	0.0	2,293	0.3	2,185	0.3
Claims under high risk	13,055	2.1	(744)	(0.0)	(915)	0.0	13,799	2.1	13,970	2.0
Claims under close observation	10,132	1.6	(67)	0.0	(251)	0.1	10,200	1.6	10,383	1.5
Total non-performing claims	25,498	4.2	(794)	0.0	(1,041)	0.2	26,293	4.1	26,540	3.9
Normal claims	578,121	95.7	(23,454)	(0.0)	(65,985)	(0.2)	601,575	95.8	644,106	96.0
Total claims	603,620	100.0	(24,249)		(67,026)		627,869	100.0	670,646	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-3/09						End-9/08		End-3/08	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Total	15,249	59.8	(705)	(0.8)	(796)	(0.6)	15,954	60.6	16,045	60.4
Collateral and guarantees	15,249		(705)		(796)		15,954		16,045	

Banking Account + Trust Account

(Millions of yen, %)

Amount of claims	End-3/09						End-9/08		End-3/08	
	(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Claims under bankruptcy and virtual bankruptcy	40,645	0.4	(5,393)	(0.0)	23,602	0.2	46,039	0.4	17,042	0.1
Claims under high risk	89,069	0.9	13,154	0.1	28,562	0.2	75,914	0.8	60,507	0.6
Claims under close observation	17,300	0.1	(5,013)	(0.0)	(62,900)	(0.6)	22,314	0.2	80,201	0.8
Total non-performing claims	147,015	1.4	2,746	(0.0)	(10,735)	(0.2)	144,269	1.5	157,751	1.7
Normal claims	9,671,562	98.5	384,222	0.0	579,346	0.2	9,287,339	98.4	9,092,215	98.2
Total claims	9,818,578	100.0	386,969		568,611		9,431,608	100.0	9,249,966	100.0

(Millions of yen, %)

Coverage ratio for non-performing claims	End-3/09						End-9/08		End-3/08	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Total	122,043	83.0	3,440	0.8	(2,048)	4.3	118,602	82.2	124,092	78.6
Collateral and guarantees	92,921		2,414		4,160		90,506		88,761	
Reserve for possible loan losses	29,121		1,026		(6,208)		28,095		35,330	

(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 reserves for possible loan losses

CMTB, Non-consolidated

Banking Account

(Millions of yen, %)

Coverage, Coverage ratio and Reserve ratio	End-3/09						End-9/08		End-3/08	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
		Reserve ratio		Reserve ratio		Reserve ratio		Reserve ratio		Reserve ratio
Claims under bankruptcy and virtual bankruptcy	34,373	100.0	(5,137)	0.0	20,856	0.0	39,511	100.0	13,517	100.0
Collateral and guarantees	26,783		1,106		13,733		25,677		13,050	
Reserve for possible loan losses	7,590	100.0	(6,243)	0.0	7,123	0.0	13,833	100.0	466	100.0
Claims under high risk	63,688	87.6	9,646	(0.9)	21,771	(2.6)	54,041	88.5	41,916	90.3
Collateral and guarantees	45,925		2,157		17,763		43,768		28,162	
Reserve for possible loan losses	17,762	66.4	7,489	6.8	4,008	(8.9)	10,273	59.6	13,754	75.3
Claims under close observation	2,393	35.9	(1,815)	(0.7)	(48,898)	(38.2)	4,208	36.7	51,291	74.1
Collateral and guarantees	1,435		(1,264)		(31,172)		2,700		32,607	
Reserve for possible loan losses	958	18.3	(550)	1.1	(17,726)	(32.7)	1,508	17.2	18,684	51.1

Trust Account

(Millions of yen, %)

Coverage, Coverage ratio and Reserve ratio	End-3/09						End-9/08		End-3/08	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Claims under bankruptcy and virtual bankruptcy	2,310	100.0	17	0.0	125	0.0	2,293	100.0	2,185	100.0
Collateral and guarantees	2,310		17		125		2,293		2,185	
Claims under high risk	12,592	96.4	(653)	0.4	(746)	0.9	13,246	95.9	13,339	95.4
Collateral and guarantees	12,592		(653)		(746)		13,246		13,339	
Claims under close observation	345	3.4	(68)	(0.6)	(175)	(1.6)	414	4.0	521	5.0
Collateral and guarantees	345		(68)		(175)		414		521	

Banking Account + Trust Account

(Millions of yen, %)

Coverage and Coverage ratio	End-3/09						End-9/08		End-3/08	
	(A)	Coverage ratio	(A - B)	Coverage ratio	(A - C)	Coverage ratio	(B)	Coverage ratio	(C)	Coverage ratio
Claims under bankruptcy and virtual bankruptcy	36,684	100.0	(5,119)	0.0	20,981	0.0	41,804	100.0	15,702	100.0
Collateral and guarantees	29,094		1,123		13,858		27,970		15,236	
Reserve for possible loan losses	7,590		(6,243)		7,123		13,833		466	
Claims under high risk	76,281	88.9	8,992	(0.9)	21,025	(2.5)	67,288	89.9	55,255	91.5
Collateral and guarantees	58,518		1,503		17,016		57,014		41,501	
Reserve for possible loan losses	17,762		7,489		4,008		10,273		13,754	
Claims under close observation	2,739	16.3	(1,884)	(5.0)	(49,073)	(48.8)	4,623	21.3	51,813	65.1
Collateral and guarantees	1,781		(1,333)		(31,347)		3,114		33,128	
Reserve for possible loan losses	958		(550)		(17,726)		1,508		18,684	

<Reference> Composition of Claims Classified under the Financial Revitalization Law by Type of Industry

CMTB, Non-consolidated

Banking Account + Trust Account

(Millions of yen, %)

	End-3/09						End-9/08		End-3/08	
	(A)	Domestic ratio	(A - B)	Domestic ratio	(A - C)	Domestic ratio	(B)	Domestic ratio	(C)	Domestic ratio
Total domestic (excluding Japan offshore market account)	138,840	100.0	981		(16,326)		137,859	100.0	155,167	100.0
Manufacturing	7,116	5.1	660	0.4	161	0.6	6,456	4.6	6,955	4.4
Agriculture	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Forestry	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Fishery	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Mining industry	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Construction (A)	5,033	3.6	(1,010)	(0.7)	(5,848)	(3.3)	6,043	4.3	10,881	7.0
Electric power, gas, heat supply and water supply	158	0.1	(35)	(0.0)	(37)	(0.0)	194	0.1	195	0.1
Information and communications	72	0.0	1	0.0	(695)	(0.4)	71	0.0	768	0.4
Transportation	2,572	1.8	(1,264)	(0.9)	(58,730)	(37.6)	3,837	2.7	61,303	39.5
Wholesale and retail	7,488	5.3	(2,660)	(1.9)	(942)	(0.0)	10,148	7.3	8,430	5.4
Finance and insurance (B)	10,434	7.5	(10,888)	(7.9)	(5,288)	(2.6)	21,322	15.4	15,722	10.1
Real estate (C)	56,080	40.3	14,981	10.5	50,381	36.7	41,099	29.8	5,699	3.6
Services	9,147	6.5	(581)	(0.4)	(3,509)	(1.5)	9,728	7.0	12,656	8.1
Local public organization	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Others	40,736	29.3	1,780	1.0	8,182	8.3	38,956	28.2	32,554	20.9
Japan offshore market account	344		(55)		(89)		400		434	
Total	139,185		925		(16,416)		138,259		155,601	
(A + B + C)	71,548	51.5	3,082	1.8	39,244	30.7	68,465	49.6	32,303	20.8

13. Reserve Ratio for General Reserves

CMTB, Non-consolidated

Banking Account

(%)

	End-3/09			End-9/08	End-3/08
	(A)	(A - B)	(A - C)	(B)	(C)
Claims against close observation borrowers	14.39	1.16	(12.00)	13.23	26.39
<Against uncovered portion>	<18.70>	<0.69>	<(35.41)>	<18.00>	<54.11>
Borrowers applying DCF method	-	-	(28.89)	-	28.89
<Against uncovered portion>	-	-	<(60.61)>	-	<60.61>
Claims against caution borrowers other than close observation borrowers	2.00	(0.00)	(1.05)	2.00	3.06
<Against uncovered portion>	<4.00>	<0.20>	<(1.75)>	<3.79>	<5.75>
Claims against normal borrowers	0.20	0.00	0.06	0.20	0.13

14. Disposal of Non-performing Claims

CMTB, Non-consolidated / CMTH, Consolidated

(Millions of yen)

	CMTB, Non-consolidated			CMTH, Consolidated		
	FY3/09	Change	FY3/08	FY3/09	Change	FY3/08
Write-off of loans	18,888	10,809	8,078	22,042	12,335	9,706
Losses on sales of loans	7,270	4,960	2,309	7,271	4,895	2,375
Debt forgiveness (losses on financial assistance)	-	-	-	-	-	-
Provision of specific reserve for possible loan losses	12,916	9,569	3,346	13,678	10,220	3,457
Provision of reserve for possible loan losses from borrowers in specified foreign countries	(12)	471	(483)	(12)	472	(484)
Banking a/c credit costs (A)	39,063	25,811	13,251	42,979	27,925	15,054
Write-off of loans	633	(1,873)	2,506	633	(1,873)	2,506
Losses on sales of loans	37	(39)	76	37	(39)	76
Debt forgiveness (losses on financial assistance)	-	-	-	-	-	-
Trust a/c credit costs (B)	671	(1,912)	2,583	671	(1,912)	2,583
Subtotal (A + B)	39,734	23,899	15,835	43,651	26,013	17,638
Provision (reversal) of general reserve for possible loan losses (C)	(18,463)	(12,181)	(6,282)	(18,871)	(13,157)	(5,713)
Credit costs (A + B + C)	21,271	11,717	9,553	24,780	12,855	11,924

15. Loans by Type of Industry

(1) Breakdown of Loans by Type of Industry

CMTB, Non-consolidated

Banking Account + Trust Account

(Millions of yen, %)

	End-3/09						End-9/08		End-3/08	
	(A)	Domestic ratio	(A - B)	Domestic ratio	(A - C)	Domestic ratio	(B)	Domestic ratio	(C)	Domestic ratio
Total domestic (excluding Japan offshore market account)	9,180,790	100.0	437,084		668,947		8,743,706	100.0	8,511,843	100.0
Manufacturing	970,880	10.5	203,501	1.7	203,297	1.5	767,379	8.7	767,583	9.0
Agriculture	160	0.0	18	0.0	(7)	(0.0)	142	0.0	167	0.0
Forestry	200	0.0	-	(0.0)	(19)	(0.0)	200	0.0	220	0.0
Fishery	1	0.0	(1)	(0.0)	(2)	(0.0)	2	0.0	3	0.0
Mining industry	2,200	0.0	(464)	(0.0)	(1,140)	(0.0)	2,664	0.0	3,340	0.0
Construction (A)	114,553	1.2	16,599	0.1	20,587	0.1	97,954	1.1	93,966	1.1
Electric power, gas, heat supply and water supply	144,708	1.5	13,856	0.0	(42,181)	(0.6)	130,852	1.4	186,889	2.1
Information and communications	48,060	0.5	1,890	(0.0)	2,796	(0.0)	46,170	0.5	45,264	0.5
Transportation	596,482	6.4	21,942	(0.0)	13,479	(0.3)	574,540	6.5	583,003	6.8
Wholesale and retail	479,181	5.2	(4,034)	(0.3)	16,004	(0.2)	483,215	5.5	463,177	5.4
Finance and insurance (B)	1,529,439	16.6	16,358	(0.6)	133,779	0.2	1,513,081	17.3	1,395,660	16.3
Real estate (C)	1,341,098	14.6	(67,591)	(1.5)	(86,655)	(2.1)	1,408,689	16.1	1,427,753	16.7
Services	374,506	4.0	(39,640)	(0.6)	(75,845)	(1.2)	414,146	4.7	450,351	5.2
Local public organization	6,812	0.0	12	(0.0)	7	(0.0)	6,800	0.0	6,805	0.0
Others	3,572,500	38.9	274,636	1.1	484,844	2.6	3,297,864	37.7	3,087,656	36.2
Japan offshore market account	10,358		(1,293)		(1,967)		11,651		12,325	
Total	9,191,149		435,791		666,980		8,755,358		8,524,169	
(A + B + C)	2,985,090	32.5	(34,634)	(2.0)	67,711	(1.7)	3,019,724	34.5	2,917,379	34.2

<Reference> Consumer finance companies and nonbank financial institutions

Finance and insurance	1,529,439	16.6	16,358	(0.6)	133,779	0.2	1,513,081	17.3	1,395,660	16.3
Consumer finance companies and nonbank financial institutions ⁽¹⁾	120,909	1.3	(36,376)	(0.4)	(56,801)	(0.7)	157,286	1.7	177,711	2.0
Consumer finance companies ⁽²⁾	19,310	0.2	(11,003)	(0.1)	(28,558)	(0.3)	30,313	0.3	47,869	0.5

[Note]

- 1 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.)
- 2 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-3/09			End-9/08		End-3/08
		(A - B)	(A - C)			
Loans to individuals	3,368,395	266,437	432,310	3,101,958		2,936,085
Housing loans	3,000,296	284,340	468,392	2,715,956		2,531,904

[Note] Financial Report (Yuka shoken hokokusho) base.

(3) Loans to Small and Medium Enterprises

CMTB, Non-consolidated

Banking Account + Trust Account

(Millions of yen)

	End-3/09			End-9/08		End-3/08
		(A - B)	(A - C)			
Loans to Small and Medium Enterprises	6,164,057	216,519	466,167	5,947,538		5,697,890

[Note] Financial Report (Yuka shoken hokokusho) base.

16. Deposits and Loans

(1) Balance of Deposits and Loans

CMTB, Non-consolidated

(Millions of yen)

			End-3/09			End-9/08	End-3/08	
			(A)	(A - B)	(A - C)	(B)	(C)	
Banking	Deposit	Ending balance	8,953,972	362,018	623,160	8,591,954	8,330,812	
		Average balance	8,492,088	165,629	323,062	8,326,458	8,169,025	
	Loans	Ending balance	8,581,809	460,166	734,494	8,121,642	7,847,314	
		Average balance	7,438,304	125,662	382,012	7,312,641	7,056,291	
Trust	Money Trust	Principals	Ending balance	1,084,149	(24,283)	22,885	1,108,432	1,061,263
		Average balance	1,097,315	4,002	(7,465)	1,093,313	1,104,781	
		Loans	Ending balance	259,139	1,105	(11,876)	258,033	271,015
			Average balance	261,622	(5,030)	(10,793)	266,653	272,416
	Loan Trust	Principals	Ending balance	569,331	(108,444)	(293,050)	677,775	862,381
		Average balance	689,993	(69,207)	(279,942)	759,200	969,936	
		Loans	Ending balance	333,603	(23,722)	(51,593)	357,325	385,196
			Average balance	359,411	(12,574)	(71,489)	371,986	430,900
	Trust	Principals	Ending balance	1,653,480	(132,727)	(270,164)	1,786,208	1,923,645
			Average balance	1,787,309	(65,204)	(287,408)	1,852,514	2,074,718
		Loans	Ending balance	592,742	(22,616)	(63,469)	615,358	656,212
			Average balance	621,034	(17,605)	(82,282)	638,639	703,316
Total	Deposit & Principals	Ending balance	10,607,453	229,290	352,995	10,378,162	10,254,457	
		Average balance	10,279,398	100,424	35,654	10,178,973	10,243,743	
	Loans	Ending balance	9,174,551	437,550	671,025	8,737,001	8,503,526	
		Average balance	8,059,338	108,057	299,729	7,951,281	7,759,608	

Trust account with principal guarantee agreement

(2) Breakdown of Deposits by Type of Depositor

CMTB, Non-consolidated

Banking Account

(Millions of yen, %)

		FY3/09						FY9/08		FY3/08	
		(A)	Ratio	(A - B)	Ratio	(A - C)	Ratio	(B)	Ratio	(C)	Ratio
Individual		6,605,049	73.7	286,127	0.1	475,384	0.0	6,318,921	73.5	6,129,665	73.7
	Time deposit	5,797,355	64.7	313,482	0.8	515,844	1.2	5,483,873	63.8	5,281,511	63.5
	Ordinary deposit	799,003	8.9	(27,663)	(0.7)	(40,377)	(1.1)	826,667	9.6	839,380	10.0
	Checking deposit	362	0.0	(25)	(0.0)	(31)	(0.0)	388	0.0	394	0.0
	Notice deposit	5	0.0	(0)	(0.0)	(19)	(0.0)	5	0.0	25	0.0
	Foreign currency deposit	3,228	0.0	418	0.0	485	0.0	2,809	0.0	2,743	0.0
	Other	5,094	0.0	(84)	(0.0)	(517)	(0.0)	5,178	0.0	5,611	0.0
Corporate		1,809,862	20.2	87,406	0.1	(127,518)	(3.0)	1,722,456	20.0	1,937,380	23.2
	Time deposit	1,316,197	14.7	31,747	(0.2)	(14,971)	(1.3)	1,284,450	14.9	1,331,168	16.0
	Ordinary deposit	347,956	3.8	16,113	0.0	(142,056)	(2.0)	331,842	3.8	490,012	5.8
	Checking deposit	107,641	1.2	28,583	0.2	20,264	0.1	79,058	0.9	87,376	1.0
	Notice deposit	20,154	0.2	10,120	0.1	12,190	0.1	10,034	0.1	7,964	0.0
	Foreign currency deposit	3,597	0.0	(391)	(0.0)	(5,947)	(0.0)	3,989	0.0	9,544	0.1
	Other	14,314	0.1	1,233	0.0	3,001	0.0	13,080	0.1	11,313	0.1
Other		538,219	6.0	(6,437)	(0.3)	288,537	3.0	544,657	6.3	249,681	3.0
	Time deposit	503,814	5.6	61,597	0.4	284,536	2.9	442,217	5.1	219,278	2.6
	Ordinary deposit	9,057	0.1	2,216	0.0	4,468	0.0	6,840	0.0	4,588	0.0
	Checking deposit	2,436	0.0	343	0.0	256	0.0	2,093	0.0	2,180	0.0
	Notice deposit	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
	Foreign currency deposit	0	0.0	(58,635)	(0.6)	(1)	(0.0)	58,635	0.6	1	0.0
	Other	22,911	0.2	(11,959)	(0.1)	(721)	(0.0)	34,870	0.4	23,632	0.2
Total		8,953,132	100.0	367,096	0.0	636,403	0.0	8,586,035	100.0	8,316,728	100.0
	Time deposit	7,617,368	85.0	406,827	1.1	785,409	2.9	7,210,540	83.9	6,831,958	82.1
	Ordinary deposit	1,156,016	12.9	(9,333)	(0.6)	(177,965)	(3.1)	1,165,350	13.5	1,333,982	16.0
	Checking deposit	110,440	1.2	28,901	0.2	20,489	0.1	81,539	0.9	89,951	1.0
	Notice deposit	20,160	0.2	10,120	0.1	12,170	0.1	10,039	0.1	7,989	0.0
	Foreign currency deposit	6,826	0.0	(58,608)	(0.6)	(5,463)	(0.0)	65,435	0.7	12,290	0.1
	Other	42,319	0.4	(10,809)	(0.1)	1,762	(0.0)	53,129	0.6	40,557	0.4

(Note) Excludes Japan offshore market account

<Appendix> Financial Statements of Two Bank Subsidiaries

1. Summary of Business Results for FY3/09

(Millions of yen)

	CMTB, Non-consolidated			CMAB, Non-consolidated		
	FY3/09 (A)	(A-B)	FY3/08 (B)	FY3/09 (C)	(C-D)	FY3/08 (D)
Ordinary Income	343,442	(26,172)	369,614	47,641	(7,175)	54,817
Ordinary Profit	(131,285)	(232,126)	100,840	17,472	(8,544)	26,016
Net Income	(90,384)	(156,852)	66,467	10,397	(5,068)	15,465
Number of Common Share Issued (thousand Shares)	1,687,833	164,000	1,523,833	600	0	600
Average Number of Common Shares Outstanding (thousand Shares)	1,567,866	169,089	1,398,776	600	0	600
Net Income per Common Share (yen)	(57.64)	(105.16)	47.51	17,328.67	(8,447.11)	25,775.78
Total Assets	14,502,540	828,622	13,673,917	145,975	(5,182)	151,158
Net Capital	571,822	(166,298)	738,120	44,866	(3,581)	48,447
Net Capital Ratio	3.9%	(1.4%)	5.3%	30.7%	(1.3%)	32.0%
Net Capital per Common Share (yen)	123.57	(122.43)	246.00	74,777.14	(5,969.48)	80,746.63

(Notes) Formulas for calculating ratios are follows:

Net income per common Share

$$\frac{\text{Net income} - \text{Total dividends on preferred stock}}{\text{Average number of common stock during the period}}$$

Net capital per common share

$$\frac{\text{Net capital at end or period} - \text{Deduction from shareholders' equity}}{\text{Number of common stock at end or period}}$$

excluding treasury stock

number of preferred stock × issue price + total dividends on preferred stock

2. Financial Statement

The Chuo Mitsui Trust and Banking Company, Limited
Non-consolidated Balance Sheets

(Millions of yen)

	FY3/09 (A)	FY3/08 (B)	Change (A-B)
ASSETS			
Cash and cash equivalents	211,564	184,107	27,456
Call loans	11,784	203,000	(191,216)
Receivable under securities borrowing transactions	8,812	104,003	(95,191)
Monetary claims bought	103,377	111,422	(8,044)
Trading Assets	38,249	42,886	(4,636)
Securities	4,874,797	4,577,514	297,283
Loans and bills discounted	8,581,809	7,847,314	734,494
Foreign exchanges	802	811	(8)
Other assets	366,523	349,473	17,049
Premises and equipment	101,566	104,994	(3,427)
Intangible fixed assets	17,458	27,950	(10,492)
Deferred tax assets	184,598	136,592	48,006
Customers' liabilities for acceptances and guarantees	57,195	47,864	9,331
Allowance for possible loan losses	(55,999)	(64,017)	8,018
Total assets	14,502,540	13,673,917	828,622

	FY3/09 (A)	FY3/08 (B)	Change (A-B)
LIABILITIES AND EQUITY			
Liabilities			
Deposits	9,536,252	8,994,152	542,100
Call money	160,478	200,081	(39,603)
Payables under repurchase agreements	-	24,197	(24,197)
Payables under securities lending transactions	1,255,648	1,797,121	(541,472)
Trading liabilities	8,867	8,185	682
Borrowed money	1,692,565	474,369	1,218,196
Foreign exchanges	42	10	31
Subordinated bonds	174,570	176,261	(1,691)
Payables to trust account	879,917	1,051,839	(171,921)
Other liabilities	150,477	146,211	4,266
Reserve for bonus payments	2,014	1,998	16
Reserve for retirement benefits for directors and corporate auditors	806	643	162
Reserve for contingent losses	11,881	12,859	(978)
Acceptances and guarantees	57,195	47,864	9,331
Total liabilities	13,930,717	12,935,796	994,921
Equity			
Common stock and preferred stock	399,697	379,197	20,500
Capital surplus	149,011	128,511	20,500
Retained earnings	127,336	217,720	(90,384)
Net unrealized gains on available-for-sale securities	(90,447)	27,809	(118,256)
Deferred gains (losses) on derivatives under hedge accounting	1,757	413	1,343
Land revaluation difference	(15,532)	(15,532)	-
Total equity	571,822	738,120	(166,298)
Total liabilities and equity	14,502,540	13,673,917	828,622

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

(Millions of yen)

	FY3/09 (A)	FY3/08 (B)	Change (A-B)
Income:			
Trust fees	21,002	24,934	(3,931)
Interest income	209,848	207,716	2,132
Interest on loans and bills discounted	123,530	114,840	8,690
Interest and dividends on securities	82,254	85,401	(3,147)
Interest on call loans	897	1,735	(837)
Other interest income	3,165	5,738	(2,572)
Fees and commissions	68,953	96,694	(27,740)
Trading gains	2,440	2,063	377
Other operating income	19,712	15,383	4,329
Other income	29,287	30,990	(1,702)
Total income	351,246	377,781	(26,535)
Expenses:			
Interest expenses	96,582	98,746	(2,164)
Interest on deposits	51,729	43,619	8,109
Interest on call money	3,492	8,856	(5,364)
Interest on borrowings	5,671	5,780	(109)
Other interest expenses	35,689	40,489	(4,800)
Fees and commissions	17,077	17,774	(697)
Trading losses	-	23	(23)
Other operating expenses	15,535	9,158	6,376
General and administrative expenses	110,846	100,009	10,837
Other expenses	234,686	43,061	191,624
Total expenses	474,728	268,774	205,953
Income before income taxes and minority interests:	(123,482)	109,007	(232,489)
Income taxes:			
Current	202	539	(337)
Deferred	(33,300)	42,000	(75,300)
Total income taxes	(33,097)	42,539	(75,637)
Net income:	(90,384)	66,467	(156,852)

The Chuo Mitsui Trust and Banking Company, Limited
Statements of Trust Account (Non-consolidated)

(Millions of yen)

	FY3/09 (A)	FY3/08 (B)	Change (A-B)
Loans and bills discounted	609,340	676,854	(67,514)
Securities	3,254	5,532	(2,278)
Money held in trust	759	1,669	(910)
Securities held in custody accounts	183	267	(84)
Money claims	291	352	(61)
Tangible fixed assets	5,440,609	5,418,211	22,398
Intangible fixed assets	27,069	17,658	9,410
Other claims	41,872	49,554	(7,681)
Loans to banking account	879,917	1,051,839	(171,921)
Cash and due from banks	225,534	213,102	12,431
Total assets	7,228,832	7,435,043	(206,211)
Money trusts	951,656	1,034,080	(82,423)
Property formation benefit trusts	14,375	15,424	(1,049)
Loan trusts	504,047	664,185	(160,137)
Money entrusted, other than money trusts	268	287	(18)
Securities trusts	187	273	(85)
Money claim trusts	1,234	1,352	(117)
Land and fixtures trusts	76,192	80,993	(4,800)
Composite trusts	5,680,735	5,638,096	42,639
Other trusts	133	349	(216)
Total liabilities	7,228,832	7,435,043	(206,211)

Breakdown of principal guaranteed trust a/c (including trust which is re-trusted for investing the trust properties)

<Money Trust> (Millions of yen)	
	End-3/09
Loans and bills discounted	259,139
Others	825,039
Total assets	1,084,178
Principal	1,084,149
Reserves for JOMT	49
Others	(20)
Total liabilities	1,084,178

<Loan Trust> (Millions of yen)	
	End-3/09
Loans and bills discounted	333,603
Securities	496
Others	242,325
Total assets	576,424
Principal	569,331
Reserves for loan trust	3,271
Others	3,822
Total liabilities	576,424

Chuo Mitsui Asset Trust and Banking Company, Limited
Non-consolidated Balance Sheets

(Millions of yen)

	FY3/09 (A)	FY3/08 (B)	Change (A-B)
ASSETS			
Cash and cash equivalents	16,429	21,695	(5,265)
Securities	89,162	85,094	4,068
Other assets	35,227	39,354	(4,126)
Premises and equipment	582	701	(118)
Intangible fixed assets	3,311	3,249	61
Deferred tax assets	1,261	1,063	198
Total assets	145,975	151,158	(5,182)

	FY3/09 (A)	FY3/08 (B)	Change (A-B)
LIABILITIES AND EQUITY			
Liabilities			
Deposits	152	76	76
Call money	93,000	91,500	1,500
Other liabilities	7,397	10,655	(3,257)
Reserve for bonus payments	365	337	27
Reserve for retirement benefits for directors and corporate auditors	193	141	52
Total liabilities	101,109	102,710	(1,601)
Equity			
Common stock	11,000	11,000	-
Capital surplus	21,246	21,246	-
Retained earnings	12,620	16,223	(3,603)
Total equity	44,866	48,469	(3,603)
Total liabilities and equity	145,975	151,158	(5,182)

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

(Millions of yen)

	FY3/09 (A)	FY3/08 (B)	Change (A-B)
Income:			
Trust fees	38,527	43,744	(5,216)
Interest income	482	524	(41)
Interest and dividends on securities	479	524	(45)
Interest on deposit	3	-	3
Fees and commissions	8,593	10,499	(1,905)
Other income	42	54	(11)
Total income	47,646	54,822	(7,175)
Expenses:			
Interest expenses	517	524	(6)
Interest on call money	504	523	(19)
Interest on borrowings	12	0	12
Other interest expenses	-	0	(0)
Fees and commissions	11,781	12,668	(886)
General and administrative expenses	17,851	15,562	2,288
Other expenses	19	46	(26)
Total expenses	30,169	28,801	1,368
Income before income taxes and minority interests:	17,472	26,016	(8,544)
Income taxes:			
Current	7,282	9,720	(2,437)
Deferred	(212)	824	(1,037)
Total income taxes	7,070	10,545	(3,475)
Net income:	10,397	15,465	(5,068)

Chuo Mitsui Asset Trust and Banking Company, Limited
Statements of Trust Account (Non-consolidated)

(Millions of yen)

	FY3/09 (A)	FY3/08 (B)	Change (A-B)
Securities	81,266	8,301,437	(8,220,170)
Money held in trust	27,192,604	30,576,929	(3,384,325)
Money claims	1,544,987	1,728,400	(183,412)
Other claims	-	72,198	(72,198)
Cash and due from banks	22,523	57,703	(35,179)
Total assets	28,841,381	40,736,668	(11,895,286)
Money trusts	9,107,609	17,567,483	(8,459,874)
Pension trusts	6,723,024	6,894,844	(171,820)
Investment trusts	8,507,657	11,729,584	(3,221,927)
Money entrusted, other than money trusts	422,037	432,233	(10,196)
Securities trusts	1,351,076	1,269,785	81,291
Money claim trusts	1,566,784	1,755,780	(188,996)
Composite trusts	1,163,192	1,086,956	76,236
Total liabilities	28,841,381	40,736,668	(11,895,286)

The Chuo Mitsui Trust and Banking Company, Limited
Consolidated Balance Sheets

(Millions of yen)

	FY3/09 (A)	FY3/08 (B)	Change (A-B)
ASSETS			
Cash and cash equivalents	216,953	191,190	25,763
Call loans and bills bought	15,391	204,862	(189,471)
Receivable under securities borrowing transactions	8,812	104,003	(95,191)
Monetary claims bought	103,377	111,422	(8,044)
Trading Assets	38,249	42,886	(4,636)
Money held in trust	2,588	2,463	125
Securities	4,786,223	4,542,651	243,572
Loans and bills discounted	8,584,295	7,852,466	731,828
Foreign exchanges	802	811	(8)
Other assets	371,125	351,346	19,779
Premises and equipment	127,327	131,871	(4,543)
Intangible fixed assets	26,288	39,104	(12,815)
Deferred tax assets	191,525	143,476	48,049
Customers' liabilities for acceptances and guarantees	475,535	584,076	(108,540)
Allowance for possible loan losses	(61,479)	(69,490)	8,011
Total assets	14,887,017	14,233,141	653,876

	FY3/09 (A)	FY3/08 (B)	Change (A-B)
LIABILITIES AND EQUITY			
Liabilities			
Deposits	9,490,198	8,970,236	519,962
Call money and bills sold	160,478	200,081	(39,603)
Payables under repurchase agreements	-	24,197	(24,197)
Payables under securities lending transactions	1,255,648	1,797,121	(541,472)
Trading liabilities	8,867	8,185	682
Borrowed money	1,692,565	474,369	1,218,196
Foreign exchanges	42	10	31
Subordinated bonds	174,570	176,261	(1,691)
Payables to trust account	879,917	1,051,839	(171,921)
Other liabilities	184,612	177,973	6,639
Reserve for bonus payments	2,571	2,786	(215)
Reserve for employee retirement benefits	1,533	1,429	104
Reserve for retirement benefits for directors and corporate auditors	1,069	886	183
Reserve for contingent losses	12,228	12,859	(631)
Deferred tax liabilities	353	7,580	(7,226)
Acceptances and guarantees	475,535	584,076	(108,540)
Total liabilities	14,340,193	13,489,895	850,298
Equity			
Common stock and preferred stock	399,697	379,197	20,500
Capital surplus	149,011	128,511	20,500
Retained earnings	94,807	190,253	(95,446)
Net unrealized gains on available-for-sale securities	(83,321)	57,288	(140,609)
Deferred gains (losses) on derivatives under hedge accounting	1,757	413	1,343
Land revaluation difference	(15,532)	(15,532)	-
Foreign currency translation adjustments	(2,045)	(66)	(1,979)
Total	544,374	740,066	(195,692)
Minority interests	2,449	3,179	(729)
Total equity	546,824	743,245	(196,421)
Total liabilities and equity	14,887,017	14,233,141	653,876

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

(Millions of yen)

	FY3/09 (A)	FY3/08 (B)	Change (A-B)
Income:			
Trust fees	21,002	24,934	(3,931)
Interest income	211,208	206,600	4,608
Interest on loans and bills discounted	124,508	116,342	8,166
Interest and dividends on securities	82,469	82,495	(25)
Interest on call loans and bills bought	905	1,755	(850)
Other interest income	3,325	6,007	(2,681)
Fees and commissions	80,732	115,523	(34,791)
Trading gains	2,440	2,063	377
Other operating income	19,758	15,718	4,040
Other income	35,554	55,836	(20,281)
Total income	370,697	420,675	(49,978)
Expenses:			
Interest expenses	96,526	98,915	(2,389)
Interest on deposits	51,658	43,572	8,085
Interest on call money and bills sold	3,492	8,856	(5,364)
Interest on borrowings	5,686	5,833	(147)
Other interest expenses	35,689	40,652	(4,963)
Fees and commissions	5,614	4,745	868
Trading losses	-	23	(23)
Other operating expenses	15,535	9,120	6,415
General and administrative expenses	126,512	122,773	3,738
Other expenses	253,828	71,232	182,596
Total expenses	498,017	306,811	191,205
Income before income taxes and minority interests:	(127,320)	113,864	(241,184)
Income taxes:			
Current	1,612	5,472	(3,860)
Deferred	(33,354)	42,321	(75,675)
Total income taxes	(31,741)	47,794	(79,536)
Minority interest in net income	(131)	1,412	(1,543)
Net income:	(95,446)	64,657	(160,104)