

Financial Highlights for 1st Quarter of FY3/10

July 31, 2009



Chuo Mitsui Trust Holdings, Inc.

[Table of Contents]

[Summary of Business Results]

Summary of Business Results for 1Q.FY3/10	1
---	------	---

[Financial Data]

1. Summary of Profit and Loss	....	2
2. Yields and Margins	....	5
3. Disclosure of Claims Classified under the Financial Revitalization Law	....	5
4. Net Unrealized Gains (Losses) on Securities	....	6
《Reference》 Status of Securities Portfolio	....	7
5. Net Unrealized Gains (Losses) on Derivatives		
Applying Deferred Hedge Accounting	....	8
6. Deposits and Loans	....	8
7. Balance Sheets (Trust Account)	....	9

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

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

Summary of Business Results for 1Q.FY3/10

[Status of Profit and Loss]

Consolidated

Reflecting the results of two bank subsidiaries, ordinary profit decreased by JPY3.0bn YoY to JPY16.1bn, and net income decreased by JPY0.1bn to JPY9.5bn.

Combined non-consolidated totals for two bank subsidiaries

Pre-provision profit and net income was at the same level as the same period last year, JPY27.6bn and JPY12.7bn respectively. Although fee income from asset management business such as investment trust sales and real estate brokerage decreased, net other operating profit such as market related income increased YoY.

Credit cost increased by JPY3.3bn YoY to JPY7.7bn, due to certain borrowers' worsening business conditions.

[Summary of Strategic Focus Areas]

- (1) As new housing loan origination amount accumulated steadily, housing loan balance increased by JPY125.5bn from the end of March 2009 to JPY3,125.7bn.
- (2) Investment trust and Annuity insurance related profit decreased by JPY2.6bn YoY to JPY6.1bn. As financial market turmoil stabilized, sales amount has recovered to almost 80% of that in 1Q.FY3/09.
- (3) Real estate profit decreased by JPY1.0bn YoY to JPY1.4bn, as a result of YoY decrease in number of brokerage contracts, while there were signs of some improvement in market conditions.

[Outlook for FY3/10]

No changes in earnings outlook for FY3/10.

[CMTB+CMAB, Non-consolidated] (Billions of yen)

	1Q FY3/10 (Actual)	1H FY3/10 Outlook	FY3/10 Outlook
Pre-provision profit	27.6	50.0	100.0
Recurring profit	17.5	30.0	60.0
Net income	12.7	20.0	40.0

[CMTH, Consolidated]

Net income	9.5	15.0	30.0
------------	-----	------	------

[Status of Assets]

- (1) Balance of NPL (CMTB, Non-consolidate) increased by JPY8.7bn from the end of March 2009 to JPY147.9bn, mainly due to worsening business condition of borrowers with economic downturn. NPL ratio increased by 0.1% from the end of March 2009 to 1.6%. (Please refer to page 5)
- (2) Mainly due to recovery of stock market and credit spread tightening, unrealized gain on available-for-sale securities with market value(CMTH, Consolidated) improved by JPY130.0bn from the end of March 2009 to JPY33.7bn. (Please refer to page 6)

[CMTH, Consolidated]

(Billions of yen)

	1Q FY3/10	Change	1Q FY3/09
Ordinary profit	16.1	(3.0)	19.1
Net income	9.5	(0.1)	9.6

[CMTB+CMAB, Non-consolidated]

(Billions of yen)

	1Q FY3/10	Change	1Q FY3/09
Gross operating profit	57.6	0.1	57.4
Banking related profit	31.8	(0.6)	32.5
Asset management business profit	18.7	(5.2)	23.9
Net other operating profit	6.5	6.1	0.4
Operating expenses (minus)	30.0	(0.0)	30.0
Pre-provision profit	27.6	0.2	27.4
Ordinary profit	17.5	(2.6)	20.1
Net income	12.7	(0.3)	13.0
Credit costs (minus)	7.7	3.3	4.3
Losses on devaluation (minus)	0.2	0.1	0.0

(Reference) Summary of Strategic Focus Areas

Loans to individuals

(Billions of yen)

	End-6/09	Change	End-3/09
Loan balance()	3,480.2	117.9	3,362.3
Housing loan balance()	3,125.7	125.5	3,000.2

() Post securitization

(Billions of yen)

	1Q FY3/10	Change	1Q FY3/09
New housing loan origination	226.6	42.8	183.8

Investment trust & Annuity insurance

(Billions of yen)

	1Q FY3/10	Change	1Q FY3/09
Investment trust & Annuity insurance related profit	6.1	(2.6)	8.8
Annuity insurance sales fee	1.9	(1.1)	3.1
Investment trust sales fee	2.3	(0.8)	3.2
Investment trust related fee ()	1.8	(0.6)	2.4

() Trustee fee and investment advisory fee

(Billions of yen)

	1Q FY3/10	Change	1Q FY3/09
Investment trust & Annuity insurance sales amount	81.6	(26.9)	108.6

Real estate

(Billions of yen)

	1Q FY3/10	Change	1Q FY3/09
Real estate profit	1.4	(1.0)	2.5
Brokerage fee	0.6	(0.8)	1.5
Trust fee	0.8	(0.1)	1.0

(Number of contract)

	1Q FY3/10	Change	1Q FY3/09
Number of brokerage contracts	25	(15)	40

1. Summary of Profit and Loss

(1) CMTH, Non-consolidated

(Billions of yen)

	No.	1Q FY3/10	Change	1Q FY3/09	FY3/09 (Reference)
Operating income	1	10.7	(4.2)	14.9	16.9
Operating profit	2	8.0	(4.8)	12.9	8.0
Ordinary profit	3	8.0	(4.9)	12.9	7.5
Net income	4	8.0	(4.9)	12.9	7.0

(2) CMTH, Consolidated

(Billions of yen)

	No.	1Q FY3/10	Change	1Q FY3/09	FY3/09 (Reference)
Consolidated gross operating profit [Note]	5	62.7	(1.7)	64.5	257.5
<Consolidated gross operating profit after trust account credit costs> (5-18)	6	<60.5>	<(3.7)>	<64.2>	<256.9>
Banking business related profit	7	32.0	0.5	31.4	132.0
Net interest income	8	26.3	(2.2)	28.6	114.8
Fees on loan trusts and JOMTs before trust account credit costs	9	5.6	2.7	2.8	17.2
Asset management business profit	10	23.7	(8.3)	32.0	118.8
Net fees and commissions	11	14.5	(6.2)	20.8	75.9
Trust fees	12	9.1	(2.0)	11.2	42.9
Net trading profit	13	0.4	(0.0)	0.5	2.4
Net other operating profit	14	6.5	6.1	0.4	4.2
Operating expense (minus)	15	33.4	(2.5)	35.9	136.0
Consolidated pre-provision profit (5-15) [Note]	16	29.3	0.7	28.5	121.5
Transfer to the general reserve (minus)	17	(0.7)	0.1	(0.8)	-
Trust account credit costs (minus)	18	2.2	2.0	0.2	0.6
Consolidated net operating profit (16-17-18)	19	27.8	(1.3)	29.2	120.8
Credit costs (minus)	20	7.7	2.3	5.4	29.3
Net stock related profit	21	3.3	0.1	3.2	(180.9)
Losses on devaluation (minus)	22	0.2	0.2	0.0	78.4
Equity in income of affiliates	23	(0.5)	(0.5)	0.0	(0.1)
Other	24	(6.7)	1.1	(7.8)	(27.3)
Ordinary profit	25	16.1	(3.0)	19.1	(116.9)
Extraordinary profit	26	0.4	(0.9)	1.3	7.2
Net transfer from reserve for possible loan losses	27	-	-	-	5.2
Net income before income tax	28	16.5	(3.9)	20.4	(109.6)
Current income taxes (minus)	29	1.6	(1.1)	2.7	9.2
Deferred income taxes (minus)	30	3.5	(3.2)	6.7	(33.0)
Minority interests in net income (minus)	31	1.8	0.5	1.3	6.0
Net income	32	9.5	(0.1)	9.6	(92.0)

[Note]

Consolidated gross operating profit : Banking business related profit + Asset management business profit + Net trading profit + Net other operating profit

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

(Reference)

Credit costs (17+18+20-27) (minus)	33	9.2	4.4	4.8	24.7
------------------------------------	----	-----	-----	-----	------

Number of Consolidated Subsidiaries and Affiliates		End-6/10	Change	End-6/09	FY3/09 (Reference)
Consolidated subsidiaries	34	25	2	23	25
Affiliates accounted for by the equity method	35	4	-	4	4

(3) CMTB+CMAB, Non-consolidated

(Billions of yen)

	No.	1Q FY3/10	Change	1Q FY3/09	FY3/09 (Reference)
Gross operating profit	1	57.6	0.1	57.4	228.7
<Gross operating profit after trust account credit costs> (1-21)	2	<55.4>	<(1.8)>	<57.2>	<228.0>
Banking business related profit	3	31.8	(0.6)	32.5	130.4
Net interest income	4	26.2	(3.3)	29.6	113.2
Fees on loan trusts and JOMTs before trust account credit costs	5	5.6	2.7	2.8	17.2
Asset management business profit	6	18.7	(5.2)	23.9	91.6
Net fees and commissions	7	9.5	(3.1)	12.7	48.6
Trust fees	8	9.1	(2.0)	11.2	42.9
Net trading profit	9	0.4	(0.0)	0.5	2.4
Net other operating profit	10	6.5	6.1	0.4	4.1
Net bond related profit	11	1.7	(0.6)	2.3	11.2
Operating expense (minus)	12	30.0	(0.0)	30.0	115.9
Personnel related (minus)	13	14.1	0.5	13.5	52.0
Net periodic retirement benefit costs (minus)	14	1.0	1.2	(0.1)	(0.4)
Non-personnel related (minus)	15	14.4	(0.7)	15.2	59.2
Business taxes (minus)	16	1.4	0.1	1.2	4.6
Pre-provision profit (1-12)	17	27.6	0.2	27.4	112.8
<Excluding net bond related profit> (17-11)	18	<25.9>	<0.8>	<25.0>	<101.5>
Transfer to the general reserve (minus)	19	(1.0)	(0.3)	(0.6)	-
Net operating profit before trust account credit cost (17-19)	20	28.6	0.5	28.0	112.8
Trust account credit costs (minus)	21	2.2	2.0	0.2	0.6
Net operating profit (17-19-21)	22	26.3	(1.4)	27.8	112.1
Net other profit	23	(8.8)	(1.2)	(7.6)	(225.9)
Net stock related profit	24	3.3	0.1	3.2	(173.0)
Losses on devaluation (minus)	25	0.2	0.1	0.0	69.7
Banking account credit costs (minus)	26	6.4	1.6	4.7	26.1
Ordinary profit	27	17.5	(2.6)	20.1	(113.8)
Extraordinary profit	28	0.4	(0.8)	1.3	7.7
Net transfer from reserve for possible loan losses	29	-	-	-	5.5
Net income before income tax	30	17.9	(3.5)	21.5	(106.0)
Current income taxes (minus)	31	1.4	(0.4)	1.8	7.4
Deferred income taxes (minus)	32	3.7	(2.7)	6.5	(33.5)
Net income	33	12.7	(0.3)	13.0	(79.9)
Credit costs (19+21+26-29) (minus)	34	7.7	3.3	4.3	21.2

(Reference)

(Billions of yen)

	No.	CMTB, Non-consolidated			CMAB, Non-consolidated		
		1Q FY3/10	Change	1Q FY3/09	1Q FY3/10	Change	1Q FY3/09
Gross operating profit	1	49.5	1.8	47.7	8.1	(1.6)	9.7
<Gross operating profit after trust account credit costs> (1-21)	2	<47.2>	<(0.1)>	<47.4>	<8.1>	<(1.6)>	<9.7>
Banking business related profit	3	31.8	(0.6)	32.5	0.0	0.0	(0.0)
Net interest income	4	26.2	(3.4)	29.6	0.0	0.0	(0.0)
Fees on loan trusts and JOMTs before trust account credit costs	5	5.6	2.7	2.8	-	-	-
Asset management business profit	6	10.6	(3.5)	14.2	8.0	(1.6)	9.7
Net fees and commissions	7	9.7	(3.3)	13.1	(0.1)	0.2	(0.4)
Trust fees	8	0.9	(0.1)	1.0	8.2	(1.8)	10.1
Net trading profit	9	0.4	(0.0)	0.5	-	-	-
Net other operating profit	10	6.5	6.1	0.4	-	-	-
Net bond related profit	11	1.7	(0.6)	2.3	-	-	-
Operating expense (minus)	12	26.1	0.1	26.0	3.8	(0.1)	4.0
Personnel related (minus)	13	12.1	0.5	11.6	1.9	0.0	1.9
Net periodic retirement benefit costs (minus)	14	0.8	1.0	(0.1)	0.2	0.1	0.0
Non-personnel related (minus)	15	12.5	(0.6)	13.2	1.8	(0.1)	2.0
Business taxes (minus)	16	1.3	0.1	1.1	0.0	(0.0)	0.0
Pre-provision profit (1-12)	17	23.4	1.7	21.6	4.2	(1.5)	5.7
<Excluding net bond related profit> (17-11)	18	<21.6>	<2.3>	<19.3>	<4.2>	<(1.5)>	<5.7>
Transfer to the general reserve (minus)	19	(1.0)	(0.3)	(0.6)	-	-	-
Net operating profit before trust account credit costs (17-19)	20	24.4	2.0	22.3	4.2	(1.5)	5.7
Trust account credit costs (minus)	21	2.2	2.0	0.2	-	-	-
Net operating profit (17-19-21)	22	22.1	0.0	22.0	4.2	(1.5)	5.7
Net other profit	23	(8.1)	(1.0)	(7.1)	(0.7)	(0.2)	(0.4)
Net stock related profit	24	3.3	0.1	3.2	-	-	-
Losses on devaluation (minus)	25	0.2	0.1	0.0	-	-	-
Banking account credit costs (minus)	26	6.4	1.6	4.7	-	-	-
Ordinary profit	27	14.0	(0.9)	14.9	3.4	(1.7)	5.2
Extraordinary profit	28	0.4	(0.8)	1.3	(0.0)	0.0	(0.0)
Net transfer from reserve for possible loan losses	29	-	-	-	-	-	-
Net income before income tax	30	14.4	(1.8)	16.2	3.4	(1.7)	5.2
Current income taxes (minus)	31	0.0	0.0	0.0	1.4	(0.4)	1.8
Deferred income taxes (minus)	32	3.7	(2.5)	6.3	(0.0)	(0.2)	0.2
Net income	33	10.6	0.6	9.9	2.0	(1.0)	3.1
Credit costs (19+21+26-29) (minus)	34	7.7	3.3	4.3	-	-	-

2.Yields and Margins

Domestic Banking Account

[CMTB, Non-consolidated]

(%)

	No.	1Q FY3/10	Change	1Q FY3/09
Average yield on interest-earning assets	1	1.18	(0.21)	1.39
Loans and bills discounted	2	1.54	(0.07)	1.62
Securities	3	0.61	(0.53)	1.15
Average yield on interest-bearing assets	4	0.51	(0.11)	0.62
Deposits	5	0.54	0.01	0.52
Gross margin (1-4)	6	0.67	(0.09)	0.76
Loan to deposits margin (2-5)	7	0.99	(0.09)	1.09

3.Disclosure of Claims Classified under the Financial Revitalization Law

[CMTB, Non-consolidated]

(Billions of yen)

	No.	End-6/09 (a)	(a)-(b)	End-3/09 (b)	End-6/08 (Reference)
Claims under bankruptcy and virtual bankruptcy	1	36.2	(0.4)	36.6	9.3
Banking account	2	36.2	1.8	34.3	7.1
Trust account	3	0.0	(2.2)	2.3	2.2
Claims under high risk	4	93.5	7.8	85.7	75.5
Banking account	5	93.4	20.7	72.6	61.5
Trust account	6	0.1	(12.8)	13.0	13.9
Claims under close observation	7	18.0	1.2	16.7	75.2
Banking account	8	8.4	1.8	6.6	74.4
Trust account	9	9.6	(0.5)	10.1	0.7
Total	10	147.9	8.7	139.1	160.0
Banking account	11	138.1	24.4	113.6	143.1
Trust account	12	9.7	(15.7)	25.4	16.9
Total claims	13	8,958.6	(465.9)	9,424.6	8,473.2
(%)					
Non-performing claims ratio (10/13)	14	1.6	0.1	1.4	1.8

4.Net Unrealized Gains (Losses) on Securities

[CMTB, Non-consolidated]

(Billions of yen)

	End-6/09				End-3/09				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	3,528.3	14.6	100.0	85.4	3,400.8	(100.1)	36.9	137.0	127.5	114.7
Japanese Stocks	431.9	56.0	90.5	34.5	419.6	(40.4)	29.6	70.1	12.2	96.5
Japanese Bonds	1,967.3	(10.1)	6.6	16.8	2,043.2	(18.4)	3.4	21.8	(75.8)	8.2
Others	1,129.0	(31.2)	2.8	34.0	937.8	(41.2)	3.8	45.0	191.1	9.9
Held-to-maturity	924.0	(9.3)	7.1	16.5	927.2	(18.5)	6.0	24.5	(3.2)	9.1

(Billions of yen)

	End-6/08			
	Acquisition cost	Net unrealized gains (losses)		
			Gains	Losses
Available-for-sale	3,729.5	93.1	244.2	151.1
Japanese Stocks	454.9	213.3	243.4	30.1
Japanese Bonds	1,952.7	(51.5)	0.0	51.6
Others	1,321.8	(68.6)	0.6	69.3
Held-to-maturity	937.8	(2.7)	2.9	5.7

[CMTH, Consolidated]

(Billions of yen)

	End-6/09				End-3/09				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	3,694.2	33.7	127.7	93.9	3,566.8	(96.2)	52.8	149.1	127.3	130.0
Japanese Stocks	493.9	78.9	117.7	38.8	481.7	(32.1)	45.1	77.2	12.2	111.0
Japanese Bonds	2,056.3	(10.1)	6.6	16.8	2,132.2	(18.4)	3.4	21.8	(75.8)	8.2
Others	1,143.8	(34.9)	3.3	38.3	952.8	(45.7)	4.2	50.0	191.0	10.7
Held-to-maturity	924.1	(9.3)	7.1	16.5	927.3	(18.5)	6.0	24.5	(3.2)	9.1

(Billions of yen)

	End-6/08			
	Acquisition cost	Net unrealized gains (losses)		
			Gains	Losses
Available-for-sale	3,918.8	142.9	297.7	154.8
Japanese Stocks	525.2	259.1	291.9	32.8
Japanese Bonds	2,060.6	(51.5)	0.1	51.6
Others	1,332.9	(64.6)	5.7	70.4
Held-to-maturity	937.9	(2.7)	2.9	5.7

(Reference) Status of Securities Portfolio

Details of market value available securities [CMTB, Non-consolidated]

Available-for-sale securities

(Billions of yen)

	End-6/09 (a)			End-3/09 (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	3,528.3	14.6	0.4%	3,400.8	(100.1)	127.5	114.7
Japanese Stocks	431.9	56.0	12.9%	419.6	(40.4)	12.2	96.5
Japanese Bonds	1,967.3	(10.1)	(0.5)%	2,043.2	(18.4)	(75.8)	8.2
Others	1,129.0	(31.2)	(2.7)%	937.8	(41.2)	191.1	9.9



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

(Billions of yen)

	End-6/09 (a)			End-3/09 (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	458.5	(2.6)	(0.5)%	217.0	1.1	241.4	(3.7)
US agency MBS	333.5	(3.7)	(1.1)%	378.0	0.4	(44.5)	(4.2)
Overseas Investment (Excluding foreign government bonds, US agency MBS)	204.0	(11.4)	(5.6)%	210.3	(17.7)	(6.2)	6.2
CDO (1)	10.0	(*)	-	10.0	(*)	-	-
Investment trust (bond funds) (2)	5.0	(0.0)	(0.3)%	9.8	(0.2)	(4.8)	0.2
Investment trust (credit funds) (3)	24.9	(3.3)	(13.5)%	24.9	(6.2)	-	2.8
Investment trust (equity funds, etc.) (4)	10.7	(1.5)	(14.7)%	10.7	(1.3)	(0.0)	(0.2)
Foreign bonds, etc. (5)	153.3	(6.4)	(4.2)%	154.7	(9.8)	(1.4)	3.3
Japanese stock related investment (6)	43.4	(5.6)	(13.0)%	38.3	(7.2)	5.0	1.5
RMBS (7)	7.3	(0.1)	(1.9)%	7.5	(0.1)	(0.2)	0.0
Others (8)	82.1	(7.6)	(9.2)%	86.4	(17.6)	(4.2)	10.0

- (1) Managed synthetic CDO (5) Overseas corporate bonds, etc.
 (2) Investments mainly to public and corporate bonds, domestic and foreign (6) Long-short funds related to Japanese stocks, etc.
 (3) Investments mainly to bank loans toward US companies (7) ABS securitizing the domestic housing loans
 (4) Market neutral funds of US equities, etc. (8) Credit linked note reference to domestic companies, etc.

(*) Credit derivative portion of this CDO is bifurcated and unrealized gains/losses of derivative portion is posted as derivative profit/cost. Unrealized loss as of end-6/09 was JPY9.4bn.

Held-to-maturity securities

(Billions of yen)

	End-6/09 (a)			End-3/09 (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	924.0	(9.3)	(1.0)%	927.2	(18.5)	(3.2)	9.1



(Breakdown of the held-to-maturity securities)

(Billions of yen)

	End-6/09 (a)			End-3/09 (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	597.2	5.9	1.0%	596.7	5.8	0.5	0.1
RMBS (9)	90.8	(0.2)	(0.2)%	94.6	(0.7)	(3.7)	0.4
Overseas Investments	235.8	(15.1)	(6.4)%	235.8	(23.6)	-	8.5
Foreign bonds (10)	235.8	(15.1)	(6.4)%	235.8	(23.6)	-	8.5

- (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-6/09 (a) outstanding	End-3/09 (b) outstanding	Change (a-b)
Total	130.1	132.3	(2.1)
Corporate loans	119.7	121.4	(1.6)
Securities of unlisted companies	7.9	8.4	(0.5)
Acceptance and guarantees (corporate)	2.4	2.4	(0.0)

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

[CMTB, Non-consolidated]

(Billions of yen)

	End-6/09		End-3/09 (b)	End-6/08 Reference
	(a)	(a-b)		
Interest rate transactions	(1.0)	(2.3)	1.2	(3.7)
Interest rate swaps	(1.0)	(2.3)	1.2	(3.7)
Currency transactions	0.3	(0.2)	0.5	0.6
Stock transactions	-	-	-	-
Bond transactions	-	-	-	-
Total	(0.7)	(2.5)	1.7	(3.0)

[Note] After application of deferred tax accounting

6. Deposits and Loans

(1) Balance of Deposits and Loans

[CMTB, Non-consolidated]

(Billions of yen)

		End-6/09		End-3/09 (b)	End-6/08 Reference
		(a)	(a-b)		
Banking account	Deposits	8,357.5	(596.3)	8,953.9	8,407.7
	Loans	8,468.8	(112.9)	8,581.8	7,598.4
JOMTs*	Principals	1,121.0	36.9	1,084.1	1,138.9
	Loans	252.8	(6.3)	259.1	264.8
Loan trusts	Principals	473.2	(96.1)	569.3	720.3
	Loans	-	(333.6)	333.6	370.5
Total	Deposits & Principals	9,951.8	(655.5)	10,607.4	10,267.0
	Loans	8,721.7	(452.8)	9,174.5	8,233.9

*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-6/09		End-3/09 (b)	End-6/08 Reference
	(a)	(a-b)		
Individuals	6,588.6	(16.4)	6,605.0	6,302.5
Corporations	1,506.0	(303.7)	1,809.8	1,725.7
Others	255.3	(282.9)	538.2	363.9
Total	8,350.0	(603.1)	8,953.1	8,392.2

[Note] Japan Offshore Market accounts are excluded.

7. Balance Sheets (Trust Account)

[CMTB, Non-consolidated]

(Billions of yen)

	End-6/09		End-3/09	End-6/08 Reference
	(a)	(a-b)	(b)	
Total assets	7,114.4	(114.4)	7,228.8	7,477.5
Loans and bills discounted	268.0	(341.2)	609.3	654.3
Securities	3.3	0.0	3.2	2.6
Beneficiary rights	0.5	(0.1)	0.7	1.4
Securities held in custody accounts	0.1	(0.0)	0.1	0.2
Monetary claims	0.2	-	0.2	0.3
Tangible Fixed Assets	5,393.4	(47.1)	5,440.6	5,508.1
Intangible Fixed Assets	27.0	0.0	27.0	19.5
Other claims	40.3	(1.5)	41.8	46.2
Due from banking account	1,170.8	290.9	879.9	1,020.5
Cash and due from banks	210.3	(15.2)	225.5	224.0
Total liabilities	7,114.4	(114.4)	7,228.8	7,477.5
Money trusts	932.3	(19.3)	951.6	1,016.3
Property formation benefit trusts	14.0	(0.3)	14.3	15.7
Loan trusts	473.0	(31.0)	504.0	623.7
Money in trust other than money trusts	0.2	(0.0)	0.2	0.2
Securities in trust	0.1	(0.0)	0.1	0.2
Money claims in trust	1.2	(0.0)	1.2	1.3
Real estate in trust	76.4	0.2	76.1	80.7
General trusts	5,616.8	(63.9)	5,680.7	5,738.6
Other trusts	0.1	-	0.1	0.3

[CMAB, Non-consolidated]

(Billions of yen)

	End-6/09		End-3/09	End-6/08 Reference
	(a)	(a-b)	(c)	
Total assets	28,340.3	(501.0)	28,841.3	40,316.3
Securities	81.2	-	81.2	8,026.3
Beneficiary rights	26,748.6	(444.0)	27,192.6	30,514.4
Monetary claims	1,490.0	(54.9)	1,544.9	1,671.6
Other claims	-	-	-	44.2
Cash and due from banks	20.4	(2.1)	22.5	59.7
Total liabilities	28,340.3	(501.0)	28,841.3	40,316.3
Money trusts	8,874.4	(233.1)	9,107.6	17,387.8
Pension trusts	6,564.3	(158.6)	6,723.0	6,938.8
Investment trusts	8,470.4	(37.2)	8,507.6	11,450.3
Money in trust other than money trusts	429.6	7.6	422.0	443.4
Securities in trust	1,331.3	(19.7)	1,351.0	1,313.0
Money claims in trust	1,509.7	(56.9)	1,566.7	1,696.0
General trusts	1,160.2	(2.9)	1,163.1	1,086.8