

Chuo Mitsui Trust Holdings, Inc.

Financial Statements for the 3rd Quarter of Fiscal Year 2009<Consolidated>
(Nine months ended December 31,2009)

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Stock Exchange Listings: Tokyo, Osaka, Nagoya
Securities Code : 8309
(URL <http://www.chuomitsui.jp/>)
President: Kazuo Tanabe

<Note>Amounts less than one million yen are rounded down

1. Consolidated Financial Highlights for the 3rd Quarter of Fiscal Year 2009 (from April 1, 2009 to December 31, 2009)

(1) Operating Results (%:Change from the same period in the previous year)

	Ordinary Income		Ordinary Profit		Net Income	
	million yen	%	million yen	%	million yen	%
3 rd Quarter FY 2009	268,463	(15.1)	48,396	529.2	26,657	190.8
3 rd Quarter FY 2008	316,041	-	7,691	-	9,165	-

	Net Income per Common Share(Basic)	Net Income Per Common Share(Diluted)
	yen	yen
3 rd Quarter FY 2009	18.56	-
3 rd Quarter FY 2008	8.40	5.49

Note: For the 3rd Quarter FY 2009, Net Income Per Common Share(Diluted) was not stated as there were no potentially dilutive securities.

(2) Financial Conditions

	Total Assets	Net Assets	Net Assets Ratio	Net Assets per Common Share
As of	million yen	million yen	%	yen
December 31,2009	14,613,396	817,396	4.3	378.98
March 31,2009	15,086,445	688,455	3.3	258.44

(Reference) Shareholders' equity as of December 31, 2009: 628,377 million yen as of March 31, 2009: 501,413 million yen

Note: Net assets ratio = $\{(Net\ assets - Minority\ interest) / Total\ assets\} \times 100$

2.Dividends on Common Stock

	1st Quarter-end	2nd Quarter-end	3 rd Quarter-end	Fiscal Year-end	Annual
Record Date	yen	yen	yen	yen	yen
Fiscal Year 2008	-	0.00	-	5.00	5.00
Fiscal Year 2009	-	0.00	-		
Fiscal Year 2009 (Estimate)				5.00	5.00

Note:1. There are no changes in the estimated figures in this quarter.

2. Above figures are dividends on common stock per share.

3.Outlook for Fiscal Year 2009 (from April 1, 2009 to March 31, 2010)

(%:Change from the same period in the previous year)

	Ordinary Income		Ordinary Profit		Net Income	Net Income per Common Share
	million yen	%	million yen	%	million yen	yen
Annual	360,000	(12.8)	60,000	-	30,000	18.09

Note: Revision of the outlook during this Quarter: None.

4.Others

(1) Changes in the important Subsidiaries and Affiliates (Specified Subsidiary) : None

(2) Adoption of simplified accounting methods and particular accounting methods for preparing quarterly consolidated financial statements : Yes

(3) Changes in accounting principles, procedures, and presentation rules

①Changes due to revision of the accounting standards None

②Changes other than ① None

(4) Number of Common stocks outstanding

① Number of Common stocks outstanding (including treasury stocks)

December 31, 2009 : 1,658,426,267 shares, March 31, 2009 : 1,157,551,267 shares

②Number of treasury stocks

December 31, 2009 : 353,151 shares, March 31, 2009 : 324,157 shares

③Average number of Common stocks outstanding (for the 3rd Quarter of Fiscal Year)

December 31, 2009 : 1,435,885,305 shares, December 31, 2008 : 1,091,103,554 shares

Cautionary Statement Regarding Forward-Looking Statements

This document contains forecasts for the fiscal year ending March 31, 2010 and other forward-looking statements that reflect the plans and expectations of Chuo Mitsui Trust Holdings, Inc. Actual results may differ materially from the forecasts and other forward-looking statements in this document, due to various factors including but not limited to: changes in interest rates, stock or other market risks and the condition of the Japanese economy.

Dividends on Preferred Stock

Class of stock	Record Date	Cash Dividends per Share				
		1st Quarter-end	2nd Quarter-end	3rd Quarter-end	Fiscal Year-end	Annual
Preferred stock (Second series)		yen	yen	yen	yen	yen
	Fiscal Year 2008	-	0.00	-	14.40	14.40
	Fiscal Year 2009	-	-	-		
	Fiscal Year 2009 (Estimate)				-	-
Preferred stock (Third series)		yen	yen	yen	yen	yen
	Fiscal Year 2008	-	0.00	-	20.00	20.00
	Fiscal Year 2009	-	-	-		
	Fiscal Year 2009 (Estimate)				-	-

Note: All Class II and Class III preferred stocks were converted into shares of Chuo Mitsui Trust Holdings' common stock on August 1, 2009. As a result, there will be no dividend for Fiscal Year 2009.

Qualitative information and financial statements

1. Qualitative information regarding operating results

With respect to the economic conditions during this period, due to massive government economic stimulus packages overseas, the sudden economic downturn has halted, and the economies have begun to recover in Asia including China. Domestically, while the difficult employment situation remains, economic conditions began to improve led by exports and industrial output.

In the financial market, short-term interest rates (overnight call rates) hovered around the Bank of Japan's target rate of 0.1%. Meanwhile, concern over an increase in issuance of government bonds led long-term interest rates to climb up to the 1.5% range, but rates subsequently returned to the 1.2% range at the end of December, 2009. The Nikkei Stock Average rose in anticipation of economic recovery, rising from the 8,300 range at the beginning of the period to the 10,500 range at the end of December, 2009. In the foreign exchange market, the yen rising from the ¥98 range in early April trended higher against the dollar. Although there was a moment in November the yen against dollar became ¥84 for the first time in 14 years, against the backdrop of Dubai credit uncertainty, the yen returned to ¥92 range at the end of December, 2009.

In such economic and financial conditions, each of our group companies, such as The Chuo Mitsui Trust and Banking Company, Limited, concentrating on the retail trust, banking, real estate, and transfer agency businesses, Chuo Mitsui Asset Trust and Banking Company, Limited, concentrating on the pension trust, and securities trust businesses, Chuo Mitsui Asset Management Company, Limited, concentrating on the investment trust business, and Chuo Mitsui Capital Company Limited, concentrating on the private equity fund management business, have deployed various initiatives in keeping with our fundamental policy of "combining the group's full strength in order to increase profits steadily and lay the groundwork for a great leap forward in the future."

Regarding our consolidated 3rd Quarter operating results, income from asset management businesses such as fees from sales of investment trust or real estate brokerage decreased year-on-year at bank subsidiaries, but other operating income from sources such as market-related transactions increased and loss on devaluation of stocks decreased, resulting in ¥17.4 billion year-on-year increase in net income to ¥26.6 billion for the nine months ended December 31, 2009.

2. Qualitative information relating to consolidated financial condition

Regarding our consolidated assets and liabilities, total assets decreased by ¥473.0 billion during this period to ¥14,613.3 billion as of December 31, 2009, of which loans and bills discounted decreased by ¥106.4 billion to ¥8,477.8 billion and securities decreased by ¥171.8 billion to ¥4,724.7 billion. Deposits decreased by ¥267.9 billion during this period to ¥8,636.2 billion as of December 31, 2009.

3. Qualitative information concerning consolidated performance forecasts

Regarding our forecast of consolidated results for the year ending March 31, 2010, we expect ordinary income of ¥360.0 billion, ordinary profit of ¥60.0 billion, and net income of ¥30.0 billion by continuing to strengthening the residential loan business in addition to strengthening businesses related to the investment trust and real estate markets.

4. Others

(1) Changes in the important Subsidiaries and Affiliates (Specified Subsidiary): None

(2) Adoption of simplified accounting methods and particular accounting methods for preparing quarterly consolidated financial statements

① Simplified accounting methods

a) Depreciation for tangible fixed assets

As for tangible fixed assets which are depreciated using the declining-balance method, the depreciation expense for the quarter is provided based on the annual estimated depreciation which is evenly divided over the year.

b) Allowance for loan losses

For claimes to “debtors legally bankrupted” and “debtors virtually bankrupted”, or claimes to “debtors who are likely to bankrupt” other than the claims for which the individual allowance based on estimated losses is provided, allowance for loan losses is provided based on the loan-loss-ratio applied to the first half of fiscal year ended September 30,2009.

c) Income taxes

Though income taxes are calculated based on the same method as the year-end, only significant added or subtracted items and tax-deducted items are applied.

d) Judgement of collection possibility of deferred tax assets

On the judgement of collection possibility of deferred tax assets, the same result of tax planning for the Bank and the same future forecasts for the subsidiaries as those of September 30, 2009 were applied as temporary differences were not considered to change drastically from September 30, 2009.

② Particular accounting methods: None

(3) Changes in accounting principles, procedures, and presentation rules: None

Chuo Mitsui Trust Holdings, Inc.
Consolidated Balance Sheets

(in millions of yen)	As of December 31,2009	As of March 31,2009
ASSETS		
Cash and due from banks	193,073	232,945
Call loans and bills bought	10,715	15,391
Receivables under securities borrowing transactions.....	17,600	8,812
Monetary claims bought	105,244	103,377
Trading assets.....	43,417	38,249
Money held in trust.....	2,500	2,588
Securities.....	4,724,768	4,896,624
Loans and bills discounted.....	8,477,878	8,584,295
Foreign exchanges	783	802
Other assets	333,921	409,456
Tangible fixed assets.....	125,762	128,095
Intangible fixed assets.....	57,422	59,223
Deferred tax assets	166,836	192,569
Customers' liabilities for acceptances and guarantees.....	412,193	475,535
Allowance for loan losses.....	(58,722)	(61,521)
Total assets	14,613,396	15,086,445
LIABILITIES		
Deposits.....	8,636,244	8,904,215
Negotiable certificates of deposit	302,490	542,280
Call money and bills sold	221,709	253,478
Payables under securities lending transactions	1,324,779	1,255,648
Trading liabilities	6,875	8,867
Borrowed money.....	1,368,446	1,692,565
Foreign exchanges	5	42
Bonds payable.....	264,029	174,570
Due to trust accounts	1,061,189	879,917
Other liabilities	178,017	191,184
Provision for bonuses	44	3,079
Provision for retirement benefits	2,557	2,393
Provision for directors' retirement benefits.....	1,535	1,630
Provision for contingent losses.....	12,062	12,228
Deferred tax liabilities	3,819	353
Acceptances and guarantees	412,193	475,535
Total liabilities	13,796,000	14,397,990
NET ASSETS		
Capital stock	261,608	261,608
Retained earnings.....	357,451	338,564
Treasury stock.....	(267)	(262)
Shareholders' equity.....	618,792	599,910
Valuation difference on available-for-sale securities	24,550	(83,325)
Deferred gains or losses on hedges	2,359	2,406
Revaluation reserve for land.....	(15,532)	(15,532)
Foreign currency translation adjustment	(1,792)	(2,045)
Valuation and translation adjustments	9,584	(98,497)
Minority interests	189,018	187,041
Total net assets	817,396	688,455
Total liabilities and net assets	14,613,396	15,086,445

<Note> Amounts less than one million yen are rounded down

Chuo Mitsui Trust Holdings, Inc.

Consolidated Statements of Income

(in millions of yen)	3 rd Quarter FY 2009	3 rd Quarter FY 2008
Ordinary income	268,463	316,041
Trust fees	36,651	43,959
Interest income	135,013	160,881
Interest on loans and discounts	92,895	93,565
Interest and dividends on securities	39,467	64,143
Fees and commissions	59,291	71,854
Trading income	1,651	2,095
Other ordinary income	23,308	13,694
Other income	12,546	23,557
Ordinary expenses	220,066	308,349
Interest expenses	52,503	76,389
Interest on deposits	34,072	34,884
Fees and commissions	14,777	8,659
Other ordinary expenses	8,016	7,798
General and administrative expenses	111,961	115,672
Other expenses	32,808	99,829
Ordinary profit	48,396	7,691
Extraordinary income	1,901	11,311
Gain on disposal of noncurrent assets	209	-
Reversal of allowance for loan losses	-	8,782
Recoveries of written-off claims	1,532	2,239
Reversal of allowance for contingent losses	159	-
Other	-	289
Extraordinary loss	479	1,050
Loss on disposal of noncurrent assets	394	936
Other	85	113
Income before income taxes	49,817	17,953
Income taxes-current	5,850	7,381
Income taxes-deferred	11,524	(2,561)
Total income taxes	17,375	4,820
Minority interests in income	5,785	3,967
Net income	26,657	9,165

<Note>Amounts less than one million yen are rounded down

Note for the Going-Concern Assumption

There are no corresponding items.

Note for Significant Change of Shareholders' equity

There are no corresponding items.