For Immediate Release: November 12, 2010

Financial Statements for the Second Quarter (First Half) of Fiscal 2010

<Under Japanese GAAP>

Company Name:		**Mizuho Trust & Banking Co., Ltd. ("MHTB")**		
Stock Code Number:		8404		
Stock Exchanges:		Tokyo Stock Exchange (First Section), Osaka Securities Exchange (First Section)		
URL:		http://www.mizuho-tb.co.jp/english/		
Representative:	Name:	NONAKA, Takashi	Filing of Shihanki Hokokusho to Kanto Local	
	Title:	President & CEO	Finance Bureau (scheduled):	November 26, 2010
For Inquiry:	Name:	UEMATSU, Masazumi	Commencement of Dividend Payment (scheduled):	—
	Title:	General Manager, Accounting	Trading Accounts:	Established
	Phone:	+81-3-3274-9000	Supplementary Materials on Quarterly Results:	Attached
			IR Conference on Quarterly Results:	Scheduled

(Amounts less than one million yen and one decimal place are rounded down.)

1. Financial Highlights for the Second Quarter (First Half) of Fiscal 2010

(for the six months ended September 30, 2010)

(1) Consolidated Results of Operations

(%: Changes from corresponding period of previous fiscal year)

	Ordinary Income		Ordinary Profit		Net Income	
	¥ million	%	¥ million	%	¥ million	%
1H Fiscal 2010	103,545	*(4.0)*	15,955	*138.1*	12,119	*140.4*
1H Fiscal 2009	107,926	*(10.4)*	6,700	*28.7*	5,039	*9.7*

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	¥	¥
1H Fiscal 2010	2 .41	1 .53
1H Fiscal 2009	1 .00	0 .63

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets per Share of Common Stock	Consolidated Capital Adequacy Ratio (BIS)
	¥ million	¥ million	%	¥	%
1H Fiscal 2010	6,156,184	322,411	5.2	24.40	16.88
Fiscal 2009	5,916,203	313,273	5.2	22.63	15.73

Reference: Own Capital 1H F2010: ¥ 320,510 million F2009: ¥ 311,590 million

Note: Own Capital Ratio is calculated as follows: (Total Net Assets - Subscription rights to shares - Minority Interests) / Total Assets × 100

Note: Consolidated Capital Adequacy Ratio (BIS) is based on the "Standards for Bank to Consider the Adequacy of its Capital Based on Assets and Others held by it pursuant to Article 14-2 of the Banking Law" (Financial Services Agency Ordinance Announcement No. 19, 2006).

Note: Consolidated Capital Adequacy Ratio (BIS) in 1H Fiscal 2010 is the preliminary figure for immediate release purposes.

2. Cash Dividends for Shareholders of Common Stock

	Cash Dividends per Share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	¥	¥	¥	¥	¥
Fiscal 2009	—	0.00	—	0.00	0.00
Fiscal 2010	—	0.00			
Fiscal 2010 (estimate)			—	1.00	1.00

Note 1: There is no revision of the dividend forecast as of November 12, 2010.

Note 2: Please refer to Cash Dividends for Shareholders of Classified Stock (unlisted) described later, the rights of which are different from those of common stock.

3. Earnings Estimates for Fiscal 2010 (for the fiscal year ending March 31, 2011)

(%: Changes from corresponding period of previous fiscal year)

	Net Income		Net Income per Share of Common Stock
	¥ million	%	¥
Fiscal 2010	26,000	*74.7*	4 .73

There is revision of the Earnings Estimates for Fiscal 2010 as of November 12, 2010.

4. Others (Please refer to "Other Information" in attachment on page 3 for details.)

(1) Changes in Significant Subsidiaries during the First Half of Fiscal 2010: No

(changes in specified subsidiaries accompanying changes in scope of consolidation during the First Half of Fiscal 2010)

(2) Changes in Accounting Principles, Accounting Procedures, Presentation and Other:

A: Changes due to the revision of accounting standards and other publications Yes

B: Changes other than "A" above No

(changes of accounting methods and presentation of consolidated interim financial statements which are to be described in the changes of fundamental and important matters for the preparation of Consolidated Interim Financial Statements)

(3) Outstanding shares (Common stock)

a: Number of Outstanding Shares (including Treasury Stock)

1H F2010: 5,026,216,829 shares Fiscal 2009: 5,025,370,829 shares

b: Number of shares of Treasury Stock

1H F2010: 875,914 shares Fiscal 2009: 856,289 shares

c: Number of Average Outstanding Shares

1H F2010: 5,025,078,152 shares 1H F2009: 5,024,361,657 shares

(Overview of Non-Consolidated Financial Results)

1. Financial Highlights for the Second Quarter (First Half) of Fiscal 2010 (for the six months ended September 30, 2010)

(1) Non-Consolidated Results of Operations

(%: Changes from corresponding period of previous fiscal year)

	Ordinary Income		Ordinary Profit		Net Income	
	¥ million	%	¥ million	%	¥ million	%
1H Fiscal 2010	89,858	*(6.2)*	15,526	*96.6*	12,297	*95.1*
1H Fiscal 2009	95,808	*(6.4)*	7,894	*93.6*	6,300	*70.9*

	Net Income per Share of Common Stock
	¥
1H Fiscal 2010	2 .44
1H Fiscal 2009	1 .25

(2) Non-Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets per Share of Common Stock	Non-Consolidated Capital Adequacy Ratio (BIS)
	¥ million	¥ million	%	¥	%
1H Fiscal 2010	6,075,364	321,934	5.2	24.61	17.12
Fiscal 2009	5,841,921	312,459	5.3	22.75	15.97

Reference: Own Capital 1H F2010: ¥ 321,548 million F2009: ¥ 312,168 million

Note: Own Capital Ratio is calculated as follows: (Total Net Assets - Subscription rights to shares) / Total Assets × 100

Note: Non-Consolidated Capital Adequacy Ratio (BIS) was based on the "Standards for Bank to Consider the Adequacy of its Capital Based on Assets and Others held by it pursuant to Article 14-2 of the Banking Law" (Financial Services Agency Ordinance Announcement No. 19, 2006).

Note: Non-Consolidated Capital Adequacy Ratio (BIS) in 1H Fiscal 2010 is the preliminary figure for immediate release purposes.

＊ Presentation of Implementation Status of Semi-Annual Audit Procedure

The semi-annual audit procedure of consolidated and non-consolidated interim financial statements based on the Financial Instruments and Exchange Law has not been completed at the time of the disclosure of "Financial Statements for the Second Quarter (First Half) of Fiscal 2010 ".

＊ Warnings for Forward Looking Information and Other Note

Estimates, plans and others in "Financial Statements for the Second Quarter (First Half) of Fiscal 2010" are based on information, which is available at this moment, and assumptions of uncertain factors, which may have an influence on future operating results. Actual results may differ materially from these estimates and plans depending on future events.

MHTB is a specified business company under "Cabinet Office Ordinance on Disclosure of Corporate Information, etc." Article 17-15 clause 2 and prepares the consolidated and non-consolidated interim financial statements in the second quarter.

Cash Dividends for Shareholders of Classified Stock

Breakdown of cash dividends per share related to classified stock (unlisted), the rights of which are different from those of common stock is as follows:

	Cash Dividends per Share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
First Series Class 1 Preferred Stock	¥	¥	¥	¥	¥
Fiscal 2009	—	0.00	—	0.00	0.00
Fiscal 2010	—	0.00			
Fiscal 2010 (estimate)			—	6.50	6.50
Second Series Class 3 Preferred Stock					
Fiscal 2009	—	0.00	—	0.00	0.00
Fiscal 2010	—	0.00			
Fiscal 2010 (estimate)			—	1.50	1.50

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SELECTED FINANCIAL INFORMATION For the Second Quarter (First Half) of Fiscal 2010

* A MHTB IR conference for institutional investors and analysts is scheduled on November 24, 2010 (Wednesday).
The materials presented in IR conference will be available for use by individual investors in the MHTB's website immediately after the conference.
The materials are available in Japanese only.

1. Qualitative Information regarding the consolidated results and other in First Half of Fiscal 2010

(Please refer to SUMMARY OF FINANCIAL RESULTS For the Second Quarter (First Half) of Fiscal 2010 (for the six months ended September 30, 2010), attached for more information.)

(1) Qualitative Information related to the Consolidated Results of Operations

The Japanese economy during the first half of fiscal 2010 (from April 1, 2010 to September 30, 2010) showed a gradual continuing recovery, however, production activities have gradually decelerated due to a weakening of the increasing trend of exports mainly in Asia.

The improvement trend of corporate performance continues, however, there is growing anxiety about the future due to an appreciation of the yen and a slowdown in the overseas economy.

Under such an economic environment, to establish a "Top Brand in Asset & Wealth Management", MHTB increases the provision of trust products and other trust services for customers of Mizuho Group and improves its own profitability by concentrating management resources in specific areas where MHTB shows its strength as a trustee.

As a result, consolidated net income for the first half of fiscal 2010 was ¥12.1 billion, increasing by ¥7.0 billion from the corresponding period of the previous fiscal year.

(2) Qualitative Information related to the Consolidated Financial Conditions

a) Assets, Liabilities and Net Assets

Total assets as of September 30, 2010 amounted to ¥6,156.1 billion, increasing by ¥239.9 billion from the end of the previous fiscal year. Of this amount, Loans and bills discounted amounted to ¥3,329.5 billion, decreasing by ¥116.1 billion. Securities amounted to ¥1,875.4 billion, increasing by ¥344.9 billion. This was mainly due to an increase in Japanese government bonds and foreign securities.

Total liabilities as of September 30, 2010 amounted to ¥5,833.7 billion, increasing by ¥230.8 billion from the end of the previous fiscal year. Of this amount, Deposits amounted to ¥2,402.0 billion, decreasing by ¥174.3 billion mainly due to a decrease in time deposits. Payables under securities lending transactions amounted to ¥367.7 billion, increasing by ¥128.4 billion, Borrowed money amounted to ¥546.0 billion, increasing by ¥244.1 billion.

Total net assets as of September 30, 2010 amounted to ¥322.4 billion, increasing by ¥9.1 billion from the end of the previous fiscal year due to a consolidated net income for the period, while the valuation difference on available-for-sale securities decreased.

b) Consolidated Capital Adequacy Ratio (Preliminary)

The Consolidated Capital Adequacy Ratio (BIS Capital Ratio) was 16.88% (preliminary).

The comparative capital adequacy ratio, including the end of the first half of fiscal 2010 is as follows:

March 31, 2009	March 31, 2010	September 30, 2010
13.32%	15.73%	16.88% (Preliminary)

c) Trust Accounts (Non-consolidated)

Total assets of Trust accounts amounted to ¥51,235.8 billion, decreasing by ¥1,057.5 billion from the end of the previous fiscal year.

(3) Qualitative Information related to the Consolidated Earnings Estimates

For Fiscal 2010, MHTB estimates net income of ¥26.0 billion on a consolidated basis.

2. Other Information

(1) Changes in Significant Subsidiaries

(changes in specified subsidiaries accompanying changes in scope of consolidation during the First Half of Fiscal 2010)

There is no change to be reported.

(2) Changes in Accounting Principles, Accounting Procedures, Presentation and Others

A. Accounting Standard for Financial Instruments

MHTB and its subsidiaries have applied "Accounting Standard for Financial Instruments" (The Accounting Standards Board of Japan ("ASBJ") Statement No. 10, March 10, 2008) and "Guidance on Disclosures about Fair Value of Financial Instruments" (ASBJ Guidance No. 19, March 10, 2008) from the end of the previous fiscal year. This change increases "Monetary claims bought" by ¥684 million, "Securities" by ¥219 million, "Valuation difference on available-for-sale securities" by ¥536 million, and decreases "Deferred tax assets" by ¥366 million, "Allowance for loan losses" by ¥40 million, "Income (loss) before income taxes and minority interests" by ¥4 million.

B. Accounting Standard for Equity Method of Accounting for Investments

MHTB has applied "Accounting Standard for Equity Method of Accounting for Investments" (ASBJ Statement No.16, released on March 10, 2008) and "Practical Solution on Unification of Accounting Policies Applied to Associates Accounted for Using the Equity Method" (ASBJ PITF No.24, March 10, 2008) from the first half of Fiscal 2010.

There is no impact on consolidated interim financial statements.

C. Accounting Standard for Asset Retirement Obligations

MHTB has applied "Accounting Standard for Asset Retirement Obligations" (ASBJ Statement No. 18, March 31, 2008) and "Guidance on Accounting Standard for Asset Retirement Obligations" (ASBJ Guidance No. 21, March 31, 2008) from the first half of Fiscal 2010.

This change decreases "Income before income taxes and minority interests" by ¥114 million.

3. Consolidated Interim Financial Statements

(1) Consolidated Interim Balance Sheets

Millions of yen

	As of September 30, 2009	As of September 30, 2010	(Summary) As of March 31, 2010
Assets			
Cash and due from banks	¥ 397,872	¥ 421,578	¥ 390,977
Call loans and bills bought	—	18,352	—
Monetary claims bought	243,209	158,528	200,059
Trading assets	54,804	79,835	57,626
Securities	1,751,507	1,875,455	1,530,532
Loans and bills discounted	3,605,597	3,329,536	3,445,646
Foreign exchanges	907	155	2,095
Other assets	182,839	174,734	179,293
Tangible fixed assets	35,721	33,789	34,433
Intangible fixed assets	32,045	28,073	31,861
Deferred tax assets	35,291	19,054	27,500
Customers' liabilities for acceptances and guarantees	37,008	40,960	41,073
Allowance for loan losses	(28,963)	(23,870)	(24,896)
Total assets	¥ 6,347,842	¥ 6,156,184	¥ 5,916,203
Liabilities			
Deposits	¥ 2,655,620	¥ 2,402,041	¥ 2,576,407
Negotiable certificates of deposit	848,660	750,210	811,900
Call money and bills sold	532,463	581,227	521,427
Payables under securities lending transactions	344,113	367,737	239,315
Trading liabilities	62,108	80,832	63,028
Borrowed money	454,500	546,000	301,900
Foreign exchanges	0	0	0
Bonds payable	128,000	118,700	126,700
Borrowed money from trust account	887,708	894,625	862,362
Other liabilities	78,158	33,986	41,405
Provision for bonuses	2,537	2,425	2,353
Provision for retirement benefits	471	481	476
Provision for directors' retirement benefits	244	250	257
Provision for contingent loss	12,684	13,086	13,121
Provision for reimbursement of deposits	1,035	1,207	1,200
Deferred tax liabilities	0	0	0
Acceptances and guarantees	37,008	40,960	41,073
Total liabilities	6,045,314	5,833,773	5,602,929
Net assets			
Capital stock	247,260	247,303	247,260
Capital surplus	15,402	15,445	15,402
Retained earnings	15,752	37,713	25,594
Treasury stock	(136)	(138)	(137)
Total shareholders' equity	278,278	300,324	288,119
Valuation difference on available-for-sale securities	30,447	26,617	31,359
Deferred gains or losses on hedges	(5,886)	(4,048)	(5,787)
Foreign currency translation adjustment	(1,776)	(2,382)	(2,101)
Total valuation and translation adjustments	22,784	20,186	23,471
Subscription rights to shares	290	385	290
Minority interests	1,173	1,515	1,392
Total net assets	302,527	322,411	313,273
Total liabilities and net assets	¥ 6,347,842	¥ 6,156,184	¥ 5,916,203

(2) Consolidated Interim Statements of Income

Millions of yen

	For the six months ended September 30, 2009	For the six months ended September 30, 2010	(Summary) For the fiscal year ended March 31, 2010
Ordinary income	**¥ 107,926**	**¥ 103,545**	**¥ 213,386**
Trust fees	23,797	23,806	48,514
Interest income	38,871	31,110	73,705
Interest on loans and discounts	*28,054*	*24,155*	*54,025*
Interest and dividends on securities	*8,323*	*5,344*	*15,279*
Fees and commissions	28,777	30,289	60,305
Trading income	1,930	1,612	4,192
Other ordinary income	4,304	8,396	9,491
Other income	10,244	8,331	17,177
Ordinary expenses	**101,226**	**87,589**	**192,389**
Interest expenses	15,601	10,819	28,755
Interest on deposits	*6,840*	*4,006*	*11,874*
Fees and commissions payments	7,679	7,727	15,085
Trading expenses	0	175	—
Other ordinary expenses	1,285	732	2,058
General and administrative expenses	58,484	56,112	114,712
Other expenses	18,175	12,022	31,777
Ordinary profit	**6,700**	**15,955**	**20,996**
Extraordinary income	**826**	**596**	**2,684**
Extraordinary loss	**674**	**193**	**1,637**
Income before income taxes and minority interests	**6,852**	**16,358**	**22,043**
Income taxes:			
Current	220	437	115
Deferred	1,640	3,674	7,214
Total income taxes	1,860	4,112	7,329
Income before minority interests	**4,991**	**12,245**	**14,714**
Minority interests in income (loss)	**(47)**	**126**	**(167)**
Net income	**¥ 5,039**	**¥ 12,119**	**¥ 14,881**

(3) Consolidated Interim Statements of Changes in Net Assets

Millions of yen

	For the six months ended September 30, 2009	For the six months ended September 30, 2010	For the fiscal year ended March 31, 2010
Shareholders' equity	¥	¥	¥
Capital stock			
Balance at the end of previous period	247,231	247,260	247,231
Changes of items during the period			
Issuance of new shares	28	43	28
Total changes of items during the period	28	43	28
Balance at the end of current period	247,260	247,303	247,260
Capital surplus			
Balance at the end of previous period	15,373	15,402	15,373
Changes of items during the period			
Issuance of new shares	28	43	28
Total changes of items during the period	28	43	28
Balance at the end of current period	15,402	15,445	15,402
Retained earnings			
Balance at the end of previous period	10,713	25,594	10,713
Changes of items during the period			
Net income	5,039	12,119	14,881
Disposal of treasury stock	(0)	(0)	(0)
Total changes of items during the period	5,039	12,118	14,881
Balance at the end of current period	15,752	37,713	25,594
Treasury stock			
Balance at the end of previous period	(134)	(137)	(134)
Changes of items during the period			
Purchase of treasury stock	(1)	(1)	(3)
Disposal of treasury stock	0	0	0
Total changes of items during the period	(1)	(1)	(2)
Balance at the end of current period	(136)	(138)	(137)
Total shareholders' equity			
Balance at the end of previous period	273,184	288,119	273,184
Changes of items during the period			
Issuance of new shares	56	86	56
Net income	5,039	12,119	14,881
Purchase of treasury stock	(1)	(1)	(3)
Disposal of treasury stock	0	0	0
Total changes of items during the period	5,094	12,204	14,935
Balance at the end of current period	¥ 278,278	¥ 300,324	¥ 288,119

Millions of yen

	For the six months ended September 30, 2009	For the six months ended September 30, 2010	For the fiscal year ended March 31, 2010
Valuation and translation adjustments	¥	¥	¥
Valuation difference on available-for-sale securities			
Balance at the end of previous period	(14,226)	31,359	(14,226)
Changes of items during the period			
Net changes of items other than shareholders' equity	44,674	(4,742)	45,586
Total changes of items during the period	44,674	(4,742)	45,586
Balance at the end of current period	30,447	26,617	31,359
Deferred gains or losses on hedges			
Balance at the end of previous period	(4,583)	(5,787)	(4,583)
Changes of items during the period			
Net changes of items other than shareholders' equity	(1,303)	1,738	(1,204)
Total changes of items during the period	(1,303)	1,738	(1,204)
Balance at the end of current period	(5,886)	(4,048)	(5,787)
Foreign currency translation adjustment			
Balance at the end of previous period	(2,204)	(2,101)	(2,204)
Changes of items during the period			
Net changes of items other than shareholders' equity	427	(281)	103
Total changes of items during the period	427	(281)	103
Balance at the end of current period	(1,776)	(2,382)	(2,101)
Total valuation and translation adjustments			
Balance at the end of previous period	(21,014)	23,471	(21,014)
Changes of items during the period			
Net changes of items other than shareholders' equity	43,798	(3,284)	44,485
Total changes of items during the period	43,798	(3,284)	44,485
Balance at the end of current period	22,784	20,186	23,471
Subscription rights to shares	¥	¥	¥
Balance at the end of previous period	155	290	155
Changes of items during the period			
Net changes of items other than shareholders' equity	135	95	135
Total changes of items during the period	135	95	135
Balance at the end of current period	290	385	290
Minority interests	¥	¥	¥
Balance at the end of previous period	1,206	1,392	1,206
Changes of items during the period			
Net changes of items other than shareholders' equity	(32)	122	186
Total changes of items during the period	(32)	122	186
Balance at the end of current period	1,173	1,515	1,392
Total net assets	¥	¥	¥
Balance at the end of previous period	253,531	313,273	253,531
Changes of items during the period			
Issuance of new shares	56	86	56
Net income	5,039	12,119	14,881
Purchase of treasury stock	(1)	(1)	(3)
Disposal of treasury stock	0	0	0
Net changes of items other than shareholders' equity	43,901	(3,066)	44,806
Total changes of items during the period	48,995	9,137	59,742
Balance at the end of current period	¥ 302,527	¥ 322,411	¥ 313,273

(4) Note for the Assumption of Going Concern

Nothing to report regarding doubt of MHTB as a going concern.

(Reference)

Comparison of Statements of Trust Assets and Liabilities

Millions of yen

Statements of Trust Account Items	As of September 30, 2010	As of March 31, 2010	Change	As of September 30, 2009
Loans and Bills Discounted	1,893,726	2,086,594	(192,868)	2,224,710
Securities	750,633	885,081	(134,448)	934,658
Beneficiary Rights to the Trusts	35,408,079	34,118,649	1,289,429	33,870,305
Securities Held in Custody Accounts	709,496	785,056	(75,560)	766,991
Money Claims	5,767,635	6,143,010	(375,375)	6,117,045
Tangible Fixed Assets	4,978,664	5,335,718	(357,054)	5,492,766
Intangible Fixed Assets	87,622	146,085	(58,463)	146,053
Other Claims	91,570	1,237,945	(1,146,374)	86,358
Due from Banking Account	894,625	862,362	32,263	887,708
Cash and Due from Banks	653,820	692,912	(39,091)	639,767
Total Assets	51,235,874	52,293,417	(1,057,543)	51,166,367
Money Trusts	12,928,551	13,313,820	(385,268)	11,880,482
Pension Trusts	4,267,272	4,093,418	173,854	3,620,255
Property Formation Benefit Trusts	4,273	4,322	(48)	3,973
Loan Trusts	15,231	26,661	(11,429)	37,747
Investment Trusts	12,094,137	11,955,684	138,453	12,679,143
Money Entrusted Other than Money Trusts	2,036,947	2,176,530	(139,582)	2,316,330
Securities Trusts	5,053,377	4,972,436	80,940	4,825,972
Money Claim Trusts	5,392,698	5,817,209	(424,510)	5,810,446
Equipment Trusts	—	—	—	19
Land and Fixtures Trusts	212,452	220,696	(8,243)	225,667
Composite Trusts	9,226,822	9,708,666	(481,844)	9,762,508
Other Trusts	4,109	3,973	135	3,821
Total Liabilities	51,235,874	52,293,417	(1,057,543)	51,166,367

Note: 1. Amounts less than one million yen are rounded down.
2. Statements of Trust Account Items are selected based on trust business referred to in "Enforcement Regulations for the Law Concerning Concurrent Operations, etc., of Trust Business by Financial Institutions."
The only company to operate trust business is MHTB in MHTB and its consolidated subsidiaries.

4. Interim Financial Statements (Non-Consolidated)

(1) Interim Balance Sheets (Non-Consolidated)

Millions of yen

	As of September 30, 2009	As of September 30, 2010	(Summary) As of March 31, 2010
Assets			
Cash and due from banks	¥ 311,087	¥ 336,433	¥ 315,410
Call loans	—	18,352	—
Monetary claims bought	243,209	158,528	200,059
Trading assets	54,804	79,835	57,626
Securities	1,763,587	1,887,677	1,542,759
Loans and bills discounted	3,616,756	3,338,203	3,457,921
Foreign exchanges	907	1,055	2,095
Other assets	174,496	166,542	170,649
Tangible fixed assets	30,247	29,144	29,558
Intangible fixed assets	20,666	21,487	20,102
Deferred tax assets	35,529	19,176	27,618
Customers' liabilities for acceptances and guarantees	36,848	40,829	41,013
Allowance for loan losses	(27,148)	(21,902)	(22,891)
Total assets	¥ 6,260,993	¥ 6,075,364	¥ 5,841,921
Liabilities			
Deposits	¥ 2,576,999	¥ 2,323,980	¥ 2,508,676
Negotiable certificates of deposit	854,160	755,610	817,200
Call money	532,463	581,227	521,427
Payables under securities lending transactions	344,113	367,737	239,315
Trading liabilities	62,108	80,832	63,028
Borrowed money	454,500	546,000	301,900
Foreign exchanges	4	3	3
Bonds payable	128,000	118,700	126,700
Borrowed money from trust account	887,708	894,625	862,362
Other liabilities	67,445	27,609	31,541
Income taxes payable	395	410	466
Lease obligations	362	122	214
Other	66,688	27,077	30,861
Provision for bonuses	1,997	1,978	1,972
Provision for contingent loss	12,684	13,086	13,121
Provision for reimbursement of deposits	1,035	1,207	1,200
Acceptances and guarantees	36,848	40,829	41,013
Total liabilities	5,960,068	5,753,429	5,529,462
Net assets			
Capital stock	247,260	247,303	247,260
Capital surplus	15,395	15,439	15,395
Legal capital surplus	15,395	15,439	15,395
Retained earnings	13,726	36,508	24,211
Legal retained earnings	8,061	8,061	8,061
Other retained earnings	5,665	28,447	16,150
Retained earnings brought forward	5,665	28,447	16,150
Treasury stock	(136)	(138)	(137)
Total shareholders' equity	276,247	299,112	286,730
Valuation difference on available-for-sale securities	30,273	26,484	31,225
Deferred gains or losses on hedges	(5,886)	(4,048)	(5,787)
Total valuation and translation adjustments	24,386	22,435	25,437
Subscription rights to shares	290	385	290
Total net assets	300,924	321,934	312,459
Total liabilities and net assets	¥ 6,260,993	¥ 6,075,364	¥ 5,841,921

(2) Interim Statements of Income (Non-Consolidated)

Millions of yen

	For the six months ended September 30, 2009	For the six months ended September 30, 2010	(Summary) For the fiscal year ended March 31, 2010
Ordinary income	¥ **95,808**	¥ **89,858**	¥ **186,988**
Trust fees	23,797	23,806	48,514
Interest income	38,583	31,030	73,364
Interest on loans and discounts	*28,148*	*24,246*	*54,217*
Interest and dividends on securities	*8,264*	*5,334*	*15,225*
Fees and commissions	19,375	21,005	41,778
Trading income	1,930	1,612	4,192
Other ordinary income	4,024	8,366	9,152
Other income	8,096	4,036	9,985
Ordinary expenses	**87,914**	**74,331**	**163,848**
Interest expenses	15,378	10,746	28,472
Interest on deposits	*6,671*	*3,990*	*11,695*
Fees and commissions payments	7,400	7,641	14,570
Trading expenses	0	175	—
Other ordinary expenses	1,153	720	1,932
General and administrative expenses	50,974	48,701	100,204
Other expenses	13,006	6,347	18,668
Ordinary profit	**7,894**	**15,526**	**23,139**
Extraordinary income	**730**	**596**	**2,592**
Extraordinary loss	**669**	**146**	**1,604**
Income before income taxes	**7,954**	**15,976**	**24,126**
Income taxes:			
Current	6	4	4
Deferred	1,647	3,675	7,336
Total income taxes	1,653	3,679	7,341
Net income	¥ **6,300**	¥ **12,297**	¥ **16,785**

(3) Interim Statements of Changes in Net Assets (Non-Consolidated)

Millions of yen

	For the six months ended September 30, 2009	For the six months ended September 30, 2010	For the fiscal year ended March 31, 2010
Shareholders' equity	¥	¥	¥
Capital stock			
Balance at the end of previous period	247,231	247,260	247,231
Changes of items during the period			
Issuance of new shares	28	43	28
Total changes of items during the period	28	43	28
Balance at the end of current period	247,260	247,303	247,260
Capital surplus			
Legal capital surplus			
Balance at the end of previous period	15,367	15,395	15,367
Changes of items during the period			
Issuance of new shares	28	43	28
Total changes of items during the period	28	43	28
Balance at the end of current period	15,395	15,439	15,395
Total capital surplus			
Balance at the end of previous period	15,367	15,395	15,367
Changes of items during the period			
Issuance of new shares	28	43	28
Total changes of items during the period	28	43	28
Balance at the end of current period	15,395	15,439	15,395
Retained earnings			
Legal retained earnings			
Balance at the end of previous period	8,061	8,061	8,061
Changes of items during the period			
Total changes of items during the period	—	—	—
Balance at the end of current period	8,061	8,061	8,061
Other retained earnings			
Retained earnings brought forward			
Balance at the end of previous period	(634)	16,150	(634)
Changes of items during the period			
Net income	6,300	12,297	16,785
Disposal of treasury stock	(0)	(0)	(0)
Total changes of items during the period	6,300	12,296	16,785
Balance at the end of current period	5,665	28,447	16,150
Total retained earnings			
Balance at the end of previous period	7,426	24,211	7,426
Changes of items during the period			
Net income	6,300	12,297	16,785
Disposal of treasury stock	(0)	(0)	(0)
Total changes of items during the period	6,300	12,296	16,785
Balance at the end of current period	13,726	36,508	24,211
Treasury stock			
Balance at the end of previous period	(134)	(137)	(134)
Changes of items during the period			
Purchase of treasury stock	(1)	(1)	(3)
Disposal of treasury stock	0	0	0
Total changes of items during the period	(1)	(1)	(2)
Balance at the end of current period	¥ (136)	¥ (138)	¥ (137)

Millions of yen

	For the six months ended September 30, 2009	For the six months ended September 30, 2010	For the fiscal year ended March 31, 2010
Total shareholders' equity			
Balance at the end of previous period	269,891	286,730	269,891
Changes of items during the period			
Issuance of new shares	56	86	56
Net income	6,300	12,297	16,785
Purchase of treasury stock	(1)	(1)	(3)
Disposal of treasury stock	0	0	0
Total changes of items during the period	6,356	12,382	16,839
Balance at the end of current period	276,247	299,112	286,730
Valuation and translation adjustments	¥	¥	¥
Valuation difference on available-for-sale securities			
Balance at the end of previous period	(14,373)	31,225	(14,373)
Changes of items during the period			
Net changes of items other than shareholders' equity	44,646	(4,741)	45,598
Total changes of items during the period	44,646	(4,741)	45,598
Balance at the end of current period	30,273	26,484	31,225
Deferred gains or losses on hedges			
Balance at the end of previous period	(4,583)	(5,787)	(4,583)
Changes of items during the period			
Net changes of items other than shareholders' equity	(1,303)	1,738	(1,204)
Total changes of items during the period	(1,303)	1,738	(1,204)
Balance at the end of current period	(5,886)	(4,048)	(5,787)
Total valuation and translation adjustments			
Balance at the end of previous period	(18,956)	25,437	(18,956)
Changes of items during the period			
Net changes of items other than shareholders' equity	43,343	(3,002)	44,394
Total changes of items during the period	43,343	(3,002)	44,394
Balance at the end of current period	24,386	22,435	25,437
Subscription rights to shares	¥	¥	¥
Balance at the end of previous period	155	290	155
Changes of items during the period			
Net changes of items other than shareholders' equity	135	95	135
Total changes of items during the period	135	95	135
Balance at the end of current period	290	385	290
Total net assets	¥	¥	¥
Balance at the end of previous period	251,089	312,459	251,089
Changes of items during the period			
Issuance of new shares	56	86	56
Net income	6,300	12,297	16,785
Purchase of treasury stock	(1)	(1)	(3)
Disposal of treasury stock	0	0	0
Net changes of items other than shareholders' equity	43,478	(2,907)	44,529
Total changes of items during the period	49,834	9,475	61,369
Balance at the end of current period	¥ 300,924	¥ 321,934	¥ 312,459

(4) Note for the Assumption of Going Concern

Nothing to report regarding doubt of MHTB as a going concern.

(Reference)

Statement of Trust Assets and Liabilities

As of September 30, 2010

(Millions of yen)

Assets	Amount	Liabilities	Amount
Loans and Bills Discounted	1,893,726	Money Trusts	12,928,551
Securities	750,633	Pension Trusts	4,267,272
Beneficiary Rights to the Trusts	35,408,079	Property Formation Benefit Trusts	4,273
Securities held in Custody Accounts	709,496	Loan Trusts	15,231
Money Claims	5,767,635	Investment Trusts	12,094,137
Tangible Fixed Assets	4,978,664	Money Entrusted Other than Money Trusts	2,036,947
Intangible Fixed Assets	87,622	Securities Trusts	5,053,377
Other Claims	91,570	Money Claim Trusts	5,392,698
Due from Banking Account	894,625	Land and Fixtures Trusts	212,452
Cash and Due from Banks	653,820	Composite Trusts	9,226,822
		Other Trusts	4,109
Total	51,235,874	Total	51,235,874

Note:

1. Amounts less than one million yen are rounded down.
2. The statement is exclusive of the Trusts that are difficult to value monetarily.
3. Beneficiary Rights to the Trusts include entrusted Trusts for asset maintenance of ¥ 34,425,423 million.
4. Joint trust assets under the management of other companies: ¥ 1,690,967 million.
   There is no "Trust assets under the service-shared co-trusteeship" in "Joint trust assets under the management of other companies".
5. Loans and Bills Discounted among Money Trusts with the contracts of principal indemnification amounted to ¥ 27,701 million.
   Of this amount, Balance of Non-Accrual Delinquent Loans is ¥3,104 million.

(Reference) Breakdown of Accounts of Money Trusts and Loan Trusts with the contracts of principal indemnification (including Trusts entrusted for asset management) are as follows:

Money Trusts (Millions of yen)

Assets	Amount	Liabilities	Amount
Loans and Bills Discounted	27,701	Principal	887,832
Securities	7	Reserve	84
Others	860,529	Others	320
Total	888,237	Total	888,237

Note: Amounts less than one million yen are rounded down.

Loan Trusts (Millions of yen)

Assets	Amount	Liabilities	Amount
Loans and Bills Discounted	—	Principal	14,967
Securities	—	Reserve	127
Others	15,231	Others	136
Total	15,231	Total	15,231

Note: Amounts less than one million yen are rounded down.

(Reference)

Comparison of Balances of Principal Items

(Millions of yen)

Items	1H Fiscal 2010 as of September 30, 2010	Fiscal 2009 as of March 31, 2010	Change from March 31, 2010	1H Fiscal 2009 as of September 30, 2009	Change from September 30, 2009
Total Amount of Funds	20,294,919	20,764,097	(469,177)	18,973,617	1,321,302
Deposits	2,323,980	2,508,676	(184,695)	2,576,999	(253,019)
Negotiable Certificates of Deposit	755,610	817,200	(61,590)	854,160	(98,550)
Money Trusts	12,928,551	13,313,820	(385,268)	11,880,482	1,048,069
Pension Trusts	4,267,272	4,093,418	173,854	3,620,255	647,017
Property Formation Benefit Trusts	4,273	4,322	(48)	3,973	300
Loan Trusts	15,231	26,661	(11,429)	37,747	(22,515)
Loans and Bills Discounted	5,231,929	5,544,515	(312,586)	5,841,466	(609,537)
of Banking account	3,338,203	3,457,921	(119,718)	3,616,756	(278,552)
of Trust accounts	1,893,726	2,086,594	(192,868)	2,224,710	(330,984)
Securities for Investments	2,638,310	2,427,841	210,469	2,698,246	(59,935)
of Banking account	1,887,677	1,542,759	344,918	1,763,587	124,090
of Trust accounts	750,633	885,081	(134,448)	934,658	(184,025)

Note: Amounts less than one million yen are rounded down.

SELECTED FINANCIAL INFORMATION

For the Second Quarter (First Half) of Fiscal 2010

MIZUHO

Mizuho Trust & Banking Co., Ltd.

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Notes:
"CON": Consolidated figures of Mizuho Trust & Banking Co., Ltd. ("MHTB") and its subsidiaries
"NON": Non-consolidated figures of MHTB
"NON<MHTB and MHAC>": Aggregated figures of MHTB including past figures for its former financial subsidiary for corporate revitalization
** MHTB merged with its own financial subsidiary for corporate revitalization as of October 1, 2005.*

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NON : Non-Consolidated CON : Consolidated

Estimates, plans and others in "Selected Financial Information" are based on information, which is available at this moment, and assumptions of uncertain factors, which may have an influence on future operating results. Actual results may differ materially from these estimates and plans, depending on future events.

SUMMARY OF FINANCIAL RESULTS

For the Second Quarter (First Half) of Fiscal 2010 (for the six months ended September 30, 2010)

1. Summary of Income Analysis

- Non-consolidated Gross Profit without Credit Cost for Trust Accounts [1] was ¥66.5 billion, increasing by ¥2.7 billion from the corresponding period of the previous fiscal year. Profit in trust and asset management business [2] (incl. real estate business and structured products business) steadily increased, and profit in banking business [3] also increased mainly due to steadily posting earnings related to market transactions.

- As a result of the effort to reduce General and Administrative Expenses excl. Non-recurring loss [4], Non-consolidated Net Business Profit [5] was ¥22.0 billion, increasing by ¥4.1billion from the corresponding period of the previous fiscal year.

- In addition to increase in Net Business Profit [5], Non-consolidated Ordinary Profit [9] and Net Income [13] were ¥15.5 billion and ¥12.2 billion, increasing by ¥7.6 billion and ¥5.9 billion from the corresponding period of the previous fiscal year respectively, mainly due to significant improvement of Credit-related Costs [14].

- Consolidated results significantly increased based on the non-consolidated performance.

〔Non-consolidated〕

(Billions of yen)

		1H of Fiscal 2010 (Apr. 1 - Sep.30, 2010)	Change from 1H of Fiscal 2009
1	Gross Profit without Credit Cost for Trust Accounts	66.5	2.7
2	Trust and Asset management business	36.3	2.3
3	Banking business	30.2	0.4
4	General and Administrative Expenses excl. Non-recurring loss (Minus)	44.4	(1.4)
5	Net Business Profit (before provision for general allowance for loan losses)	22.0	4.1
6	Credit-related Costs (Minus)	1.4	(6.3)
7	Net Gains (Losses) related to Stocks and Other Securities	(0.9)	(1.0)
8	Other (*)	(4.2)	(1.8)
9	Ordinary Profit	15.5	7.6
10	Net Extraordinary Income (Loss)	0.4	0.3
11	*Credit-related Costs*	*0.0*	*0.0*
12	Income before Income Taxes	15.9	8.0
13	Net Income	12.2	5.9
14	Credit-related Costs	1.3	(6.3)

〔Consolidated〕

15	Ordinary Profit	15.9	9.2
16	Net Income	12.1	7.0

2. Status of Asset, Liability and Other

(1) Unrealized Gains/Losses on Securities available-for-sale

- Unrealized Gains/Losses on Securities Available-for-sale [17] was ¥34.7 billion as unrealized gains, decreasing by ¥4.0 billion from the end of the previous fiscal year. Unrealized gain on Japanese Stocks [18] decreased due to a decline in the domestic stock prices. On the other hand, unrealized gains on Japanese Bonds [19] and other [20] (foreign bonds and other) improved due to a decline in the interest rate in both the domestic and international markets.

〔Non-consolidated〕

(Billions of yen)

		As of September 30, 2010	Change from March 31, 2010
17	Securities Available-for-sale	34.7	(4.0)
18	Japanese Stocks	29.0	(18.0)
19	Japanese Bonds	11.5	6.0
20	Other	(5.8)	7.8

(2) Consolidated Capital Adequacy Ratio (Preliminary)

- Consolidated Capital Adequacy Ratio (Basel II, Preliminary) [21] was 16.88%, rising by 1.15% from the end of the previous fiscal year mainly due to decrease in the Credit risk assets. Also Consolidated Tier 1 Capital Ratio [22] was 11.21% and kept a high level more than 11%.

〔Consolidated Capital Adequacy Ratio (Basel II)〕

(Billions of yen)

		As of September 30, 2010 (Preliminary)	Change from March 31, 2010
21	Capital Adequacy Ratio	16.88%	1.15%
22	Tier 1 Capital Ratio	11.21%	1.14%
23	Total Risk-based Capital	438.2	(0.7)
24	Tier 1 Capital	291.0	10.0
25	Tier 2 Capital	155.2	(8.5)
26	Deductions (Minus)	8.0	2.2
27	Risk-weighted Assets	2,594.9	(194.9)

(3) Status of Disclosed Claims under the Financial Reconstruction Law ("FRL")

- Disclosed claims under FRL [31] was ¥84.9 billion, increasing by ¥8.3 billion from the end of the previous fiscal year. Claims against Bankrupt and Substantially Bankrupt Obligors decreased as a result of the promotion of the disposal of NPL. On the other hand, both Claims with Collection Risk and Claims for Special Attention increased due to a deterioration of the financial condition in customers and other.

- However, coverage ratio which is the ratio of claims covered by collateral and allowance for loan losses and other still remain at a high level, 86.8%.

〔Non-consolidated〕

Banking Account + Trust Accounts (Billions of yen, %)

		As of September 30, 2010 (Preliminary)	Change from March 31, 2010	Coverage Ratio
28	Claims against Bankrupt and Substantially Bankrupt Obligors	34.3	(4.5)	100.0%
29	Claims with Collection Risk	34.2	10.5	92.8%
30	Claims for Special Attention	16.4	2.2	46.5%
31	Sub-total (A)	84.9	8.3	86.8%
32	Normal Claims	3,392.2	(130.9)	
33	Total (B)	3,477.2	(122.6)	
34	NPL Ratio (A)/(B)	2.44%	0.31%	

Note: Trust accounts denotes trust accounts with guarantees for the repayment of trust principal.

3. Plans for Fiscal 2010

- The plan of Net Business Profit [39] is ¥50.0 billion unchanged from the previous release dated May 14, 2010.

- MHTB revised Consolidated Net Income [44] to ¥26.0 billion , increasing by ¥4.0 billion from the previous estimate due to a review of Credit-related Costs [42] based on the actual result during the first half.

As for an estimated dividend for fiscal 2010, MHTB estimates ¥1.00 on common stock and the prescribed amount on preferred stock.

〔Non-consolidated〕

(Billions of yen)

		Previous Release	Current	Change
35	Gross Profit (*)	138.0	138.0	—
36	Trust and Asset management business	79.0	79.0	—
37	Banking business	59.0	59.0	—
38	General and Administrative Expenses (Minus)	88.0	88.0	—
39	Net Business Profit (before provision for general allowance for loan losses)	50.0	50.0	—
40	Ordinary Profit	31.0	35.0	4.0
41	Net Income	22.0	26.0	4.0

(*) Without credit cost for trust accounts

42	Credit-related Costs (Minus)	8.0	4.0	(4.0)

〔Consolidated〕

43	Ordinary Profit	31.0	35.0	4.0
44	Net Income	22.0	26.0	4.0

I. FINANCIAL DATA FOR THE FIRST HALF OF FISCAL 2010

1.Income Analysis

【 Non-Consolidated 】

(Millions of yen)

		First Half of Fiscal 2010		First Half of Fiscal 2009
			Change	
1	Gross Profit	66,538	2,760	63,778
2	*Gross Profit without Credit Costs for Trust Accounts*	*66,538*	*2,760*	*63,778*
3	Net Interest Income	20,284	(2,920)	23,204
4	Net Trust Fees	23,806	8	23,797
5	*Trust Fees without Credit Costs for Trust Accounts*	*23,806*	*8*	*23,797*
6	*Trust Fees for Loan Trust and Jointly Operated Designated Money Trust*	*729*	*(1,138)*	*1,867*
7	*Credit Costs for Trust Accounts* (minus) A	—	—	—
8	*Write-off of Loans*	—	—	—
9	*Other*	—	—	—
10	Net Fees and Commissions Income	13,363	1,388	11,975
11	Net Trading Income	1,437	(492)	1,930
12	Net Other Ordinary Income	7,646	4,776	2,870
13	General and Administrative Expenses（Excluding Non-Recurring Loss） (minus)	44,465	(1,415)	45,880
14	Personnel Expenses	16,978	(638)	17,616
15	Non-Personnel Expenses	26,206	(678)	26,885
16	Miscellaneous Taxes	1,280	(98)	1,378
17	Provision for General Allowance for Loan Losses (minus) B	(504)	(1,718)	1,213
18	Net Business Profit	22,578	5,893	16,684
19	Net Gain (Loss) related to Bonds	7,581	4,815	2,765
20	Net Business Profit (Before Provision for General Allowance for Loan Losses) (*1)	22,073	4,175	17,897
21	Excluding Net Gain (Loss) related to Bonds	14,492	(639)	15,131
22	Net Non-recurring Gain (Loss)	(7,051)	1,738	(8,790)
23	Net Gain related to Stocks and Other Securities	(904)	(1,026)	122
24	Expenses related to Portfolio Problems for Banking Account (minus) C	1,916	(4,582)	6,499
25	Other	(4,230)	(1,816)	(2,413)
26	Ordinary Profit	15,526	7,632	7,894
27	Net Extraordinary Income (Loss)	449	389	60
28	*Net Gain (Loss) on Disposal of Noncurrent Assets*	*(43)*	*69*	*(112)*
29	*Impairment Loss*	*(2)*	*553*	*(556)*
30	*Recoveries of Written-off Claims*	*560*	*(143)*	*704*
31	*Reversal of Provision for Contingent Loss* D	*35*	*9*	*25*
32	Income before Income Taxes	15,976	8,021	7,954
33	Income Taxes - Current (minus)	4	(2)	6
34	Income Taxes - Deferred (minus)	3,675	2,028	1,647
35	Net Income	12,297	5,996	6,300
36	Credit-related Costs (minus) A+B+C-D	1,376	(6,310)	7,686
37	Ordinary Income	89,858	(5,949)	95,808

（Reference）Breakdown of Credit-related Costs

38	Provision of (Reversal of) General Allowance for Loan Losses	(504)	(1,718)	1,213
39	Write-off of Loans	1,408	(831)	2,240
40	Provision of (Reversal of) Specific Allowance for Loan Losses	508	(3,750)	4,258
41	Provision of (Reversal of) Allowance for Loan Losses to Restructuring Countries	(0)	0	(0)
42	Provision for (Reversal of) Contingent Loss	(35)	(9)	(25)
43	Total	1,376	(6,310)	7,686

*1 Net Business Profit (Before Provision for General Allowance for Loan Losses) = Net Business Profit + Credit Costs for Trust Accounts + Provision for General Allowance for Loan Losses

【 Consolidated 】 (Millions of yen)

				First Half of Fiscal 2010	Change	First Half of Fiscal 2009
1	Consolidated Gross Profit			75,759	2,644	73,114
2	Net Interest Income			20,290	(2,979)	23,270
3	Net Trust Fees			23,806	8	23,797
4	*Credit Costs for Trust Accounts*	(minus)	A	—	—	—
5	Net Fees and Commissions Income			22,561	1,463	21,098
6	Net Trading Income			1,437	(492)	1,930
7	Net Other Ordinary Income			7,663	4,644	3,018
8	General and Administrative Expenses	(minus)		56,112	(2,372)	58,484
9	Expenses related to Portfolio Problems for Banking Account	(minus)	B	1,549	(6,548)	8,097
10	Net Gain related to Stocks and Other Securities			(904)	(1,026)	122
11	Equity in Earnings of Affiliates			(5)	567	(573)
12	Other			(1,231)	(1,849)	618
13	Ordinary Profit			15,955	9,255	6,700
14	Net Extraordinary Income (Loss)			402	250	152
15	*Reversal of Provision for Contingent Loss*		C	35	9	25
16	Income before Income Taxes and Minority Interests			16,358	9,505	6,852
17	Income Taxes - Current	(minus)		437	217	220
18	Income Taxes - Deferred	(minus)		3,674	2,034	1,640
19	Income before Minority Interests			12,245	7,253	4,991
20	Minority Interests in Income (Loss)	(minus)		126	173	(47)
21	Net Income			12,119	7,079	5,039

* Consolidated Gross Profit = (Interest Income - Interest Expenses) + Net Trust Fees + (Fees and Commissions - Fees and Commissions Payments) + (Trading Income - Trading Expenses) + (Other Ordinary Income - Other Ordinary Expenses)

22	Credit-related Costs	(minus)	A+B-C	1,514	(6,557)	8,072
23	Consolidated Ordinary Income			103,545	(4,381)	107,926

2. Interest Margins

【 Non-Consolidated 】

3 Domestic Accounts * (%)

		First Half of Fiscal 2010	Change	First Half of Fiscal 2009
1	Return on Interest-Earning Assets (A)	1.09	(0.12)	1.21
2	Return on Loans and bills discounted	1.41	(0.15)	1.57
3	Return on Securities	0.54	(0.13)	0.67
4	Cost of Funding (B)	0.34	(0.11)	0.46
5	Cost of Deposits and Others	0.26	(0.15)	0.42
6	Net Interest Margin (A) - (B)	0.74	(0.00)	0.74

** "3 Domestic Accounts" = banking account (domestic operations) + trust accounts with guarantees for the repayment of trust principal (loan trusts and jointly operated designated money trust)*

(Reference) Banking account (domestic operations) (%)

		First Half of Fiscal 2010	Change	First Half of Fiscal 2009
7	Return on Interest-Earning Assets (A)	1.09	(0.12)	1.22
8	Return on Loans and bills discounted	1.41	(0.15)	1.56
9	Return on Securities	0.47	(0.17)	0.65
10	Cost of Funding (B)	0.40	(0.10)	0.51
11	Cost of Deposits and Others	0.29	(0.16)	0.45
12	Net Interest Margin (A)-(B)	0.69	(0.01)	0.71

3. Net Gains / Losses on Securities

【 Non-Consolidated 】 (Millions of yen)

			First Half of Fiscal 2010	Change	First Half of Fiscal 2009
13	Net Gain (Loss) related to Bonds		7,581	4,815	2,765
14	Gain on Sales and Others		8,165	4,800	3,364
15	Loss on Sales and Others	(minus)	673	(470)	1,144
16	Devaluation	(minus)	6	(3)	9
17	Provision of Allowance for Investment Loss	(minus)	—	—	—
18	Income from (Expenses on) Derivatives other than for Trading or Hedging (related to bonds)		95	(458)	554

** "Gain on Sales and Others" includes gains on redemption. "Loss on Sales and Others" includes losses on redemption.*

(Millions of yen)

			First Half of Fiscal 2010	Change	First Half of Fiscal 2009
19	Net Gain (Loss) related to Stocks and Other Securities		(904)	(1,026)	122
20	Gain on Sales		3,371	2,522	849
21	Loss on Sales	(minus)	438	382	55
22	Devaluation	(minus)	3,837	3,211	626
23	Provision of Allowance for Investment Loss	(minus)	—	—	—
24	Income from (Expenses on) Derivatives other than for Trading or Hedging (related to stocks)		—	44	(44)

4. Unrealized Gains / Losses on Securities

Securities for which it is deemed to be extremely difficult to determine the fair value are excluded.

【 Non-Consolidated 】

(Millions of yen)

		As of September 30, 2010				As of March 31, 2010				As of September 30, 2009			
		Amount on B/S				Amount on B/S				Amount on B/S			
		Book Value (=Fair Value)	Unrealized Gains (Losses)	Gains	Losses	Book Value (=Fair Value)	Unrealized Gains (Losses)	Gains	Losses	Book Value (=Fair Value)	Unrealized Gains (Losses)	Gains	Losses
1	Securities-afs	1,963,011	34,777	61,785	27,007	1,647,808	38,868	69,308	30,440	1,799,161	38,292	69,997	31,704
2	Japanese Stocks	185,580	29,009	41,997	12,988	208,391	47,051	57,820	10,769	214,243	49,225	59,446	10,221
3	Japanese Bonds	1,177,408	11,592	11,836	244	915,446	5,520	7,998	2,478	996,454	7,903	8,765	861
4	*Japanese Government Bonds*	*1,136,243*	*11,270*	*11,281*	*10*	*861,322*	*6,137*	*7,523*	*1,385*	*954,010*	*7,567*	*8,387*	*820*
5	Other	600,022	(5,824)	7,950	13,774	523,970	(13,703)	3,489	17,193	588,463	(18,836)	1,785	20,621

- *In addition to "Securities" on the (interim) balance sheets, NCD in "Cash and Due from Banks" and certain items in "Monetary Claims Bought" are also included.*
- *Fair value of Japanese Stocks with a quoted market price is determined based on the average quoted market price over the month preceding the (interim) balance sheet date.*
  Fair value of securities other than Japanese Stocks with a quoted market price is determined at the quoted market price if available, or other reasonable value at the (interim) balance sheet date.
- *The book values of Securities-afs which have readily determinable fair value are stated at fair value, so the Unrealized Gains / Losses indicate the difference between book value on the (interim) balance sheet and the acquisition cost.*
  Unrealized Gains/Losses includes ¥－million, ¥2,928 million and ¥5,459 million, which were recognized in the statements of income for September 30, 2010, March 31, 2010 and September 30, 2009 by application of the fair-value hedge method, respectively.
  As a result, the base amounts to be recorded directly to Net Assets after tax adjustment as of September 30, 2010, March 31, 2010 and September 30, 2009 are ¥34,777 million, ¥35,939 million and ¥32,833 million, respectively.
- *Valuation difference on available-for-sale securities (recorded directly to Net Assets after tax adjustment, excluding the amount recognized in the statement of income by application of the fair-value hedge method, including translation differences regarding securities for which it is deemed to be extremely difficult to determine the fair value) as of September 30, 2010, March 31, 2010 and September 30, 2009 are ¥26,484 million, ¥31,225million and ¥30,273 million, respectively.*
- *Balance of Bonds held-to-maturity and Securities in subsidiaries and affiliates which have readily determinable fair value is nil.*

【 Consolidated 】

(Millions of yen)

		As of September 30, 2010				As of March 31, 2010				As of September 30, 2009			
		Amount on Consolidated B/S				Amount on Consolidated B/S				Amount on Consolidated B/S			
		Book Value (=Fair Value)	Unrealized Gains (Losses)	Gains	Losses	Book Value (=Fair Value)	Unrealized Gains (Losses)	Gains	Losses	Book Value (=Fair Value)	Unrealized Gains (Losses)	Gains	Losses
6	Securities-afs	1,963,616	35,201	62,209	27,007	1,648,376	39,296	69,736	30,440	1,799,662	38,746	70,450	31,704
7	Japanese Stocks	186,053	29,433	42,422	12,988	208,867	47,479	58,248	10,769	214,744	49,678	59,900	10,221
8	Japanese Bonds	1,177,408	11,592	11,836	244	915,446	5,520	7,998	2,478	996,454	7,903	8,765	861
9	*Japanese Government Bonds*	*1,136,243*	*11,270*	*11,281*	*10*	*861,322*	*6,137*	*7,523*	*1,385*	*954,010*	*7,567*	*8,387*	*820*
10	Other	600,155	(5,824)	7,950	13,774	524,062	(13,703)	3,489	17,193	588,463	(18,836)	1,785	20,621

- *In addition to "Securities" on the consolidated (interim) balance sheets, NCD in "Cash and Due from Banks" and certain items in "Monetary Claims Bought" are also included.*
- *Fair value of Japanese Stocks with a quoted market price is determined based on the average quoted market price over the month preceding the consolidated (interim) balance sheet date.*
  Fair value of securities other than Japanese Stocks with a quoted market price is determined at the quoted market price if available, or other reasonable value at the consolidated (interim) balance sheet date.
- *The book values of Securities-afs which have readily determinable fair value are stated at fair value, so the Unrealized Gains / Losses indicate the difference between book value on the consolidated (interim) balance sheet and the acquisition cost.*
  Unrealized Gains/Losses includes ¥－million, ¥2,928 million and ¥5,459 million, which were recognized in the consolidated statements of income for September 30, 2010, March 31, 2010 and September 30, 2009 by application of the fair-value hedge method, respectively.
  As a result, the base amounts to be recorded directly to Net Assets after tax adjustment as of September 30, 2010, March 31, 2010 and September 30, 2009 are ¥35,201 million, ¥36,367 million and ¥33,286 million, respectively.
- *Valuation difference on available-for-sale securities (recorded directly to Net Assets after tax adjustment, excluding the amount recognized in the consolidated statement of income by application of the fair-value hedge method, including translation differences regarding securities for which it is deemed to be extremely difficult to determine the fair value September 30 ,2010, March 31, 2010 and September 30, 2009 are ¥26,617million, ¥31,359 million and ¥30,447 million, respectively.*
- *Balance of Bonds held-to-maturity which have readily determinable fair value is nil.*

【 Reference 】

Unrealized Gains / Losses on Securities

(the base amount to be recorded directly to Net Assets after tax and other necessary adjustments)

For certain Securities-afs (which have readily determinable fair value), Unrealized Gains (Losses) were recognized in the statement of income by application of the fair-value hedge method. They were excluded from Valuation Difference on available-for-sale Securities. These adjusted Unrealized Gains (Losses) were the base amount, which was to be recorded directly to Net Assets after tax and other necessary adjustments.

The base amount was as follows:

【 Non-Consolidated 】 (Millions of yen)

		As of September 30, 2010			As of March 31, 2010	As of September 30, 2009
		Unrealized Gains (Losses)			Unrealized Gains (Losses)	Unrealized Gains (Losses)
			Change from March 31, 2010	Change from September 30, 2009		
1	Securities-afs	34,777	(1,162)	1,944	35,939	32,833
2	Japanese Stocks	29,009	(18,042)	(20,215)	47,051	49,225
3	Japanese Bonds	11,592	7,860	7,865	3,731	3,726
4	*Japanese Government Bonds*	*11,270*	*6,922*	*7,880*	*4,348*	*3,390*
5	Other	(5,824)	9,019	14,294	(14,843)	(20,118)

【 Consolidated 】 (Millions of yen)

		As of September 30, 2010			As of March 31, 2010	As of September 30, 2009
		Unrealized Gains (Losses)			Unrealized Gains (Losses)	Unrealized Gains (Losses)
			Change from March 31, 2010	Change from September 30, 2009		
6	Securities-afs	35,201	(1,165)	1,915	36,367	33,286
7	Japanese Stocks	29,433	(18,045)	(20,244)	47,479	49,678
8	Japanese Bonds	11,592	7,860	7,865	3,731	3,726
9	*Japanese Government Bonds*	*11,270*	*6,922*	*7,880*	*4,348*	*3,390*
10	Other	(5,824)	9,019	14,294	(14,843)	(20,118)

5. Projected Redemption Amounts for Securities

【 Non-Consolidated 】

The redemption schedule by term for Securities with maturities is as follows:

(Billions of yen)

		As of September 30, 2010					As of March 31, 2010					As of September 30, 2009				
		Within 1 year	1 year - 5 years	5 years - 10 years	Over 10 years		Within 1 year	1 year - 5 years	5 years - 10 years	Over 10 years		Within 1 year	1 year - 5 years	5 years - 10 years	Over 10 years	
1	Securities-afs	246.9	704.3	685.8	50.9	1,688.0	180.6	493.4	560.4	119.6	1,354.2	342.2	527.7	572.4	174.7	1,617.1
2	Japanese Bonds Total	217.9	349.0	586.2	24.0	1,177.4	137.3	207.3	479.7	90.9	915.4	299.1	122.6	453.3	143.7	1,018.8
3	Japanese Government Bonds	212.4	340.1	573.1	10.5	1,136.2	125.1	193.3	467.0	75.8	861.3	287.3	98.9	440.6	127.0	954.0
4	Japanese Local Government Bonds	1.3	0.3	1.7	–	3.4	1.8	1.2	3.6	–	6.7	1.1	2.3	2.5	–	6.0
5	Japanese Corporate Bonds	4.1	8.5	11.4	13.5	37.6	10.2	12.7	9.1	15.1	47.3	10.5	21.3	10.0	16.7	58.7
6	Other	28.9	355.2	99.5	26.8	510.6	43.3	286.0	80.6	28.6	438.8	43.1	405.1	119.1	30.9	598.3

6.Overview of Derivative Transactions Qualifying for Hedge Accounting

【 Non-Consolidated 】

Notional Amount of Interest Rate Swaps (qualifying for Hedge Accounting) by Remaining Contractual Term

(Billions of yen)

		As of September 30, 2010				As of March 31, 2010				As of September 30, 2009			
		Within 1 year	1 year - 5 years	Over 5 years		Within 1 year	1 year - 5 years	Over 5 years		Within 1 year	1 year - 5 years	Over 5 years	
7	Receive Fixed / Pay Float	–	20.0	155.0	175.0	–	140.0	40.0	180.0	–	100.0	170.0	270.0
8	Receive Float / Pay Fixed	60.0	185.0	40.0	285.0	100.0	170.0	65.0	335.0	200.0	180.0	65.0	445.0
9	Receive Float / Pay Float	–	–	–	–	–	–	–	–	–	–	–	–
10	Receive Fixed / Pay Fixed	–	–	–	–	–	–	–	–	–	–	–	–
11	Total	60.0	205.0	195.0	460.0	100.0	310.0	105.0	515.0	200.0	280.0	235.0	715.0

(Reference)

Deferred Hedge Gains / Losses of Derivative Transactions Qualifying for Hedge Accounting

(Billions of yen)

	As of September 30, 2010			As of March 31, 2010			As of September 30, 2009		
	Deferred Hedge Gains	Deferred Hedge Losses	Net Deferred Hedge Gains (Losses)	Deferred Hedge Gains	Deferred Hedge Losses	Net Deferred Hedge Gains (Losses)	Deferred Hedge Gains	Deferred Hedge Losses	Net Deferred Hedge Gains (Losses)
12	68.9	75.7	(6.8)	61.8	71.6	(9.7)	59.6	69.5	(9.9)

Note: The above figures reflect all derivative transactions subject to hedge accounting.

Net Deferred Hedge Gains (Losses) is reported in before net of applicable income tax.

7. Employee Retirement Benefits

【 Non-Consolidated 】

(1) Projected Benefit Obligations

(Millions of yen)

		As of September 30, 2010	Change	As of September 30, 2009
1	Projected Benefit Obligations (at the beginning of the fiscal year) (A)	120,430	(511)	120,941
2	Discount Rate%	2.5	—	2.5
3	Fair Value of Plan Assets (at the beginning of the fiscal year) (B)	134,881	31,997	102,884
4	Unrecognized Net Obligations (C)	34,560	(27,320)	61,880
5	Unrecognized Actuarial Differences (at the beginning of the fiscal year)	34,560	(27,320)	61,880
6	Amount amortized during the first half of fiscal 2010	4,122	(867)	4,989
7	Prepaid Pension Cost (at the beginning of the fiscal year) (D)	49,011	(6,337)	55,349
8	Provision for Retirement Benefits (at the beginning of the fiscal year) (A)-(B)-(C)+(D)	—	(11,526)	11,526

(2) Expenses related to Employee Retirement Benefits

(Millions of yen)

		First Half of Fiscal 2010	Change	First Half of Fiscal 2009
9	Service Cost	1,141	25	1,115
10	Interest Cost	1,505	(6)	1,511
11	Expected Return on Plan Assets	(2,311)	(1,083)	(1,228)
12	Amortization of Unrecognized Actuarial Differences	4,122	(867)	4,989
13	Other	147	10	137
14	Total	4,604	(1,921)	6,525

【Consolidated 】

(Millions of yen)

		As of September 30, 2010	Change	As of September 30, 2009
15	Projected Benefit Obligations (at the beginning of the fiscal year) (A)	122,669	(368)	123,038
16	Fair Value of Plan Assets (at the beginning of the fiscal year) (B)	137,054	32,252	104,801
17	Unrecognized Net Obligations (C)	35,176	(27,417)	62,594
18	Unrecognized Actuarial Differences (at the beginning of the fiscal year)	35,176	(27,417)	62,594
19	Amount amortized during the first half of fiscal 2010	4,164	(869)	5,033
20	Prepaid Pension Cost (at the beginning of the fiscal year) (D)	50,037	(6,339)	56,376
21	Provision for Retirement Benefits (at the beginning of the fiscal year) (A)-(B)-(C)+(D)	476	(11,542)	12,018
22	Expenses related to Retirement Benefits	4,839	(1,907)	6,746

8. Capital Adequacy Ratio (Basel II)

【Consolidated】 (Billions of yen)

		As of September 30, 2010			As of March 31, 2010	As of September 30, 2009
		〔Preliminary〕	Change from March 31, 2010	Change from September 30, 2009		
1	(1) Capital Adequacy Ratio (%)	16.88	1.15	3.28	15.73	13.60
2	Tier1 Capital Ratio (%)	11.21	1.14	2.59	10.07	8.62
3	(2) Tier1 Capital	291.0	10.0	22.8	280.9	268.1
4	Capital Stock	247.3	0.0	0.0	247.2	247.2
5	Capital Surplus	15.4	0.0	0.0	15.4	15.4
6	Retained Earnings	37.7	12.1	21.9	25.5	15.7
7	Treasury Stock (minus)	0.1	0.0	0.0	0.1	0.1
8	Dividends (estimate), etc. (minus)	—	—	—	—	—
9	Loss of Valuation Difference on Securities (minus)	—	—	—	—	—
10	Foreign Currency Translation Adjustments	(2.3)	(0.2)	(0.6)	(2.1)	(1.7)
11	Subscription rights to shares	0.3	0.0	0.0	0.2	0.2
12	Minority Interests in Consolidated Subsidiaries	1.3	0.1	0.3	1.2	1.0
13	*Preferred Securities Issued by Overseas SPCs*	—	—	—	—	—
14	Other (minus)	8.6	2.0	(1.0)	6.6	9.6
15	(3) Tier 2 Capital (included as Qualifying Capital)	155.2	(8.5)	(8.4)	163.7	163.6
16	45% of Unrealized Gains on Securities-afs	15.9	(0.5)	0.8	16.4	15.0
17	45% of Revaluation Reserve for Land	—	—	—	—	—
18	General Allowance for Loan Losses	0.6	(0.0)	0.0	0.6	0.6
19	Debt Capital, etc	138.7	(8.0)	(9.3)	146.7	148.0
20	*Perpetual Subordinated Debt and Other Debt Capital*	*21.8*	—	—	*21.8*	*21.8*
21	*Dated Subordinated Debt and Redeemable Preferred Stock*	*116.9*	(8.0)	(9.3)	*124.9*	*126.2*
22	Other	—	—	—	—	—
23	(4) Deductions for Total Risk-based Capital	8.0	2.2	(0.5)	5.7	8.5
24	(5) Total Risk-based Capital (2) + (3) - (4)	438.2	(0.7)	14.9	438.9	423.3
25	(6) Risk-weighted Assets	2,594.9	(194.9)	(515.9)	2,789.9	3,110.9
26	Credit Risk Assets	2,282.4	(162.8)	(446.9)	2,445.3	2,729.3
27	On-balance Sheet Items	2,145.0	(151.9)	(426.1)	2,296.9	2,571.1
28	Off-balance Sheet Items	137.4	(10.9)	(20.7)	148.3	158.1
29	Market Risk Equivalent Assets	5.7	(0.7)	(3.3)	6.4	9.1
30	Operational Risk Equivalent Assets	306.7	(31.3)	(65.7)	338.1	372.4
31	Adjusted Floor Amount	—	—	—	—	—

【Non-consolidated】 (Billions of yen)

		As of September 30, 2010			As of March 31, 2010	As of September 30, 2009
		〔Preliminary〕	Change from March 31, 2010	Change from September 30, 2009		
32	(1) Capital Adequacy Ratio (%)	17.12	1.15	3.33	15.97	13.79
33	Tier1 Capital Ratio (%)	11.36	1.15	2.65	10.21	8.71
34	(2) Tier 1 Capital	290.0	10.3	23.7	279.7	266.3
35	(3) Tier 2 Capital (included as Qualifying Capital)	154.6	(8.5)	(8.4)	163.2	163.1
36	(4) Deductions for Total Risk-based Capital	7.7	2.3	(0.2)	5.4	8.0
37	(5) Total Risk-based Capital (2) + (3) - (4)	436.9	(0.4)	15.5	437.4	421.3
38	(6) Risk-weighted Assets	2,551.1	(187.6)	(504.3)	2,738.7	3,055.5

II. REVIEW OF CREDITS

1. Status of Non-Accrual, Past Due & Restructured Loans

■The figures below are presented net of partial direct write-offs.
■Treatment of accrued interest is based on the results of the self-assessment of assets.
(All loans to obligors classified in the self-assessment of assets as Bankrupt Obligors, Substantially Bankrupt Obligors, and Intensive Control Obligors are categorized as non-accrual loans.)

【 Non-Consolidated 】

Banking Account (Millions of yen ,%)

		As of September 30, 2010		Change from March 31, 2010		Change from September 30, 2009		As of March 31, 2010		As of September 30, 2009	
			%		%		%		%		%
1	Loans to Bankrupt Obligors	3,639	0.10	(36)	0.00	(6,440)	(0.16)	3,675	0.10	10,079	0.27
2	Non-Accrual Delinquent Loans	34,240	1.02	6,328	0.21	311	0.08	27,912	0.80	33,929	0.93
3	Loans Past Due for 3 Months or More	673	0.02	(386)	(0.01)	35	0.00	1,060	0.03	638	0.01
4	Restructured Loans	15,636	0.46	2,699	0.09	(3,379)	(0.05)	12,936	0.37	19,015	0.52
5	Total	54,190	1.62	8,604	0.30	(9,473)	(0.13)	45,585	1.31	63,663	1.76
6	Total Loans	3,338,203	100.00	(119,718)	–	(278,552)	–	3,457,921	100.00	3,616,756	100.00
7	Amount of Partial Direct Write-offs	16,853		(2,192)		(4,918)		19,045		21,771	

Trust Accounts (Millions of yen ,%)

		As of September 30, 2010		Change from March 31, 2010		Change from September 30, 2009		As of March 31, 2010		As of September 30, 2009	
			%		%		%		%		%
8	Loans to Bankrupt Obligors	–	–	–	–	–	–	–	–	–	–
9	Non-Accrual Delinquent Loans	3,104	11.20	(8)	0.52	(17)	1.15	3,113	10.68	3,122	10.05
10	Loans Past Due for 3 Months or More	–	–	–	–	–	–	–	–	–	–
11	Restructured Loans	–	–	–	–	–	–	–	–	–	–
12	Total	3,104	11.20	(8)	0.52	(17)	1.15	3,113	10.68	3,122	10.05
13	Total Loans	27,701	100.00	(1,437)	–	(3,350)	–	29,138	100.00	31,051	100.00

Banking Account + Trust Accounts (Millions of yen ,%)

		As of September 30, 2010		Change from March 31, 2010		Change from September 30, 2009		As of March 31, 2010		As of September 30, 2009	
			%		%		%		%		%
14	Loans to Bankrupt Obligors	3,639	0.10	(36)	0.00	(6,440)	(0.16)	3,675	0.10	10,079	0.27
15	Non-Accrual Delinquent Loans	37,345	1.10	6,319	0.21	293	0.09	31,025	0.88	37,051	1.01
16	Loans Past Due for 3 Months or More	673	0.02	(386)	(0.01)	35	0.00	1,060	0.03	638	0.01
17	Restructured Loans	15,636	0.46	2,699	0.09	(3,379)	(0.05)	12,936	0.37	19,015	0.52
18	Total	57,294	1.70	8,595	0.30	(9,490)	(0.12)	48,699	1.39	66,785	1.83
19	Total Loans	3,365,904	100.00	(121,155)	–	(281,903)	–	3,487,059	100.00	3,647,807	100.00

Trust accounts denotes trust accounts with guarantees for the repayment of trust principal.

【 Consolidated 】

Banking Account (Millions of yen ,%)

		As of September 30, 2010						As of March 31, 2010		As of September 30, 2009	
			%	Change from March 31, 2010	%	Change from September 30, 2009	%		%		%
1	Loans to Bankrupt Obligors	3,722	0.11	(136)	(0.00)	(6,606)	(0.17)	3,858	0.11	10,328	0.28
2	Non-Accrual Delinquent Loans	34,888	1.04	6,224	0.21	(441)	0.06	28,664	0.83	35,330	0.97
3	Loans Past Due for 3 Months or More	673	0.02	(386)	(0.01)	35	0.00	1,060	0.03	638	0.01
4	Restructured Loans	16,920	0.50	3,197	0.10	(2,401)	(0.02)	13,723	0.39	19,321	0.53
5	Total	56,205	1.68	8,897	0.31	(9,413)	(0.13)	47,307	1.37	65,618	1.81
6	Total Loans	3,329,536	100.00	(116,109)	–	(276,061)	–	3,445,646	100.00	3,605,597	100.00
7	Amount of Partial Direct Write-offs	19,259		(2,212)		(4,933)		21,471		24,193	

Banking Account + Trust Accounts (Millions of yen ,%)

		As of September 30, 2010						As of March 31, 2010		As of September 30, 2009	
			%	Change from March 31, 2010	%	Change from September 30, 2009	%		%		%
8	Loans to Bankrupt Obligors	3,722	0.11	(136)	(0.00)	(6,606)	(0.17)	3,858	0.11	10,328	0.28
9	Non-Accrual Delinquent Loans	37,993	1.13	6,215	0.21	(458)	0.07	31,778	0.91	38,452	1.05
10	Loans Past Due for 3 Months or More	673	0.02	(386)	(0.01)	35	0.00	1,060	0.03	638	0.01
11	Restructured Loans	16,920	0.50	3,197	0.10	(2,401)	(0.02)	13,723	0.39	19,321	0.53
12	Total	59,310	1.76	8,888	0.31	(9,430)	(0.12)	50,421	1.45	68,741	1.89
13	Total Loans	3,357,238	100.00	(117,546)	–	(279,411)	–	3,474,784	100.00	3,636,649	100.00

**Trust accounts denotes trust accounts with guarantees for the repayment of trust principal.*

2. Status of Allowance for Loan Losses

Banking Account

【 Non-Consolidated 】 (Millions of yen)

		As of September 30, 2010	Change from March 31, 2010	Change from September 30, 2009	As of March 31, 2010	As of September 30, 2009
1	Allowance for Loan Losses	21,902	(989)	(5,245)	22,891	27,148
2	General Allowance for Loan Losses	17,865	(504)	(1,128)	18,370	18,993
3	Specific Allowance for Loan Losses	4,037	(484)	(4,117)	4,521	8,154
4	Allowance for Loan Losses to Restructuring Countries	0	(0)	0	0	0

Above figures are presented net of partial direct write-offs, the amounts of which are indicated in the table below.

5	Amount of Partial Direct Write-offs	21,731	(2,315)	(3,582)	24,046	25,313

【 Consolidated 】 (Millions of yen)

		As of September 30, 2010	Change from March 31, 2010	Change from September 30, 2009	As of March 31, 2010	As of September 30, 2009
6	Allowance for Loan Losses	23,870	(1,025)	(5,093)	24,896	28,963
7	General Allowance for Loan Losses	18,268	(512)	(1,153)	18,780	19,421
8	Specific Allowance for Loan Losses	5,602	(512)	(3,939)	6,115	9,541
9	Allowance for Loan Losses to Restructuring Countries	0	(0)	0	0	0
10	Amount of Partial Direct Write-offs	24,137	(2,345)	(3,610)	26,482	27,748

(Reference: Trust Accounts) (Millions of yen)

		As of September 30, 2010	Change from March 31, 2010	Change from September 30, 2009	As of March 31, 2010	As of September 30, 2009
11	Special reserve fund	127	(53)	(114)	180	241
12	Reserve for loan losses	84	(4)	(10)	88	94
13	Total	211	(58)	(124)	269	336

**Trust accounts denotes trust accounts with guarantees for the repayment of trust principal.*

3. Allowance Ratios for Non-Accrual, Past Due & Restructured Loans

Banking Account

【 Non-Consolidated 】 (%)

		As of September 30, 2010	Change from March 31, 2010	Change from September 30, 2009	As of March 31, 2010	As of September 30, 2009
14	Allowance Ratios After Partial Direct Write-offs of Category IV Loans	40.41	(9.79)	(2.22)	50.21	42.64

【 Consolidated 】 (%)

		As of September 30, 2010	Change from March 31, 2010	Change from September 30, 2009	As of March 31, 2010	As of September 30, 2009
15	Allowance Ratios After Partial Direct Write-offs of Category IV Loans	42.46	(10.15)	(1.66)	52.62	44.13

4. Status of Disclosed Claims under the Financial Reconstruction Law ("FRL")

【 Non-Consolidated 】

Banking Account (Millions of yen ,%)

		As of September 30, 2010						As of March 31, 2010		As of September 30, 2009	
			%	Change from March 31, 2010	%	Change from September 30 2009	%		%		%
1	Claims against Bankrupt and Substantially Bankrupt Obligors	34,349	0.99	(4,525)	(0.09)	(10,406)	(0.20)	38,875	1.08	44,755	1.20
2	Claims with Collection Risk	31,100	0.90	10,580	0.32	3,900	0.17	20,520	0.57	27,199	0.72
3	Claims for Special Attention	16,408	0.47	2,292	0.08	(3,472)	(0.05)	14,115	0.39	19,880	0.53
4	Sub-total	81,858	2.37	8,347	0.31	(9,978)	(0.09)	73,511	2.05	91,836	2.46
5	Normal Claims	3,367,643	97.62	(129,552)	(0.31)	(268,418)	0.09	3,497,196	97.94	3,636,062	97.53
6	Total	3,449,502	100.00	(121,205)	—	(278,396)	—	3,570,707	100.00	3,727,899	100.00
7	Amount of Partial Direct Write-offs	17,031		(2,192)		(4,919)		19,224		21,950	

Trust Accounts (Millions of yen ,%)

		As of September 30, 2010						As of March 31, 2010		As of September 30, 2009	
			%	Change from March 31, 2010	%	Change from September 30 2009	%		%		%
8	Claims against Bankrupt and Substantially Bankrupt Obligors	—	—	—	—	—	—	—	—	—	—
9	Claims with Collection Risk	3,104	11.20	(8)	0.52	(17)	1.15	3,113	10.68	3,122	10.05
10	Claims for Special Attention	—	—	—	—	—	—	—	—	—	—
11	Sub-total	3,104	11.20	(8)	0.52	(17)	1.15	3,113	10.68	3,122	10.05
12	Normal Claims	24,596	88.79	(1,428)	(0.52)	(3,333)	(1.15)	26,025	89.31	27,929	89.94
13	Total	27,701	100.00	(1,437)	—	(3,350)	—	29,138	100.00	31,051	100.00

Banking Account + Trust Accounts (Millions of yen ,%)

		As of September 30, 2010						As of March 31, 2010		As of September 30, 2009	
			%	Change from March 31, 2010	%	Change from September 30 2009	%		%		%
14	Claims against Bankrupt and Substantially Bankrupt Obligors	34,349	0.98	(4,525)	(0.09)	(10,406)	(0.20)	38,875	1.07	44,755	1.19
15	Claims with Collection Risk	34,205	0.98	10,571	0.32	3,883	0.17	23,633	0.65	30,322	0.80
16	Claims for Special Attention	16,408	0.47	2,292	0.07	(3,472)	(0.05)	14,115	0.39	19,880	0.52
17	Sub-total	84,962	2.44	8,338	0.31	(9,996)	(0.08)	76,624	2.12	94,959	2.52
18	Normal Claims	3,392,240	97.55	(130,980)	(0.31)	(271,751)	0.08	3,523,221	97.87	3,663,991	97.47
19	Total	3,477,203	100.00	(122,642)	—	(281,747)	—	3,599,845	100.00	3,758,950	100.00

**Trust accounts denotes trust accounts with guarantees for the repayment of trust principal.*

【 Consolidated 】

Banking Account (Millions of yen ,%)

		As of September 30, 2010						As of March 31, 2010		As of September 30, 2009	
			%	Change from March 31, 2010	%	Change from September 30 2009	%		%		%
1	Claims against Bankrupt and Substantially Bankrupt Obligors	34,971	1.01	(4,685)	(0.09)	(11,123)	(0.22)	39,657	1.11	46,094	1.24
2	Claims with Collection Risk	31,225	0.90	10,544	0.32	3,706	0.16	20,680	0.58	27,519	0.74
3	Claims for Special Attention	17,693	0.51	2,790	0.09	(2,494)	(0.02)	14,902	0.41	20,187	0.54
4	Sub-total	83,889	2.43	8,649	0.32	(9,911)	(0.08)	75,240	2.11	93,801	2.52
5	Normal Claims	3,357,092	97.56	(126,167)	(0.32)	(266,015)	0.08	3,483,259	97.88	3,623,107	97.47
6	Total	3,440,982	100.00	(117,517)	—	(275,926)	—	3,558,499	100.00	3,716,909	100.00
7	Amount of Partial Direct Write-offs	19,437		(2,222)		(4,947)		21,660		24,385	

Banking Account + Trust Accounts (Millions of yen ,%)

		As of September 30, 2010						As of March 31, 2010		As of September 30, 2009	
			%	Change from March 31, 2010	%	Change from September 30 2009	%		%		%
8	Claims against Bankrupt and Substantially Bankrupt Obligors	34,971	1.00	(4,685)	(0.09)	(11,123)	(0.22)	39,657	1.10	46,094	1.22
9	Claims with Collection Risk	34,330	0.98	10,536	0.32	3,688	0.17	23,794	0.66	30,641	0.81
10	Claims for Special Attention	17,693	0.51	2,790	0.09	(2,494)	(0.02)	14,902	0.41	20,187	0.53
11	Sub-total	86,994	2.50	8,640	0.32	(9,929)	(0.07)	78,353	2.18	96,923	2.58
12	Normal Claims	3,381,689	97.49	(127,595)	(0.32)	(269,348)	0.07	3,509,284	97.81	3,651,037	97.41
13	Total	3,468,683	100.00	(118,954)	—	(279,277)	—	3,587,638	100.00	3,747,961	100.00

**Trust accounts denotes trust accounts with guarantees for the repayment of trust principal.*

5. Coverage on Disclosed Claims under the FRL

【 Non-Consolidated 】

(1) Disclosed Claims under the FRL and Coverage Amount

Banking Account (Millions of yen)

		As of September 30, 2010			As of March 31, 2010	As of September 30, 2009
			Change from March 31, 2010	Change from September 30, 2009		
1	Claims against Bankrupt and Substantially Bankrupt Obligors	34,349	(4,525)	(10,406)	38,875	44,755
2	*Collateral, Guarantees, and equivalent*	*22,211*	*(4,425)*	*(8,971)*	*26,636*	*31,183*
3	*Allowance for Loan Losses*	*12,138*	*(100)*	*(1,434)*	*12,238*	*13,572*
4	Claims with Collection Risk	31,100	10,580	3,900	20,520	27,199
5	*Collateral, Guarantees, and equivalent*	*24,975*	*11,230*	*7,187*	*13,744*	*17,788*
6	*Allowance for Loan Losses*	*3,686*	*(407)*	*(2,356)*	*4,093*	*6,042*
7	Claims for Special Attention	16,408	2,292	(3,472)	14,115	19,880
8	*Collateral, Guarantees, and equivalent*	*4,995*	*8*	*(3,303)*	*4,987*	*8,299*
9	*Allowance for Loan Losses*	*2,649*	*383*	*(785)*	*2,266*	*3,434*
10	Total	81,858	8,347	(9,978)	73,511	91,836
11	*Collateral, Guarantees, and equivalent*	*52,182*	*6,813*	*(5,087)*	*45,369*	*57,270*
12	*Allowance for Loan Losses*	*18,473*	*(124)*	*(4,575)*	*18,598*	*23,049*

** The collateralized amounts by "Collateral ,Guarantees, and equivalent" for "Claims for Special Attention" are calculated at the coverage ratio.*

** Allowance for Loan Losses = Specific Allowance for Loan Losses + General Allowance for Loan Losses (excluding "Normal Claims" and "Claims against Watch Obligors excluding Claims for Special Attention").*

Trust Accounts (Millions of yen)

13	Claims against Bankrupt and Substantially Bankrupt Obligors	—	—	—	—	—
14	*Collateral, Guarantees, and equivalent*	—	—	—	—	—
15	Claims with Collection Risk	3,104	(8)	(17)	3,113	3,122
16	*Collateral, Guarantees, and equivalent*	*3,104*	*(8)*	*(17)*	*3,113*	*3,122*
17	Claims for Special Attention	—	—	—	—	—
18	*Collateral, Guarantees, and equivalent*	—	—	—	—	—
19	Total	3,104	(8)	(17)	3,113	3,122
20	*Collateral, Guarantees, and equivalent*	*3,104*	*(8)*	*(17)*	*3,113*	*3,122*

**Trust accounts denotes trust accounts with guarantees for the repayment of trust principal.*

** The collateralized amounts by "Collateral ,Guarantees, and equivalent" for "Claims for Special Attention" are calculated at the collateralized ratio.*

** Special Reserves are provided in Trust Accounts (As of September 30, 2010: ¥211 million, As of March 31, 2010: ¥269 million, As of September 30, 2009: ¥336 million)*

Banking Account + Trust Accounts (Millions of yen)

21	Claims against Bankrupt and Substantially Bankrupt Obligors	34,349	(4,525)	(10,406)	38,875	44,755
22	*Collateral, Guarantees, and equivalent*	*22,211*	*(4,425)*	*(8,971)*	*26,636*	*31,183*
23	*Allowance for Loan Losses*	*12,138*	*(100)*	*(1,434)*	*12,238*	*13,572*
24	Claims with Collection Risk	34,205	10,571	3,883	23,633	30,322
25	*Collateral, Guarantees, and equivalent*	*28,080*	*11,221*	*7,169*	*16,858*	*20,910*
26	*Allowance for Loan Losses*	*3,686*	*(407)*	*(2,356)*	*4,093*	*6,042*
27	Claims for Special Attention	16,408	2,292	(3,472)	14,115	19,880
28	*Collateral, Guarantees, and equivalent*	*4,995*	*8*	*(3,303)*	*4,987*	*8,299*
29	*Allowance for Loan Losses*	*2,649*	*383*	*(785)*	*2,266*	*3,434*
30	Total	84,962	8,338	(9,996)	76,624	94,959
31	*Collateral, Guarantees, and equivalent*	*55,287*	*6,804*	*(5,105)*	*48,482*	*60,392*
32	*Allowance for Loan Losses*	*18,473*	*(124)*	*(4,575)*	*18,598*	*23,049*

** Allowance for Loan Losses = Specific Allowance for Loan Losses + General Allowance for Loan Losses (excluding "Normal Claims" and "Claims against Watch Obligors excluding Claims for Special Attention").*

(2) Coverage Ratio

Banking Account (Millions of yen)

		As of September 30, 2010			As of March 31, 2010	As of September 30, 2009
			Change from March 31, 2010	Change from September 30, 2009		
1	Coverage Amount	70,656	6,688	(9,663)	63,968	80,320
2	*Collateral, Guarantees, and equivalent*	*52,182*	*6,813*	*(5,087)*	*45,369*	*57,270*
3	*Allowance for Loan Losses*	*18,473*	*(124)*	*(4,575)*	*18,598*	*23,049*

** Allowance for Loan Losses = Specific Allowance for Loan Losses + General Allowance for Loan Losses (excluding "Normal Claims" and "Claims against Watch Obligors excluding Claims for Special Attention").*

(%)

4	Coverage Ratio <After partial write-offs>	86.3	(0.7)	(1.1)	87.0	87.4
5	Claims against Bankrupt and Substantially Bankrupt Obligors	*100.0*	—	—	*100.0*	*100.0*
6	Claims with Collection Risk	*92.1*	*5.2*	*4.5*	*86.9*	*87.6*
7	Claims for Special Attention	*46.5*	*(4.7)*	*(12.4)*	*51.3*	*59.0*
8	Claims against Special Attention Obligors	*42.3*	*(2.5)*	*(10.7)*	*44.8*	*53.0*

Allowance Ratio against Non-Collaterized Claims (%)

9	Claims against Bankrupt and Substantially Bankrupt Obligors	100.0	—	—	100.0	100.0
10	Claims with Collection Risk	60.1	(0.2)	(4.0)	60.4	64.1
11	Claims for Special Attention	23.2	(1.6)	(6.4)	24.8	29.6
12	Claims against Special Attention Obligors	22.1	(0.8)	(4.8)	22.9	27.0

(Reference) Allowance Ratio (%)

13	Claims for Special Attention Obligors	16.36	(0.01)	(1.00)	16.38	17.37
14	Claims against Watch Obligors excluding Claims for Special Attention Obligors	4.33	(0.37)	(0.25)	4.71	4.58
15	Claims for Normal Obligors	0.23	0.02	0.01	0.21	0.21

Trust Accounts (Millions of yen)

16	Coverage Amount	3,104	(8)	(17)	3,113	3,122
17	*Collateral , Guarantees, and equivalent*	*3,104*	*(8)*	*(17)*	*3,113*	*3,122*

(%)

18	Coverage Ratio	100.0	—	—	100.0	100.0
19	Claims against Bankrupt and Substantially Bankrupt Obligors	—	—	—	—	—
20	Claims with Collection Risk	*100.0*	—	—	*100.0*	*100.0*
21	Claims for Special Attention	—	—	—	—	—
22	Claims against Special Attention Obligors	—	—	—	—	—

Banking Account + Trust Accounts (Millions of yen)

23	Coverage Amount	73,761	6,679	(9,681)	67,081	83,442
24	*Collateral , Guarantees, and equivalent*	*55,287*	*6,804*	*(5,105)*	*48,482*	*60,392*
25	*Allowance for Loan Losses*	*18,473*	*(124)*	*(4,575)*	*18,598*	*23,049*

(%)

26	Coverage Ratio <After partial write-offs>	86.8	(0.7)	(1.0)	87.5	87.8
27	Claims against Bankrupt and Substantially Bankrupt Obligors	*100.0*	—	—	*100.0*	*100.0*
28	Claims with Collection Risk	*92.8*	*4.2*	*3.9*	*88.6*	*88.8*
29	Claims for Special Attention	*46.5*	*(4.7)*	*(12.4)*	*51.3*	*59.0*
30	Claims against Special Attention Obligors	*42.3*	*(2.5)*	*(10.7)*	*44.8*	*53.0*

6. Claims Classified by Self-Assessment

【 Non-Consolidated 】

Banking Account (Billions of yen)

		As of September 30, 2010			As of March 31, 2010	As of September 30, 2009
			Change from March 31, 2010	Change from September 30, 2009		
1	Total Claims (*1)	3,449.5	(121.2)	(278.3)	3,570.7	3,727.8
2	Non-Category	3,269.1	(106.1)	(260.9)	3,375.3	3,530.1
3	Sub-total (*2)	180.3	(15.0)	(17.3)	195.3	197.7
4	Category Ⅱ	177.8	(14.7)	(16.4)	192.6	194.3
5	Category Ⅲ	2.4	(0.2)	(0.9)	2.6	3.3
6	Category Ⅳ	—	—	—	—	—
7	Amount of Partial Direct Write-offs	17.0	(2.1)	(4.9)	19.2	21.9

Trust Accounts (Billions of yen)

		As of September 30, 2010			As of March 31, 2010	As of September 30, 2009
			Change from March 31, 2010	Change from September 30, 2009		
8	Total Claims (*1)	27.7	(1.4)	(3.3)	29.1	31.0
9	Non-Category	27.7	(1.4)	(3.3)	29.1	31.0
10	Sub-total	0.0	0.0	0.0	—	—
11	Category Ⅱ	0.0	0.0	0.0	—	—
12	Category Ⅲ	—	—	—	—	—
13	Category Ⅳ	—	—	—	—	—

Banking Account + Trust Accounts (Billions of yen)

		As of September 30, 2010			As of March 31, 2010	As of September 30, 2009
			Change from March 31, 2010	Change from September 30, 2009		
14	Total Claims (*1)	3,477.2	(122.6)	(281.7)	3,599.8	3,758.9
15	Non-Category	3,296.8	(107.6)	(264.3)	3,404.5	3,561.2
16	Sub-total (*2)	180.3	(15.0)	(17.3)	195.3	197.7
17	Category Ⅱ	177.8	(14.7)	(16.4)	192.6	194.3
18	Category Ⅲ	2.4	(0.2)	(0.9)	2.6	3.3
19	Category Ⅳ	—	—	—	—	—

Trust accounts denotes trust accounts with guarantees for the repayment of trust principal.

【Consolidated 】

Banking Account (Billions of yen)

		As of September 30, 2010			As of March 31, 2010	As of September 30, 2009
			Change from March 31, 2010	Change from September 30, 2009		
20	Total Claims (*1)	3,440.9	(117.5)	(275.9)	3,558.4	3,716.9
21	Non-Category	3,262.2	(102.2)	(258.2)	3,364.4	3,520.5
22	Sub-total (*2)	178.7	(15.3)	(17.6)	194.0	196.4
23	Category Ⅱ	175.9	(15.0)	(16.7)	191.0	192.7
24	Category Ⅲ	2.7	(0.2)	(0.9)	2.9	3.6
25	Category Ⅳ	—	—	—	—	—
26	Amount of Partial Direct Write-offs	19.4	(2.2)	(4.9)	21.6	24.3

1 Total claims denotes loans, securities lending, guarantees, foreign exchange, accrued interest, and various kinds of accrual and suspense accounts which are accounted for claims.

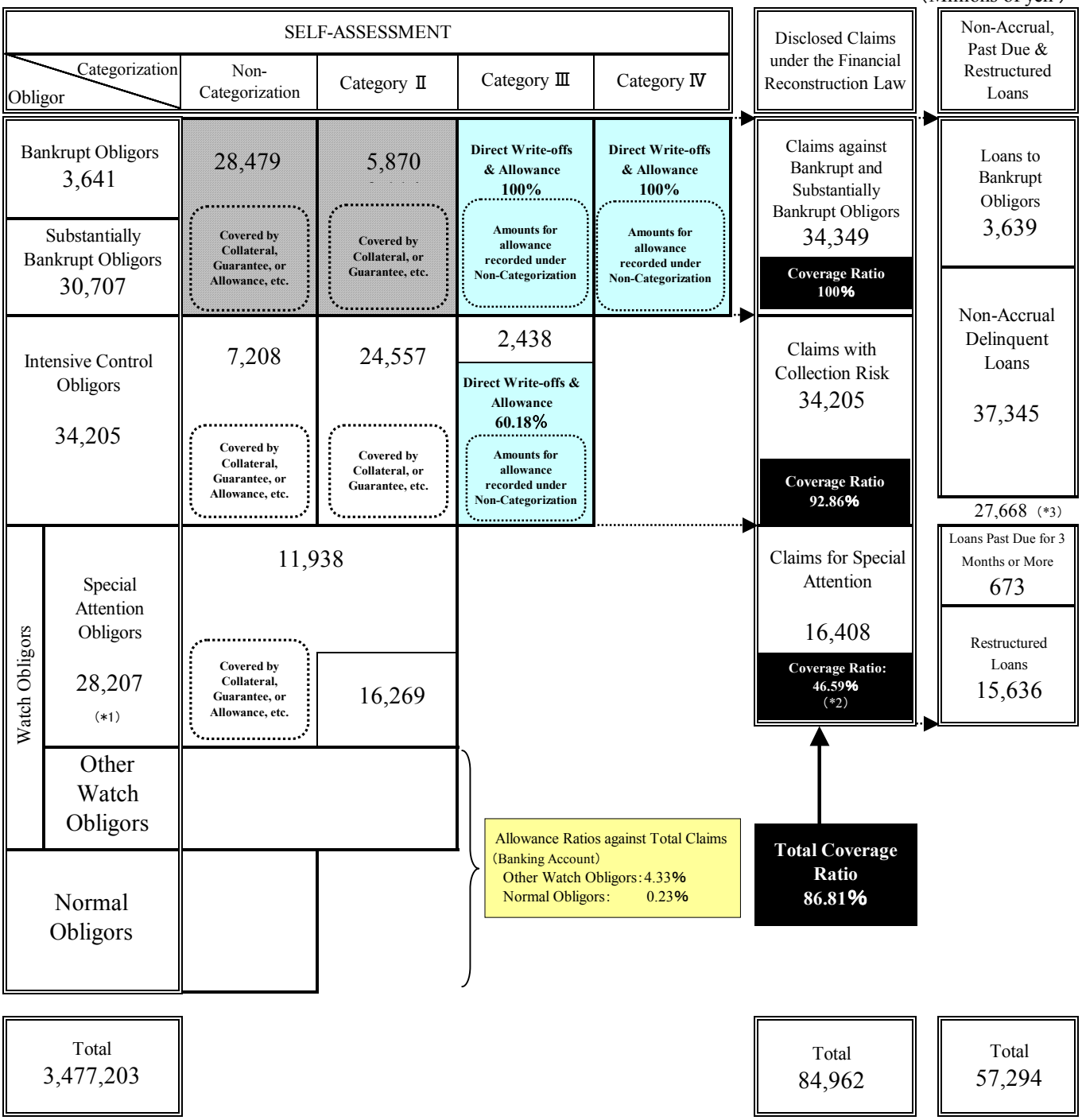
2 Category Ⅲ and Ⅳ are the amounts after deduction of Specific Allowance for Loan Losses.

7. Overview of Non-Performing Loans ("NPLs")

【 Non-Consolidated 】

<Banking Account + Trust Accounts, After Partial Direct Write-offs>

(Millions of yen)



Trust accounts denotes trust accounts with guarantees for the repayment of trust principal.

*1 Claims against Special Attention Obligors includes all claims, not limited to claims for Special Attention Obligors.

using the ratio of the collateralized claims against Special Attention Obligors.

*3 The difference between total Non-Accrual, Past Due & Restructuring Loans and total Disclosed Claims under the FRL represents the amount of claims other than loans included in Disclosed Claims under the FRL.

8. Results of Removal of NPLs from the Balance Sheet

【Non-Consolidated】(including past figures for its former revitalization subsidiary)

＜Banking Account + Trust Accounts＞

(1) Outstanding Balance of Claims against Bankrupt and Substantially Bankrupt Obligors and Claims with Collection Risk (under the FRL)

(Billions of yen)

		Before September 30, 2007	As of March 31, 2008	As of September 30, 2008	As of March 31, 2009	As of September 30, 2009	As of March 31, 2010	As of September 30, 2010	Change from March 31, 2010
1	Claims against Bankrupt and Substantially Bankrupt Obligors	194.1	29.0	28.3	28.1	27.9	27.8	27.8	(0.0)
2	Claims with Collection Risk	541.9	5.4	5.2	4.9	4.7	4.6	4.5	(0.0)
3	Amount Newly Categorized as above up to the First Half of Fiscal 2007	736.0	34.5	33.5	33.0	32.6	32.4	32.3	(0.1)
4	*of which the amount in the process of being removed from the balance sheet*	*17.2*	*1.3*	*0.6*	*0.4*	*0.2*	*0.2*	*0.1*	*(0.0)*
5	Claims against Bankrupt and Substantially Bankrupt Obligors		0.3	0.1	0.0	0.0	0.0	0.0	(0.0)
6	Claims with Collection Risk		4.8	2.8	0.5	0.5	0.4	0.4	(0.0)
7	Amount Newly Categorized as above during the Second Half of Fiscal 2007		5.1	3.0	0.6	0.6	0.5	0.5	(0.0)
8	*of which the amount in the process of being removed from the balance sheet*		*0.2*	*0.1*	*0.0*	*0.0*	*0.0*	*0.0*	*(0.0)*
9	Claims against Bankrupt and Substantially Bankrupt Obligors			6.2	11.2	6.9	3.8	0.6	(3.2)
10	Claims with Collection Risk			10.3	1.2	0.8	0.7	0.6	(0.0)
11	Amount Newly Categorized as above during the First Half of Fiscal 2008			16.5	12.5	7.8	4.6	1.2	(3.3)
12	*of which the amount in the process of being removed from the balance sheet*			*5.7*	*8.0*	*3.7*	*0.6*	*0.6*	*(0.0)*
13	Claims against Bankrupt and Substantially Bankrupt Obligors				17.2	6.7	1.3	1.0	(0.3)
14	Claims with Collection Risk				2.6	4.4	2.4	1.7	(0.6)
15	Amount Newly Categorized as above during the Second Half of Fiscal 2008				19.9	11.2	3.8	2.8	(0.9)
16	*of which the amount in the process of being removed from the balance sheet*				*10.9*	*6.7*	*1.3*	*1.0*	*(0.3)*
17	Claims against Bankrupt and Substantially Bankrupt Obligors					2.9	3.9	2.1	(1.7)
18	Claims with Collection Risk					19.7	5.8	2.8	(3.0)
19	Amount Newly Categorized as above during the First Half of Fiscal 2009					22.7	9.8	5.0	(4.7)
20	*of which the amount in the process of being removed from the balance sheet*					*0.4*	*1.9*	*2.1*	*0.2*
21	Claims against Bankrupt and Substantially Bankrupt Obligors						1.7	1.3	(0.3)
22	Claims with Collection Risk						9.5	9.0	(0.4)
23	Amount Newly Categorized as above during the Second Half of Fiscal 2009						11.2	10.4	(0.8)
24	*of which the amount in the process of being removed from the balance sheet*						*1.7*	*1.3*	*(0.3)*
25	Claims against Bankrupt and Substantially Bankrupt Obligors								(5.7)
26	Claims with Collection Risk								(4.2)
27	Amount Newly Categorized as above during the First Half of Fiscal 2010								(10.0)
28	Claims against Bankrupt and Substantially Bankrupt Obligors							1.2	1.2
29	Claims with Collection Risk							14.8	14.8
30	Amount Newly Categorized as above during the First Half of Fiscal 2010							16.0	16.0
31	*of which the amount in the process of being removed from the balance sheet*							*1.2*	*1.2*
32	Claims against Bankrupt and Substantially Bankrupt Obligors	194.1	29.3	34.7	56.7	44.7	38.8	34.3	(4.5)
33	Claims with Collection Risk	541.9	10.3	18.3	9.4	30.3	23.6	34.2	10.5
34	Total	736.0	39.6	53.1	66.1	75.0	62.5	68.5	6.0
35	*of which the amount in the process of being removed from the balance sheet*	*17.2*	*1.6*	*6.5*	*19.5*	*11.4*	*6.0*	*6.7*	*0.6*

**Trust accounts denotes trust accounts with guarantees for the repayment of trust principal.*

(2) Progress in Removal of NPLs from the Balance Sheet (Accumulated Removal Amount and Removal Ratio)

(Billions of yen / %)

		Amount Newly Categorized	Balance as of September 30, 2010	Accumulated Removal Amount	Accumulated Removal Ratio (%)	Modified Accumulated Removal Ratio (%) *
36	Categorized before the First Half of Fiscal 2007	736.0	32.3	703.7	95.6	95.6
37	Newly Categorized during the Second Half of Fiscal 2007	5.1	0.5	4.6	89.7	91.2
38	Newly Categorized during the First Half of Fiscal 2008	16.5	1.2	15.2	92.2	95.8
39	Newly Categorized during the Second Half of Fiscal 2008	19.9	2.8	17.0	85.6	91.0
40	Newly Categorized during the First Half of Fiscal 2009	22.7	5.0	17.7	77.9	87.5
41	Newly Categorized during the Second Half of Fiscal 2009	11.2	10.4	0.8	7.3	19.4
42	Newly Categorized during the First Half of Fiscal 2010	16.0	16.0			
43	Total	827.7	68.5	759.2		

* Modified accumulated removal ratios are based on the accumulated removal amount including the amount which was in the process of being removed from the balance sheet.

(3) Breakdown of Reasons for Removal of NPLs from the Balance Sheet during the First Half of Fiscal 2010

(Billions of yen)

			Newly Categorized up to the First Half of Fiscal 2007	In the Second Half of Fiscal 2007	In the First Half of Fiscal 2008	In the Second Half of Fiscal 2008	In the First Half of Fiscal 2009	In the Second Half of Fiscal 2009	Amount Removed from B/S in the First Half of Fiscal 2010
1	Liquidation	(minus)	—	—	—	—	1.3	—	1.3
2	Restructuring	(minus)	—	—	0.1	2.6	—	—	2.7
3	Improvement in Business Performance due to Restructuring	(minus)	—	—	—	—	0.0	0.0	0.1
4	Loan Sales	(minus)	—	—	—	—	0.0	—	0.0
5	Direct Write-off	(minus)	—	—	0.7	(2.6)	0.0	0.0	(1.7)
6	Other	(minus)	0.1	0.0	2.4	0.9	3.3	0.7	7.6
7	Debt Recovery	(minus)	0.0	0.0	2.3	0.8	3.2	0.5	7.1
8	Improvement in Business Performance	(minus)	0.0	0.0	0.0	0.0	0.0	0.2	0.4
9	Total	(minus)	0.1	0.0	3.3	0.9	4.7	0.8	10.0

(Reference) Breakdown of Accumulated Amount Removed from the Balance Sheet

(Billions of yen)

			Up to the Second Half of Fiscal 2007※	In the First Half of Fiscal 2008	In the Second Half of Fiscal 2008	In the First Half of Fiscal 2009	In the Second Half of Fiscal 2009	In the First Half of Fiscal 2010	Accumulated Removed Amount from the Second Half of Fiscal 2000
10	Liquidation	(minus)	222.2	—	—	0.4	—	1.3	223.9
11	Restructuring	(minus)	65.9	0.1	0.0	0.6	2.7	2.7	72.2
12	Improvement in Business Performance due to Restructuring	(minus)	23.7	—	0.0	0.0	2.9	0.1	26.9
13	Loan Sales	(minus)	307.1	—	(0.2)	0.0	—	0.0	306.8
14	Direct Write-off	(minus)	(322.1)	0.4	4.0	3.2	0.7	(1.7)	(315.4)
15	Other	(minus)	404.6	2.4	3.0	9.5	17.2	7.6	444.6
16	Debt Recovery	(minus)		2.3	2.0	9.3	16.9	7.1	
17	Improvement in Business Performance	(minus)		0.1	0.9	0.2	0.3	0.4	
18	Total	(minus)	701.5	3.1	6.8	13.8	23.8	10.0	759.1

※From the Second Half of Fiscal 2000 to the Second Half of Fiscal 2007.

(4) Breakdown of Amount Which was in the Process of Being Removed from the Balance Sheet

(Billions of yen)

			Up to the First Half of Fiscal 2007	In the Second Half of Fiscal 2007	In the First Half of Fiscal 2008	In the Second Half of Fiscal 2008	In the First Half of Fiscal 2009	In the Second Half of Fiscal 2009	In the First Half of Fiscal 2010
19	Legal Liquidation	(minus)	—	0.0	0.4	0.9	2.0	0.0	0.0
20	Proceedings Similar to Legal Liquidation	(minus)	—	—	—	—	—	—	—
21	Corporate Division	(minus)	—	—	—	—	—	—	—
22	Partial Direct Write-Offs of Small Claims on Small/Medium Size Companies	(minus)	0.1	0.0	0.1	0.0	0.1	1.3	1.1
23	Creation of Trust with RCC	(minus)	—	—	—	—	—	—	—
24	Total	(minus)	0.1	0.0	0.6	1.0	2.1	1.3	1.2

9. Status of Loans by Industry

(1) Outstanding Balance of Loans by Industry

【 Non-Consolidated 】

(Billions of yen)

		As of September 30, 2010			As of March 31, 2010	As of September 30, 2009
			Change from March 31, 2010	Change from September 30, 2009		
1	Domestic Total (excluding Loans Booked Offshore)	5,225.1	(309.7)	(604.4)	5,534.8	5,829.6
2	Manufacturing	535.0	(15.1)	(26.9)	550.2	561.9
3	Agriculture and Forestry	0.0	(0.0)	(0.0)	0.0	0.0
4	Fishery	—	—	—	—	—
5	Mining and Quarrying of stone and gravel	5.1	(0.0)	(0.4)	5.2	5.5
6	Construction	95.3	(20.3)	(22.2)	115.6	117.5
7	Electricity, Gas, Heat supply and Water	99.0	8.6	7.1	90.3	91.8
8	Information and Communications	970.9	(76.8)	(206.3)	1,047.8	1,177.3
9	Transport and Postal activities	223.0	(13.2)	(12.6)	236.2	235.6
10	Wholesale trade and Retail trade	207.2	(10.2)	(16.2)	217.5	223.5
11	Finance and Insurance	556.9	(114.9)	(135.8)	671.8	692.7
12	Real estate	985.8	(39.8)	(86.0)	1,025.7	1,071.9
13	Good rental and leasing	224.6	1.9	(15.4)	222.6	240.0
14	Services	87.5	(5.4)	(3.2)	93.0	90.8
15	Local Governments	37.3	(0.4)	0.7	37.7	36.5
16	Governments	249.7	10.6	(50.2)	239.1	300.0
17	Other	947.2	(34.2)	(36.6)	981.4	983.8
18	Loans Booked Offshore	6.7	(2.8)	(5.0)	9.6	11.8
19	Governments	0.9	(0.1)	(0.1)	1.0	1.0
20	Financial institutions	—	—	—	—	—
21	Other	5.8	(2.7)	(4.9)	8.5	10.8
22	Total	5,231.9	(312.5)	(609.5)	5,544.5	5,841.4

** Amounts of outstanding balance are aggregated figures of banking and trust accounts.*

(2) Non-Accrual, Past Due & Restructured Loans and Disclosed Claims under the FRL by Industry

【 Non-Consolidated 】

(Billions of yen)

		As of September 30, 2010		As of March 31, 2010		As of September 30, 2009	
		Non-Accrual, Past Due & Restructured Loans	Disclosed Claims under the FRL	Non-Accrual, Past Due & Restructured Loans	Disclosed Claims under the FRL	Non-Accrual, Past Due & Restructured Loans	Disclosed Claims under the FRL
23	Domestic Total (excluding Loans Booked Offshore)	57.2	84.9	48.6	76.6	66.7	94.9
24	Manufacturing	7.5	7.5	5.1	5.1	4.9	4.9
25	Agriculture and Forestry	—	—	—	—	—	—
26	Fishery	—	—	—	—	—	—
27	Mining and Quarrying of stone and gravel	—	—	—	—	—	—
28	Construction	0.4	0.4	1.6	1.6	2.2	2.2
29	Electricity, Gas, Heat supply and Water	0.0	0.0	0.0	0.0	0.3	0.3
30	Information and Communications	0.7	0.7	1.3	1.3	3.1	3.1
31	Transport and Postal activities	0.0	0.0	—	—	—	—
32	Wholesale trade and Retail trade	1.5	1.5	1.5	1.5	1.3	1.3
33	Finance and Insurance	—	—	—	—	9.1	9.1
34	Real estate	36.0	36.0	27.2	27.2	35.0	35.5
35	Good rental and leasing	0.0	0.0	0.0	0.0	0.0	0.0
36	Services	1.8	1.8	2.9	2.9	3.0	3.0
37	Local Governments	2.9	30.6	3.0	30.6	3.0	30.6
38	Governments	—	—	—	—	—	—
39	Other	5.8	5.8	5.7	5.9	4.5	4.5
40	Loans Booked Offshore	—	—	—	—	—	—
41	Governments	—	—	—	—	—	—
42	Financial institutions	—	—	—	—	—	—
43	Other	—	—	—	—	—	—
44	Total	57.2	84.9	48.6	76.6	66.7	94.9
45		16.8	17.0	19.0	19.2	21.7	21.9

** Amounts of outstanding balance are aggregated figures of banking and trust accounts with guarantees for the repayment of trust principal.*

(3) Balance of Individual Customer Loans

【 Non-Consolidated 】 (Billions of yen)

		As of September 30, 2010			As of March 31, 2010	As of September 30, 2009
			Change from March 31, 2010	Change from September 30, 2009		
1	Individual Customer Loans	1,238.0	(35.5)	(37.8)	1,273.5	1,275.9
2	Housing Loans	232.4	(9.9)	(16.5)	242.3	248.9
3	Other	1,005.6	(25.6)	(21.3)	1,031.2	1,026.9

** Amounts are aggregated figures of banking and trust accounts.*

(4) Loans to Small and Medium-Sized Enterprises ("SMEs") and Individual Customers

【 Non-Consolidated 】 (Billions of yen, %)

		As of September 30, 2010			As of March 31, 2010	As of September 30, 2009
			Change from March 31, 2010	Change from September 30, 2009		
4	Loans to SMEs and Individual Customers	2,104.3	(30.1)	(78.2)	2,134.4	2,182.5
5	Ratio to Total Balance of Loans	40.2	1.7	2.8	38.5	37.4

** Amounts are aggregated figures of banking and trust accounts.*

** Amounts do not include loans booked Offshore.*

** The definition of 'Small and Medium-Sized Enterprises' is as follows:*

Companies of which the capital is ¥300 million or below (¥100 million or below for the wholesale trade, and ¥50 million or below for the retail trade, eating and drinking services, goods rental and leasing and others), or enterprises with full-time employees of 300 or below (100 or below for the wholesale trade, goods rental and leasing and other, 50 or below for the retail trade, eating and drinking services).

10. Status of Loans by Region

(1) Balance of Loans for Restructuring Countries

【 Non-Consolidated 】 (Millions of yen, number of countries)

		As of September 30, 2010			As of March 31, 2010	As of September 30, 2009
			Change from March 31, 2010	Change from September 30, 2009		
6	Loan amount	0	(0)	(0)	0	0
7	Number of Restructuring Countries	2	—	—	2	2

(2) Balance of Loans for Asia

【Non-Consolidated】 (Millions of yen)

		As of September 30, 2010			As of March 31, 2010	As of September 30, 2009
			Change from March 31, 2010	Change from September 30, 2009		
1	China	—	—	—	—	—
2	Hong Kong	—	—	—	—	—
3	Indonesia	943	(174)	(200)	1,118	1,144
4	South Korea	—	—	—	—	—
5	Thailand	1,000	1,000	1,000	—	—
6	Malaysia	—	—	—	—	—
7	Singapore	—	—	—	—	—
8	Philippines	3,550	(505)	(505)	4,055	4,055
9	Other	—	—	—	—	—
10	Total	5,494	320	294	5,174	5,200

(Non-Accrual, Past Due & Restructured Loans) (Millions of yen)

		As of September 30, 2010			As of March 31, 2010	As of September 30, 2009
			Change from March 31, 2010	Change from September 30, 2009		
11	China	—	—	—	—	—
12	Hong Kong	—	—	—	—	—
13	Indonesia	—	—	—	—	—
14	South Korea	—	—	—	—	—
15	Thailand	—	—	—	—	—
16	Malaysia	—	—	—	—	—
17	Singapore	—	—	—	—	—
18	Philippines	—	—	—	—	—
19	Other	—	—	—	—	—
20	Total	—	—	—	—	—

(3) Balance of Loans for Central and South America

【Non-Consolidated】 (Millions of yen)

		As of September 30, 2010			As of March 31, 2010	As of September 30, 2009
			Change from March 31, 2010	Change from September 30, 2009		
21	Panama	11,160	(538)	4,846	11,698	6,314
22	Other	1	(0)	(0)	1	1
23	Total	11,161	(538)	4,846	11,699	6,315

(Non-Accrual, Past Due & Restructured Loans) (Millions of yen)

		As of September 30, 2010			As of March 31, 2010	As of September 30, 2009
			Change from March 31, 2010	Change from September 30, 2009		
24	Panama	—	—	—	—	—
25	Other	1	(0)	(0)	1	1
26	Total	1	(0)	(0)	1	1

III. DEFERRED TAXES

1. Change in Deferred Tax Assets, etc.

【 Non-Consolidated 】

(Billions of yen)

		As of September 30, 2010			As of March 31, 2010	As of September 30, 2009
			Change from March 31, 2010	Change from September 30, 2009		
1	Total Deferred Tax Assets (A)	129.7	(9.2)	(89.1)	139.0	218.9
2	Total Deferred Tax Liabilities（B）	(16.7)	(1.1)	(1.5)	(15.5)	(15.1)
3	（A）＋（B）	113.0	(10.4)	(90.7)	123.4	203.7
4	Valuation Allowance	(93.8)	1.9	74.3	(95.8)	(168.2)
5	Net Deferred Tax Assets（C）	19.1	(8.4)	(16.3)	27.6	35.5
	（Reference）					
6	Tier 1（D）	290.0	10.3	23.7	279.7	266.3
7	（C）/（D）　（%）	6.6	(3.2)	(6.7)	9.8	13.3

【 Consolidated 】

(Billions of yen)

		As of September 30, 2010			As of March 31, 2010	As of September 30, 2009
			Change from March 31, 2010	Change from September 30, 2009		
8	Net Deferred Tax Assets (A)	19.0	(8.4)	(16.2)	27.5	35.2
	（Reference）					
9	Tier 1（B）	291.0	10.0	22.8	280.9	268.1
10	（A）/（B）　（%）	6.5	(3.2)	(6.6)	9.7	13.1

2. Estimation of Deferred Tax Assets, etc.

【 Non-Consolidated 】

Calculation Policy

Recoverability of Deferred Tax Assets is basically assessed based on future taxable income derived from future profitability, considering that MHTB's fundamental profitability enabled itself consistently to report an appropriate level of Net Business Profit in previous periods. MHTB's tax losses carry-forwards and future deductible temporary differences in the past resulted from nonrecurring special causes, e.g. losses from extraordinary and significant waiver of claims due to the crash of the bubble economy, acceleration of disposal of NPLs and stock holdings in accordance with government policy to stabilize promptly the financial system under the long deflationary depression, and the restructuring of businesses to meet the severe management environment. Since MHTB could have reported positive taxable income every year if the losses from these special factors were excluded, the conditions under the provisory clause of 5. (1) ④ of "Audit Guideline for Considering Recoverability of Deferred Tax Assets" (JICPA Audit Committee Report No.66) have been fulfilled. Period for future taxable income considered in the assessment is five years.

(Reference) Past results of taxable income

(Billions of yen)

First Half of Fiscal 2010 (estimate)	10.0
Fiscal 2009	16.7
Fiscal 2008	10.3
Fiscal 2007	74.3
Fiscal 2006	83.1
Fiscal 2005	24.9

(Notes)

1. Figures are taxable income amounts per the final corporation tax returns before deducting tax losses carried forward from prior years. Subsequent amendments have not been reflected.
2. Figures for the First Half of Fiscal 2010 are estimates of taxable income before deducting tax losses carried forward from prior years.

(Billions of yen)

(1) Estimate of Future Taxable Income

		Total amount for five years (from October 1, 2010 to September 30, 2015)	(Reference) First Half of Fiscal 2010
1	Gross Profit	644.2	66.5
2	General and Administrative Expenses (minus)	442.7	44.4
3	Net Business Profit (Before Provision for (Reversal of) General Allowance for Loan Losses)	201.5	22.0
4	Credit-related Costs (minus)	53.6	1.3
5	Income before Income Taxes	106.6	15.9
6	Tax Adjustments (*1)	29.0	
7	Taxable Income before Current Temporary Differences (A) (*2)	135.6	
8	Statutory tax rate (B)	40.6%	
9	Deferred Tax Assets corresponding to Taxable Income before Current Temporary Differences (C) ＝ (A) ×(B)	55.0	⇒ Equal to Line 26

*1. Tax Adjustments are estimated future book-tax differences under the provisions of the corporation tax law and others.

*2. Taxable Income before Current Temporary Differences is an estimate of taxable income before reversal of temporary differences as of September 30, 2010.

(Billions of yen)

(2) Breakdown of Deferred Tax Assets

		As of September 30, 2010	Change from March 31, 2010	Change from September 30, 2009	As of March 31, 2010	As of September 30, 2009
10	Allowance for Loan Losses	12.6	(1.1)	(2.7)	13.7	15.4
11	Devaluation of Securities	60.6	(0.4)	(2.1)	61.0	62.7
12	Valuation Difference on available-for-sale securities	3.3	(1.5)	(2.9)	4.9	6.2
13	Provision for Retirement Benefits	11.5	0.8	2.5	10.7	9.0
14	Net Deferred Losses on Hedges (D)	2.7	(1.1)	(1.2)	3.9	4.0
15	Tax Losses Carried Forward	23.9	(4.1)	(79.7)	28.1	103.7
16	Other	14.8	(1.5)	(2.8)	16.3	17.6
17	Total Deferred Tax Assets (E)	129.7	(9.2)	(89.1)	139.0	218.9
18	Valuation Allowance (F)	(93.8)	1.9	74.3	(95.8)	(168.2)
19	Subtotal (E)＋(F)	35.9	(7.2)	(14.7)	43.2	50.7
20	Amount related to Retirement Benefits Accounting	(6.0)	—	—	(6.0)	(6.0)
21	Valuation Difference on available-for-sale securities	(10.3)	(1.5)	(1.7)	(8.8)	(8.5)
22	Net Deferred Gains on Hedges (H)	—	—	—	—	—
23	Other	(0.3)	0.3	0.1	(0.7)	(0.5)
24	Total Deferred Tax Liabilities (I)	(16.7)	(1.1)	(1.5)	(15.5)	(15.1)
25	Net Deferred Tax Assets (Liabilities) (E)＋(F)＋(I)	19.1	(8.4)	(16.3)	27.6	35.5
26	*Deferred Tax Assets corresponding to Taxable Income before Current Temporary Differences ＝(C)*	55.0	(0.8)	(5.8)	55.9	60.9
27	*Valuation Difference on available-for-sale Securities ＝(G)*	(10.3)	(1.5)	(1.7)	(8.8)	(8.5)
28	*Net Deferred Losses on Hedges ＝(D)*	2.7	(1.1)	(1.2)	3.9	4.0
29	*Net Deferred Gains on Hedges ＝(H)*	—	—	—	—	—
30	*Others (including Deferred Tax Assets corresponding to Remaining Taxable Income before Current Temporary Differences and others)*	(28.3)	(4.8)	(7.5)	(23.4)	(20.8)

＜Explanation＞

Future taxable income was estimated using a more conservative assumption than that used in the Business Plan and Others. Details of the respective estimated five-year totals are as follows. Gross Profit: ￥644.2 billion, General and Administrative Expenses: ￥442.7 billion, Net Business Profit (Before Provision of General Allowance for Loan Losses): ￥201.5 billion, Income before Income Taxes (including credit-related costs, etc.): ￥106.6 billion and Income before Current Temporary Differences: ￥135.6 billion.

On the other hand, Deferred Tax Assets which are tax deductible in the future, such as Allowance for Loan Losses, Tax Losses Carried Forward and others amounted to ￥129.7 billion. However considering temporary differences which are not expected to be reversed in the next five years, Valuation Allowance of ￥(93.8) billion was provided, therefore after offsetting Deferred Tax Liabilities of ￥ (16.7) billion, ￥19.1 billion of net Deferred Tax Assets was recorded on the balance sheet.

IV. OTHER

1. Breakdown of Deposits

【 Non-Consolidated 】

(Millions of yen)

		As of September 30, 2010			As of March 31, 2010	As of September 30, 2009
			Change from March 31, 2010	Change from September 30, 2009		
1	Deposits (Balance)	2,317,274	(187,912)	(250,703)	2,505,187	2,567,978
2	Current	547,506	(7,760)	4,444	555,266	543,061
3	Individual Deposits	386,718	10,136	10,830	376,582	375,887
4	Corporate Deposits	158,857	(16,687)	(6,049)	175,544	164,907
5	Financial/Government Institutions	1,930	(1,209)	(336)	3,139	2,266
6	Fixed	1,743,682	(187,410)	(257,643)	1,931,093	2,001,325
7	Individual Deposits	1,255,011	(85,702)	(153,848)	1,340,714	1,408,860
8	Corporate Deposits	393,831	1,021	14,607	392,810	379,223
9	Financial/Government Institutions	94,839	(102,729)	(118,402)	197,569	213,241

** Above figures do not include deposits booked offshore.*

2. Number of Directors and Employees

【 Non-Consolidated 】

(Full)

		As of September 30, 2010	As of March 31, 2010	As of September 30, 2009
10	Members of the Board of Directors and Auditors	13	11	11
11	Executive Officers (*1)	19	18	18
12	Employees (*2)	3,388	3,327	3,378

*1 Executive Officers is exclusive of officers having duties in an employee's capacity.

*2 The number of Employees is as same as in Shihanki Hokokusho.

3. Number of Branches and Offices

【 Non-Consolidated 】

(Full)

		As of September 30, 2010	As of March 31, 2010	As of September 30, 2009
13	Head Office and Domestic Branches	36	35	35
14	Domestic Sub-Branches	4	3	2
15	Overseas Branches	–	–	–
16	Overseas Representative Offices	–	–	–