

## Financial Statements for the First Quarter of Fiscal 2009



Company Name: **Mizuho Trust & Banking Co., Ltd. ("MHTB")**

Stock Code Number (Japan): 8404

Stock Exchanges (Japan): 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 the Kanto Local  
 Title: President & CEO Finance Bureau (scheduled): August 14, 2009

For Inquiry: Name: UEMATSU, Masazumi Trading Accounts: Established  
 Title: General Manager, Accounting  
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(Amounts less than one million yen and one decimal place are rounded down.)

## 1. Financial Highlights for the First Quarter of Fiscal 2009

(for the three months ended June 30, 2009)

## (1) Consolidated Results of Operations (Accumulated)

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

	Ordinary Income		Ordinary Profit (Loss)		Net Income (Loss)	
	¥ million	%	¥ million	%	¥ million	%
1Q F2009	46,580	(19.8)	(5,253)	-	(4,073)	-
1Q F2008	58,125	-	7,997	-	12,426	-

	Net Income (Loss) per Share of Common Stock	Diluted Net Income per Share of Common Stock
	¥	¥
1Q F2009	(0 .81)	-
1Q F2008	2 .47	1 .48

## (2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets per Share of Common Stock
	¥ million	¥ million	%	¥
1Q F2009	6,531,535	288,376	4.3	17.77
Fiscal 2008	6,419,399	253,531	3.9	10.81

Reference: Own Capital 1Q F2009: ¥ 287,157 million F2008: ¥ 252,170 million

Note: Own Capital Ratio is calculated as follows: (Total net assets - Subscription rights to shares - Minority interests) / Total assets × 100

## 2. Cash Dividends for Shareholders of Common Stock

	Cash Dividends per Share				
(Record Date)	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Annual
	¥	¥	¥	¥	¥
Fiscal 2008	-	0.00	-	0.00	0.00
Fiscal 2009	-				
Fiscal 2009 (estimate)		0.00	-	-	-

Note 1: There is no revision of the dividend forecast as of July 31, 2009.

Note 2: Please refer to p. 1-3 for Cash Dividends for Shareholders of Classified Stock (unlisted), the rights of which are different from those of common stock.

Note 3: As for estimated dividend for fiscal 2009, it is yet to be released as of July 31, 2009.

## 3. Earnings Estimates for Fiscal 2009 (for the fiscal year ending March 31, 2010)

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

	Ordinary Income		Ordinary Profit		Net Income		Net Income per Share of Common Stock
	¥ million	%	¥ million	%	¥ million	%	¥
1H Fiscal 2009	105,000	(12.8)	8,000	53.7	5,000	8.9	0 .99
Fiscal 2009	220,000	(4.1)	25,000	-	15,000	-	2 .98

There is no revision of the Earnings Estimates for Fiscal 2009 as of July 31, 2009.

## 4. Others

### (1) Changes in Significant Subsidiaries during the Period:

(changes in specified subsidiaries accompanying changes in scope of consolidation): No

### (2) Adopted Simplified Accounting Methods and Specified Accounting Methods for

the Preparation of the Quarterly Consolidated Financial Statements: Yes

Please refer to "4. Others (2)" on page 1-5 for details.

### (3) Changes in Accounting Principles, Accounting Procedure, Presentation and Other for

the Preparation of the Quarterly Consolidated Financial Statements:

A: Changes due to the revision of accounting standards and other publications No

B: Changes other than "A" above Yes

Please refer to "4. Others (3)" on page 1-6 for details.

### (4) Outstanding shares (Common stock)

#### a: Number of Outstanding Shares (including Treasury Stock)

1Q Fiscal 2009:	5,025,187,829	shares	Fiscal 2008:	5,024,755,829	shares
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#### b: Number of Treasury Stock

1Q Fiscal 2009:	833,437	shares	Fiscal 2008:	825,607	shares
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#### c: Number of Average Outstanding Shares

1Q Fiscal 2009:	5,024,201,539	shares	1Q Fiscal 2008:	5,023,990,667	shares
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#### \* Warnings for Forward Looking Information and Other Note

Earnings estimates and other forecasts in "Financial Statements for the First Quarter of Fiscal 2009 " 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, depending on future events.

As for the estimated dividend for fiscal 2009, it is yet to be released as of July 31, 2009. MHTB will immediately announce the estimated dividend after MHTB appropriately ascertains the future business environment.

**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 are as follows:

	Cash Dividends per Share				
(Record Date)	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Annual
	¥	¥	¥	¥	¥
First Series Class 1 Preferred Stock					
Fiscal 2008	-	0.00	-	0.00	0.00
Fiscal 2009	-				
Fiscal 2009 (estimate)		0.00	-	-	-
Second Series Class 3 Preferred Stock					
Fiscal 2008	-	0.00	-	0.00	0.00
Fiscal 2009	-				
Fiscal 2009 (estimate)		0.00	-	-	-

As for estimated dividend for fiscal 2009, it is yet to be released as of July 31, 2009.

## 【Qualitative Information, Financial Statements and Others】

### 1. Qualitative Information related to the Consolidated Results of Operations

The Japanese economy during the first quarter, although began to stop worsening since previous fiscal year, was continuously severe.

Exports have rallied and public investments increased, while business fixed investment declined reflecting the deterioration in corporate profits and the employment situation worsened.

Under such a severe economic environment, Consolidated ordinary income for the first quarter of fiscal 2009 was ¥46.5 billion, decreasing by ¥11.5 billion from the corresponding period of the previous fiscal year. Consolidated ordinary loss for the first quarter of fiscal 2009 was ¥5.2 billion, decreasing by ¥13.2 billion from the corresponding period of the previous fiscal year for which consolidated ordinary profit was ¥7.9 billion.

Looking at the consolidated ordinary loss in detail, trust fees was ¥10.2 billion, decreasing by ¥2.3 billion from the corresponding period of the previous fiscal year mainly due to a decrease in trust fees from pension trusts, investment trusts and other as a result of the depreciation of fair value of trust assets affected by the decline in the stock prices from the corresponding period of the previous fiscal year.

Net interest income was ¥10.4 billion, decreasing by ¥2.8 billion from the corresponding period of the previous fiscal year as a result of the decline in interest rates.

Net fees and commissions was ¥9.7 billion, decreasing by ¥0.4 billion from the corresponding period of the previous fiscal year due to a decrease in commissions from real estate business and others.

Net other ordinary income was ¥1.7 billion, decreasing by ¥0.3 billion from the corresponding period of the previous fiscal year mainly due to a decrease in net gains related to bonds.

General and administrative expenses was ¥29.3 billion, increasing by ¥0.1 billion from the corresponding period of the previous fiscal year as a result of increased retirement benefit expenses, while other expenses decreased with cost-saving measures.

Credit related costs for the first quarter of fiscal 2009 was ¥3.0 billion in expenses, while the corresponding period of the previous fiscal year was ¥4.4 in income due to a reversal of the allowance for loan losses and other.

In addition, the losses related to credit risk mitigation transactions of ¥3.7 billion were recognized.

Consolidated net loss was ¥4.0 billion, decreasing by ¥16.5 billion from the corresponding period of the previous fiscal year for which consolidated net income was ¥12.4 billion, including Extraordinary income, Extraordinary loss, taxes and other.

### 2. Qualitative Information related to the Consolidated Financial Conditions

Total assets as of June 30, 2009 amounted to ¥6,531.5 billion, increasing by ¥112.1 billion from the end of the previous fiscal year. Of this amount, Loans and bills discounted amounted to ¥3,629.9 billion, increasing by ¥201.6 billion. Securities amounted to ¥1,904.0 billion, decreasing by ¥43.6 billion. Of this amount, foreign securities increased, while government bonds and other decreased. Total liabilities as of June 30, 2009 amounted to ¥6,243.1 billion, increasing by ¥77.2 billion from the end of the previous fiscal year. Of this amount, Deposits amounted to ¥2,925.8 billion, decreasing by ¥116.9 billion mainly due to a decrease in time deposits.

Total net assets as of June 30, 2009 amounted to ¥288.3 billion, increasing by ¥34.8 billion from the end of the previous fiscal year. This was due to a change of the valuation difference on available-for-sale securities to a positive figure.

### 3. Qualitative Information related to the Consolidated Earnings Estimates for Fiscal 2009

To establish a “Top Brand in Asset & Wealth Management”, MHTB promotes such management strategies as facilitating the customer base of Mizuho Group, to expand comprehensive trust business, and to reduce expenses in the process of promoting the business efficiency improvement project, and concentrates on achieving its earnings estimates under the severe economic environment.

( Consolidated Earnings Estimates – released on May 15, 2009 )

	Fiscal 2009	
	¥ million	%
Ordinary income	220,000	(4.1)
Ordinary profit	25,000	
Net income	15,000	

(%: Change from previous fiscal year)

### 4. Others

#### (1) Changes in Significant Subsidiaries during the period

(changes in specified subsidiaries accompanying changes in scope of consolidation)

There is no change to be reported.

#### (2) Adopted Simplified Accounting Methods and Specified Accounting Methods for the Preparation of the Quarterly Financial Statements

<Simplified Accounting Methods>

##### A. Calculation method of depreciation

As for tangible fixed assets that are depreciated by the declining-balance method, the depreciation expense is computed by the proportional distribution of the depreciation expense for the fiscal year.

##### B. Allowance for loan losses

For the claims mentioned below, allowance for loan losses is maintained at the estimated rate of losses for fiscal 2008.

(a) The claims other than the claims extended to “Bankrupt Obligors” and “Substantially Bankrupt Obligors.”

(b) The claims other than the claims extended to “Intensive Control Obligor” for which allowance is provided for the losses estimated for each individual loan.

<Specified Accounting Methods for the Preparation of the Quarterly Consolidated Financial Statements>

There is no application of specified accounting method.

(3) Changes in Accounting Principles, Accounting Procedures, Presentation and Others for the Preparation of the Quarterly Consolidated Financial Statements

A. Accounting Standards for Business Combinations and related matters

As “Accounting Standard for Business Combinations” (The Accounting Standards Board of Japan (“ASBJ”) Statement No.21, December 26, 2008), “Accounting Standard for Consolidated Financial Statements” (ASBJ Statement No.22, December 26, 2008), “Partial amendments to Accounting Standard for Research and Development Costs” (ASBJ Statement No.23, December 26, 2008), “Revised Accounting Standard for Business Divestitures” (ASBJ Statement No.7 (Revised 2008), December 26, 2008), “Revised Accounting Standard for Equity Method of Accounting for Investments” (ASBJ Statement No.16 (Revised 2008), released on December 26, 2008) and “Revised Guidance on Accounting Standard for Business Combinations and Accounting Standard for Business Divestitures” (ASBJ Guidance No.10 (Revised 2008), December 26, 2008) can be applied from the fiscal year beginning on April 1, 2009, MHTB applied the new accounting standard and guidance commencing with this period.

B. Change of presentation (Quarterly consolidated statement of income)

As “Cabinet Office Ordinance to Amend Part of Regulation for Terminology, Forms and Presentation of Financial Statement” (Cabinet Office Ordinance No. 5, March 24, 2009) can be applied from the beginning of April 1, 2009 based on “Accounting Standard for Consolidated Financial Statement” (ASBJ Statement No. 22, December 26, 2008), MHTB presents “Loss before minority interests” from the first quarter of fiscal 2009.

## 5. Quarterly Consolidated Financial Statements

### (1) Consolidated Balance Sheets

	<i>Millions of yen</i>	
	As of June 30, 2009	(Summary) As of March 31, 2009
<b>Assets</b>		
Cash and due from banks	¥ 373,181	¥ 340,362
Receivables under securities borrowing transactions	—	40,249
Monetary claims bought	259,201	288,052
Trading assets	53,545	51,955
Securities	1,904,014	1,947,635
Loans and bills discounted	3,629,971	3,428,311
Foreign exchanges	1,542	3,166
Other assets	187,672	194,222
Tangible fixed assets	36,638	37,129
Intangible fixed assets	32,675	29,914
Deferred tax assets	44,006	49,892
Customers' liabilities for acceptances and guarantees	35,906	34,686
Allowance for loan losses	(26,820)	(26,177)
Allowance for investment loss	—	(1)
<b>Total assets</b>	<b>¥ 6,531,535</b>	<b>¥ 6,419,399</b>
<b>Liabilities</b>		
Deposits	¥ 2,925,824	¥ 3,042,755
Negotiable certificates of deposit	628,910	630,680
Call money and bills sold	710,221	658,809
Payables under securities lending transactions	360,553	74,859
Trading liabilities	63,255	59,323
Borrowed money	473,560	617,452
Foreign exchanges	0	1
Bonds payable	122,000	143,900
Borrowed money from trust account	848,929	827,713
Other liabilities	47,586	47,167
Provision for bonuses	404	2,559
Provision for retirement benefits	12,106	12,018
Provision for directors' retirement benefits	254	274
Provision for contingent loss	12,688	12,710
Provision for reimbursement of deposits	955	955
Deferred tax liabilities	0	0
Acceptances and guarantees	35,906	34,686
<b>Total liabilities</b>	<b>6,243,158</b>	<b>6,165,867</b>
<b>Net assets</b>		
Capital stock	247,251	247,231
Capital surplus	15,393	15,373
Retained earnings	6,638	10,713
Treasury stock	(135)	(134)
<b>Total shareholders' equity</b>	<b>269,149</b>	<b>273,184</b>
Valuation difference on available-for-sale securities	24,778	(14,226)
Deferred gains or losses on hedges	(5,177)	(4,583)
Foreign currency translation adjustment	(1,593)	(2,204)
<b>Total valuation and translation adjustments</b>	<b>18,007</b>	<b>(21,014)</b>
Subscription rights to shares	115	155
Minority interests	1,103	1,206
<b>Total net assets</b>	<b>288,376</b>	<b>253,531</b>
<b>Total liabilities and net assets</b>	<b>¥ 6,531,535</b>	<b>¥ 6,419,399</b>

## (2) Consolidated Statements of Income (Loss)

	<i>Millions of yen</i>			
		For the three months ended June 30, 2008		For the three months ended June 30, 2009
<b>Ordinary income</b>	¥	58,125	¥	46,580
Trust fees		12,574		10,246
Interest income		23,972		18,751
<i>Interest on loans and discounts</i>		15,452		14,169
<i>Interest and dividends on securities</i>		5,712		3,289
Fees and commissions		14,352		13,499
Trading income		387		644
Other ordinary income		3,740		2,098
Other income		3,097		1,341
<b>Ordinary expenses</b>		50,128		51,833
Interest expenses		10,586		8,260
<i>Interest on deposits</i>		4,585		3,726
Fees and commissions payments		4,192		3,739
Trading expenses		—		0
Other ordinary expenses		1,678		376
General and administrative expenses		29,188		29,321
Other expenses		4,482		10,134
<b>Ordinary profit (loss)</b>		7,997		(5,253)
<b>Extraordinary income</b>		5,573		426
<b>Extraordinary loss</b>		2,474		48
<b>Income (loss) before income taxes and minority interests</b>		11,096		(4,875)
Income taxes:				
Current		243		160
Deferred		(1,152)		(861)
Total				(701)
<b>Loss before minority interests</b>				(4,174)
Minority interests in loss		(421)		(100)
<b>Net income (loss)</b>	¥	12,426	¥	(4,073)

## (3) Note for the Assumption of Going Concern

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

## (4) Significant Changes in Shareholders' Equity

Nothing to report regarding the significant changes in shareholders' equity.

# **SELECTED FINANCIAL INFORMATION**

For the First Quarter of Fiscal 2009



**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

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## FINANCIAL INFORMATION FOR THE FIRST QUARTER OF FISCAL 2009

1. Income Analysis  
CONSOLIDATED

(Billions of yen)

		First Quarter of Fiscal 2009	Change	First Quarter of Fiscal 2008	Fiscal 2008
1	Consolidated Gross Profit	32.8	(5.7)	38.5	146.9
2	Net Interest Income	10.4	(2.8)	13.3	47.9
3	Net Trust Fees	10.2	(2.3)	12.5	54.5
4	<i>Credit Costs for Trust Accounts</i> (minus) A	-	-	-	-
5	Net Fees and Commissions Income	9.7	(0.4)	10.1	44.8
6	Net Trading Income	0.6	0.2	0.3	1.1
7	Net Other Ordinary Income	1.7	(0.3)	2.0	(1.4)
8	General and Administrative Expenses (minus)	29.3	0.1	29.1	114.2
9	Expenses related to Portfolio Problems for Banking Account (minus) B	3.0	2.1	0.9	28.3
10	Net Gain (Loss) on sales of Stocks and Other Securities	(0.0)	(0.7)	0.7	(15.1)
11	Equity in Earnings (Losses) of Affiliates	(0.3)	(0.3)	0.0	(0.4)
12	Other	(5.3)	(4.0)	(1.2)	(0.8)
13	Ordinary Profit (Loss)	(5.2)	(13.2)	7.9	(11.9)
14	Net Extraordinary Income (Loss)	0.3	(2.7)	3.0	(4.1)
15	<i>Reversal of allowance for loan losses, etc</i> C	0.0	(5.3)	5.3	-
16	Income (Loss) before Income Taxes and Minority Interests	(4.8)	(15.9)	11.0	(16.0)
17	Income Taxes (minus)	(0.7)	0.2	(0.9)	15.3
18	Income (Loss) before Minority Interests	(4.1)	(16.1)	12.0	(31.3)
19	Minority Interests in Income (Loss) (minus)	(0.1)	0.3	(0.4)	(1.3)
20	Net Income (Loss)	(4.0)	(16.5)	12.4	(30.0)
* 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)					
21	Credit-related Costs (minus) A+B-C	3.0	7.5	(4.4)	28.3

## NON-CONSOLIDATED

(Billions of yen)

		First Quarter of Fiscal 2009	Change	First Quarter of Fiscal 2008	Fiscal 2008
1	Gross Profit	28.2	(5.3)	33.5	130.0
2	<i>Gross Profit without Credit Costs for Trust Accounts</i>	28.2	(5.3)	33.5	130.0
3	Net Interest Income	10.4	(3.0)	13.5	48.6
4	Net Trust Fees	10.2	(2.3)	12.5	54.5
5	<i>Trust Fees without Credit Costs for Trust Accounts</i>	10.2	(2.3)	12.5	54.5
6	<i>Trust Fees for Loan Trust and Jointly Operated Designated Money Trust</i>	0.1	(0.0)	0.1	3.9
7	<i>Credit Costs for Trust Accounts</i> (minus) A	-	-	-	-
8	Net Fees and Commissions Income	5.2	0.1	5.1	25.5
9	Net Trading Income	0.6	0.2	0.3	1.1
10	Net Other Ordinary Income	1.6	(0.3)	1.9	0.1
11	General and Administrative Expenses (Excluding Non-Recurring Losses) (minus)	23.1	(0.3)	23.5	91.2
12	Provision of general allowance for loan losses (minus) B	0.2	0.2	-	(4.1)
13	Net Business Profit	4.7	(5.2)	10.0	43.0
14	Net Gain (Loss) related to Bonds	1.5	(0.5)	2.1	0.6
15	Net Business Profit (Before Provision of General Allowance for Loan Losses) (*1)	5.0	(4.9)	10.0	38.8
16	Net Non-Recurring Gain (Loss)	(9.1)	(7.0)	(2.1)	(51.6)
17	Net Gain (Loss) related to Stocks and Other Securities	(0.0)	(0.7)	0.7	(17.4)
18	Expenses related to Portfolio Problems for Banking Account (minus) C	2.4	1.5	0.9	31.1
19	Other	(6.6)	(4.7)	(1.9)	(3.0)
20	Ordinary Profit (Loss)	(4.3)	(12.2)	7.8	(8.6)
21	Net Extraordinary Income (Loss)	0.2	(4.9)	5.2	(2.2)
22	<i>Reversal of allowance for loan losses, etc</i> D	0.0	(5.7)	5.7	-
23	Income (Loss) before Income Taxes	(4.0)	(17.2)	13.1	(10.9)
24	Income Taxes (minus)	(0.9)	(0.9)	0.0	16.9
25	Net Income (Loss)	(3.1)	(16.2)	13.0	(27.8)
26	Credit-related Costs (minus) A+B+C-D	2.7	7.5	(4.8)	26.9

(Reference) Breakdown of Credit-related Costs

27	Provision of (Reversal of) General Allowance for Loan Losses	0.2	6.9	(6.6)	(4.1)
28	Write-off of Loans	1.8	0.9	0.9	24.9
29	Provision of (Reversal of) Specific Allowance for Loan Losses	0.5	(0.3)	0.9	5.4
30	Provision of (Reversal of) Allowance for Loan Losses to Restructuring Countries	(0.0)	(0.0)	(0.0)	0.0
31	Provision for (Reversal of) Contingent Loss	(0.0)	(0.0)	(0.0)	0.1
32	Other Costs related to Portfolio Problems	-	-	-	0.5
33	Total	2.7	7.5	(4.8)	26.9

\*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

**2. Net Gains (Losses) related to Stocks and Other Securities****NON-CONSOLIDATED**

(Billions of yen)

		First Quarter of Fiscal 2009	Change	First Quarter of Fiscal 2008
1	Net Gain (Loss) related to Stocks and Other Securities	(0.0)	(0.7)	0.7
2	Gain on Sales	0.0	(0.6)	0.7
3	Loss on Sales (minus)	0.0	0.0	0.0
4	Devaluation (minus)	0.0	0.0	0.0
5	Provision of Allowance for Investment Loss (minus)	-	-	-
6	Income from (expenses on) Derivatives other than for Trading or Hedging (related to stocks)	(0.0)	(0.0)	-

**3. Unrealized Gains / Losses on Securities****NON-CONSOLIDATED**

Securities available-for-sale ("afs") (which have readily determinable fair value)

(Billions of yen)

		As of June 30, 2009				As of March 31, 2009				As of June 30, 2008			
		Book Value (=Fair Value)	Unrealized Gains (Losses)			Book Value (=Fair Value)	Unrealized Gains (Losses)			Book Value (=Fair Value)	Unrealized Gains (Losses)		
				Gains	Losses			Gains	Losses			Gains	Losses
7	Securities - afs	1,961.3	26.5	63.7	37.2	1,998.3	(18.4)	33.2	51.7	1,614.4	90.6	134.8	44.2
8	Japanese Stocks	219.7	47.7	58.0	10.2	181.8	9.4	30.2	20.7	318.6	129.2	134.1	4.9
9	Japanese Bonds	1,175.5	3.0	4.4	1.3	1,480.7	(1.5)	1.9	3.5	913.9	(33.4)	0.2	33.6
10	Other	566.0	(24.2)	1.3	25.5	335.7	(26.2)	1.1	27.4	381.8	(5.1)	0.5	5.7

Notes: 1. Fair value of Japanese Stocks with a quoted market price is determined based on the average quoted market price over the month preceding the 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 balance sheet date.

2. In addition to "Securities", NCD in "Cash and Due from Banks" and certain items in "Monetary claims bought" are also included.

3. Unrealized Gains/Losses includes ¥5.9 billion, ¥7.2 billion and ¥1.5 billion, which were recognized in the statement of income (loss) for June 30, 2009, March 31, 2009 and June 30, 2008, respectively, by applying the fair-value hedge method.

4. Balance of Bonds held-to-maturity and Securities in subsidiaries and affiliates which have readily determinable fair value is nil.

**4. Deferred Hedge Gains / Losses on Derivative Transactions Qualifying for Hedge Accounting****NON-CONSOLIDATED**

(Billions of yen)

		As of June 30, 2009				As of March 31, 2009				As of June 30, 2008			
		Net Deferred Hedge Gains (Losses)				Net Deferred Hedge Gains (Losses)				Net Deferred Hedge Gains (Losses)			
		Gains	Losses			Gains	Losses			Gains	Losses		
11		56.8	65.5	(8.7)		53.4	61.1	(7.7)		49.6	50.0	(0.4)	

Note: The above figures reflect all derivative transactions qualifying for hedge accounting, and are before net of applicable income taxes.

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

## CONSOLIDATED

(Billions of yen)

		As of June 30, 2009 (A)	Change		As of March 31, 2009 (B)	As of June 30, 2008 (C)
			(A)-(B)	(A)-(C)		
1	Claims against Bankrupt and Substantially Bankrupt Obligors	58.5	(0.3)	26.6	58.8	31.9
2	Banking Account	58.5	(0.3)	26.6	58.8	31.9
3	Trust Accounts	-	(0.0)	(0.0)	0.0	0.0
4	Claims with Collection Risk	22.5	12.6	10.5	9.9	12.0
5	Banking Account	19.4	12.6	10.5	6.8	8.9
6	Trust Accounts	3.1	(0.0)	(0.0)	3.1	3.1
7	Claims for Special Attention	14.0	2.3	3.2	11.7	10.8
8	Banking Account	14.0	2.3	3.2	11.7	10.8
9	Trust Accounts	-	-	-	-	-
10	Total	95.2	14.6	40.3	80.6	54.8
11	Banking Account	92.1	14.6	40.4	77.4	51.7
12	Trust Accounts	3.1	(0.0)	(0.0)	3.1	3.1

## NON-CONSOLIDATED

(Billions of yen,%)

		As of June 30, 2009 (A)	Change		As of March 31, 2009 (B)	As of June 30, 2008 (C)
			(A)-(B)	(A)-(C)		
13	Claims against Bankrupt and Substantially Bankrupt Obligors	56.6	(0.0)	25.7	56.7	30.9
14	Banking Account	56.6	(0.0)	25.7	56.7	30.9
15	Trust Accounts	-	(0.0)	(0.0)	0.0	0.0
16	Claims with Collection Risk	22.2	12.8	10.6	9.4	11.5
17	Banking Account	19.1	12.8	10.6	6.3	8.4
18	Trust Accounts	3.1	(0.0)	(0.0)	3.1	3.1
19	Claims for Special Attention	13.7	2.3	2.9	11.4	10.8
20	Banking Account	13.7	2.3	2.9	11.4	10.8
21	Trust Accounts	-	-	-	-	-
22	Sub-total	92.6	15.0	39.3	77.6	53.3
23	NPL Ratio	2.44%	0.28%	0.96%	2.16%	1.48%
24	Banking Account	89.5	15.0	39.3	74.4	50.2
25	Trust Accounts	3.1	(0.0)	(0.0)	3.1	3.1
26	Normal Claims	3,694.6	189.5	142.1	3,505.1	3,552.4
27	Banking Account	3,665.3	190.4	148.2	3,474.8	3,517.1
28	Trust Accounts	29.3	(0.9)	(6.0)	30.2	35.3
29	Total	3,787.3	204.5	181.4	3,582.7	3,605.8
30	Banking Account	3,754.9	205.5	187.5	3,549.3	3,567.3
31	Trust Accounts	32.4	(0.9)	(6.0)	33.4	38.5

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

## 6. Status of Domestic Deposits and Trust Accounts

### NON-CONSOLIDATED

(Billions of yen)

		As of June 30, 2009	As of March 31, 2009	As of June 30, 2008
1	Total of Deposits	2,804.5	2,916.1	2,765.2
2	Individual	1,835.1	1,845.8	1,876.1

Note: The above figures do not include deposits booked offshore.

(Billions of yen)

		As of June 30, 2009	As of March 31, 2009	As of June 30, 2008
3	Total of Trust Principal	921.2	931.7	988.1
4	Individual	512.0	520.6	555.8

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

**(Reference) Statements of Trust Assets and Liabilities**

(Billions of yen)

	As of June 30, 2009	As of March 31, 2009	As of June 30, 2008
1 Loans and Bills Discounted	2,243.9	2,260.9	2,369.7
2 Securities	1,066.5	6,895.2	10,673.3
3 Beneficiary Rights to the Trusts	32,877.0	34,334.2	31,022.0
4 Securities Held in Custody Accounts	776.4	844.1	743.5
5 Money Claims	6,134.4	6,507.1	6,457.3
6 Tangible Fixed Assets	5,488.8	5,492.2	5,649.0
7 Intangible Fixed Assets	144.5	144.5	143.8
8 Other Claims	77.2	199.8	86.1
9 Call Loans	-	21.5	41.4
10 Lending to Banking Account	848.9	827.7	942.8
11 Cash and Due from Banks	635.1	663.3	638.1
12 Total Assets	50,293.3	58,190.9	58,767.6
13 Money Trusts	11,397.7	18,102.1	21,710.8
14 Pension Trusts	3,564.4	4,602.3	3,944.7
15 Property Formation Benefit Trusts	4.0	4.0	5.4
16 Loan Trusts	44.2	50.4	78.1
17 Investment Trusts	12,209.5	11,864.3	9,026.3
18 Money Entrusted Other than Money Trusts	2,390.7	2,422.1	2,921.4
19 Securities Trust	4,868.1	4,898.4	4,869.5
20 Money Claim Trust	5,840.4	6,239.5	6,303.1
21 Equipment Trust	0.0	0.0	0.1
22 Land and Fixtures Trust	224.9	235.1	443.4
23 Composite Trusts	9,745.2	9,768.4	9,460.9
24 Other Trusts	3.6	3.6	3.3
25 Total Liabilities	50,293.3	58,190.9	58,767.6

\* The statement is exclusive of the Trusts which are difficult to value monetarily.