

## Financial Statements for the Third 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): February 12, 2010

For Inquiry: Name: UEMATSU, Masazumi Trading Accounts: Established  
 Title: General Manager, Accounting  
 Phone: +81-3-3274-9000

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

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

(for the nine months ended December 31, 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	%
3Q F2009	159,434	(7.9)	13,012	-	9,760	-
3Q F2008	173,260	-	(5,030)	-	(10,013)	-

	Net Income (Loss) per Share of Common Stock	Diluted Net Income per Share of Common Stock
	¥	¥
3Q F2009	1.94	1.23
3Q F2008	(1.99)	

## (2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets per Share of Common Stock
	¥ million	¥ million	%	¥
3Q F2009	6,163,680	296,675	4.7	19.39
Fiscal 2008	6,419,399	253,531	3.9	10.81

Reference: Own Capital 3Q F2009: ¥ 295,328 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	Total
	¥	¥	¥	¥	¥
Fiscal 2008	-	0.00	-	0.00	0.00
Fiscal 2009	-	0.00	-		
Fiscal 2009 (estimate)				-	-

Note 1: There is no revision of the dividend forecast as of January 29, 2010.

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 January 29, 2010.

## 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	%	¥
Fiscal 2009	220,000	(4.1)	25,000	-	15,000	-	2.98

Note: There is no revision of the Earnings Estimates for Fiscal 2009 as of January 29, 2010.

## 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 Others 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 1-5 for details.

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

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

3Q Fiscal 2009:	5,025,370,829	shares	Fiscal 2008:	5,024,755,829	shares
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#### b: Number of Treasury Stock

3Q Fiscal 2009:	845,380	shares	Fiscal 2008:	825,607	shares
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#### c: Number of Average Outstanding Shares (Accumulated)

3Q Fiscal 2009:	5,024,417,551	shares	3Q Fiscal 2008:	5,023,966,965	shares
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#### \* Warnings for Forward Looking Information and Other Note

Earnings estimates and other forecasts in "Financial Statements for the Third 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 January 29, 2010. 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:

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

Note: As for estimated dividend for fiscal 2009, it is yet to be released as of January 29, 2010.

## 【Qualitative Information, Financial Statements and Others】

(Please refer to SUMMARY OF FINANCIAL RESULTS For the Third Quarter of Fiscal 2009 (for the nine months ended December 31, 2009), attached for more information.)

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

The Japanese economy during the third quarter of fiscal 2009 (from April 1, 2009 to December 31, 2009) showed signs of recovery. Exports rose and production increased on the back of the moderate recovery trend in overseas economic conditions due to the economic stimulus package launched in each country and progress in inventory adjustments.

On the other hand, it will likely take time for a full-fledged recovery. The employment and income situation continues severe and fixed investment is in still a weak trend though the rate of decrease is slowing.

Under such an economic environment, to establish a “Top Brand in Asset & Wealth Management”, MHTB promotes such management strategies as to improve its profitability with facilitating the customer base of Mizuho group and expanding comprehensive trust business and to reduce expenses with promoting the business efficiency improvement project, and also facilitates financing to our customers.

As a result, consolidated net income for the third quarter of fiscal 2009 (from April 1, 2009 to December 31, 2009) was ¥9.7 billion, increasing by ¥19.7 billion from the corresponding period of the previous fiscal year.

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

Total assets as of December 31, 2009 amounted to ¥6,163.6 billion, decreasing by ¥255.7 billion from the end of the previous fiscal year. Of this amount, Loans and bills discounted amounted to ¥3,481.0 billion, increasing by ¥52.7 billion. Securities amounted to ¥1,683.6 billion, decreasing by ¥263.9 billion. Of this amount, foreign securities increased, while Japanese government bonds and other decreased.

Total liabilities as of December 31, 2009 amounted to ¥5,867.0 billion, decreasing by ¥298.8 billion from the end of the previous fiscal year. Of this amount, Deposits amounted to ¥2,646.5 billion, decreasing by ¥396.2 billion mainly due to a decrease in time deposits.

Total net assets as of December 31, 2009 amounted to ¥296.6 billion, increasing by ¥43.1 billion from the end of the previous fiscal year. This was mainly due to a change in the valuation difference on available-for-sale securities to a positive figure.

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

Estimates of ordinary income, ordinary profit and net income are ¥220.0 billion, ¥25.0 billion and ¥15.0 billion respectively.

## 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 the first half of fiscal 2009.

(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 “Income before minority interests” commencing with this period.

## 5. Quarterly Consolidated Financial Statements

### (1) Consolidated Balance Sheets

	<i>Millions of yen</i>	
	As of December 31, 2009	(Summary) As of March 31, 2009
<b>Assets</b>		
Cash and due from banks	¥ 357,699	¥ 340,362
Call loans and bills bought	40,000	—
Receivables under securities borrowing transactions	21,017	40,249
Monetary claims bought	218,847	288,052
Trading assets	62,597	51,955
Money held in trust	1,013	—
Securities	1,683,643	1,947,635
Loans and bills discounted	3,481,058	3,428,311
Foreign exchanges	909	3,166
Other assets	181,366	194,222
Tangible fixed assets	34,995	37,129
Intangible fixed assets	31,438	29,914
Deferred tax assets	35,294	49,892
Customers' liabilities for acceptances and guarantees	39,134	34,686
Allowance for loan losses	(25,334)	(26,177)
Allowance for investment loss	—	(1)
<b>Total assets</b>	<b>¥ 6,163,680</b>	<b>¥ 6,419,399</b>
<b>Liabilities</b>		
Deposits	¥ 2,646,518	¥ 3,042,755
Negotiable certificates of deposit	741,690	630,680
Call money and bills sold	524,923	658,809
Payables under securities lending transactions	375,715	74,859
Trading liabilities	70,897	59,323
Borrowed money	350,500	617,452
Foreign exchanges	0	1
Bonds payable	128,000	143,900
Borrowed money from trust account	929,954	827,713
Other liabilities	44,388	47,167
Provision for bonuses	441	2,559
Provision for retirement benefits	477	12,018
Provision for directors' retirement benefits	234	274
Provision for contingent loss	13,094	12,710
Provision for reimbursement of deposits	1,035	955
Deferred tax liabilities	0	0
Acceptances and guarantees	39,134	34,686
<b>Total liabilities</b>	<b>5,867,005</b>	<b>6,165,867</b>
<b>Net assets</b>		
Capital stock	247,260	247,231
Capital surplus	15,402	15,373
Retained earnings	20,473	10,713
Treasury stock	(136)	(134)
<b>Total shareholders' equity</b>	<b>282,999</b>	<b>273,184</b>
Valuation difference on available-for-sale securities	20,896	(14,226)
Deferred gains or losses on hedges	(6,313)	(4,583)
Foreign currency translation adjustment	(2,253)	(2,204)
<b>Total valuation and translation adjustments</b>	<b>12,328</b>	<b>(21,014)</b>
Subscription rights to shares	290	155
Minority interests	1,055	1,206
<b>Total net assets</b>	<b>296,675</b>	<b>253,531</b>
<b>Total liabilities and net assets</b>	<b>¥ 6,163,680</b>	<b>¥ 6,419,399</b>

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

	<i>Millions of yen</i>	
	For the nine months ended December 31, 2008	For the nine months ended December 31, 2009
<b>Ordinary income</b>	¥ 173,260	¥ 159,434
Trust fees	40,208	34,293
Interest income	68,200	55,933
Interest on loans and discounts	46,596	41,238
Interest and dividends on securities	14,268	11,211
Fees and commissions	44,530	43,638
Trading income	1,127	3,334
Other ordinary income	7,687	7,816
Other income	11,504	14,418
<b>Ordinary expenses</b>	178,290	146,422
Interest expenses	32,379	22,355
Interest on deposits	14,005	9,498
Fees and commissions payments	12,017	11,471
Other ordinary expenses	5,154	1,928
General and administrative expenses	86,444	86,224
Other expenses	42,295	24,442
<b>Ordinary profit (loss)</b>	(5,030)	13,012
<b>Extraordinary income</b>	710	993
<b>Extraordinary loss</b>	2,655	1,561
<b>Income (loss) before income taxes and minority interests</b>	(6,975)	12,445
Income taxes:		
Current	495	295
Deferred	3,587	2,556
Total	4,083	2,852
<b>Income before minority interests</b>		9,592
Minority interests in loss	(1,046)	(167)
<b>Net income (loss)</b>	¥ (10,013)	¥ 9,760

## (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 Third Quarter of Fiscal 2009



**Mizuho Trust & Banking Co., Ltd.**



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**Notes:**

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**"NON"**: Non-consolidated figures of MHTB

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## SUMMARY OF FINANCIAL RESULTS

For the Third Quarter of Fiscal 2009 (for the nine months ended December 31, 2009)

## 1. Summary of Income Analysis

- Non-consolidated Net Business Profit (before Provision of General Allowance for Loan Losses) [5] was ¥28.4 billion, decreasing by ¥1.4 billion from the corresponding period of the previous fiscal year, which, in the first half of fiscal 2009, decreased by ¥6.1 billion from the corresponding period of the previous fiscal year and, however, during this third quarter, decreased moderately due to an increase in income in market transaction in banking business [3] and a decrease in the general and administrative expenses [4].

- On the other hand, Ordinary Profit [9] and Net Income [13] were ¥14.7 billion and ¥11.5 billion, increasing by ¥20.2 billion and ¥21.1 billion from the corresponding period of the previous fiscal year respectively mainly due to the improvement of Net Gains related to Stock and Other Securities [7] and Credit-related Costs [14].

- Consolidated Ordinary Profit [15] was ¥13.0 billion, increasing by ¥18.0 billion from the corresponding period of the previous fiscal year. Consolidated net income [16] was ¥9.7 billion, increasing by ¥19.7 billion from the corresponding period of the previous fiscal year.

(Non-consolidated)

(Billions of yen)

		Third Quarter of Fiscal 2009 (Apr. 1 - Dec.31, 2009)	
			Change from 3Q of Fiscal 2008
1	Gross Profit without Credit Cost for Trust Accounts	95.8	(2.8)
2	Trust and Asset management business	51.4	(4.2)
3	Banking business	44.3	1.3
4	General and Administrative Expenses excl. Non-recurring loss (Minus)	67.3	(1.4)
5	Net Business Profit (before provision of general allowance for loan losses)	28.4	(1.4)
6	Credit-related Costs (Minus)	7.8	(7.9)
7	Net Gains related to Stocks and Other Securities	0.1	16.8
8	Other (*)	(5.8)	(3.1)
9	Ordinary Profit	14.7	20.2
10	Net Extraordinary Income (Loss)	(0.6)	(1.4)
11	Credit-related Costs	-	(1.2)
12	Income before Income Taxes	14.0	18.7
13	Net Income	11.5	21.1

(\*) Other includes Losses related to credit risk mitigation transactions of ¥4.5 billion and Gain on contribution of securities to retirement benefit trust of ¥6.7 billion.

14	Credit-related Costs	7.8	(6.7)
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(Consolidated)

15	Ordinary Profit	13.0	18.0
16	Net Income	9.7	19.7

## 2. Status of Asset, Liability and Other

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

- Unrealized Gains/Losses on securities available-for-sale which have readily determinable fair value [17] was ¥26.6 billion as unrealized gains, decreasing by ¥11.5 billion from the end of the first half of fiscal 2009 mainly due to an decrease in unrealized gains in Japanese stocks [18].

(Non-consolidated)

(Billions of yen)

		As of December 31, 2009	
			Change from September 30, 2009
17	Securities Available-for-sale	26.6	(11.5)
18	Japanese Stocks	36.9	(12.2)
19	Japanese Bonds	9.4	1.5
20	Other	(19.7)	(0.9)

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

(Non-consolidated)

Banking Account + Trust Accounts

(Billions of yen)

		As of December 31, 2009	
			Change from September 30, 2009
21	Claims against Bankrupt and Substantially Bankrupt Obligors	54.5	9.8
22	Claims with Collection Risk	18.8	(11.4)
23	Claims for Special Attention	9.5	(10.3)
24	Sub-total (A)	82.9	(11.9)
25	Normal Claims	3,556.2	(107.7)
26	Total (B)	3,639.2	(119.7)
27	NPL Ratio (A)/(B)	2.28%	(0.24)%

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

\* MHTB will announce Capital adequacy ratio (BIS II) afterward.

## FINANCIAL INFORMATION FOR THE THIRD QUARTER OF FISCAL 2009

1. Income Analysis  
CONSOLIDATED

(Billions of yen)

		Third Quarter of Fiscal 2009	Change	Third Quarter of Fiscal 2008	Fiscal 2008
1	Consolidated Gross Profit	109.2	(2.9)	112.2	146.9
2	Net Interest Income	33.5	(2.2)	35.8	47.9
3	Net Trust Fees	34.2	(5.9)	40.2	54.5
4	<i>Credit Costs for Trust Accounts</i> (minus) A	-	-	-	-
5	Net Fees and Commissions Income	32.1	(0.3)	32.5	44.8
6	Net Trading Income	3.3	2.2	1.1	1.1
7	Net Other Ordinary Income	5.8	3.3	2.5	(1.4)
8	General and Administrative Expenses (minus)	86.2	(0.2)	86.4	114.2
9	Expenses related to Portfolio Problems for Banking Account (minus) B	8.3	(7.5)	15.8	28.3
10	Net Gain (Loss) on sales of Stocks and Other Securities	0.1	14.5	(14.4)	(15.1)
11	Equity in Earnings (Losses) of Affiliates	(0.6)	(0.6)	0.0	(0.4)
12	Other	(1.1)	(0.5)	(0.5)	(0.8)
13	Ordinary Profit (Loss)	13.0	18.0	(5.0)	(11.9)
14	Net Extraordinary Income (Loss)	(0.5)	1.3	(1.9)	(4.1)
15	<i>Reversal of allowance for loan losses, etc</i> C	-	(0.3)	0.3	-
16	Income (Loss) before Income Taxes and Minority Interests	12.4	19.4	(6.9)	(16.0)
17	Income Taxes (minus)	2.8	(1.2)	4.0	15.3
18	Income (Loss) before Minority Interests	9.5	20.6	(11.0)	(31.3)
19	Minority Interests in Income (Loss) (minus)	(0.1)	0.8	(1.0)	(1.3)
20	Net Income (Loss)	9.7	19.7	(10.0)	(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	8.3	(7.1)	15.4	28.3

## NON-CONSOLIDATED

(Billions of yen)

		Third Quarter of Fiscal 2009	Change	Third Quarter of Fiscal 2008	Fiscal 2008
1	Gross Profit	95.8	(2.8)	98.6	130.0
2	<i>Gross Profit without Credit Costs for Trust Accounts</i>	95.8	(2.8)	98.6	130.0
3	Net Interest Income	33.5	(2.1)	35.7	48.6
4	Net Trust Fees	34.2	(5.9)	40.2	54.5
5	<i>Trust Fees without Credit Costs for Trust Accounts</i>	34.2	(5.9)	40.2	54.5
6	<i>Trust Fees for Loan Trust and Jointly Operated Designated Money Trust</i>	1.9	(0.4)	2.3	3.9
7	<i>Credit Costs for Trust Accounts</i> (minus) A	-	-	-	-
8	Net Fees and Commissions Income	18.9	1.4	17.4	25.5
9	Net Trading Income	3.3	2.2	1.1	1.1
10	Net Other Ordinary Income	5.7	1.5	4.1	0.1
11	General and Administrative Expenses (Excluding Non-Recurring Losses) (minus)	67.3	(1.4)	68.8	91.2
12	Provision of general allowance for loan losses (minus) B	0.3	0.3	-	(4.1)
13	Net Business Profit	28.0	(1.8)	29.8	43.0
14	Net Gain (Loss) related to Bonds	5.5	0.9	4.5	0.6
15	Net Business Profit (Before Provision of General Allowance for Loan Losses) (*1)	28.4	(1.4)	29.8	38.8
16	Net Non-Recurring Gain (Loss)	(13.3)	22.0	(35.3)	(51.6)
17	Net Gain (Loss) related to Stocks and Other Securities	0.1	16.8	(16.7)	(17.4)
18	Expenses related to Portfolio Problems for Banking Account (minus) C	7.5	(8.3)	15.8	31.1
19	Other	(5.8)	(3.1)	(2.7)	(3.0)
20	Ordinary Profit (Loss)	14.7	20.2	(5.4)	(8.6)
21	Net Extraordinary Income (Loss)	(0.6)	(1.4)	0.7	(2.2)
22	<i>Reversal of allowance for loan losses, etc</i> D	-	(1.2)	1.2	-
23	Income (Loss) before Income Taxes	14.0	18.7	(4.6)	(10.9)
24	Income Taxes (minus)	2.5	(2.3)	4.8	16.9
25	Net Income (Loss)	11.5	21.1	(9.5)	(27.8)
26	Credit-related Costs (minus) A+B+C-D	7.8	(6.7)	14.5	26.9

(Reference) Breakdown of Credit-related Costs

27	Provision of (Reversal of) General Allowance for Loan Losses	0.3	8.6	(8.3)	(4.1)
28	Write-off of Loans	4.8	(10.9)	15.7	24.9
29	Provision of (Reversal of) Specific Allowance for Loan Losses	2.3	(4.7)	7.0	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	0.3	0.2	0.1	0.1
32	Other Costs related to Portfolio Problems		—	—	0.5
33	Total	7.8	(6.7)	14.5	26.9

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

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

(Billions of yen)

		Third Quarter of Fiscal 2009	Change	Third Quarter of Fiscal 2008
1	Net Gain (Loss) related to Stocks and Other Securities	0.1	16.8	(16.7)
2	Gain on Sales	1.7	0.4	1.2
3	Loss on Sales (minus)	0.2	(0.2)	0.4
4	Devaluation (minus)	1.3	(16.1)	17.4
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)	(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 December 31, 2009				As of September 30, 2009				As of December 31, 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	1,722.0	26.6	63.2	36.5	1,799.1	38.2	69.9	31.7	1,816.4	7.7	50.8	43.1
8	Japanese Stocks	200.4	36.9	51.8	14.8	214.2	49.2	59.4	10.2	204.3	31.0	45.3	14.3
9	Japanese Bonds	967.1	9.4	10.3	0.9	996.4	7.9	8.7	0.8	1,310.4	0.2	4.0	3.8
10	Other	554.3	(19.7)	0.9	20.7	588.4	(18.8)	1.7	20.6	301.6	(23.4)	1.5	25.0

- 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 ¥4.0 billion, ¥5.4 billion and ¥7.6 billion, which were recognized in the statement of income (loss) for December 31, 2009, September 30, 2009 and December 31, 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 December 31, 2009				As of September 30, 2009				As of December 31, 2008			
		Net Deferred Hedge Gains (Losses)				Net Deferred Hedge Gains (Losses)				Net Deferred Hedge Gains (Losses)			
		Gains	Losses			Gains	Losses			Gains	Losses		
11		61.9	72.5	(10.6)		59.6	69.5	(9.9)		50.6	59.2	(8.6)	

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 December 31, 2009 (A)	Change (A)-(B)	Change (A)-(C)	As of September 30, 2009 (B)	As of December 31, 2008 (C)
1	Claims against Bankrupt and Substantially Bankrupt Obligors	55.4	9.4	10.1	46.0	45.3
2	Banking Account	55.4	9.4	10.1	46.0	45.3
3	Trust Accounts	-	-	(0.0)	-	0.0
4	Claims with Collection Risk	18.9	(11.6)	(9.2)	30.6	28.2
5	Banking Account	15.8	(11.6)	(9.2)	27.5	25.0
6	Trust Accounts	3.1	(0.0)	(0.0)	3.1	3.1
7	Claims for Special Attention	9.8	(10.3)	1.0	20.1	8.8
8	Banking Account	9.8	(10.3)	1.0	20.1	8.8
9	Trust Accounts	-	-	-	-	-
10	Total	84.3	(12.6)	1.9	96.9	82.4
11	Banking Account	81.1	(12.6)	1.9	93.8	79.2
12	Trust Accounts	3.1	(0.0)	(0.0)	3.1	3.1

## NON-CONSOLIDATED

(Billions of yen,%)

		As of December 31, 2009 (A)	Change (A)-(B)	Change (A)-(C)	As of September 30, 2009 (B)	As of December 31, 2008 (C)
13	Claims against Bankrupt and Substantially Bankrupt Obligors	54.5	9.8	11.6	44.7	42.9
14	Banking Account	54.5	9.8	11.6	44.7	42.9
15	Trust Accounts	-	-	(0.0)	-	0.0
16	Claims with Collection Risk	18.8	(11.4)	(8.6)	30.3	27.5
17	Banking Account	15.7	(11.4)	(8.6)	27.1	24.4
18	Trust Accounts	3.1	(0.0)	(0.0)	3.1	3.1
19	Claims for Special Attention	9.5	(10.3)	0.6	19.8	8.8
20	Banking Account	9.5	(10.3)	0.6	19.8	8.8
21	Trust Accounts	-	-	-	-	-
22	Sub-total	82.9	(11.9)	3.6	94.9	79.3
23	NPL Ratio	2.28%	(0.24)%	0.11%	2.52%	2.16%
24	Banking Account	79.8	(11.9)	3.6	91.8	76.2
25	Trust Accounts	3.1	(0.0)	(0.0)	3.1	3.1
26	Normal Claims	3,556.2	(107.7)	(31.7)	3,663.9	3,587.9
27	Banking Account	3,529.1	(106.9)	(27.0)	3,636.0	3,556.1
28	Trust Accounts	27.0	(0.8)	(4.7)	27.9	31.8
29	Total	3,639.2	(119.7)	(28.1)	3,758.9	3,667.3
30	Banking Account	3,608.9	(118.9)	(23.3)	3,727.8	3,632.3
31	Trust Accounts	30.2	(0.8)	(4.7)	31.0	34.9

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 December 31, 2009	As of September 30, 2009	As of December 31, 2008
1	Total of Deposits	2,568.7	2,567.9	2,843.4
2	Individual	1,773.9	1,793.9	1,850.8

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

(Billions of yen)

		As of December 31, 2009	As of September 30, 2009	As of December 31, 2008
3	Total of Trust Principal	946.6	958.6	963.0
4	Individual	496.0	502.1	536.2

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 December 31, 2009	As of September 30, 2009	As of December 31, 2008
1 Loans and Bills Discounted	2,196.0	2,224.7	2,334.2
2 Securities	877.0	934.6	6,840.8
3 Beneficiary Rights to the Trusts	33,711.0	33,870.3	33,491.8
4 Securities Held in Custody Accounts	776.4	766.9	874.5
5 Money Claims	6,292.8	6,117.0	6,735.1
6 Tangible Fixed Assets	5,396.8	5,492.7	5,457.8
7 Intangible Fixed Assets	145.9	146.0	144.4
8 Other Claims	108.0	86.3	84.6
9 Call Loans			14.4
10 Lending to Banking Account	929.9	887.7	831.2
11 Cash and Due from Banks	658.9	639.7	582.8
12 Total Assets	51,093.1	51,166.3	57,392.1
13 Money Trusts	12,003.9	11,880.4	17,972.7
14 Pension Trusts	3,625.2	3,620.2	4,073.7
15 Property Formation Benefit Trusts	3.9	3.9	3.7
16 Loan Trusts	32.3	37.7	57.1
17 Investment Trusts	12,348.8	12,679.1	11,315.9
18 Money Entrusted Other than Money Trusts	2,246.1	2,316.3	2,698.0
19 Securities Trust	4,946.9	4,825.9	5,014.6
20 Money Claim Trust	5,971.3	5,810.4	6,498.2
21 Equipment Trust		0.0	0.0
22 Land and Fixtures Trust	224.0	225.6	227.6
23 Composite Trusts	9,686.4	9,762.5	9,526.6
24 Other Trusts	3.8	3.8	3.5
25 Total Liabilities	51,093.1	51,166.3	57,392.1

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