

January 31, 2008

Office of International Corporate Finance  
Division of Corporate Finance  
Securities and Exchange Commission  
450 Fifth Street, N.W.  
Washington D.C. 20549  
U.S.A.

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Mitsui Trust Holdings

~~The Chuo Mitsui Trust and Banking Company, Limited~~  
Information Furnished Pursuant to  
12g3-2(b) Under the Securities Exchange Act of 1934  
File No. 82-4677

SUPL

Ladies and Gentlemen:

The Chuo Mitsui Trust and Banking Company, Limited, a bank organized as a joint stock company under the law of Japan (the "Bank"), pursuant to Rule 12g3-2(b) under the Securities and Exchange Act of 1934, as amended (the "Act"), hereby furnishes the following press release documents to the Commission:

BUSINESS RESULTS FOR THE 3<sup>RD</sup> QUARTER OF FISCAL YEAR 2007

All information and documents submitted herewith are being furnished under Rule 12g3-2(b)(1) with the understanding that such information and documents will not be deemed to be "filed" with the Commission or otherwise subject to the liabilities of Section 18 of the Act, and that neither this letter nor the furnishing of such information and documents shall constitute an admission for any purpose that the Bank is subject to the Act.

Please acknowledge receipt of this letter by stamping the enclosed copy and returning it.

Yours very truly,

For and on behalf of  
The Chuo Mitsui Trust & Banking Co., Ltd.



*Nobuaki Minei*

Nobuaki Minei  
Senior Manager  
Global Finance Department  
Phone: 81-3-5232-1056  
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*[Handwritten signature]*

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## Chuo Mitsui Trust Holdings, Inc.

Business Results for the 3<sup>rd</sup> Quarter of Fiscal Year 2007 <Consolidated>

33-1, Shiba 3-chome, Minato-Ku, Tokyo 105-8574 Japan

Listed Stock Exchanges Tokyo, Osaka, Nagoya

Stock Code Number: 8309

(URL <http://www.chuomitsui.jp/>)

President: Kazuo Tanabe

1. Business Results for the 3<sup>rd</sup> Quarter of Fiscal Year 2007 (from April 1, 2007 to December 31, 2007)

(1) Business Results

<Note> Amounts less than million yen are omitted

	Ordinary Income		Ordinary Profit		Net Income	
	yen in millions	(year on year change) %	yen in millions	(year on year change) %	yen in millions	(year on year change) %
3 <sup>rd</sup> Quarter FY2007	346,936	9.5	105,285	2.2	63,067	(25.5)
3 <sup>rd</sup> Quarter FY2006	316,868	(2.7)	103,053	(3.7)	84,708	(10.7)
FY2006	447,101		159,973		112,793	

	Net Income per Common Share	Net Income per Common Share(Diluted)
	yen	yen
3 <sup>rd</sup> Quarter FY2007	66.20	35.14
3 <sup>rd</sup> Quarter FY2006	97.43	47.23
FY2006	123.33	62.88

Note: Percentage figures represent rate of increase or decrease in comparison with the same period previous year

(2) Financial Position

	Total Assets	Net Assets	Net Assets Ratio	Net Assets per Common Share
	yen in millions	yen in millions	%	yen
3 <sup>rd</sup> Quarter FY2007	14,484,279	1,086,550	6.8	625.92
3 <sup>rd</sup> Quarter FY2006	13,961,169	1,030,155	6.7	584.63
FY2006	14,090,523	1,137,364	7.1	661.98

2. Estimate for This Fiscal Year (from April 1, 2007 to March 31, 2008)

	Ordinary Income	[year on year change]	Ordinary Profits	[year on year change]	Net Income	[year on year change]	Estimate of Net Income per Common Share
	yen in millions	%	yen in millions	%	yen in millions	%	Yen
Annual	470,000	5.1	155,000	(3.1)	85,000	(24.6)	82.02

The above estimates are based on information available at this moment and plan. Actual results may differ from the estimates, depending on future events.

With regard to the estimates for the fiscal year, there are no changes in the estimated figures announced on November 19, 2007.

3. Others

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

(2) Adoption of simplified accounting methods: None

(3) Changes in the accounting methods from the ones applied in the previous year: None

(4) Audit by certified public accountant or audit corporation: None

# Chuo Mitsui Trust Holdings, Inc.

## Consolidated Balance Sheets

(in millions of yen)	As of March 31, 2007	As of December 31, 2007	change	As of December 31, 2006
<b>ASSETS</b>				
Cash and due from banks .....	498,096	305,808	(192,288)	351,953
Call loans and bills bought .....	111,121	221,233	110,112	7,257
Receivables under resale agreements .....	-	-	-	900
Receivables under securities borrowing transactions .....	80,099	241,287	161,188	110,893
Monetary claims bought .....	104,146	106,581	2,435	98,986
Trading assets .....	52,803	117,078	64,274	77,383
Money held in trust .....	2,710	2,734	24	2,741
Securities .....	4,511,730	4,725,803	214,072	4,400,769
Loans and bills discounted .....	7,377,362	7,454,694	77,332	7,263,062
Foreign exchanges .....	940	958	18	965
Other assets .....	351,678	458,941	107,262	364,476
Tangible fixed assets .....	203,672	134,049	(69,622)	204,602
Intangible fixed assets .....	77,163	71,645	(5,518)	75,925
Deferred tax assets .....	82,850	91,624	8,773	130,578
Customers' liabilities for acceptances and guarantees .....	711,121	633,483	(77,637)	935,516
Reserve for possible loan losses .....	(74,974)	(81,644)	(6,670)	(64,843)
<b>Total assets .....</b>	<b>14,090,523</b>	<b>14,484,279</b>	<b>393,756</b>	<b>13,961,169</b>
<b>LIABILITIES</b>				
Deposits .....	8,143,660	8,199,560	55,899	8,361,361
Negotiable certificates of deposit .....	386,050	543,120	157,070	445,380
Call money and bills sold .....	547,378	569,842	22,464	224,346
Payables under repurchase agreements .....	114,467	60,188	(54,278)	106,133
Payables under securities lending transactions .....	1,062,543	1,363,445	300,901	981,804
Trading liabilities .....	4,398	5,741	1,343	5,104
Borrowed money .....	393,235	474,369	81,134	271,371
Foreign exchanges .....	48	4	(44)	14
Subordinated bonds .....	195,119	188,127	(6,992)	206,044
Subordinated convertible bonds .....	47	-	(47)	47
Payables to trust account .....	1,222,593	1,101,660	(120,933)	1,175,768
Other liabilities .....	131,796	233,742	101,946	184,951
Reserve for employee' bonus payment .....	3,247	62	(3,185)	73
Reserve for employee retirement benefits .....	2,107	2,085	(22)	2,006
Reserve for retirement benefits for directors and corporate auditors .....	1,060	1,213	152	-
Reserve for possible losses related to land trust .....	9,934	6,741	(3,192)	6,812
Deferred tax liabilities .....	24,346	14,339	(10,006)	24,273
Acceptances and guarantees .....	711,121	633,483	(77,637)	935,516
<b>Total liabilities .....</b>	<b>12,953,158</b>	<b>13,397,729</b>	<b>444,570</b>	<b>12,931,013</b>
<b>NET ASSETS</b>				
Common stock and preferred stock .....	261,608	261,608	-	261,608
Capital surplus .....	127,342	127,349	7	127,340
Retained earnings .....	378,812	432,876	54,063	350,722
Treasury stock .....	(195)	(257)	(62)	(135)
<b>Total owners' equity .....</b>	<b>767,568</b>	<b>821,576</b>	<b>54,008</b>	<b>739,536</b>
Net unrealized gains on available-for-sale securities .....	259,248	178,524	(80,724)	214,465
Net deferred losses on hedging instruments, net of taxes .....	(7,439)	(3,417)	4,022	(8,836)
Land revaluation difference .....	(15,532)	(15,532)	-	(15,527)
Foreign currency translation adjustments .....	53	63	10	(208)
<b>Total valuation and translation adjustments .....</b>	<b>236,329</b>	<b>159,638</b>	<b>(76,691)</b>	<b>189,893</b>
Minority interest .....	133,467	105,335	(28,131)	100,725
<b>Total nets assets .....</b>	<b>1,137,364</b>	<b>1,086,550</b>	<b>(50,814)</b>	<b>1,030,155</b>
<b>Total liabilities, and net assets .....</b>	<b>14,090,523</b>	<b>14,484,279</b>	<b>393,756</b>	<b>13,961,169</b>

<Note>Amounts less than one million yen are omitted

# Chuo Mitsui Trust Holdings, Inc.

## Consolidated Statements of Income

(in millions of yen)	3 <sup>rd</sup> Quarter FY 2006	3 <sup>rd</sup> Quarter FY 2007	Change	FY 2006
<b>Ordinary income</b> .....	<b>316,868</b>	<b>346,936</b>	<b>30,068</b>	<b>447,101</b>
Trust fees.....	54,183	50,450	(3,732)	75,565
Interest income.....	104,923	155,396	50,473	161,448
Interest on loans and bills discounted.....	59,976	86,205	26,228	84,450
Interest and dividends on securities.....	40,714	63,270	22,555	70,958
Fees and commissions.....	93,524	95,328	1,803	133,119
Trading gains.....	2,988	1,473	(1,514)	3,291
Other operating income.....	2,324	7,819	5,494	6,491
Other income.....	58,923	36,467	(22,456)	67,185
<b>Ordinary expenses</b> .....	<b>213,814</b>	<b>241,651</b>	<b>27,836</b>	<b>287,127</b>
Interest expenses.....	42,481	74,099	31,617	62,607
Interest on deposits.....	17,285	29,441	12,156	25,456
Fees and commissions.....	11,493	11,008	(484)	15,059
Trading losses.....	93	-	(93)	120
Other operating expenses.....	4,492	3,822	(670)	5,846
General and administrative expenses.....	101,968	105,064	3,096	121,725
Other expenses.....	53,285	47,655	(5,629)	81,768
<b>Ordinary profits</b> .....	<b>103,053</b>	<b>105,285</b>	<b>2,231</b>	<b>159,973</b>
<b>Extraordinary profits</b> .....	<b>21,827</b>	<b>5,354</b>	<b>(16,473)</b>	<b>20,904</b>
<b>Extraordinary losses</b> .....	<b>332</b>	<b>540</b>	<b>207</b>	<b>1,245</b>
<b>Income before income taxes and minority interests</b> .....	<b>124,548</b>	<b>110,099</b>	<b>(14,449)</b>	<b>179,632</b>
Provision for income taxes.....	12,116	10,889	(1,226)	19,003
Deferred income taxes.....	23,292	31,935	8,642	41,905
Minority interests in net income.....	4,431	4,206	(224)	5,930
<b>Net income</b> .....	<b>84,708</b>	<b>63,067</b>	<b>(21,640)</b>	<b>112,793</b>

<Note>Amounts less than one million yen are omitted

**Chuo Mitsui Trust Holdings, Inc.**  
**Consolidated Statement of Changes in Net Asset**

(from April 1, 2006 to December 31, 2006)

(in millions of yen)

	Owners' Equity				
	Common Stock and Preferred Stock	Capital Surplus	Retained Earnings	Treasury Stock	Total Owners' Equity
Balance at the end of previous period	261,579	126,297	274,583	(1,090)	661,369
Changes of items during the period					
Conversion of convertible bonds	29	29	-	-	58
Dividends from surplus	-	-	(8,569)	-	(8,569)
Net income	-	-	84,708	-	84,708
Acquisition of treasury stock	-	-	-	(183)	(183)
Disposal of treasury stock	-	1,014	-	1,138	2,152
Net changes of items other than owners' equity	-	-	-	-	-
Total changes of items during the period	29	1,043	76,138	954	78,166
Balance at the end of the current period	261,608	127,340	350,722	(135)	739,535

	Valuation and Translation Adjustments					Minority Interests	Total Net Assets
	Net Unrealized Gains on Available-for-Sale Securities	Net Deferred Losses on Hedging Instruments, Net of Tax	Land Revaluation Deferrance	Foreign Currency Translation Adjustments	Total Valuation and Translation Adjustments		
Balance at the end of previous period	213,547	-	(15,527)	(539)	197,480	106,541	965,391
Changes of items during the period							
Conversion of convertible bonds	-	-	-	-	-	-	58
Dividends from surplus	-	-	-	-	-	-	(8,569)
Net income	-	-	-	-	-	-	84,708
Acquisition of treasury stock	-	-	-	-	-	-	(183)
Disposal of treasury stock	-	-	-	-	-	-	2,152
Net changes of items other than owners' equity	918	(8,836)	-	330	(7,586)	(5,816)	(13,403)
Total changes of items during the period	918	(8,836)	-	330	(7,586)	(5,816)	64,763
Balance at the end of the current period	214,465	(8,836)	(15,527)	(208)	189,893	100,725	1,030,155

<Note> Amounts less than one million yen are omitted

(from April 1, 2007 to December 31, 2007)

(in millions of yen)

	Owners' Equity				
	Common Stock and Preferred Stock	Capital Surplus	Retained Earnings	Treasury Stock	Total Owners' Equity
Balance at the end of previous period	261,608	127,342	378,812	(195)	767,568
Changes of items during the period					
Dividends from surplus	-	-	(9,003)	-	(9,003)
Net income	-	-	63,067	-	63,067
Acquisition of treasury stock	-	-	-	(113)	(113)
Disposal of treasury stock	-	7	-	51	58
Net changes of items other than owners' equity	-	-	-	-	-
Total changes of items during the period	-	7	54,063	(62)	54,008
Balance at the end of the current period	261,608	127,349	432,876	(257)	821,576

	Valuation and Translation Adjustments					Minority Interests	Total Net Assets
	Net Unrealized Gains on Available-for-Sale Securities	Net Deferred Losses on Hedging Instruments, Net of Tax	Land Revaluation Deferrance	Foreign Currency Translation Adjustments	Total Valuation and Translation Adjustments		
Balance at the end of previous period	259,248	(7,439)	(15,532)	53	236,329	133,467	1,137,364
Changes of items during the period							
Dividends from surplus	-	-	-	-	-	-	(9,003)
Net income	-	-	-	-	-	-	63,067
Acquisition of treasury stock	-	-	-	-	-	-	(113)
Disposal of treasury stock	-	-	-	-	-	-	58
Net changes of items other than owners' equity	(80,724)	4,022	-	10	(76,691)	(28,131)	(104,822)
Total changes of items during the period	(80,724)	4,022	-	10	(76,691)	(28,131)	(50,814)
Balance at the end of the current period	178,524	(3,417)	(15,532)	63	159,638	105,335	1,086,550

&lt;Note&gt;Amounts less than one million yen are omitted

(from April 1, 2006 to March 31, 2007)

(in millions of yen)

	Owners' Equity				
	Common Stock and Preferred Stock	Capital Surplus	Retained Earnings	Treasury Stock	Total Owners' Equity
Balance at the end of previous period	261,579	126,297	274,583	(1,090)	661,369
Changes of items during the period					
Conversion of convertible bonds	29	29	-	-	58
Dividends from surplus	-	-	(8,569)	-	(8,569)
Net income	-	-	112,793	-	112,793
Acquisition of treasury stock	-	-	-	(246)	(246)
Disposal of treasury stock	-	1,015	-	1,141	2,157
Reversal of land revaluation difference	-	-	5	-	5
Net changes of items other than owners' equity	-	-	-	-	-
Total changes of items during the period	29	1,045	104,229	894	106,198
Balance at the end of the current period	261,608	127,342	378,812	(195)	767,568

	Valuation and Translation Adjustments					Minority Interests	Total Net Assets
	Net Unrealized Gains on Available-for-Sale Securities	Net Deferred Losses on Hedging Instruments, Net of Tax	Land Revaluation Difference	Foreign Currency Translation Adjustments	Total Valuation and Translation Adjustments		
Balance at the end of previous period	213,547	-	(15,527)	(539)	197,480	106,541	965,391
Changes of items during the period							
Conversion of convertible bonds	-	-	-	-	-	-	58
Dividends from surplus	-	-	-	-	-	-	(8,569)
Net income	-	-	-	-	-	-	112,793
Acquisition of treasury stock	-	-	-	-	-	-	(246)
Disposal of treasury stock	-	-	-	-	-	-	2,157
Reversal of land revaluation difference	-	-	-	-	-	-	5
Net changes of items other than owners' equity	45,701	(7,439)	(5)	592	38,849	26,925	65,774
Total changes of items during the period	45,701	(7,439)	(5)	592	38,849	26,925	171,973
Balance at the end of the current period	259,248	(7,439)	(15,532)	53	236,329	133,467	1,137,364

&lt;Note&gt;Amounts less than one million yen are omitted.

# Financial Highlights for 3rd Quarter of FY3/08

January 31, 2008

 **Chuo Mitsui Trust Holdings, Inc.**

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

Figures for the 3rd Quarter of FY3/08 have not been audited.

## (1) Chuo Mitsui Trust Holdings, Non-consolidated

	(Yen billion)			《Reference》
	3Q FY3/08	Change	3Q FY3/07	FY3/07
Operating income	32.0	6.7	25.2	25.8
Operating profit	26.8	5.9	20.9	19.6
Ordinary profit	26.6	6.0	20.6	19.1
Net income	26.6	6.0	20.6	19.1

## (2) Chuo Mitsui Trust Holdings, Consolidated

	(Yen billion)			《Reference》
	3Q FY3/08	Change	3Q FY3/07	FY3/07
Ordinary income	346.9	30.0	316.8	447.1
Ordinary profit	105.2	2.2	103.0	159.9
Net income	63.0	(21.6)	84.7	112.7

## Number of consolidated subsidiaries and affiliates

	(No. of companies)			《Reference》
	End-12/07	Change	End-12/06	End-3/07
Consolidated subsidiaries	26	(1)	27	27
Affiliates accounted for by the equity methods	3	-	3	3

## (3) Combined totals from The Chuo Mitsui Trust and Banking[CMTB] and Chuo Mitsui Asset Trust and Banking[CMAB], Non-consolidated

	(Yen billion)			《Reference》
	3Q FY3/08	Change	3Q FY3/07	FY3/07
Gross operating profit	201.8	18.3	183.4	275.3
[Gross operating profit (after trust a/c credit costs)]	[199.2]	[21.1]	[178.0]	[269.7]
Trust fees	53.0	(6.5)	59.6	81.1
[Trust fees (after trust a/c credit costs)]	[50.4]	[(3.7)]	[54.2]	[75.6]
Fees on loan trusts and JODMTs*, before trust a/c credit costs (a)	14.3	(6.9)	21.2	28.4
Other trust fees (b)	38.7	0.3	38.3	52.7
Trust a/c credit costs (minus)	2.5	(2.8)	5.4	5.5
Net interest income (c)	84.0	17.6	66.4	104.9
Net fees and commissions (d)	59.3	1.5	57.7	86.2
Net trading profit	1.4	(1.4)	2.8	3.1
Net other operating profit	3.9	7.1	(3.2)	(0.2)
Net bond related profit	5.5	8.6	(3.1)	(0.1)
Operating expenses (minus)	83.5	10.2	73.2	98.2
Pre-provision profit	118.3	8.1	110.2	177.0
[Excluding net bond related profit]	[112.8]	[(0.5)]	[113.3]	[177.2]
Transfer to the general reserve (minus)	4.7	(2.7)	7.5	16.3
Net operating profit before trust a/c credit costs	113.5	10.8	102.6	160.7
Net operating profit	110.9	13.7	97.2	155.1
Net other profit	(6.3)	(7.5)	1.2	(1.0)
Net stock related profit	13.2	4.3	8.8	8.6
Banking a/c credit costs (minus)	10.2	6.3	3.8	7.9
Recurring profit	104.6	6.1	98.4	154.1
Extraordinary profit	4.1	(16.6)	20.8	18.1
Net transfer from reserve for possible loan losses [Note]	-	(0.0)	0.0	0.0
Gains on return of securities from employee retirement benefit trusts	-	(15.8)	15.8	15.8
Net income before income taxes	108.7	(10.5)	119.3	172.3
Current income taxes (minus)	7.7	0.6	7.1	10.5
Deferred income taxes (minus)	31.2	6.3	24.8	43.3
Net income	69.7	(17.5)	87.2	118.4

\*JODMTs : Jointly Operated Designated Money Trust

[Note] In 3Q.FY3/07, net transfer from general reserve for possible loan losses is posted as extraordinary profit for CMAB.

Credit costs (minus)	17.6	0.7	16.8	29.7
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《Reference》

Banking related profit (a)+(c)	98.4	10.6	87.7	133.4
Asset management business profit (b)+(d)	98.0	1.9	96.1	138.9

	CMTB, Non-consolidated			CMAB, Non-consolidated		
	3Q FY3/08	Change	3Q FY3/07	3Q FY3/08	Change	3Q FY3/07
Gross operating profit	170.0	16.9	153.1	31.8	1.4	30.3
[Gross operating profit (after trust a/c credit costs)]	[167.4]	[19.7]	[147.6]	[31.8]	[1.4]	[30.3]
Trust fees	20.0	(6.4)	26.5	32.9	(0.0)	33.0
[Trust fees (after trust a/c credit costs)]	[17.4]	[(3.6)]	[21.1]	[32.9]	[(0.0)]	[33.0]
Fees on loan trusts and JODMTs*, before trust a/c credit costs (a)	14.3	(6.9)	21.2	-	-	-
Other trust fees (b)	5.7	0.4	5.2	32.9	(0.0)	33.0
Trust a/c credit costs (minus)	2.5	(2.8)	5.4	-	-	-
Net interest income (c)	84.0	17.6	66.4	(0.0)	(0.0)	0.0
Net fees and commissions (d)	60.4	0.0	60.4	(1.1)	1.5	(2.6)
Net trading profit	1.4	(1.4)	2.8	-	-	-
Net other operating profit	3.9	7.1	(3.2)	-	(0.0)	0.0
Net bond related profit	5.5	8.6	(3.1)	-	(0.0)	0.0
Operating expenses (minus)	72.6	9.1	63.4	10.8	1.0	9.8
Pre-provision profit	97.3	7.7	89.6	20.9	0.3	20.5
[Excluding net bond related profit]	[91.8]	[(0.9)]	[92.7]	[20.9]	[0.3]	[20.5]
Transfer to the general reserve (minus)	4.7	(2.7)	7.5	-	-	-
Net operating profit before trust a/c credit costs	92.6	10.5	82.0	20.9	0.3	20.5
Net operating profit	90.0	13.3	76.6	20.9	0.3	20.5
Net other profit	(5.5)	(7.6)	2.1	(0.8)	0.0	(0.9)
Net stock related profit	13.2	4.3	8.8	-	-	-
Banking a/c credit costs (minus)	10.2	6.3	3.8	-	-	-
Recurring profit	84.4	5.6	78.8	20.1	0.4	19.6
Extraordinary profit	4.1	(16.6)	20.8	(0.0)	(0.0)	(0.0)
Net transfer from reserve for possible loan losses [Note]	-	-	-	-	(0.0)	0.0
Gains on return of securities from employee retirement benefit trusts	-	(15.8)	15.8	-	-	-
Net income before income taxes	88.6	(10.9)	99.6	20.1	0.4	19.6
Current income taxes (minus)	0.4	0.2	0.2	7.2	0.3	6.8
Deferred income taxes (minus)	30.4	6.5	23.9	0.8	(0.1)	0.9
Net income	57.7	(17.7)	75.4	11.9	0.1	11.7

\*JODMTs : Jointly Operated Designated Money Trust

[Note] In 3Q.FY3/07, net transfer from general reserve for possible loan losses is posted as extraordinary profit for CMAB.

Credit costs (minus)	17.6	0.7	16.8	-	0.0	(0.0)
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《Reference》

Banking related profit (a)+(c)	98.4	10.7	87.7	(0.0)	(0.0)	0.0
Asset management business profit (b)+(d)	66.1	0.4	65.7	31.8	1.4	30.3

	End-12/07			End-9/07	End-3/07	End-12/06
	(a)	(a-b)	(a-c)	(b)	(c)	
Claims under bankruptcy and virtual bankruptcy	17.2	2.9	5.1	14.3	12.1	14.1
Banking account	14.7	3.0	5.0	11.6	9.6	11.3
Trust account	2.5	(0.0)	0.0	2.6	2.4	2.7
Claims under high risk	60.2	(2.5)	10.8	62.7	49.3	44.2
Banking account	45.4	(2.3)	4.7	47.7	40.6	35.8
Trust account	14.8	(0.2)	6.0	15.0	8.7	8.3
Claims under close observation	89.8	1.6	7.0	88.2	82.8	82.1
Banking account	77.5	2.2	7.6	75.2	69.8	68.5
Trust account	12.3	(0.5)	(0.5)	12.9	12.9	13.6
Total (A)	167.4	2.0	23.0	165.3	144.3	140.5
Banking account	137.7	2.9	17.4	134.7	120.2	115.7
Trust account	29.7	(0.8)	5.5	30.5	24.1	24.7
Total claims (B)	8,380.2	(171.3)	(78.4)	8,551.5	8,458.7	8,445.1
					(%)	
Non-performing claims ratio (A)/(B)	1.9	0.0	0.2	1.9	1.7	1.6

3. Net Unrealized Gains (Losses) on Securities

【CMTB, Non-consolidated】

(Yen billion)

	End-12/07				End-9/07				Change	
	Acquisition cost (a)	Net unrealized gains (losses) (b)		Acquisition cost (c)	Net unrealized gains (losses) (d)		Acquisition cost (a-c)	Net unrealized gains (losses) (b-d)		
		Gains	Losses		Gains	Losses				
Available-for-sale	3,067.9	205.4	295.9	90.5	3,223.3	246.8	340.1	93.3	(155.4)	(41.4)
Stocks	454.5	279.8	293.4	13.5	452.9	326.5	337.1	10.5	1.6	(46.7)
Bonds	1,592.8	(39.9)	0.3	40.2	1,715.7	(51.0)	0.0	51.0	(122.8)	11.1
Others	1,020.4	(34.5)	2.2	36.7	1,054.6	(28.7)	3.0	31.7	(34.1)	(5.8)

Held-to-maturity	744.2	2.9	4.9	1.9	716.2	(0.1)	1.4	1.6	28.0	3.1
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	End-3/07				Change	
	Acquisition cost (e)	Net unrealized gains (losses) (f)		Acquisition cost (a-e)	Net unrealized gains (losses) (b-f)	
		Gains	Losses			
Available-for-sale	2,762.2	311.1	382.5	71.4	305.6	(105.7)
Stocks	439.8	373.4	375.9	2.4	14.7	(93.6)
Bonds	1,414.3	(54.7)	0.0	54.7	178.4	14.8
Others	908.0	(7.6)	6.6	14.2	112.4	(26.8)

Held-to-maturity	695.9	(1.0)	0.7	1.8	48.3	4.0
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< Reference >

End-12/06			
Acquisition cost	Net unrealized gains (losses)		
	Gains	Losses	
3,092.0	236.0	313.7	77.7
425.4	303.7	307.6	3.8
1,950.3	(60.2)	0.4	60.7
716.2	(7.3)	5.7	13.0

673.5	(2.7)	0.2	2.9
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【Chuo Mitsui Trust Holdings, Consolidated】

(Yen billion)

	End-12/07				End-9/07				Change	
	Acquisition cost (a)	Net unrealized gains (losses) (b)		Acquisition cost (c)	Net unrealized gains (losses) (d)		Acquisition cost (a-c)	Net unrealized gains (losses) (b-d)		
		Gains	Losses		Gains	Losses				
Available-for-sale	3,254.9	262.4	358.0	95.6	3,405.2	317.4	413.5	96.0	(150.2)	(54.9)
Stocks	531.3	332.3	350.6	18.3	529.6	391.9	405.2	13.2	1.6	(59.6)
Bonds	1,691.7	(39.9)	0.3	40.2	1,814.6	(51.0)	0.0	51.0	(122.8)	11.0
Others	1,031.8	(29.9)	7.0	36.9	1,060.9	(23.5)	8.2	31.7	(29.0)	(6.3)

Held-to-maturity	744.4	2.9	4.9	1.9	716.3	(0.1)	1.4	1.6	28.0	3.1
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< Reference >

End-12/06			
Acquisition cost	Net unrealized gains (losses)		
	Gains	Losses	
3,222.4	317.8	396.2	78.3
496.1	380.3	384.8	4.5
2,003.6	(60.3)	0.4	60.7
722.5	(2.1)	10.9	13.0

673.6	(2.7)	0.2	2.9
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	End-3/07				Change	
	Acquisition cost (e)	Net unrealized gains (losses) (f)		Acquisition cost (a-e)	Net unrealized gains (losses) (b-f)	
		Gains	Losses			
Available-for-sale	2,954.3	393.7	465.9	72.1	300.6	(131.3)
Stocks	517.6	450.1	453.3	3.1	13.6	(117.8)
Bonds	1,522.2	(54.6)	0.0	54.7	169.5	14.7
Others	914.4	(1.7)	12.5	14.2	117.4	(28.1)

Held-to-maturity	696.0	(1.0)	0.7	1.8	48.3	4.0
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[CMTB, Non-consolidated]

(Yen billion)

	End-12/07			End-9/07 (b)	End-3/07 (c)
	(a)	(a-b)	(a-c)		
Interest rate transactions	(4.4)	4.2	4.1	(8.6)	(8.5)
Interest rate swaps	(4.4)	4.2	4.1	(8.6)	(8.5)
Currency transactions	0.9	(0.1)	(0.0)	1.1	1.0
Stock transactions	-	-	-	-	-
Bond transactions	-	-	-	-	-
Total	(3.4)	4.0	4.0	(7.4)	(7.4)

[Note] After application of deferred tax accounting

## 5. Deposits and Loans

### (1) Balance of Deposits and Loans

[CMTB, Non-consolidated]

(Yen billion)

< Reference >

		End-12/07			End-9/07 (b)	End-3/07 (c)
		(a)	(a-b)	(a-c)		
Banking Account	Deposits	8,219.7	120.3	49.7	8,099.3	8,169.9
	Loans	7,450.2	(154.5)	72.1	7,604.7	7,378.0
JODMTs	Principals	1,072.8	(16.7)	(111.7)	1,089.6	1,184.6
	Loans	272.8	(4.9)	8.7	277.8	264.0
Loan Trusts	Principals	930.4	(38.4)	(134.5)	968.9	1,065.0
	Loans	400.9	(13.6)	(89.9)	414.5	490.8
Total	Deposits & Principals	10,223.1	65.2	(196.6)	10,157.9	10,419.7
	Loans	8,124.0	(173.1)	(8.9)	8,297.1	8,133.0

End-12/06
8,393.6
7,259.4
1,213.8
347.3
1,119.3
512.7
10,726.8
8,119.5

JODMTs: Jointly-operated designated money trusts

[Note] 1. Negotiable certificates of deposit (CD) are excluded from deposits in banking account.

2. For JODMTs and loan trusts, amount which the principals are guaranteed by CMTB are shown on the table.

### (2) Balance of Deposits by Depositor Type

[CMTB, Non-consolidated]

Banking account

(Yen billion)

< Reference >

	End-12/07			End-9/07 (b)	End-3/07 (c)
	(a)	(a-b)	(a-c)		
Individuals	6,343.6	141.9	120.8	6,201.6	6,222.7
Corporations	1,577.4	(19.5)	(104.7)	1,596.9	1,682.1
Others	284.4	3.4	49.6	280.9	234.8
Total	8,205.4	125.8	65.7	8,079.5	8,139.7

End-12/06
6,432.7
1,700.2
216.4
8,349.4

[Note] Japan Offshore Market accounts are excluded.

[CMTB, Non-consolidated]

(Yen billion)

(Reference)

	End-12/07			End-9/07	End-3/07	End-12/06
	(a)	(a-b)	(a-c)	(b)	(c)	
<b>Total assets</b>	7,338.9	214.3	447.6	7,124.6	6,891.3	6,588.7
Loans and bills discounted	695.0	(19.6)	(84.6)	714.7	779.6	887.6
Securities	14.0	(0.1)	(13.5)	14.1	27.5	50.9
Beneficiary rights	1.9	(0.2)	(0.9)	2.2	2.9	3.2
Securities held in custody accounts	0.2	(0.0)	0.0	0.2	0.2	0.2
Monetary claims	1.4	(0.0)	(0.3)	1.4	1.7	2.0
Tangible Fixed Assets	5,235.6	260.4	635.4	4,975.1	4,600.2	-
Intangible Fixed Assets	16.4	3.8	8.9	12.5	7.4	-
Premises and equipment	-	-	-	-	-	4,210.1
Surface rights	-	-	-	-	-	0.6
Lease rights	-	-	-	-	-	6.8
Other claims	56.2	6.0	9.7	50.2	46.4	46.5
Due from banking account	1,101.4	(27.7)	(120.2)	1,129.2	1,221.7	1,175.3
Cash and due from banks	216.4	(8.2)	13.2	224.6	203.1	204.9
<b>Total liabilities</b>	7,338.9	214.3	447.6	7,124.6	6,891.3	6,588.7
Money trusts	1,071.6	(9.3)	(86.1)	1,080.9	1,157.7	1,187.0
Property formation benefit trusts	15.1	(0.5)	(1.1)	15.7	16.3	16.0
Loan trusts	702.5	(37.8)	(133.3)	740.3	835.8	891.3
Money in trust other than money trusts	0.3	(0.0)	(0.0)	0.3	0.3	0.3
Securities in trust	0.2	(0.0)	0.0	0.2	0.2	0.2
Money claims in trust	2.4	(0.0)	(0.2)	2.5	2.7	3.0
Equipment in trust	-	-	(0.0)	-	0.0	0.0
Real estate in trust	81.1	0.0	0.4	81.0	80.6	81.0
General trusts	5,465.5	262.1	668.2	5,203.3	4,797.2	4,409.4

[CMAB, Non-consolidated]

(Yen billion)

(Reference)

	End-12/07			End-9/07	End-3/07	End-12/06
	(a)	(a-b)	(a-c)	(b)	(b)	
<b>Total assets</b>	41,530.0	445.0	3,267.3	41,085.0	38,262.7	39,558.0
Securities	8,257.7	17.5	623.0	8,240.2	7,634.7	7,440.4
Beneficiary rights	31,420.0	489.1	2,672.9	30,930.8	28,747.0	30,283.8
Monetary claims	1,718.5	(55.0)	(69.6)	1,773.6	1,788.2	1,744.5
Other claims	75.5	2.8	42.5	72.7	32.9	31.1
Due from banking account	0.1	(0.5)	(0.6)	0.7	0.8	0.3
Cash and due from banks	57.9	(8.8)	(0.8)	66.7	58.7	57.6
<b>Total liabilities</b>	41,530.0	445.0	3,267.3	41,085.0	38,262.7	39,558.0
Money trusts	17,460.4	313.5	1,281.8	17,146.8	16,178.5	17,197.0
Pension trusts	6,836.2	(6.5)	178.6	6,842.8	6,657.5	6,419.0
Investment trusts	12,550.3	59.0	1,527.6	12,491.3	11,022.7	10,475.7
Money in trust other than money trusts	537.4	112.9	118.9	424.4	418.4	403.0
Securities in trust	1,279.4	7.4	174.8	1,271.9	1,104.6	998.8
Money claims in trust	1,747.6	(58.3)	(73.3)	1,805.9	1,820.9	1,773.7
General trusts	1,118.5	16.9	58.6	1,101.6	1,059.8	2,290.6

## 1. Status of Overseas Investments/Lending (Excluding Foreign Bonds and Agency MBS)

### (1) Market Value Available (Securities)

(Yen billion)

	End-12/07		Note
	Acquisition cost	Unrealized gain/loss	
Subprime Loans/Investments	None		
Others	124.0	(5.7)	
CDO	10.0	(2.1)	Managed synthetic CDO (*1)
Investment Trusts (Bond Funds)	4.8	(0.1)	Investments mainly to public and corporate bonds, domestic and foreign (*2)
Investment Trusts (Credit Funds)	24.9	(1.1)	Investments mainly to bank loans towards US companies
Investment Trusts (Stock Funds, etc.)	11.0	(1.7)	Market neutral funds of US equities, etc.
Foreign Bonds, etc.	73.1	(0.5)	Overseas corporate bonds, etc.
Total	124.0	(5.7)	(*3)

### (2) Market Value Unavailable (Loans · Securities · Acceptances and Guarantees)

(Yen billion)

	End-12/07
	Balance
Subprime Loans/Investments	None
Others	110.6
Corporate Loans	98.7
Securities of Non-listed Companies	7.5
Acceptances and Guarantees (Corporate)	4.2
Total	110.6

#### Notes :

\*1 Underlying reference portfolio of CDO consists of 116 companies, and includes 4 monoline insurance companies, which amounts to ¥0.3 billion, or 3.6% of the total.

\*2 As of the end of September 2007, we held ¥30 billion of investment trusts which had investments in ABS backed by US home equity loan which amounts to ¥3.1 billion. However, the above investment trusts had been sold off by the end of December 2007, with a realized loss of ¥0.2 billion.

\*3 Other than the above CDO, there is no direct or indirect investments/lending related to monoline insurance companies.

In addition, there is no investments/lending guaranteed or insured by monoline insurance companies.

## 2. Status of Loans to Consumer Finance Companies

Balance of loans to consumer finance companies and nonbank financial institutions (\*1) as of the end of 3/07, 9/07, and 12/07 was ¥231.9 billion, ¥216.6 billion, and ¥203.6 billion, respectively.

Balance of loans to consumer finance companies (\*2) as of the end of 3/07, 9/07, and 12/07 was ¥78.0 billion, ¥60.6 billion, and ¥54.3 billion, respectively.

\*1 Loan providers which apply interest rates in excess of the upper limit set by the Interest Rate Restriction Law. (consumer finance companies, consumer credit companies, credit card companies, etc.)

\*2 Loan providers whose consumer loan balance exceeds 50% of total loan balance, and the unsecured loan balance (excluding residential) accounts for the highest proportion. (Excludes credit card companies and consumer credit companies)