

The Chuo Mitsui Trust and Banking Company, Limited

33-1,Shiba 3-chome, Minato-ku, Tokyo 105-8574 Japan
 Business Results for Fiscal Year 2000 < Non-Consolidated >
 Listed Stock Exchanges Tokyo,Osaka,Nagoya

for further information

Date of Board of Directors' Meeting: May 25, 2001
 Date of Shareholders' Meeting: June 28, 2001

General Planning Department
 Deputy General Manager
 Masaru Hashimoto
 phone : Tokyo (03)5232-8642

1.Business Results for Fiscal Year 2000 (from April 1, 2000 to March 31, 2001)

(1)Business Results <Note>Amounts less than one million yen are omitted.

Fiscal Year	Ordinary Income (year on year change)	Ordinary Profits (year on year change)	Net Income (year on year change)
	yen in millions %	yen in millions %	yen in millions %
Fiscal Year 2000	598,943 -36.9	53,869 -65.1	23,960 -51.7
Fiscal Year 1999	948,547 0.9	154,169 -	49,655 -

Fiscal Year	Net Income per Common Share	Net Income per Common Share(Diluted)	Net Income on Equity	Ordinary Expenses /Ordinary Income	Total Funds Available
	yen	yen	%	%	yen in millions
Fiscal Year 2000	22.85	13.29	5.5	91.0	41,523,028
Fiscal Year 1999	Chuo Trust 8.16 Mitsui Trust 24.58	6.61 13.52	1.4 8.1	88.9 81.1	42,878,157

Note: 1.Average Number of Common Shares Outstanding Fiscal Year 2000 817,483,323 shares

2.Change in the Accounting Methods : None

(2)Dividend Payment per Common Share

Fiscal Year	Annual Dividend per Share			Annual Dividend	Dividend Payout Ratio	Dividend on Equity
		Interim	Year-end			
	yen	yen	yen	yen in millions	%	%
Fiscal Year 2000	5.00	2.50	2.50	4,088	21.9	1.2
Fiscal Year 1999	Chuo Trust 5.00 Mitsui Trust 4.00	2.50 2.00	2.50 2.00	1,501 6,851	61.3 16.3	0.9 1.3

Note: Dividend per Share of Mitsui Trust for fiscal year 1999 includes cash distribution upon merger (substitution for dividends for the period from October 1st ,1999 to March 31st,2000) as year-end dividend.

(3)Financial Position

Fiscal Year End	Total Assets	Net Capital	Net Capital Ratio	Net Capital per Common Share	Non-Consolidated BIS Ratio(uniform domestic standard)
	yen in millions	yen in millions	%	yen	%
Fiscal Year 2000	13,837,598	783,402	5.7	429.27	preliminary 10.79
Fiscal Year 1999	15,213,624	1,146,196	7.5	Chuo Trust 575.81 Mitsui Trust 314.59	_____

Note: 1.Number of Common Shares Issued at Fiscal Year End Fiscal Year 2000 818,013,792 shares

2.Non-Consolidated BIS Ratio(uniform domestic standard) as of April 1 , 2000 10.05%

2.Estimate for Fiscal Year 2001 (from April 1, 2001 to March 31, 2002)

	Ordinary Income	Ordinary Profits	Net Income	Dividend Payment per Common Share		
				Interim	Year-end	
	yen in millions	yen in millions	yen in millions	yen	yen	yen
1st Half	270,000	20,000	13,000	2.50	_____	_____
Annual	540,000	50,000	26,000	_____	2.50	5.00

Estimate of Net Income per Common Share(Basic) : 25.33 yen

The Chuo Mitsui Trust and Banking Company, Limited

Non-Consolidated Balance Sheets

(Banking Account)

(yen in millions)

	Fiscal Year 2000(A)	Fiscal Year 1999(B)	(A)-(B)
Assets			
Cash and Due from Banks	489,687	991,881	-502,194
Cash	80,019	99,993	-19,974
Due from Banks	409,668	891,888	-482,219
Call Loans	-	60,000	-60,000
Bills Bought	179,100	187,500	-8,400
Monetary Claims Bought	-	14,232	-14,232
Trading Assets	7,776	14,390	-6,613
Trading securities	389	925	-536
Trading-related financial derivatives	6,386	13,464	-7,077
Other trading assets	999	-	999
Money Held in Trust	86,245	151,952	-65,707
Investment Securities	4,264,581	4,977,645	-713,064
Government Bonds	1,245,699	1,159,177	86,522
Municipal Bonds	101,000	147,220	-46,219
Corporate Bonds	300,122	463,273	-163,151
Stocks	1,918,098	2,259,680	-341,582
Other Securities	699,660	947,488	-247,828
Securities Lent	-	805	-805
Loans and Bills Discounted	7,767,812	7,786,087	-18,274
Bills Discounted	67,870	67,661	209
Loans on Notes	2,047,497	2,555,966	-508,469
Loans on Deeds	4,593,221	4,245,172	348,048
Overdrafts	1,059,223	917,286	141,936
Foreign Exchanges	13,383	13,093	290
Due from Foreign Banks	7,892	3,752	4,139
Advances to Foreign Banks	0	60	-60
Foreign Exchange Bills Purchased	1,404	2,092	-688
Foreign Exchange Bills Receivable	4,086	7,186	-3,100
Other Assets	284,486	280,956	3,530
Prepaid Expenses	169	377	-207
Accrued Income	52,279	107,146	-54,866
Futures Margin Paid	353	961	-607
Futures Balance Account	45	118	-72
Derivatives other than for Trading	21,300	-	21,300
Deferred Losses for hedging	1,088	-	1,088
Other	209,249	172,353	36,896
Premises and Equipment	211,052	219,873	-8,821
Land, Building and Equipment	177,021	170,399	6,622
Construction in Progress	1,316	10,838	-9,521
Other	32,714	38,636	-5,922
Deferred Tax Assets	237,603	256,732	-19,128
Customers' Liabilities for Acceptances and Guarantees	432,498	488,686	-56,188
Reserve for Possible Loan Losses	-136,433	-226,610	90,176
Reserve for Possible Losses on Investment Securities	-195	-2,797	2,601
Total Assets	13,837,598	15,213,624	-1,376,026

The Chuo Mitsui Trust and Banking Company, Limited

Non-Consolidated Balance Sheets

(Banking Account)

(yen in millions)

	Fiscal Year 2000(A)	Fiscal Year 1999(B)	(A)-(B)
Liabilities			
Deposits	7,537,548	7,384,224	153,323
Current Deposits	149,348	184,415	-35,067
Ordinary Deposits	726,811	745,893	-19,081
Saving Deposits	13,461	13,509	-47
Deposits at Notice	100,349	137,270	-36,921
Time Deposits	6,387,647	5,800,048	587,598
Installment Savings	-	0	-0
Other Deposits	159,930	503,087	-343,157
Negotiable Certificates of Deposit	333,552	537,464	-203,912
Call Money	9,912	120,046	-110,134
Bills Sold	27,500	15,000	12,500
Trading Liabilities	5,206	12,253	-7,047
Trading-related financial derivatives	5,206	12,253	-7,047
Borrowed Money	433,246	456,358	-23,111
Borrowed Money	433,246	456,358	-23,111
Foreign Exchanges	54	69	-14
Due to Foreign Banks	20	44	-23
Foreign Exchange Bills Sold	8	19	-11
Foreign Exchange Bills Payable	25	4	20
Bonds and Notes	100,000	100,000	-
Convertible Bonds and Notes	35,023	37,745	-2,722
Payable to Trust Account	3,913,444	4,592,756	-679,311
Other Liabilities	176,785	234,431	-57,646
Domestic Exchange Settlement Payable	144	140	4
Accrued Income Taxes	7,484	14,659	-7,174
Accrued Expenses	54,429	93,781	-39,352
Unearned Income	7,905	8,657	-751
Employee's Deposits	7,049	7,965	-915
Reserve on Interest on Installment Savings	-	0	-0
Derivatives other than for Trading	36,212	-	36,212
Cash Collateral in Exchange for JGB Lent	-	68,544	-68,544
Other	63,558	40,681	22,876
Reserve for Retirement Allowances	-	21,471	-21,471
Reserve for Retirement Benefits	10,558	-	10,558
Reserve for Possible Losses on Loans Sold to CCPC	8,745	15,863	-7,118
Reserve for Possible Foreign Exchange Losses on Trust Account	26,760	47,627	-20,866
Other Reserves	0	0	-
Liability Reserve for Securities Trading	0	0	-
Deferred Tax Liabilities for Land Revaluation	3,360	3,430	-69
Acceptances and Guarantees	432,498	488,686	-56,188
Total Liabilities	13,054,195	14,067,427	-1,013,232
Shareholders' Equity			
Common and Preferred Stock	322,875	559,756	-236,880
Legal Reserves	337,691	479,817	-142,125
Capital Surplus	295,278	438,705	-143,427
Legal Earned Surplus	42,413	41,111	1,301
Land Revaluation Reserve	5,225	5,168	56
Earned Surplus	117,609	101,453	16,156
Voluntary Reserve	52,953	52,953	0
Reserve for Overseas Investment	3	3	0
Reserve for Retirement Allowances	676	676	-
General Reserve	52,274	52,274	-
Unappropriated Earned Surplus	64,656	48,500	16,156
Net Income	23,960	49,655	-25,694
Total Shareholders' Equity	783,402	1,146,196	-362,793
Total Liabilities and Shareholders' Equity	13,837,598	15,213,624	-1,376,026

The Chuo Mitsui Trust and Banking Company, Limited

Non-Consolidated Statements of Income

(yen in millions)

	Fiscal Year 2000(A)	Fiscal Year 1999(B)	(A)-(B)
Ordinary Income	598,943	948,547	-349,604
Trust Fees	124,090	126,485	-2,394
Interest Income	234,374	377,128	-142,754
Interest on Loans and Bills Discounted	152,556	146,252	6,303
Interest and Dividends on Investment Securities	72,635	124,101	-51,466
Interest on Call Loans	552	881	-328
Interest on Bills Bought	131	45	86
Interest on Deposits with Banks	5,584	9,804	-4,219
Interest on Interest Swaps	1,287	91,576	-90,289
Other	1,626	4,466	-2,840
Fees and Commissions Received	47,953	49,253	-1,299
Domestic and Foreign Exchange	2,360	2,660	-299
Other	45,593	46,593	-1,000
Trading Revenue	961	18	943
Revenue from Trading Securities and Derivatives	56	1	54
Revenue from Trading-related financial Derivatives transactions	892	-	892
Other Trading Revenue	12	16	-3
Other Operating Income	54,025	49,778	4,247
Profit on Foreign Exchange	4,041	6,834	-2,793
Profit on Sales of Securities	21,211	23,030	-1,819
Profit on Redemption of Securities	572	4,348	-3,776
Other	28,200	15,563	12,636
Other Income	137,537	345,883	-208,346
Profit on Sales of Equities	87,653	298,052	-210,398
Profit on Money Held in Trust	5,039	19,625	-14,585
Other	44,844	28,205	16,638
Ordinary Expenses	545,074	794,378	-249,303
Interest Expenses	141,676	279,963	-138,287
Interest on Deposits	56,796	63,448	-6,651
Interest on Negotiable Certificates of Deposit	231	557	-325
Interest on Call Money	308	584	-275
Interest on Bills Sold	16	10	6
Interest on Borrowed Money	13,349	14,503	-1,154
Interest on Bonds and Notes	1,813	1,680	132
Interest on Convertible Bonds and Notes	457	478	-21
Interest on Interest Swaps	37,739	146,003	-108,263
Other	30,962	52,696	-21,734
Fees and Commissions Paid	11,690	7,915	3,775
Domestic and Foreign Exchange	1,315	1,597	-282
Other	10,375	6,317	4,058
Trading Expenses	137	1,710	-1,573
Expenses on Trading Securities and Derivatives	-	53	-53
Expenses on Securities and Derivatives Related to Trading Transaction	137	329	-191
Expenses on Trading-related financial Derivatives transactions	-	1,327	-1,327
Other Operating Expenses	3,762	24,713	-20,951
Losses on Sales of Investment Securities	428	11,387	-10,958
Losses on Redemption of Securities	118	12,156	-12,038
Losses on Evaluation of Securities	968	73	895
Transfer to Reserve for Possible Losses on Investment Securities	-	906	-906
Expenses on Derivatives other than for Trading or Hedge Transactions	2,246	-	2,246
Other	-	190	-190
General and Administrative Expenses	178,403	196,498	-18,094
Other Expenses	209,404	283,577	-74,172
Transfer to Reserve for Possible Loan Losses	17,260	61,739	-44,478
Claims Written-off	89,361	83,276	6,085
Losses on Sales of Equities	11,788	13,206	-1,418
Losses on Evaluation of Equities	17,234	9,968	7,265
Losses on Money Held in Trust	2,172	13,404	-11,231
Expenses on Retirement Benefits	4,976	-	4,976
Other	66,610	101,981	-35,370
Ordinary Profits	53,869	154,169	-100,300
Extraordinary Profits	10,920	3,279	7,641
Profits on Disposal of Premises and Equipment	0	260	-260
Profits on Written-off Claims	6,105	2,873	3,231
Transfer from Liability Reserve for Securities Trading	-	0	-0
Other Extraordinary Profits	4,814	145	4,669
Extraordinary Losses	17,854	38,072	-20,218
Losses on Disposal of Premises and Equipment	4,008	1,600	2,407
Expenses related to merger	-	8,336	-8,336
Expenses on Retirement Benefits	11,369	-	11,369
Other Extraordinary Losses	2,475	28,134	-25,658
Net Profit before Income Taxes	46,935	119,375	-72,440
Provision for Income Taxes	3,852	16,754	-12,901
Deferred Income Taxes	19,122	52,966	-33,844
Net Income	23,960	49,655	-25,694
Profit Brought Forward from Previous Year	3,346	8,226	-4,880
Adjustment for Merger	42,963	-	42,963
Transfer from Land Revaluation Reserve	5	3,787	-3,781
Transfer from Reserve for Overseas Investment	-	0	-0
Interim Dividends	4,682	6,802	-2,119
Transfer to Legal Reserve	936	1,360	-423
Cash distribution upon merger	-	5,005	-5,005
Unappropriated Profit at the end of the Term	64,656	48,500	16,156

The Chuo Mitsui Trust and Banking Company, Limited

Statements of Appropriation of Retained Earnings

(yen)

	Fiscal Year 2000(A)	Fiscal Year 1999(B)	(A)-(B)
Unappropriated Profit at the end of the Term	64,656,278,819	5,536,960,358	59,119,318,461
Profits Appropriation Total	5,624,067,532	2,190,768,799	3,433,298,733
Legal Earned Surplus	940,000,000	365,121,104	574,878,896
Dividends on First Series Preferred Share	400,000,000	400,000,000	-
Dividends on Second Series Preferred Share	675,000,000	675,000,000	-
Dividends on Third Series Preferred Share	1,564,062,500	-	1,564,062,500
Dividends on Common Share	2,044,980,855	750,605,518	1,294,375,337
Voluntary Reserve	24,177	42,177	- 18,000
Reserve for Overseas Investment	24,177	42,177	- 18,000
Profits carried forward to the Next Term	59,032,211,287	3,346,191,559	55,686,019,728

Note:

The Mitsui Trust and Banking Company, Limited did not appropriate retained earnings for fiscal year 1999 , since The Chuo Trust and Banking Company, Limited survived and The Mitsui Trust and Banking Company, Limited was dissolved on April 1st ,2000 as a proses of merger.

Thus,Appropriation for Fiscal Year 1999 was made by the Chuo Trust and Banking Company ,Limited.

The Chuo Mitsui Trust and Banking Company, Limited

Balance Sheets (Trust Account — Unaudited)

(Trust Account)

(yen in millions)

	Fiscal Year 2000(A)	Fiscal Year 1999(B)	(A)-(B)
Loans and Bills Discounted	3,244,562	3,973,455	-728,892
Securities	22,375,274	22,000,429	374,844
Securities Held for Investment Trusts	5,521,862	5,587,021	-65,158
Foreign Investment Held for Investment Trusts	460,428	411,106	49,321
Beneficiary Rights	3,303	232,836	-229,533
Securities Held in Custody Accounts	3,279	3,844	-565
Securities Lent	7,378	18,436	-11,058
Money Claims	5,345,071	4,903,421	441,649
Premises and Equipment	885,520	663,323	222,196
Lease Rights	473	536	-62
Other Claims	16,449	52,155	-35,706
Call Loans	1,268,147	1,489,112	-220,965
Due from Banking Account	3,913,444	4,592,756	-679,311
Cash and Due from Banks	406,290	476,500	-70,209
Total Assets	43,451,485	44,404,936	-953,450
Money Trusts	22,071,875	22,698,243	-626,368
Pension Trusts	6,288,771	6,045,292	243,478
Property Formation Benefit Trusts	20,016	20,816	-799
Loan Trusts	5,271,264	6,192,116	-920,851
Securities Investment Trusts	6,894,635	7,035,615	-140,979
Money in Trust Other than Money Trust	820,645	1,005,099	-184,453
Securities in Trust	10,672	22,306	-11,634
Money Claims in Trust	658,297	722,310	-64,013
Equipment Trusts	1,370	1,708	-338
Real Estate Trusts	102,545	123,320	-20,774
General Trusts	1,311,390	538,106	773,284
Total Liabilities	43,451,485	44,404,936	-953,450

The Chuo Mitsui Trust and Banking Company, Limited

The Balance of Selected Accounts

(yen in millions)

	Fiscal Year 2000(A)	Fiscal Year 1999(B)	(A)-(B)
Total Funds	41,523,028	42,878,157	-1,355,129
Deposits	7,537,548	7,384,224	153,323
Negotiable Certificates of Deposit	333,552	537,464	-203,912
Money Trusts	22,071,875	22,698,243	-626,368
Pension Trusts	6,288,771	6,045,292	243,478
Property Formation Benefit Trusts	20,016	20,816	-799
Loan Trusts	5,271,264	6,192,116	-920,851
Loans and Bills Discounted	11,012,375	11,759,542	-747,167
Banking Account	7,767,812	7,786,087	-18,274
Trust Account	3,244,562	3,973,455	-728,892
Securities	26,639,855	26,978,074	-338,219
Banking Account	4,264,581	4,977,645	-713,064
Trust Account	22,375,274	22,000,429	374,844