

Financial Results for Fiscal Year 2000

June 1, 2001



The Chuo Mitsui Trust and Banking Company Limited

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I Management Objectives

Chuo Mitsui's Action Points

Environment

- Birth of 4 "Mega-banks"
- Mark to market accounting
- Start of Pay-off system

1. Stronger Profitability

(1) Full Scale Restructuring

- Branch network re-organization
- Reduction of personnel, etc

(2) Optimum resources allocation

- Four core businesses
(Retail services, Asset management and administration, Stock transfer agency business, Corporate Loans)
- New businesses

2. Stronger Financial Base

- Unwinding of cross shareholdings
- Disposal of non-performing assets

Heightened creditability by shareholders, clients and market

1. Stronger Profitability (1) Restructuring Streamline Employees

	03/1999	03/2000	03/2001	03/2002	03/2003	03/2004	03/2005
Actual	8,381	7,852	7,362				
Revised Plan			7,500	7,000	6,500	6,000	5,500
Financial Health Improvement Plan			8,000	7,700	7,400	7,100	6,800

Reduced 500 employees each during fiscal years 1999 & 2000. Reductions exceed Improvement Plan and the revised Plan. Will maintain 500 / year pace.

Reduce Branches

	04/2000	03/2001	total reduction*1	09/2001	total reduction	03/2003	total reduction
Branches	166	149	17	98	41	91	48
Satellites				27		22	5
Total	166	149	17	125	41	113	53
Mini-Branches	9	12 *2				30 approx	

*1: includes reduction by relocation/integration of a branch to a neighboring branch.

*2: opened 3 mini-branches in areas with affluent demographic profile.

17 branches reduced during 1st year after merger. Reduction will be virtually complete during 1st half of fiscal year 2001

Reduce Operating Costs

	A	B	C	B - A	B-C
(in billion yen)	FYE	FYE	Improvement	change from	comparison
	03/2000	03/2001	Plan (03/01)	prior year	with Plan
Operating Expenses	190.0	178.4	216.3	-11.6	-37.9
personnel related	87.0	77.7	87.6	-9.3	-9.9
other expenses	96.0	92.8	121.2	-3.1	-28.3
OHR *1	54%	52%	61%	-2%	-9%

Realized substantial reduction during year 1 of the merger

*1: (operating expenses) / (gross income before trust account charge off)

Restructuring (Summary)

Items		at Merger (April 1, 2000)	Fiscal Year 2000	Fiscal Year 2001
Management Structure	Introduction of executive officer system	Segregate decision making from business execution	completed	
	Reduction of directors	Down to 18 from 44 (combined total of two banks)	Down to 16 after general meeting of shareholders	Target 12, after general meeting of shareholders
	Reduction of corporate auditors	Start from 10 (combined total of two banks)	Down to 6 after general meeting of shareholders	Target 5, after general meeting of shareholders
Head Office	Leaner organization	Down to 45 from 68 (combined total of two banks)	Down to 38	Down to 37. Examine further reduction.
No. of employees	Reduction	→	Reduction over plan by 638	500 per annum
No. of branches	Reduction	→	reduced by 17	reduce additional 24
HR policy	Integration	→	Implemented from January 2001	Completed
System		Integration of int'l systems, securities/assets administration systems	Completed integration of stock transfer system in January 2001	Commence Integration of banking accounting system from May
Branch performance evaluation		→	Develop integrated evaluation method	Completed

Expedited Integration of Banking Accounting System

Original Completion Date: May 2002

Expedited Integration: **Commence Integration in May 2001**
(Completion scheduled for January 2002)

Objectives of Expedited Integration

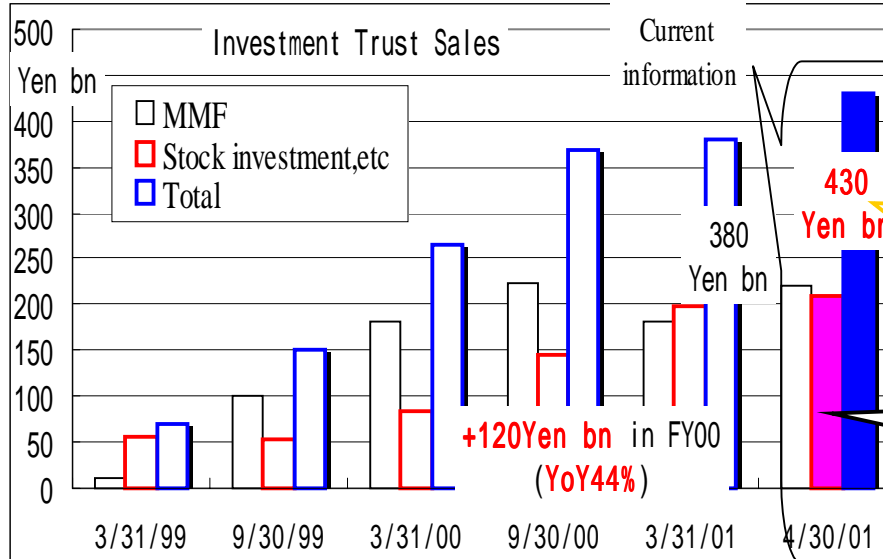
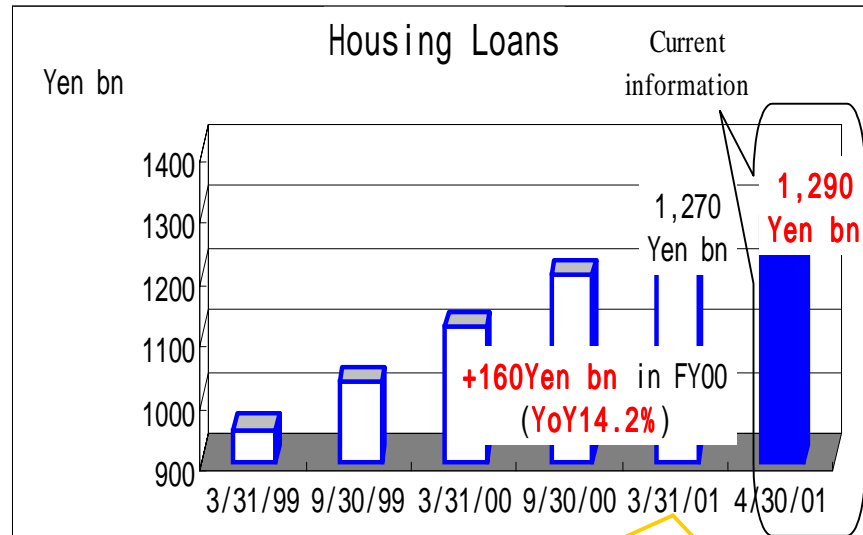
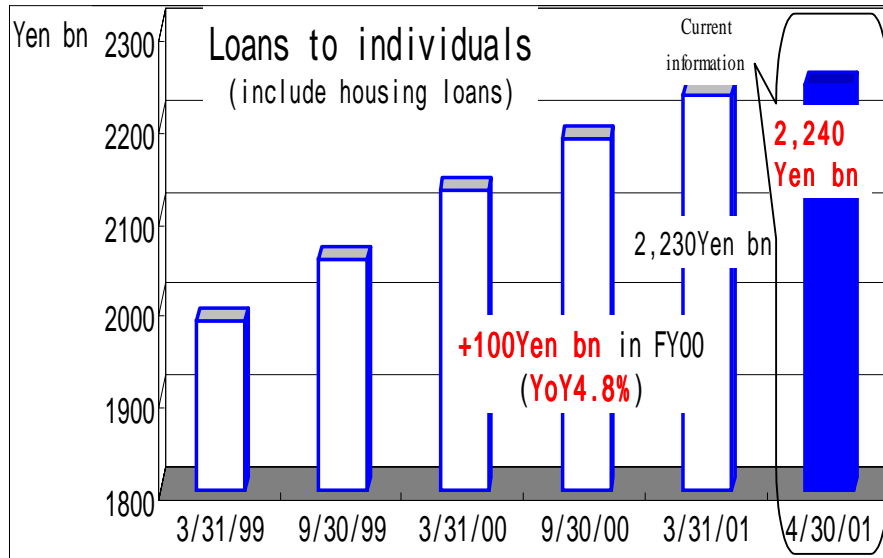
- Improved convenience for customers
- Facilitate early completion of branch network reorganization
- Promote branch operation efficiency

Features of the Integrated System

- New Terminals
- Authorized Stamp Network
- Hub System

Further efficiency to be pursued
after integration, including
image scan processing and 24/7
operational processing

(2) Strengthen Core Business ① Retail Services



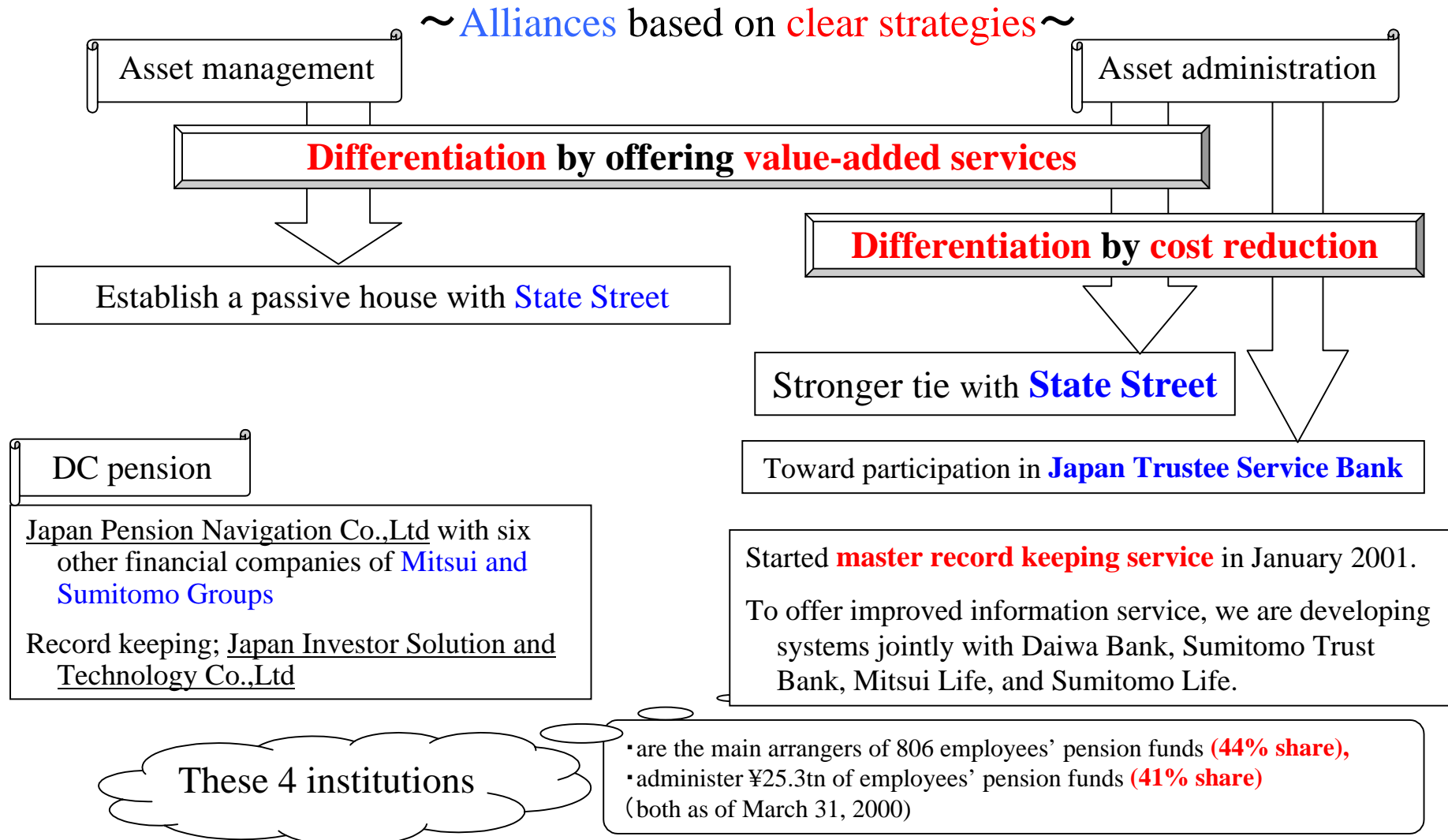
No.1 in yearly increase among city banks and trust banks (average increase of other banks : 5.1%)

Investment trust sales as of 4/30/2001 :
 No.5 among city banks and trust banks
 No.1 among trust banks

Steady increase in sales of stock investment trust, etc, excluding MMF

Launched “Best Quality”, a new premium membership service for the affluent, in March 2001 (over 2,000 subscribers as of 4/30/2001)

② Asset Management Business and Asset Administration Business



Asset management

as of 3/31/2001 Yen trn

Employees' pension	①	4.5	(0.1)
Tax-qualified pension	②	1.6	(0.1)
Other	①	9.4	(-0.7)
Total	①	15.5	(-0.5)

○: Ranking among trust banks
(): change from 3/31/2000

No.2 in the increase of entrusted corporate pensions in 2nd half of fiscal year 2000.

Asset administration

as of 3/31/2001 Yen trn

Corporate pension	②	6.1	(0.2)
Pension "Tokkin"	③	3.9	(0.1)
Securities investment trusts	③	7.8	(0.3)
Other	①	16.6	(-0.3)
Total	①	34.4	(0.3)

Maintained top status among trust banks, overcoming share adjustments made by clients at merger.

Pension management performance during fiscal year 2000

(1) Total of funds * 1

Companies	Rank in FY'00 * 2	Rank in FY'98~00
Chuo Mitsui	1	1 * 3
A	6	7
B	2	6
C	3	4
D	4	2
E	7	3
F	5	5

Top evaluation among trust banks

(2) Passive fund (Commingled pension funds)

Tracking error (last one year period)	
Japanese stocks	10bp
Japanese bonds	7bp
Foreign stocks	16bp
Foreign bonds	10bp

tracking error of passive funds is marginal compared with most domestic institutions.

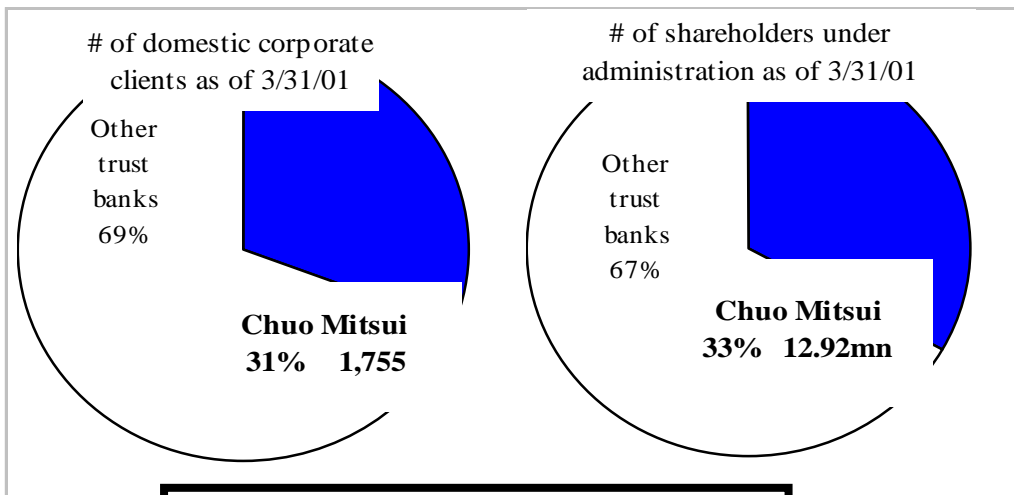
A ~ F : Other trust banks

* 1 Standard type: Management is actually under trustee's control.

* 2 Our sampling survey

* 3 Our performance in FY'98 and FY'99 is calculated by average of former Chuo's and Mitsui's.

③ Stock Transfer Agency Services



Maintained **top provider status**

Jan. 2001 System integration completed.

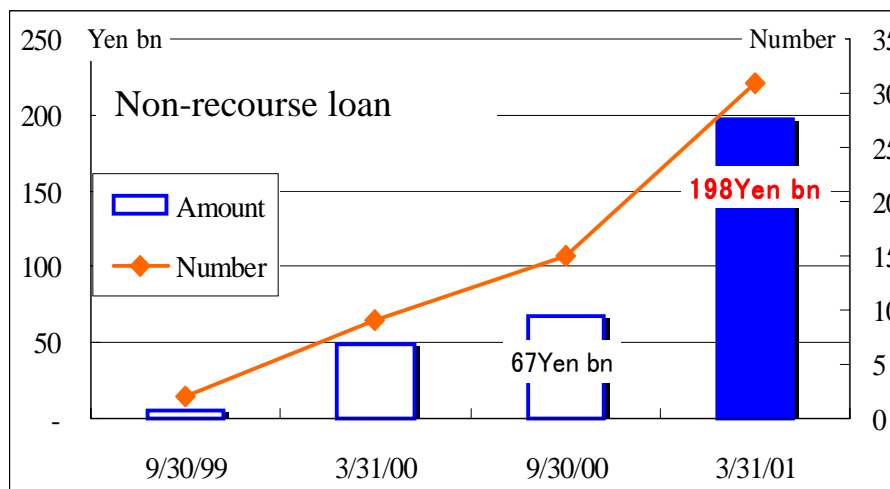
Sep. 2001 Complete integration of operation centers (**automated document retention** for more efficient processing)

Preparation under way for the possible **electronic (e-mail) shareholders meeting**, expected in fiscal year 2002

Market expansion expected (listing of **Corporate fund J-REIT**, etc)

→ Maintain top provider status.

④ Corporate Loans



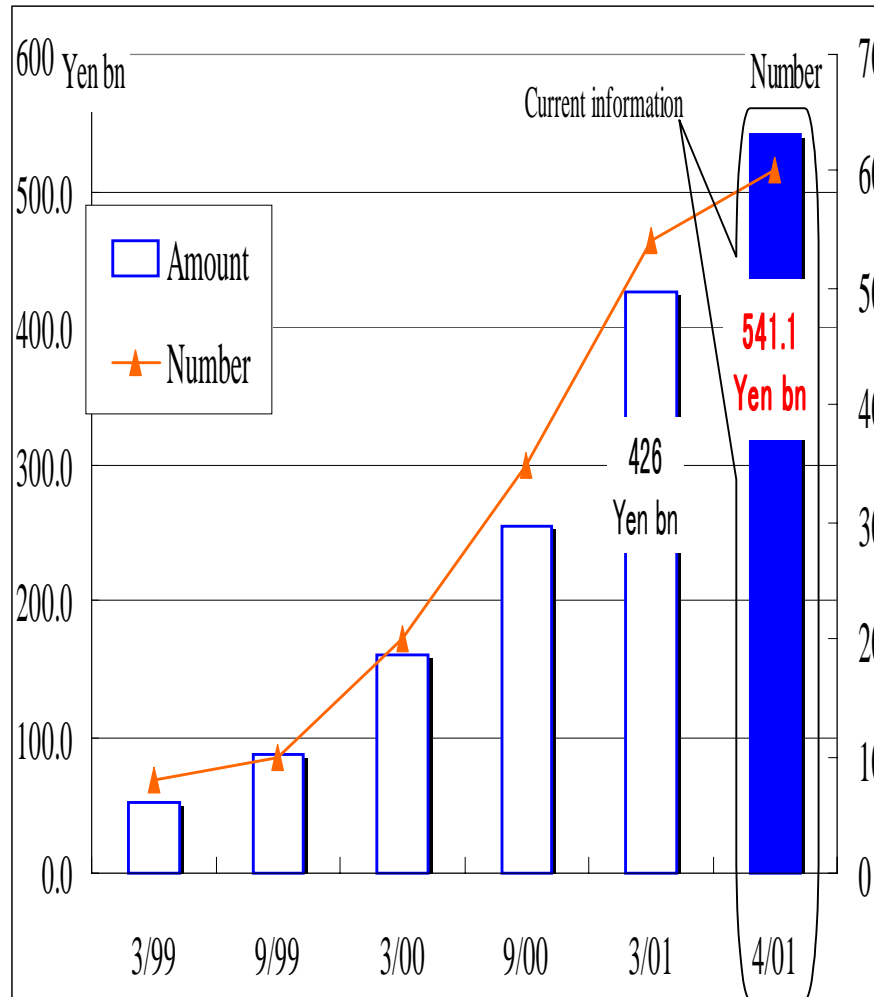
Syndicated loans

Established Credit Products Department for syndicated loans and securitization needs.

Offer solution services for corporate clients

New Businesses: J-REIT

Real estate securitization --- Aggregate amount & number



Offer multi-dimensional trust services (stock transfer agency, custody, etc)

Strong relationship with leading real estate concerns, trading companies and securities companies, etc.

Internal Preparation Completed

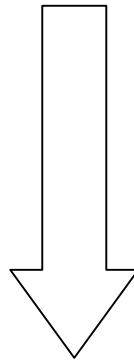
Sales: Strengthen arrangement functions
Strengthen sales promotion to pension funds

Administration: Working on acquiring ISO and improvements for a more sophisticated system (examination of evaluation methods and real estate indices)

2. Stronger Financial Base

Unwinding of Cross Shareholdings

Reduced book value of stock holdings during fiscal year 2000 by merger accounting, and outright sales of approx 150Yen bn.



Reduce book value to half the level of merger date (or 1 trillion Yen approx), by outright sales and other methods, as early as possible.

Disposal of Non-Performing Assets

Non performing assets decreased from previous year:

- Based on the Financial Revitalization Law: 844.0Yen bn
(down 32.2Yen bn from previous year)
- Risk-monitored loans : 839.8Yen bn
(down 29.0Yen bn from previous year)

Bad debt related losses: 181.0Yen bn (down 61.8Yen bn from previous year)

- Increased direct write off → decrease in “bankrupt” loans and “high risk” loans
(down 255.1Yen bn from previous year)

Prolonged recession and stricter self assessment:

- Increase in loans under “close observation” (up 222.8Yen bn from previous year)

II Financial Highlights for Fiscal Year 2000

Business Profit

【Non-consolidated】	Yen bn		
	A Fiscal Year 1999	B Fiscal Year 2000	C(B-A) Change
Gross operating income before trust a/c write-offs (A)	351.5	342.8	-8.7
<Gross operating income after trust a/c write-offs >	<290.2>	<305.0>	<14.8>
Trust fees	126.4	124.0	-2.3
Loan trust & JODMTs before write-offs	123.2	101.6	-21.6
Write-offs (B)	61.2	37.7	-23.5
Net interest income	99.0	93.6	-5.4
Domestic	92.1	84.3	-7.8
International	6.9	9.3	2.4
Fees and commissions	41.3	36.2	-5.0
Trading net profit	-1.6	0.8	2.5
Other	25.0	50.2	25.1
Bonds related net profit	3.7	20.2	16.5
Operating expenses (C)	190.0	178.4	-11.6
Transfer to general loan loss reserve (D)	5.3	-0.7	-6.0
Business profit before trust a/c write-offs (E)=(A-C-D)	156.1	165.1	8.9
Business profit (F)=(E-B)	94.9	127.3	32.4
Effective business profit (G)=(D+E)	161.5	164.4	2.9

【Non-consolidated】		A Fiscal 1999	B Fiscal 2000	C(B-A) Change
1	Gain on sales	23.0	21.2	-1.8
2	Gain on redemption	4.3	0.5	-3.7
3	Loss on sales	11.3	0.4	-10.9
4	Loss on redemption	12.1	0.1	-12.0
5	Loss on devaluation	0.0	0.9	0.8
6	Net	3.7	20.2	16.5

Net income

Yen bn					
【Non-consolidated】					
	A	B	C(B-A)	D	E(B-D)
	Fiscal Year 1999	Fiscal Year 2000	Change	Financial Health Improvement Plan (FY00)	Comparison with Plan
1 Business profit before trust a/c write-offs	156.1	165.1	8.9	139.7	25.4
2 Business profit	94.9	127.3	32.4		
3 Net other operating profit	61.1	-72.5	-133.7		
4 Net stocks related profit	274.8	58.6	-216.2		
5 Losses on non-performing assets in banking a/c	181.6	143.3	-38.3		
6 Net profit	154.1	53.8	-100.3	44.1	9.7
7 Net extraordinary profit	-34.7	-6.9	27.8		
8 Income before income taxes	119.3	46.9	-72.4		
9 Income taxes (current)	16.7	3.8	-12.9		
10 Income taxes (deffered)	52.9	19.1	-33.8		
11 Net income	49.6	23.9	-25.6	23.7	0.2

【Non-consolidated】			
	FY99	FY00	Increase/ Decrease
1 Gain on sales	298.0	87.6	-210.3
2 Loss on sales	13.2	11.7	-1.4
3 Loss on devaluation	9.9	17.2	7.2
4 Net	274.8	58.6	-216.2

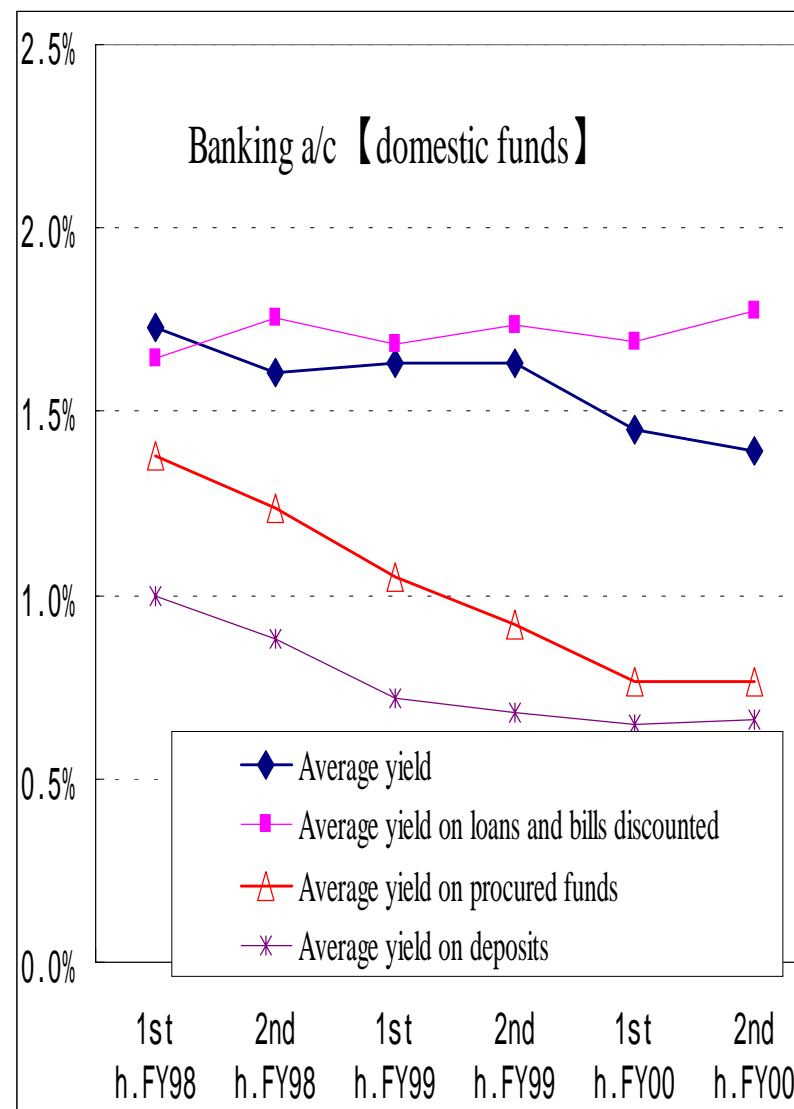
Yield and Spread

Banking a/c 【Domestic funds】

	A	B	C(B-A)
	Fiscal Year 1999	Fiscal Year 2000	Change
1 Average yield	1.63%	1.42%	-0.21%
2 Average yield on loans and bills discounted	1.71%	1.73%	0.02%
3 Interest yield on securities	1.86%	1.15%	-0.71%
4 Average yield on procured funds	0.98%	0.76%	-0.22%
5 Average yield on deposits	0.69%	0.66%	-0.03%
6 Spread (1-4)	0.65%	0.67%	0.01%
7 Spread (2-5)	1.02%	1.07%	0.05%

3 a/c total 【Banking a/c(domestic funds) + Loan Trusts + JODMTs】

	Fiscal Year 1999	Fiscal Year 2000	Change
8 Average yield	1.65%	1.46%	-0.19%
9 Average yield on procured funds	0.74%	0.56%	-0.18%
10 Spread (8-9)	0.91%	0.90%	-0.01%



Securities

Market Value Information

as of		9/30/00					3/31/01					Yen bn	
"Other" securities		Book value	Market value	Net	Gain	Loss	Book value	Market value	Net	Gain	Loss		
1	Stocks	1,967.2	^a 1,941.3	-25.9	176.1	202.1	1,862.9	^{a'} 1,755.7	-107.2	129.2	236.4		
	Bonds	1,682.0	1,685.1	3.1	6.4	3.3	1,498.7	1,513.1	14.3	15.5	1.2		
	Other	633.6	599.1	-34.5	3.6	38.2	632.6	575.5	-57.1	3.8	61.0		
	Total	4,283.0	4,225.6	-57.3	186.3	243.7	3,994.4	3,844.4	-150.0	148.6	298.7		
2	held to maturity	189.8	192.9	3.0	4.7	1.7	148.0	153.4	5.4	6.1	0.7		
1+2	Total	4,472.9	4,418.6	-54.3	191.0	245.4	4,142.5	3,997.8	-144.6	154.8	299.4		
Change(%) *1		-8%	Nikkei av. Change		-17%	Topix change(%)		-13%					

*1: a/a-1; includes 25 yen bn of gain on sales in 2nd half of fiscal year 2000

Chuo Mitsui's portfolio value does not synchronize with the indices.

The difference is due to the portfolio components.

	Change in TSE value	9/30/2000			3/31/2001		
		TSE market value Composition	Chuo Mitsui's stocks Composition	comparison as of 9/30/00	TSE market value Composition	Chuo Mitsui's stocks Composition	comparison as of 3/31/01
Category A: market value*1	-24%	58%	33%	-25%	50%	27%	-22%
Category B: market value*2	-5%	15%	20%	4%	19%	21%	2%
Category C market value*3:	8%	27%	47%	20%	31%	51%	20%

*1 Category A is comprised of industry sectors whose market value decreased lower than TSE's average of -13%.

*2 Category B is comprised of industry sectors whose market value changed between 0% and -13%.

*3 Category C includes is comprised of industry sectors whose market value increased.

Disposal of Non-Performing Assets / Reserve for Possible Loan Losses

Bad Debt Losses

[Non-consolidated]

【Non-consolidated】			A	B	C(B-A)
			fiscal 1999	fiscal 2000	change
1	Write offs	B a/c	83.2	89.3	6.0
2		T a/c	47.2	28.8	-18.3
3	Transfer to specific reserves	B a/c	59.1	20.4	-38.7
4	Losses on sale of loans to CCPC	B a/c	1.7	0.9	-0.7
5		T a/c	8.8	8.2	-0.6
6	Losses on bulk sales	B a/c	17.7	-	-17.7
7		T a/c	3.1	0.4	-2.6
8	Losses on sale of overseas loans in private sector	B a/c	1.2	4.0	2.7
9	Losses on sale of overseas sovereign loans	B a/c	0.0	0.0	0.0
10	Transfer to reserves for possible losses on loans to CCPC	B a/c	8.0	1.4	-6.6
11	Transfer to reserve for specific overseas loan losses	B a/c	-2.9	-2.5	0.4
12	Other	B a/c	13.3	29.5	16.1
13		T a/c	2.1	0.2	-1.8
14		B a/c	181.6	143.3	-38.3
15		T a/c	61.2	37.7	-23.5
16	Total		242.9	181.0	-61.8
17 Transfer to general reserve			5.3	-0.7	-6.0
18 1 6 + 1 7			248.2	180.3	-67.8
19 Principal amount bulk sales			91.3	101.6	10.3

Reserve Balance

Yen bn

[Non-consolidated]

【Non-consolidated】		A	B	C(B-A)
		fiscal 1999	fiscal 2000	change
1	General reserve	80.5	79.8	-0.7
2	Specific reserve	140.8	53.7	-87.0
3	Reserve for specific overseas loan losses	5.2	2.7	-2.4
4	Reserve for possible losses on loans sold to CCPC	15.8	8.7	-7.1
5	Total	242.4	145.1	-97.2
6	Specific reserve in Loan Trust	35.8	30.8	-4.9
7	Reserve for loan losses in JODMTs	1.3	1.1	-0.1
8	Total	37.1	32.0	-5.1
9	Total	279.6	177.1	-102.4
10	Coverage ratio of problem assets based on the Financial Revitalization Law<%>	89.5	77.7	-11.8
11	Coverage ratio of risk-monitored loans<%>	89.9	77.6	-12.3

Coverage ratio declined as a result of increased direct write-off.

Self Assessment / General Loan Loss Reserves

【Total of banking account & trust accounts】					Yen bn
【Nonconsolidated】 as of	(Loss)	(Doubtful)	(Special mention)	(Pass)	Book value
1 3/31/2001	0.0 <0.0%>	23.7 <0.2%>	1,644.8 <14.5%>	9,671.3 <85.3%>	11,339.9
2 3/31/2000	0.0 <0.0%>	62.7 <0.5%>	1,352.3 <11.1%>	10,718.5 <88.3%>	12,135.1
3 Change	0.0 <0.0%>	-39.0 <-0.3%>	292.5 <3.4%>	-1,047.2 <-3.0%>	-795.2

Decrease in III category, increase in II category

Yen bn										
【Non-consolidated】		A			B			C(B-A)		
		as of		3/31/00	3/31/01			Change		
		Exposure	General	Ratio	Exposure	General	Ratio	Exposure	General	Ratio
			Reserve			Reserve			Reserve	
1	Special mention	1,858.8	72.5	3.90%	1,862.6	69.0	3.71%	3.8	-3.4	-0.19%
2	Close observation	245.9	26.0	10.58%	452.3	40.0	8.84%	206.4	13.9	-1.73%
3	Unsecured claims	163.6	24.5	15.00%	266.7	40.0	15.00%	103.0	15.4	0.00%
4	Other	1,612.8	46.5	2.89%	1,410.2	29.0	2.06%	-202.5	-17.4	-0.82%
5	Pass	5,951.9	7.7	0.13%	6,089.4	10.4	0.17%	137.5	2.6	0.04%
6	Total	7,810.7	80.2	1.03%	7,952.1	79.4	1.00%	141.3	-0.7	-0.03%
7	Other	279.2	0.3	0.11%	206.9	0.3	0.19%	-72.3	0.0	0.08%
8	Total	8,090.0	80.5	1.00%	8,159.0	79.8	0.98%	69.0	-0.7	-0.02%

Increase in “close observation” claims, decrease in “other special mention” (not under close observation) claims.

Non-Performing Assets: ① Based on the Financial Revitalization Law

Yen bn																
【non-consolidated】	A as of 3/31/00					B as of 9/30/00					B as of 3/31/01					
	Amount	Coverage	Reserve	Collatera l/guaran tee	Coverage ratio(%)	Amount	Coverage	Reserve	Collatera l/guaran tee	Coverage ratio(%)	Amount	Coverage	Reserve	Collatera l/guaran tee	Coverage ratio(%)	
1	Banking a/c	127.0	127.0	0.1	126.9	100.0	231.2	231.2	21.5	209.6	100.0	128.6	128.6	4.5	124.0	100.0
2	Trust a/c	50.8			50.8		55.3			55.3		60.6			60.6	
3	Claims under bankruptcy and virtual bankruptcy	177.9			177.7		286.5			264.9		189.3			184.7	
4	Banking a/c	395.9	340.2	140.6	199.6	85.9	273.8	252.2	89.0	163.2	92.1	143.5	124.2	49.1	75.0	86.5
5	Trust a/c	54.7			49.8		45.7			41.6		40.5			36.2	
6	Claims under high risk	450.6			249.4		319.5			204.8		184.1			111.2	
7	Banking a/c	227.3	94.9	25.8	69.0	41.7	213.8	69.6	27.4	42.1	32.6	409.0	187.9	39.0	148.8	45.9
8	Trust a/c	20.2			9.1		28.3			17.3		61.5			33.6	
9	Claims under close observation	247.6			78.1		242.2			59.5		470.5			182.4	
10	Banking a/c	750.3	638.1	242.4	395.6	85.0	718.9	612.3	197.2	415.0	85.2	681.2	493.1	145.1	347.9	72.4
11	Trust a/c	125.8	146.9	37.1	109.7	116.7	129.4	149.2	34.9	114.3	115.3	162.8	162.4	32.0	130.4	99.8
12	Total of problem assets	876.2	785.0	279.6	505.4	89.5	848.3	761.6	232.2	529.3	89.8	844.0	655.6	177.1	478.4	77.7

After partial direct write-off of: 617.7(3/31/00), 672.1(9/30/00), 663.2(3/31/01)

C(B-A) Change					C(B-A) Change				
Reserve	Collateral/guarantee	Coverage ratio (%)	Amount	Coverage ratio(%)	Reserve	Collateral/guarantee	Coverage ratio (%)	Amount	Coverage ratio(%)
1.5	1.5	4.4	-2.8	0.0	-102.8	-102.5	-16.9	-85.6	-0.0
9.8			9.8		5.3			5.3	
11.4			6.9		-97.1			-80.2	
-252.3	-216.0	-91.4	-124.5	0.6	-130.2	-128.0	-39.8	-88.1	-5.6
-14.1			-13.6		-5.1			-5.4	
-266.5			-138.2		-135.8			-93.6	
181.6	92.9	13.1	79.7	4.2	195.1	118.2	11.5	106.7	13.4
41.2			24.4		33.1			16.2	
222.8			104.2		228.2			122.9	
-69.1	-144.9	-97.2	-47.6	-12.6	-37.7	-119.2	-52.1	-67.1	-12.8
36.9	15.5	-5.1	20.7	-16.9	33.3	13.2	-2.9	16.1	-15.5
-32.2	-129.3	-102.4	-26.9	-11.8	-4.3	-105.9	-55.0	-50.9	-12.1

as of		a 3/31/00	b 9/30/00	c 3/31/01	c-a	c-b
13	Normal Claims	11,258.9	11,017.4	10,495.9	-763.0	-521.5
14	Total	876.2	848.3	844.0	-32.2	-4.3
15	Ratio	7.22%	7.15%	7.44%	0.22%	0.29%

In 2nd half of fiscal year 2000, direct write-off of non-performing assets led to a decrease in claims to bankruptcy and high risk claims.

Fiscal Year 2000

Change in NPL based on FRL

	Chuo Mitsui	15 Large Banks
total	-4%	1%

	A 9/30/00	B off-balance	C In	D(A+B+C) 3/31/01	breakdown of off-balance	
					Liquidation Disposal	
Claims under bankruptcy and virtual bankruptcy	286.5	-106.3	9.1	189.3	reorganization Disposal	-60.6
Claims under high risk	319.5	-214.6	79.3	184.1	Note sales	-14.6
Total	606.0	-321.0	88.4	373.5	Write-off	16.8
					Other*1	-200.6

*1 repayment, Improvement of debtor's condition, etc.

Non-Performing Assets: ② Risk-Monitored Loans

				Yen bn			
【Non-consolidated】				as of			
		A	B	C(B-A)			
		3/31/00	3/31/01	Change			
1	Banking a/c	46.6	58.6	12.0	1	Risk-monitored loans	868.8
2	Trust a/c	25.0	30.1	5.0	2	Total of loans	11,608.8
3	Bankruptcy	71.6	88.7	17.1	3	Ratio	7.48%
4	Banking a/c	469.1	210.1	-258.9			7.72%
5	Trust a/c	81.3	75.9	-5.4			-29.0
6	Past due	550.4	286.1	-264.3			-735.9
7	Banking a/c	4.3	2.1	-2.2			0.24%
8	Trust a/c	7.9	2.1	-5.7			
9	Past due 3months or more	12.2	4.3	-7.9			
10	Banking a/c	222.9	406.1	183.1			
11	Trust a/c	11.4	54.4	43.0			
12	Restructured	234.4	460.5	226.1			
13	Banking a/c	743.0	677.1	-65.9			
14	Trust a/c	125.8	162.6	36.8			
15	Total	868.8	839.8	-29.0			

After partial direct write-off of; 603.0(3/31/00), 661.8(3/31/01)

Minimal difference
between stand-alone and
consolidated figures

【Non-consolidated】				as of			
		A	B	C(B-A)			
		3/31/00	3/31/01	Change			
1	Risk-monitored loans	868.8	839.8	-29.0			
2	Total of loans	11,608.8	10,872.9	-735.9			
3	Ratio	7.48%	7.72%	0.24%			

Slight increase in ratio due to decreasing
loan balance attributable to soft demand by
healthy borrowers.

【Consolidated】				as of			
		A	B	C(B-A)			
		3/31/00	3/31/01	Change			
4	Banking a/c	755.1	678.7	-76.4			
5	Trust a/c	125.8	162.6	36.8			
6	Total	881.0	841.4	-39.5			

Difference

6 - 1	12.1	1.6	-10.5
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Fiscal Year 2000

Change in Risk Monitored Loans

	Chuo Mitsui	15 Large Banks
total	-3%	0%

Quality of Performing Loans

strict credit risk management

Performing loans by industry unit

Risk monitored loans*2	Category	A: Large 15 banks excluding CMTB				B: Chuo Mitsui				Comparison of composition		
		Performing loans*1		Yen trn		Performing loans*1		Yen bn		C(B-A)		
		3/31/00	3/31/01	change	change (%)	3/31/00	3/31/01	change	change (%)	3/31/00	3/31/01	change (%)
75.3%	Relatively high risk	112.1	109.4	-2.7	-2.5%	3,885.3	3,465.4	-419.8	-10.8%			
	industries %:composition	44.6%	44.0%	-0.6%		36.6%	34.7%	-1.9%		-8.0%	-9.3%	-1.3%
24.7%	Relatively low risk	139.3	139.1	-0.1	-0.1%	6,744.2	6,527.2	-216.9	-3.2%			
	industries %:composition	55.4%	56.0%	0.6%		63.4%	65.3%	1.9%		8.0%	9.3%	1.3%

*1 Domestic accounts only; includes trust account. All loans less risk-monitored loans

*2 Total of large 16 banks. Shows ratio of risk-monitored loans to certain industries within entire portfolio.

sources: each banks' published materials

Ratio of loans made to “relatively high risk” industries is lower compared to other banks

Capital Adequacy Ratio / Pension Liability / ROE

Capital Adequacy Ratio		Yen bn	
as of		4/1/2000	3/31/2001
【Consolidated basis】			
1 Tier		758.3	773.6
2 Tier		623.1	594.5
3 1+2 (after deductions)		1,378.9	1,365.7
4 Risk asset		13,748.4	12,683.2
5 Ratio (%)		10.03	10.76
6 Tier Ratio		5.51	6.09

Reduction in risk asset improved the ratio by 0.73%

Pension Liability		Yen bn
【Non-consolidated basis】		FY00
1	Balance of pension liability(as of 4/1/2000)	212.8
2	(Discount rate for NPV)	3.5%
3	Market value of pension assets (as of 4/1/2000)	133.0
4	Reserve for retirement benefit (as of 4/1/2000)	23.0
5	(1-3-4)	56.8
6	Amortization by retirement benefit trust	-
7	(5-6)	56.8
8	Amortization for 1st h. of FY 2000	11.3
9	(Amortization period)	5Y
10	(7-8)	45.4

Amortized 11.3Yen bn during FY 2000 (extraordinary loss)

ROE 【Non-consolidated】	A Fiscal Year 1999	B Fiscal Year 2000	C(B-A) Change
Based on business profit before trust account write-offs	14.16%	21.65%	7.49%
2 Based on net income	4.50%	3.14%	-1.36%

Outlook for Fiscal Year 2001

		Yen bn		
【 Non-consolidated 】		A	B	C(B-A)
		Fiscal 2000	Outlook FY 2001	Change
1	Gross operating income before trust a/c write-offs	342.8	325.0	-17.8
2	Trust a/c write-offs	37.7	40.0	2.3
3	Operating Expenses	178.4	175.0	-3.4
4	Transfer to general reserve	-0.7	0.0	0.7
5(1-3-4)	Business profit before trust a/c write-offs	165.1	150.0	-15.1
6(5-2)	Business profit	127.3	110.0	-17.3
7	Losses on disposal of non-performing assets in banking a/c	143.3	30.0	-113.3
8	Net profit	53.8	50.0	-3.8
9	Net income	23.9	26.0	2.1



This material contains certain forward looking statements. These statements are not guarantees of future performance, and involve risks and uncertainties. Actual results may differ from these forward looking statements contained in the present material, due to various factors, including but not limited to changes in overall economic conditions.