

Analyst Meeting Reference Data



May 31, 2007

Mitsui Trust Financial Group

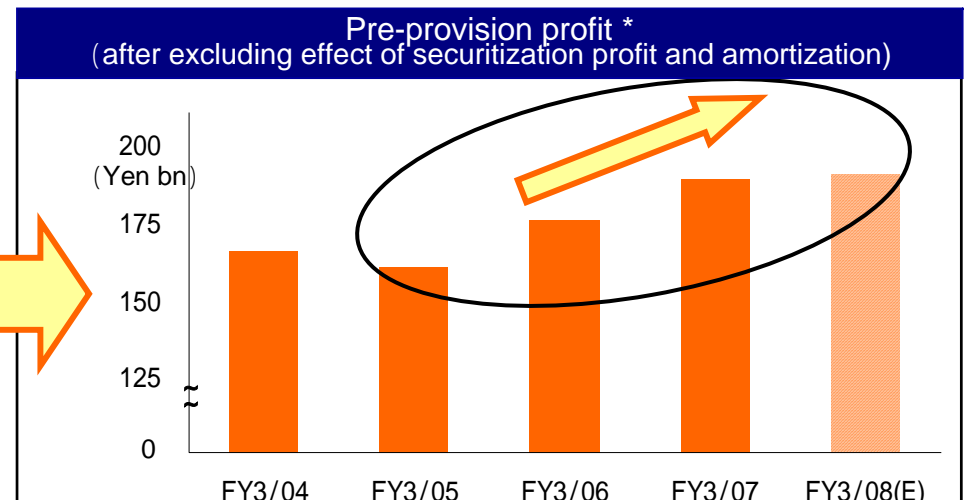
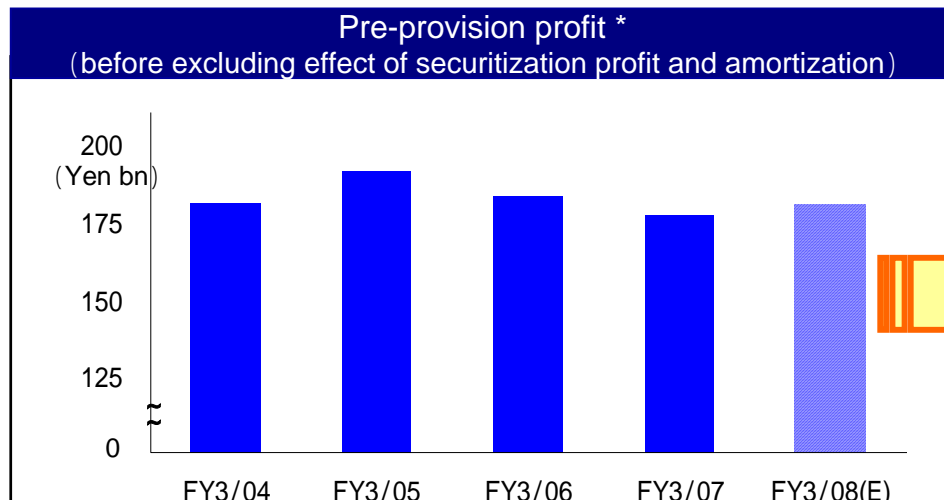
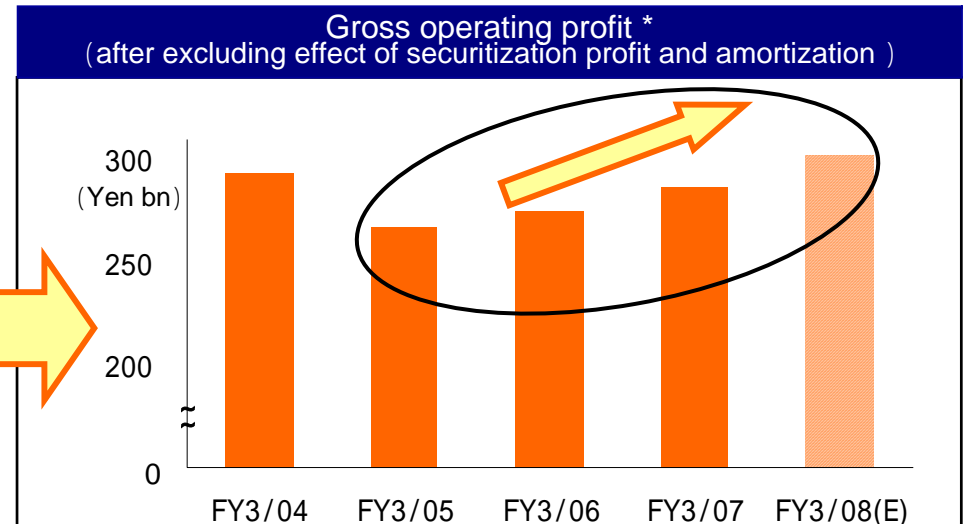
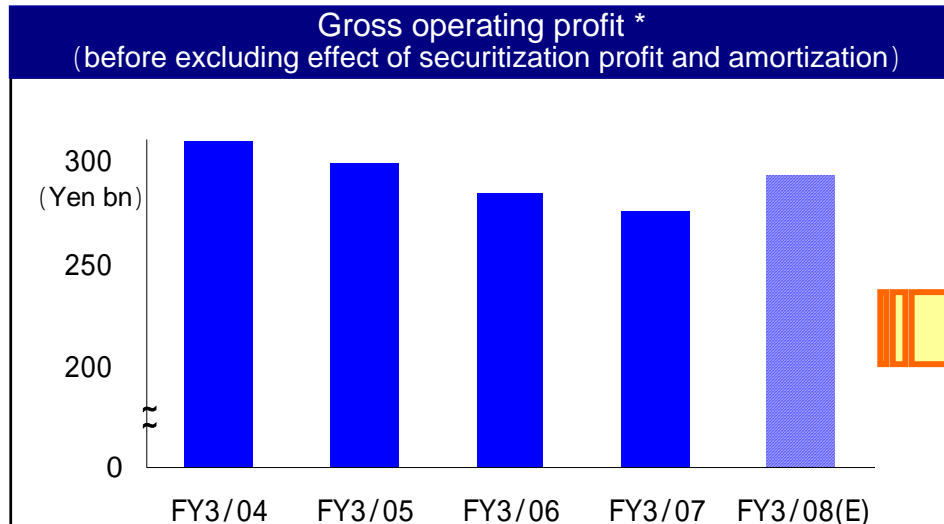
This material complements “Analyst Meeting Presentation Material”.
Please use this material as a reference to the above.

Reference Data on FY3/07 Results

- *Gross Operating Profit and Pre-provision Profit*
- *Assets & Liabilities (Balance, Yield & Income/Expenses)*
- *3 A/C Total: End Balance & Average Balance*
- *Reserve & Collateral*
- *General Reserve*
- *Breakdown of Asset Management Business*

Gross operating profit and Pre-provision profit

If we exclude the effect of housing loan securitization, gross operating profit and pre-provision profit would have maintained the recent growth trend



Assets and Liabilities (Balance, Yield & Income/Expenses)

[Domestic]

Average Balance, Yield & Income/Expenses
(CMTB Non-consolidated, 3 a/c total)

Of which domestic funds	a			b			c:b-a		
	FY3/06			FY3/07			Change		
	Average balance	Yield	Income / Expenses	Average balance	Yield	Income / Expenses	Average balance	Yield	Income / Expenses
1 Assets	13,499.5	1.19%	161.8	13,143.5	1.29%	170.2	(356.0)	0.09%	8.4
2 Loans and bills discounted	8,170.3	1.19%	97.4	7,800.6	1.23%	96.1	(369.7)	0.04%	(1.2)
2 Securities	2,767.3	1.84%	51.1	3,318.7	1.89%	63.0	551.4	0.05%	11.9
3 Liabilities	13,612.1	0.20%	27.4	13,084.4	0.30%	39.2	(527.6)	0.09%	11.8
4 Deposits	11,293.1	0.15%	17.1	10,398.3	0.23%	24.7	(894.7)	0.08%	7.6
1-3 Change, Yield margin	(112.5)	0.99%	134.3	59.0	0.99%	131.0	171.5	(0.00)%	(3.3)
2-4 Change, Yield margin	(3,122.7)	1.04%	80.3	(2,597.7)	0.99%	71.4	525.0	(0.04)%	(8.8)

Average Balance, Yield & Income/Expenses
(after excluding effect of amortization of securitization profit)
(CMTB Non-consolidated, 3 a/c total)

Of which domestic funds	a			b			c:b-a		
	FY3/06			FY3/07			Change		
	Average balance	Yield	Income / Expenses	Average balance	Yield	Income / Expenses	Average balance	Yield	Income / Expenses
1 Assets	13,499.5	1.25%	169.9	13,143.5	1.38%	181.6	(356.0)	0.12%	11.7
2 Loans and bills discounted	8,170.3	1.29%	105.6	7,800.6	1.37%	107.5	(369.7)	0.08%	1.9
2 Securities	2,767.3	1.84%	51.1	3,318.7	1.89%	63.0	551.4	0.05%	11.9
3 Liabilities	13,612.1	0.20%	27.4	13,084.4	0.30%	39.2	(527.6)	0.09%	11.8
4 Deposits	11,293.1	0.15%	17.1	10,398.3	0.23%	24.7	(894.7)	0.08%	7.6
1-3 Change, Yield margin	(112.5)	1.05%	142.4	59.0	1.08%	142.3	171.5	0.02%	(0.0)
2-4 Change, Yield margin	(3,122.7)	1.14%	88.4	(2,597.7)	1.14%	82.7	525.0	0.00%	(5.6)

[International]

Average Balance, Yield & Income/Expenses
(CMTB Non-consolidated, Banking a/c)

Of which international funds	a			b			c:b-a		
	FY3/06			FY3/07			Change		
	Average balance	Yield	Income / Expenses	Average balance	Yield	Income / Expenses	Average balance	Yield	Income / Expenses
1 Assets	1,276.5	2.99%	38.2	865.3	3.06%	26.5	(411.2)	0.07%	(11.6)
2 Loans and bills discounted	235.4	2.75%	6.4	136.6	3.89%	5.3	(98.8)	1.13%	(1.1)
2 Securities	989.4	3.13%	31.0	575.5	3.62%	20.8	(413.9)	0.48%	(10.1)
3 Liabilities	1,270.7	1.67%	21.3	861.1	2.98%	25.6	(409.6)	1.30%	4.3
4 Deposits	28.8	2.05%	0.5	59.1	4.18%	2.4	30.3	2.13%	1.8
1-3 Change, Yield margin	5.8	1.31%	16.8	4.2	0.08%	0.8	(1.5)	(1.22)%	(16.0)
2-4 Change, Yield margin	206.6	0.69%	5.8	77.4	(0.29)%	2.8	(129.1)	(0.99)%	(3.0)

3 A/C Total: End Balance & Average Balance

End Balance of 3 a/c total (CMTB, Non-consolidated)

1. Deposits in Banking a/c and Principals in Trust a/c								(Yen bn)
As of	3/01	3/02	3/03	3/04	3/05	3/06	3/07	
Deposits in banking a/c	7,357.5	7,561.4	8,461.8	8,922.5	8,797.1	8,430.7	8,169.9	
JODMTs *1	1,298.7	1,153.2	1,587.3	1,570.2	1,477.8	1,348.8	1,184.6	
Loan Trusts	5,740.5	4,118.7	2,655.9	1,995.1	1,620.0	1,308.1	1,065.0	
Total	14,396.9	12,833.4	12,705.1	12,488.0	11,895.0	11,087.7	10,419.7	

2. Loans

As of	3/01	3/02	3/03	3/04	3/05	3/06	3/07
Loans in banking a/c	7,767.8	7,509.7	7,165.6	7,289.5	7,228.8	7,324.0	7,378.0
JODMTs *1	604.6	460.7	837.8	564.2	553.0	480.8	264.0
Loan Trusts	2,500.4	2,025.5	1,631.5	1,246.9	909.4	673.1	490.8
Total	10,872.9	9,995.9	9,634.9	9,100.8	8,691.3	8,478.0	8,133.0

*1 Jointly Operated Designated Money Trusts

Average Balance of 3 a/c total (CMTB, Non-consolidated)

1. Deposits in Banking a/c and Principals in Trust a/c							(Yen bn)
	FY3/02	FY3/03	FY3/04	FY3/05	FY3/06	FY3/07	
Deposits in banking a/c	7,591.7	8,022.0	8,661.7	8,837.7	8,561.8	8,335.3	
JODMTs *1	1,330.7	1,631.8	1,589.1	1,510.7	1,406.3	1,244.0	
Loan Trusts	4,922.6	3,198.6	2,274.1	1,810.2	1,447.9	1,182.6	
Total	13,845.1	12,852.5	12,525.1	12,158.7	11,416.2	10,761.9	

2. Loans

	FY3/02	FY3/03	FY3/04	FY3/05	FY3/06	FY3/07
Loans in banking a/c	7,468.3	7,335.3	7,167.1	7,238.0	6,979.6	6,869.9
JODMTs *1	557.1	440.4	543.8	457.6	416.3	348.5
Loan Trusts	2,288.3	1,848.8	1,463.2	1,078.5	813.2	585.4
Total	10,313.8	9,624.6	9,174.2	8,774.2	8,209.2	7,803.9

*1 Jointly Operated Designated Money Trusts

Trust a/c: Trust a/c with principal guarantee agreement
Figures are after securitization of housing loans

Reserve & Collateral

Disclosure of NPLs Based on the Financial Revitalization Law (CMTB, Non-consolidated)

As of	a 3/06					b 3/07					c:b-a Change				
	Claims	Amount covered	Reserve	Collateral and Guarantee	Coverage Ratio (%)	Claims	Amount covered	Reserve	Collateral and Guarantee	Coverage Ratio (%)	Claims	Amount covered	Reserve	Collateral and Guarantee	Coverage Ratio (%)
Banking a/c	18.1	18.1	1.1	17.0	100.0	9.6	9.6	0.4	9.1	100.0	(8.5)	(8.5)	(0.6)	(7.8)	0.0
Trust a/c	6.6	6.6		6.6	100.0	2.4	2.4		2.4	100.0	(4.1)	(4.1)		(4.1)	0.0
1 Claims under Bankruptcy and Virtual Bankruptcy	24.8	24.8	1.1	23.6	100.0	12.1	12.1	0.4	11.6	100.0	(12.6)	(12.6)	(0.6)	(12.0)	0.0
Banking a/c	55.2	52.4	17.8	34.6	94.9	40.6	37.5	13.9	23.5	92.2	(14.5)	(14.9)	(3.8)	(11.0)	(2.6)
Trust a/c	9.1	8.4		8.4	92.1	8.7	7.7		7.7	89.3	(0.4)	(0.6)		(0.6)	(2.8)
2 Claims under High Risk	64.3	60.8	17.8	43.0	94.5	49.3	45.3	13.9	31.3	91.7	(14.9)	(15.5)	(3.8)	(11.6)	(2.7)
Banking a/c	66.1	38.8	11.1	27.7	58.7	69.8	42.1	12.5	29.6	60.3	3.6	3.3	1.3	1.9	1.6
Trust a/c	5.6	3.7	*1	3.7	66.4	12.9	2.5	*1	2.5	19.8	7.3	(1.1)	*1	(1.1)	(46.5)
3 Claims under Close Observation	71.8	42.6	11.1	31.4	59.3	82.8	44.7	12.5	32.2	54.0	11.0	2.1	1.3	0.8	(5.2)
Banking a/c	139.6	109.5	30.1	79.4	78.4	120.2	89.4	26.9	62.4	74.3	(19.3)	(20.0)	(3.1)	(16.9)	(4.0)
Trust a/c	21.3	18.7	*1	18.7	87.8	24.1	12.8	*1	12.8	53.1	2.7	(5.9)	*1	(5.9)	(34.6)
1+2+3	160.9	128.2	30.1	98.1	79.6	144.3	102.2	26.9	75.3	70.8	(16.6)	(26.0)	(3.1)	(22.8)	(8.8)

After implementing partial direct write-off; JPY170.6bn (as of 3/06), JPY92.8bn (as of 3/07)

NPL Ratio (CMTB, Non-consolidated)

As of	a (Yen bn)		c:b-a Chg.
	3/06	3/07	
Non-performing claims	160.9	144.3	(16.6)
Normal claims	8,632.9	8,314.3	(318.6)
Total	8,793.9	8,458.7	(335.2)
Ratio	1.8%	1.7%	(0.1)%

Trust a/c:

Sum of Special Reserve Funds & Reserves for Possible Loan Losses

CMTB, Non-consolidated		c:b-a Chg.
(Yen bn)		
a	b	
As of 3/06	3/07	
7.4	5.7	(1.6)

*1 Before taking account of special reserve funds and reserves for possible loan losses

General Reserve

General Reserve (CMTB Non-consolidated, Banking a/c)

(Yen bn)

CMTB, Non-consolidated Banking a/c	a			b			c: b-a		
	As of 3/06			As of 3/07			Change		
	Claims	General Reserve	Ratio	Claims	General Reserve	Ratio	Claims	General Reserve	Ratio
Normal	7,161.3	3.2	0.05%	7,598.0	8.0	0.11%	436.7	4.7	0.06%
Special Mention	558.0	34.7	6.23%	746.9	46.3	6.20%	188.9	11.5	(0.03)%
Of which "Other" Special Mention	434.8	14.0	3.23%	639.1	26.9	4.23%	204.2	12.9	1.00%
Of which Close Observation	123.1	20.7	16.84%	107.8	19.3	17.91%	(15.3)	(1.4)	1.07%
(Of which Unsecured claims)	64.9	20.7	31.96%	56.3	19.3	34.31%	(8.6)	(1.4)	2.35%
Of which Adopting DCF Method	92.3	15.9	17.22%	82.8	15.0	18.20%	(9.4)	(0.8)	0.98%
(Of which Unsecured claims)	49.4	15.9	32.18%	41.1	15.0	36.66%	(8.2)	(0.8)	4.48%
Sub-total	7,719.4	38.0	0.49%	8,345.0	54.3	0.65%	625.6	16.2	0.15%
Other	142.4	0.1	0.08%	121.1	0.1	0.15%	(21.3)	0.0	0.07%
Total	7,861.8	38.2	0.48%	8,466.2	54.5	0.64%	604.3	16.3	0.15%

Breakdown of Asset Management Business

CMTB+MATB, Non-consolidated

Financial accounting basis

(Yen bn)

	FY3/06	FY3/07	Change
Trust fees (after trust a/c credit cost)	72.0	75.6	3.5
Trust fees	77.8	81.1	3.3
Loan trust fee (before trust a/c credit costs)	21.6	20.7	(0.8)
JODMTs* trust fee (before trust a/c credit costs)	7.5	7.7	0.1
Investment trust trustee fee, etc.	3.9	5.3	1.4
Real estate trust fee	5.8	7.6	1.8
Pension trust fee	29.9	32.2	2.3
Securities (excluding investment trust trustee fee, etc.)	6.8	6.4	(0.3)
Others	2.1	0.8	(1.2)
Trust a/c credit cost	5.7	5.5	(0.1)
Fees and commissions	77.3	86.2	8.9
Investment trust & Annuity insurance sales	36.6	37.6	1.0
Investment trust & Annuity insurance sales fee	34.4	34.0	(0.4)
Investment advisory fee	2.2	3.6	1.4
Real estate	24.5	31.0	6.5
Stock transfer agency	16.7	14.5	(2.2)
Pension	1.0	0.6	(0.3)
Payment to JTSB on pension trust business	(5.2)	(5.2)	0.0
Securities (excluding investment advisory fee)	2.7	2.9	0.1
Payment to JTSB on securities trust business	(2.8)	(2.4)	0.3
Others	3.5	7.0	3.5

Managerial accounting basis

(Yen bn)

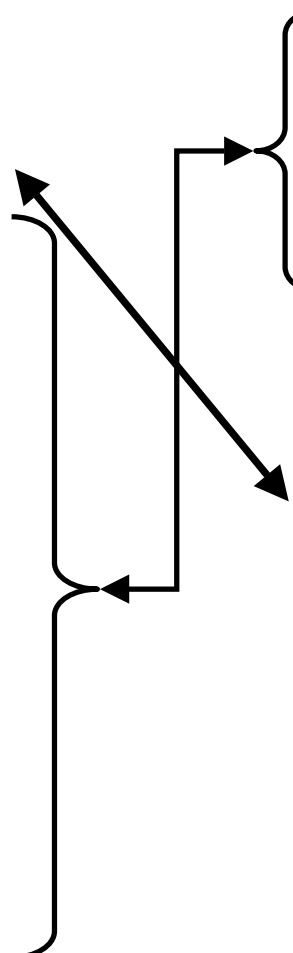
	FY3/06	FY3/07	Change
Investment trust & Annuity insurance sales	40.5	43.0	2.5
Real estate	30.3	38.7	8.4
Stock transfer agency	16.7	14.5	(2.2)
Pension	25.7	27.6	1.9
Securities (excluding investment trust trustee fee, etc. and investment advisory fee)	6.7	6.9	0.2
Others	5.6	7.8	2.2

Asset management business total	125.9	132.8	6.9
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Banking business

Trust fees on loan trust & JODMTs (before trust a/c credit cost)	29.1	28.4	(0.7)
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Asset management business total	125.9	132.8	6.9
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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.