Interim Non-Consolidated Summary Report
<under Japanese GAAP>
for the Fiscal Year Ending March 31, 2002

Date: November 26, 2001
Company name (code number): Mitsubishi Tokyo Financial Group, Inc. (8306)
Stock Exchange Listings: Tokyo, Osaka, New York, London
Headquarters: Tokyo
For inquiry: Keiichi Riko, Chief Manager - Financial Policy Division
(Phone) +81-3-3240-8139

Date of resolution of Board of Directors with respect to
the interim non-consolidated financial statements: November 26, 2001
Interim dividends policy: Yes

1. Non-consolidated financial data for the six months ended September 30, 2001

(1) Operating results

<table>
<thead>
<tr>
<th></th>
<th>For the six months ended September 30, 2001</th>
<th>For the year ended March 31, 2001</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>¥ 3,858</td>
<td>¥ 4,169</td>
</tr>
<tr>
<td>(change from corresponding period of the previous year)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Operating profit</td>
<td>¥ 1,179</td>
<td>¥ 1,262</td>
</tr>
<tr>
<td>(change from corresponding period of the previous year)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ordinary profit</td>
<td>¥ 1,014</td>
<td>¥ 1,131</td>
</tr>
<tr>
<td>(change from corresponding period of the previous year)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net income</td>
<td>¥ 584</td>
<td>¥ 690</td>
</tr>
<tr>
<td>(change from corresponding period of the previous year)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net income per common share</td>
<td>¥ 101.86</td>
<td>¥ 112.44</td>
</tr>
</tbody>
</table>

Notes:
1. Average number of shares issued and outstanding for the period:
   From April 2, 2001 to September 30, 2001:
   (common stock) 5,742,334 shares
   (preferred stock - class 1) 81,400 shares
   (preferred stock - class 2) 100,000 shares

2. Changes in accounting policy: No

(2) Payment of dividends

<table>
<thead>
<tr>
<th></th>
<th>For the six months ended September 30, 2001</th>
<th>For the year ended March 31, 2001</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interim dividends per share</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total dividends per share paid for the fiscal year</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### (3) Balance sheet highlights

<table>
<thead>
<tr>
<th></th>
<th>As of September 30, 2001</th>
<th>As of March 31, 2001</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total assets</td>
<td>¥ 4,249,679</td>
<td>—</td>
</tr>
<tr>
<td>Shareholders’ equity</td>
<td>¥ 3,985,734</td>
<td>—</td>
</tr>
<tr>
<td>Shareholders’ equity as a percentage of total liabilities and shareholders’ equity</td>
<td>93.8%</td>
<td>—</td>
</tr>
<tr>
<td>Shareholders’ equity per common share</td>
<td>¥ 616,731.32</td>
<td>—</td>
</tr>
</tbody>
</table>

**Notes: Number of shares issued and outstanding as of:**
- **September 30, 2001:**
  - (common stock) 5,742,427 shares
  - (preferred stock - class 1) 81,400 shares
  - (preferred stock - class 2) 100,000 shares

**Number of treasury stocks outstanding as of:**
- **September 30, 2001:** 40 shares

### 2. Earning projections for the fiscal year ending March 31, 2002

<table>
<thead>
<tr>
<th></th>
<th>Operating income</th>
<th>Ordinary profit</th>
<th>Net income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>¥ 73,000</td>
<td>¥ 68,000</td>
<td>¥ 68,000</td>
</tr>
</tbody>
</table>

**Total dividends per share to be paid for the fiscal year ending March 31, 2002**  
- **Common stock** ¥ 6,000  
- **Preferred stock - class 1** ¥ 82,500  
- **Preferred stock - class 2** ¥ 16,200

**Net income per common share**  
- **¥10,390.12**
Formulas for computing ratios for the six months ended September 30, 2001 are as follows.

**Net income per common share**

\[
\text{Net income per common share} = \frac{\text{Net income} - \text{Total dividends for the interim period on preferred stock}}{\text{Average number of common stock during the interim period}}
\]

**Shareholders' equity per common share**

\[
\text{Shareholders' equity per common share} = \frac{\text{Shareholders' equity at end of period} - \text{Number of preferred stock at end of period} \times \text{Issue price}}{\text{Number of common stock at end of period}}
\]

Formula for computing projected earning ratio for the fiscal year ending March 31, 2002 is as follows.

**Projected net income per common share**

\[
\text{Projected net income per common share} = \frac{\text{Projected net income} - \text{Projected total dividends on preferred stock}}{\text{Number of common stock at end of period}}
\]

* excluding treasury stock
## Non-Consolidated Balance Sheet

### Mitsubishi Tokyo Financial Group, Inc.

**As of September 30, 2001**

<table>
<thead>
<tr>
<th>(in millions)</th>
<th>( % )</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets:</strong></td>
<td></td>
</tr>
<tr>
<td>Current assets:</td>
<td></td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>¥ 219</td>
</tr>
<tr>
<td>Other</td>
<td>2,526</td>
</tr>
<tr>
<td>Total current assets</td>
<td>2,746 0.1</td>
</tr>
<tr>
<td>Fixed assets:</td>
<td></td>
</tr>
<tr>
<td>Premises and equipment</td>
<td>494</td>
</tr>
<tr>
<td>Intangible assets</td>
<td>458</td>
</tr>
<tr>
<td>Investments and other assets</td>
<td>4,244,432</td>
</tr>
<tr>
<td>Investments in subsidiaries</td>
<td>4,000,070</td>
</tr>
<tr>
<td>Convertible bonds due from subsidiaries</td>
<td>243,924</td>
</tr>
<tr>
<td>Other</td>
<td>437</td>
</tr>
<tr>
<td>Total fixed assets</td>
<td>4,245,385 99.9</td>
</tr>
<tr>
<td>Deferred charge</td>
<td>1,547 0.0</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>¥ 4,249,679 100.0</td>
</tr>
<tr>
<td><strong>Liabilities:</strong></td>
<td></td>
</tr>
<tr>
<td>Current liabilities:</td>
<td></td>
</tr>
<tr>
<td>Short-term bank loans</td>
<td>¥ 14,543</td>
</tr>
<tr>
<td>Reserve</td>
<td>86</td>
</tr>
<tr>
<td>Other</td>
<td>3,352</td>
</tr>
<tr>
<td>Total current liabilities</td>
<td>17,982 0.4</td>
</tr>
<tr>
<td>Long-term liabilities:</td>
<td></td>
</tr>
<tr>
<td>Convertible bonds</td>
<td>243,924</td>
</tr>
<tr>
<td>Other</td>
<td>2,038</td>
</tr>
<tr>
<td>Total long-term liabilities</td>
<td>245,962 5.8</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td>263,945 6.2</td>
</tr>
<tr>
<td><strong>Shareholders’ equity:</strong></td>
<td></td>
</tr>
<tr>
<td>Capital stock</td>
<td>1,146,500 27.0</td>
</tr>
<tr>
<td>Capital surplus</td>
<td>2,838,692 66.8</td>
</tr>
<tr>
<td>Retained earnings:</td>
<td></td>
</tr>
<tr>
<td>Unappropriated</td>
<td>584 0.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>3,985,777 93.8</td>
</tr>
<tr>
<td>Treasury stock</td>
<td>(42) 0.0</td>
</tr>
<tr>
<td><strong>Total shareholders' equity</strong></td>
<td>3,985,734 93.8</td>
</tr>
<tr>
<td><strong>Total liabilities and shareholders' equity</strong></td>
<td>¥ 4,249,679 100.0</td>
</tr>
</tbody>
</table>

See Notes to Non-Consolidated Financial Statements.
Non-Consolidated Statement of Income

Mitsubishi Tokyo Financial Group, Inc.

<table>
<thead>
<tr>
<th></th>
<th>(in millions)</th>
<th>( % )</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>¥ 3,858</td>
<td>100.0</td>
</tr>
<tr>
<td>Operating expenses</td>
<td>2,678</td>
<td>69.4</td>
</tr>
<tr>
<td>Operating profit</td>
<td>1,179</td>
<td>30.6</td>
</tr>
<tr>
<td>Non-operating income</td>
<td>3,292</td>
<td>85.3</td>
</tr>
<tr>
<td>Non-operating expenses</td>
<td>3,457</td>
<td>89.6</td>
</tr>
<tr>
<td>Ordinary profit</td>
<td>1,014</td>
<td>26.3</td>
</tr>
<tr>
<td>Income before income taxes</td>
<td>1,014</td>
<td>26.3</td>
</tr>
<tr>
<td>Income taxes-current</td>
<td>526</td>
<td></td>
</tr>
<tr>
<td>Income taxes-deferred</td>
<td>(97)</td>
<td></td>
</tr>
<tr>
<td>Total income taxes</td>
<td>429</td>
<td>11.1</td>
</tr>
<tr>
<td>Net income</td>
<td>584</td>
<td>15.2</td>
</tr>
</tbody>
</table>

Unappropriated retained earnings brought forward ¥ 584

See Notes to Non-Consolidated Financial Statements.
Notes to the Non-Consolidated Financial Statements

The accompanying Non-Consolidated Financial Statements are compiled as required by the Securities and Exchange Law of Japan and in conformity with accounting principles and practices generally accepted in Japan, which are different in certain respects as compared to the application and disclosure requirements of International Accounting Standards. The Non-Consolidated Financial Statements are not intended to present the financial position and the results of operations in accordance with accounting principles and practices generally accepted in countries and jurisdictions other than Japan. For the convenience of readers, the presentation is modified in certain respects from the original Japanese report.

Summary of significant accounting policies

1. Investments
   Investments in subsidiaries and non-marketable securities are stated at cost computed by the moving-average method.

2. Depreciation for fixed assets
   Depreciation for premises and equipment is computed using the declining-balance method at rates principally based on the following estimated useful lives:
   - Buildings: 3 years to 50 years
   - Equipment and Furniture: 3 years to 20 years
   Amortization for intangible assets is computed using the straight-line method. Costs of computer software developed or obtained for internal use are deferred and amortized using the straight-line method over the estimated useful lives of 5 years.

3. Reserve
   A reserve for employees' bonuses is provided for the payment of employees' bonuses based on estimated amounts of the future payments attributed to the current interim fiscal year.

4. Consumption Taxes
   The National Consumption Tax and the Local Consumption Tax are excluded from transaction amounts.

Notes related to the Non-Consolidated Balance Sheet as of September 30, 2001 are as follows:
1. The amounts are presented in millions of yen and are rounded down to the nearest million.
2. Accumulated depreciation on premises and equipment totals ¥49 million.
3. Mitsubishi Tokyo Financial Group, Inc. (“MTFG”) guarantees Exchangeable Guaranteed Notes of ¥238,725 million issued by MBL International Finance (Bermuda) Trust, which is a subsidiary of MTFG. (The Notes are exchangeable for common shares of MTFG.)

Notes related to the Non-Consolidated Statement of Income for the six months ended September 30, 2001 are as follows:
1. The amounts are presented in millions of yen and are rounded down to the nearest million.
2. Non-operating income includes interest on securities of ¥3,149 million.
3. Non-operating expense includes interest on convertible bonds of ¥3,149 million.
4. Depreciation expense for premises and equipment was ¥49 million.
   Amortization expense for intangible assets was ¥36 million.
Selected Interim Financial Information
under Japanese GAAP
For the Fiscal Year Ending March 31, 2002

Mitsubishi Tokyo Financial Group, Inc.
I  Interim Consolidated Financial Highlights under Japanese GAAP for the Fiscal Year Ending March 31, 2002

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III  Other

| 1. Number of Employees                   | [Total of the 3 Banks*] |  .......... 11 |
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Notes: * “Total of the 3 Banks” stands for the aggregated non-consolidated figures of The Bank of Tokyo-Mitsubishi The Mitsubishi Trust and Banking Corporation and Nippon Trust Bank Limited.
I Interim Consolidated Financial Highlights under Japanese GAAP for the Fiscal Year Ending March 31, 2002

1. Financial Results

<table>
<thead>
<tr>
<th></th>
<th>Six months ended September 30, 2001 (A)</th>
<th>Increase/ (Decrease) (A)-(B)</th>
<th>Six months ended September 30, 2000 (B)*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross profits</td>
<td>856,695</td>
<td>140,894</td>
<td>715,801</td>
</tr>
<tr>
<td>Net interest income</td>
<td>545,948</td>
<td>56,081</td>
<td>489,866</td>
</tr>
<tr>
<td>Trust fees</td>
<td>56,438</td>
<td>9,757</td>
<td>46,681</td>
</tr>
<tr>
<td>Credit related costs</td>
<td>(10,341)</td>
<td>18,318</td>
<td>(28,660)</td>
</tr>
<tr>
<td>Net fees and commissions</td>
<td>165,410</td>
<td>21,267</td>
<td>144,142</td>
</tr>
<tr>
<td>Net trading profits</td>
<td>22,503</td>
<td>(1,742)</td>
<td>24,245</td>
</tr>
<tr>
<td>Net other business income</td>
<td>66,394</td>
<td>55,529</td>
<td>10,865</td>
</tr>
<tr>
<td>General and administrative expenses</td>
<td>480,717</td>
<td>50,085</td>
<td>430,631</td>
</tr>
<tr>
<td>Net business profits before provision for general reserve for loan losses and others</td>
<td>386,319</td>
<td>72,489</td>
<td>313,830</td>
</tr>
<tr>
<td>Provision for general reserve for loan losses</td>
<td>18,611</td>
<td>(50,758)</td>
<td>69,370</td>
</tr>
<tr>
<td>Net business profits**</td>
<td>357,366</td>
<td>141,566</td>
<td>215,799</td>
</tr>
<tr>
<td>Net non-recurring gains (losses)</td>
<td>(647,436)</td>
<td>(584,780)</td>
<td>(62,655)</td>
</tr>
<tr>
<td>Credit related costs</td>
<td>(284,948)</td>
<td>(91,911)</td>
<td>(193,036)</td>
</tr>
<tr>
<td>Losses on loan charge-offs</td>
<td>(107,545)</td>
<td>10,803</td>
<td>(118,348)</td>
</tr>
<tr>
<td>Provision for specific reserve for loan losses</td>
<td>(169,931)</td>
<td>(113,555)</td>
<td>(56,376)</td>
</tr>
<tr>
<td>Provision for reserve for losses on real estate-collateralized loans sold to the CCPC***</td>
<td>(2,879)</td>
<td>(587)</td>
<td>(2,291)</td>
</tr>
<tr>
<td>Provision for reserve for loans to specific foreign borrowers</td>
<td>4,336</td>
<td>4,133</td>
<td>203</td>
</tr>
<tr>
<td>Other credit related costs</td>
<td>(8,928)</td>
<td>7,294</td>
<td>(16,223)</td>
</tr>
<tr>
<td>Net gains (losses) on equity securities</td>
<td>(321,382)</td>
<td>(483,146)</td>
<td>161,763</td>
</tr>
<tr>
<td>Losses on write down of equity securities</td>
<td>(349,737)</td>
<td>(314,833)</td>
<td>(34,904)</td>
</tr>
<tr>
<td>Equity in earnings (loss) of affiliates</td>
<td>(3,167)</td>
<td>(3,436)</td>
<td>269</td>
</tr>
<tr>
<td>Other</td>
<td>(37,937)</td>
<td>(6,285)</td>
<td>(31,652)</td>
</tr>
<tr>
<td>Ordinary profit (loss)</td>
<td>(290,070)</td>
<td>(443,213)</td>
<td>153,143</td>
</tr>
<tr>
<td>Net special gains (losses)</td>
<td>14,133</td>
<td>(326)</td>
<td>14,460</td>
</tr>
<tr>
<td>Income (loss) before income taxes and others</td>
<td>(275,936)</td>
<td>(443,540)</td>
<td>167,603</td>
</tr>
<tr>
<td>Income taxes-current</td>
<td>51,562</td>
<td>(1,054)</td>
<td>52,616</td>
</tr>
<tr>
<td>Income taxes-deferred</td>
<td>(239,423)</td>
<td>(280,542)</td>
<td>41,118</td>
</tr>
<tr>
<td>Minority interests</td>
<td>8,759</td>
<td>(3,595)</td>
<td>12,354</td>
</tr>
<tr>
<td>Net income (loss)</td>
<td>(96,834)</td>
<td>(158,348)</td>
<td>61,514</td>
</tr>
</tbody>
</table>

Notes:
* The figures for the six months ended September 30, 2000 are prepared by aggregating the consolidated figures of The Bank of Tokyo-Mitsubishi, Ltd. and The Mitsubishi Trust and Banking Corporation.
** Net business profits = The 3 Banks' non-consolidated net business profits + Other consolidated entities' gross profits
  - Other consolidated entities' general and administrative expenses - Other consolidated entities' provision for general reserve for loan losses - Intercompany transactions
*** CCPC stands for Cooperative Credit Purchasing Company, Limited.

(Reference)

| Number of consolidated subsidiaries | 184 | 13 | 171 |
| Number of affiliated companies accounted for by the equity method | 37 | (2) | 39 |
2. Net Gains (Losses) on Investment Securities

<table>
<thead>
<tr>
<th></th>
<th>Six months ended September 30, 2001 (A)</th>
<th>Increase/ (Decrease) (A)-(B)</th>
<th>Six months ended September 30, 2000 (B) *</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net gains (losses) on debt securities</td>
<td>33,673</td>
<td>45,283</td>
<td>(11,609)</td>
</tr>
<tr>
<td>Gains on sales</td>
<td>81,414</td>
<td>45,447</td>
<td>35,967</td>
</tr>
<tr>
<td>Losses on sales</td>
<td>40,385</td>
<td>(6,916)</td>
<td>47,301</td>
</tr>
<tr>
<td>Write down</td>
<td>7,355</td>
<td>7,080</td>
<td>275</td>
</tr>
</tbody>
</table>

Note: * The figures for the six months ended September 30, 2000 are prepared by aggregating the consolidated figures of

<table>
<thead>
<tr>
<th></th>
<th>Six months ended September 30, 2001 (A)</th>
<th>Increase/ (Decrease) (A)-(B)</th>
<th>Six months ended September 30, 2000 (B) *</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net gains (losses) on equity securities</td>
<td>(321,382)</td>
<td>(483,146)</td>
<td>161,763</td>
</tr>
<tr>
<td>Gains on sales</td>
<td>61,216</td>
<td>(146,103)</td>
<td>207,320</td>
</tr>
<tr>
<td>Losses on sales</td>
<td>32,861</td>
<td>22,209</td>
<td>10,652</td>
</tr>
<tr>
<td>Write down</td>
<td>349,737</td>
<td>314,833</td>
<td>34,904</td>
</tr>
</tbody>
</table>

Note: * The figures for the six months ended September 30, 2000 are prepared by aggregating the consolidated figures of

3. Valuation Differences on Securities

(1) Valuation method of securities

<table>
<thead>
<tr>
<th></th>
<th>Market value (valuation differences are recorded as profits or losses)</th>
<th>Amortized cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trading securities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debt securities being held to maturity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Securities available for sale</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Reference) Securities in money held in trust

<table>
<thead>
<tr>
<th></th>
<th>Market value (valuation differences are recorded as profits or losses)</th>
<th>Amortized cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trading purposes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Being held to maturity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(2) Valuation differences

<table>
<thead>
<tr>
<th></th>
<th>As of September 30, 2001</th>
<th>As of March 31, 2001*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(A)</td>
<td>(A)-(B)</td>
</tr>
<tr>
<td>Securities being held to maturity</td>
<td>19,604</td>
<td>2,656</td>
</tr>
<tr>
<td>Securities available for sale</td>
<td>(29,318)</td>
<td>(777,960)</td>
</tr>
<tr>
<td>Domestic equity securities</td>
<td>(183,762)</td>
<td>(743,862)</td>
</tr>
<tr>
<td>Domestic bonds</td>
<td>81,060</td>
<td>(30,289)</td>
</tr>
<tr>
<td>Other</td>
<td>73,383</td>
<td>(3,808)</td>
</tr>
<tr>
<td>Total</td>
<td>(9,713)</td>
<td>(775,304)</td>
</tr>
<tr>
<td>Domestic equity securities</td>
<td>(183,762)</td>
<td>(743,862)</td>
</tr>
<tr>
<td>Domestic bonds</td>
<td>91,605</td>
<td>(30,949)</td>
</tr>
<tr>
<td>Other</td>
<td>82,443</td>
<td>(493)</td>
</tr>
</tbody>
</table>

Note: * The figures as of March 31, 2001 are prepared by aggregating the consolidated figures of The Bank of Tokyo-Mitsubishi, Ltd.
4. Risk-Adjusted Capital Ratio Based on the Standards of the BIS

<table>
<thead>
<tr>
<th></th>
<th>As of September 30, 2001 (A) (preliminary basis)</th>
<th>Increase/ (Decrease) (A)-(B)</th>
<th>Increase/ (Decrease) (A)-(C)</th>
<th>As of March 31, 2001 (B)*</th>
<th>As of September 30, 2000 (C)*</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Risk-adjusted capital ratio</td>
<td>10.31%</td>
<td>0.15%</td>
<td>(1.12)%</td>
<td>10.15%</td>
<td>11.43%</td>
</tr>
<tr>
<td>(2) Tier I capital</td>
<td>3,193.3</td>
<td>(145.9)</td>
<td>(335.5)</td>
<td>3,339.2</td>
<td>3,528.8</td>
</tr>
<tr>
<td>(3) Tier II capital</td>
<td>3,050.1</td>
<td>(100.2)</td>
<td>(349.8)</td>
<td>3,150.3</td>
<td>3,399.9</td>
</tr>
<tr>
<td></td>
<td>i) The amount of unrealized gains on investment securities, includable as qualifying capital</td>
<td>-</td>
<td>(337.4)</td>
<td>337.4</td>
<td>404.9</td>
</tr>
<tr>
<td></td>
<td>ii) The amount of land revaluation excess includable as qualifying capital</td>
<td>153.4</td>
<td>(0.8)</td>
<td>154.2</td>
<td>156.8</td>
</tr>
<tr>
<td></td>
<td>iii) Subordinated debt</td>
<td>2,368.6</td>
<td>(10.8)</td>
<td>2,379.5</td>
<td>2,484.6</td>
</tr>
<tr>
<td>(4) Deductions from capital</td>
<td>104.2</td>
<td>(17.6)</td>
<td>65.5</td>
<td>121.9</td>
<td>38.6</td>
</tr>
<tr>
<td>(5) Total qualifying capital (2)+(3)-(4)</td>
<td>6,139.2</td>
<td>(228.5)</td>
<td>(750.9)</td>
<td>6,367.7</td>
<td>6,890.1</td>
</tr>
<tr>
<td>(6) Risk-adjusted assets</td>
<td>59,542.7</td>
<td>(3,173.0)</td>
<td>(714.8)</td>
<td>62,715.7</td>
<td>60,257.6</td>
</tr>
</tbody>
</table>

Note: * The figures as of March 31, 2001 and September 30, 2000 are prepared by aggregating the consolidated figures of The Bank of Tokyo-Mitsubishi, Ltd. and The Mitsubishi Trust and Banking Corporation.

5. Return on Equity

<table>
<thead>
<tr>
<th></th>
<th>Six months ended September 30, 2001 (A)</th>
<th>Increase/ (Decrease) (A)-(B)</th>
<th>Six months ended September 30, 2000 (B)*</th>
</tr>
</thead>
<tbody>
<tr>
<td>ROE**</td>
<td>(6.76)</td>
<td>(10.40)</td>
<td>3.64</td>
</tr>
</tbody>
</table>

Notes: * The figures for the six months ended September 30, 2000 are prepared by aggregating the consolidated figures of The Bank of Tokyo-Mitsubishi, Ltd. and The Mitsubishi Trust and Banking Corporation.

** ROE is computed as follows:

\[
\text{ROE} = \left( \frac{\text{Net income} - \text{Dividends on preferred stocks}}{\text{Shareholders' equity at beginning of period} - \text{Number of preferred stocks at beginning of period} \times \text{Issue price} - \text{Land revaluation excess at beginning of period} - \text{Unrealized gains on securities available for sale at beginning of period}} \right) \times \frac{100}{2}
\]
II Loan Portfolio

1. Risk-Monitored Loans (Nonaccrual loans, accruing loans contractually past due 3 months or more and restructured loans)

<table>
<thead>
<tr>
<th>Risk-monitored loans</th>
<th>As of September 30, 2001 (A)</th>
<th>Increase/Decrease (A)-(B)</th>
<th>Increase/Decrease (A)-(C)</th>
<th>As of March 31, 2001 (B)*</th>
<th>As of September 30, 2000 (C)*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans to customers in bankruptcy</td>
<td>141,817</td>
<td>(19,778)</td>
<td>(46,035)</td>
<td>161,596</td>
<td>187,852</td>
</tr>
<tr>
<td>Past due loans</td>
<td>2,217,956</td>
<td>64,674</td>
<td>530,622</td>
<td>2,153,282</td>
<td>1,687,333</td>
</tr>
<tr>
<td>Accruing loans contractually past due 3 months or more</td>
<td>18,460</td>
<td>(8,935)</td>
<td>(58,566)</td>
<td>27,396</td>
<td>77,027</td>
</tr>
<tr>
<td>Restructured loans</td>
<td>2,021,612</td>
<td>95,990</td>
<td>1,013,099</td>
<td>1,925,622</td>
<td>1,008,513</td>
</tr>
<tr>
<td>Total</td>
<td>4,399,847</td>
<td>131,950</td>
<td>1,439,119</td>
<td>4,267,896</td>
<td>2,960,727</td>
</tr>
</tbody>
</table>

Loans and bills discounted 46,853,324 (1,031,035) (290,495) 47,884,359 47,143,820

Percentage of total loans and bills discounted

| Loans to customers in bankruptcy             | 0.30%                        | (0.03)%                    | (0.09)%                   | 0.33%                     | 0.39%                        |
| Past due loans                               | 4.73%                        | 0.23%                      | 1.15%                     | 4.49%                     | 3.57%                        |
| Accruing loans contractually past due 3 months or more | 0.03%                       | (0.01)%                    | (0.12)%                   | 0.05%                     | 0.16%                        |
| Restructured loans                           | 4.31%                        | 0.29%                      | 2.17%                     | 4.02%                     | 2.13%                        |
| Total                                        | 9.39%                        | 0.47%                      | 3.11%                     | 8.91%                     | 6.28%                        |

(Reference)

[Trust account]

<table>
<thead>
<tr>
<th>Risk-monitored loans</th>
<th>As of September 30, 2001 (A)</th>
<th>Increase/Decrease (A)-(B)</th>
<th>Increase/Decrease (A)-(C)</th>
<th>As of March 31, 2001 (B)</th>
<th>As of September 30, 2000 (C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans to customers in bankruptcy</td>
<td>7,589</td>
<td>(3,375)</td>
<td>(7,045)</td>
<td>10,964</td>
<td>14,634</td>
</tr>
<tr>
<td>Past due loans</td>
<td>18,270</td>
<td>(4,113)</td>
<td>(11,142)</td>
<td>22,383</td>
<td>29,413</td>
</tr>
<tr>
<td>Accruing loans contractually past due 3 months or more</td>
<td>1,074</td>
<td>(686)</td>
<td>(1,812)</td>
<td>1,761</td>
<td>2,887</td>
</tr>
<tr>
<td>Restructured loans</td>
<td>44,884</td>
<td>4,921</td>
<td>20,503</td>
<td>39,962</td>
<td>24,380</td>
</tr>
<tr>
<td>Total</td>
<td>71,818</td>
<td>(3,253)</td>
<td>503</td>
<td>75,072</td>
<td>71,315</td>
</tr>
</tbody>
</table>

Loans and bills discounted 1,088,679 (164,944) (335,039) 1,253,623 1,423,718

Note: * The figures as of March 31, 2001 and September 30, 2000 are prepared by aggregating the consolidated figures of The Bank of Tokyo-Mitsubishi, Ltd. and The Mitsubishi Trust and Banking Corporation.
Classification of risk-monitored loans

Classification by geographic area

<table>
<thead>
<tr>
<th></th>
<th>As of September 30, 2001 (A)</th>
<th>Increase/ (Decrease) (A)-(B)</th>
<th>Increase/ (Decrease) (A)-(C)</th>
<th>As of March 31, 2001 (B)**</th>
<th>As of September 30, 2000 (C)**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic*</td>
<td>4,093,887</td>
<td>132,386</td>
<td>1,346,485</td>
<td>3,961,500</td>
<td>2,747,401</td>
</tr>
<tr>
<td>Overseas*</td>
<td>305,959</td>
<td>(436)</td>
<td>92,634</td>
<td>306,396</td>
<td>213,325</td>
</tr>
<tr>
<td>Asia</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Indonesia</td>
<td>125,428</td>
<td>(19,013)</td>
<td>23,149</td>
<td>144,442</td>
<td>102,279</td>
</tr>
<tr>
<td>Thailand</td>
<td>45,793</td>
<td>(4,638)</td>
<td>6,026</td>
<td>50,431</td>
<td>39,766</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>19,957</td>
<td>(4,029)</td>
<td>5,235</td>
<td>23,986</td>
<td>14,721</td>
</tr>
<tr>
<td>Other</td>
<td>31,552</td>
<td>(228)</td>
<td>11,721</td>
<td>31,781</td>
<td>19,830</td>
</tr>
<tr>
<td>Russia</td>
<td>1,807</td>
<td>(447)</td>
<td>(430)</td>
<td>2,255</td>
<td>2,238</td>
</tr>
<tr>
<td>United States of America</td>
<td>135,282</td>
<td>10,530</td>
<td>73,087</td>
<td>124,751</td>
<td>62,195</td>
</tr>
<tr>
<td>Other</td>
<td>43,440</td>
<td>8,494</td>
<td>(3,171)</td>
<td>34,946</td>
<td>46,612</td>
</tr>
<tr>
<td>Total</td>
<td>4,399,847</td>
<td>131,950</td>
<td>1,439,119</td>
<td>4,267,896</td>
<td>2,960,727</td>
</tr>
</tbody>
</table>

Notes: * "Domestic" and "Overseas" are classified by domicile of borrowers.
** The figures as of March 31, 2001 and September 30, 2000 are prepared by aggregating the consolidated figures of The Bank of Tokyo-Mitsubishi, Ltd. and The Mitsubishi Trust and Banking Corporation.

Classification by type of industry of borrowers

<table>
<thead>
<tr>
<th></th>
<th>As of September 30, 2001 (A)</th>
<th>Increase/ (Decrease) (A)-(B)</th>
<th>Increase/ (Decrease) (A)-(C)</th>
<th>As of March 31, 2001 (B)*</th>
<th>As of September 30, 2000 (C)*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic*</td>
<td>4,093,887</td>
<td>132,386</td>
<td>1,346,485</td>
<td>3,961,500</td>
<td>2,747,401</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>448,148</td>
<td>52,589</td>
<td>226,529</td>
<td>395,559</td>
<td>221,619</td>
</tr>
<tr>
<td>Construction</td>
<td>379,462</td>
<td>26,747</td>
<td>121,226</td>
<td>352,715</td>
<td>258,236</td>
</tr>
<tr>
<td>Wholesale, Retail and Restaurant</td>
<td>717,768</td>
<td>9,628</td>
<td>260,620</td>
<td>708,140</td>
<td>457,148</td>
</tr>
<tr>
<td>Banks and other financial institutions</td>
<td>143,827</td>
<td>(75,752)</td>
<td>(14,452)</td>
<td>219,580</td>
<td>158,280</td>
</tr>
<tr>
<td>Real estate</td>
<td>1,469,614</td>
<td>26,364</td>
<td>362,860</td>
<td>1,443,250</td>
<td>1,106,754</td>
</tr>
<tr>
<td>Services</td>
<td>532,398</td>
<td>49,554</td>
<td>136,900</td>
<td>482,844</td>
<td>395,498</td>
</tr>
<tr>
<td>Other industries</td>
<td>124,821</td>
<td>19,952</td>
<td>60,434</td>
<td>104,868</td>
<td>64,386</td>
</tr>
<tr>
<td>Consumer</td>
<td>277,844</td>
<td>23,302</td>
<td>192,366</td>
<td>254,542</td>
<td>85,478</td>
</tr>
<tr>
<td>Overseas*</td>
<td>305,959</td>
<td>(436)</td>
<td>92,634</td>
<td>306,396</td>
<td>213,325</td>
</tr>
<tr>
<td>Banks and other financial institutions</td>
<td>446</td>
<td>(126)</td>
<td>(10,710)</td>
<td>573</td>
<td>11,157</td>
</tr>
<tr>
<td>Commercial and industrial</td>
<td>37,053</td>
<td>(9,044)</td>
<td>13,152</td>
<td>46,098</td>
<td>23,900</td>
</tr>
<tr>
<td>Other</td>
<td>7,550</td>
<td>(3,271)</td>
<td>(7,024)</td>
<td>10,822</td>
<td>14,575</td>
</tr>
<tr>
<td>Total</td>
<td>4,399,847</td>
<td>131,950</td>
<td>1,439,119</td>
<td>4,267,896</td>
<td>2,960,727</td>
</tr>
</tbody>
</table>

Notes: * "Domestic" and "Overseas" are classified by domicile of borrowers.
** The figures as of March 31, 2001 and September 30, 2000 are prepared by aggregating the consolidated figures of The Bank of Tokyo-Mitsubishi, Ltd. and The Mitsubishi Trust and Banking Corporation.
## 2. Reserve for Loan Losses

<table>
<thead>
<tr>
<th></th>
<th>As of September 30, 2001 (A)</th>
<th>Increase/ (Decrease) (A)-(B)</th>
<th>Increase/ (Decrease) (A)-(C)</th>
<th>As of March 31, 2001 (B)*</th>
<th>As of September 30, 2000 (C)*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reserve for loan losses</td>
<td>1,655,869</td>
<td>72,220</td>
<td>355,025</td>
<td>1,583,649</td>
<td>1,300,844</td>
</tr>
<tr>
<td>General reserve</td>
<td>754,509</td>
<td>23,946</td>
<td>115,634</td>
<td>730,562</td>
<td>638,874</td>
</tr>
<tr>
<td>Specific reserve</td>
<td>889,566</td>
<td>52,610</td>
<td>243,425</td>
<td>836,956</td>
<td>646,141</td>
</tr>
<tr>
<td>Reserve for loans to specific foreign borrowers</td>
<td>11,793</td>
<td>(4,336)</td>
<td>(4,035)</td>
<td>16,130</td>
<td>15,828</td>
</tr>
</tbody>
</table>

|                                | 30,229                        | (12,389)                    | (33,015)                      | 42,618                    | 63,244                        |

Note: *The figures as of March 31, 2001 and September 30, 2000 are prepared by aggregating the consolidated figures of The Bank of Tokyo-Mitsubishi, Ltd. and The Mitsubishi Trust and Banking Corporation.

### Trust Account

<table>
<thead>
<tr>
<th></th>
<th>As of September 30, 2001 (A)</th>
<th>Increase/ (Decrease) (A)-(B)</th>
<th>Increase/ (Decrease) (A)-(C)</th>
<th>As of March 31, 2001 (B)</th>
<th>As of September 30, 2000 (C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Special internal reserves</td>
<td>15,891</td>
<td>(2,021)</td>
<td>(4,264)</td>
<td>17,913</td>
<td>20,156</td>
</tr>
<tr>
<td>Allowance for bad debts</td>
<td>858</td>
<td>(67)</td>
<td>(149)</td>
<td>925</td>
<td>1,008</td>
</tr>
</tbody>
</table>

## 3. Coverage Ratio against Risk-Monitored Loans

<table>
<thead>
<tr>
<th></th>
<th>As of September 30, 2001 (A)</th>
<th>Increase/ (Decrease) (A)-(B)</th>
<th>Increase/ (Decrease) (A)-(C)</th>
<th>As of March 31, 2001 (B)*</th>
<th>As of September 30, 2000 (C)*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reserve for loan losses (I)</td>
<td>1,655,869</td>
<td>72,220</td>
<td>355,025</td>
<td>1,583,649</td>
<td>1,300,844</td>
</tr>
<tr>
<td>Risk-monitored loans (II)</td>
<td>4,399,847</td>
<td>131,950</td>
<td>1,439,119</td>
<td>4,267,896</td>
<td>2,960,727</td>
</tr>
<tr>
<td>Coverage ratio (I) / (II)</td>
<td>37.63%</td>
<td>0.52%</td>
<td>(6.30)%</td>
<td>37.10%</td>
<td>43.93%</td>
</tr>
</tbody>
</table>

Note: *The figures as of March 31, 2001 and September 30, 2000 are prepared by aggregating the consolidated figures of The Bank of Tokyo-Mitsubishi, Ltd. and The Mitsubishi Trust and Banking Corporation.
4. Disclosed Claims under the Financial Reconstruction Law ("FRL")

<table>
<thead>
<tr>
<th>Category</th>
<th>As of September 30, 2001 (A)</th>
<th>Increase/ (Decrease) (A)-(B)</th>
<th>Increase/ (Decrease) (A)-(C)</th>
<th>As of March 31, 2001 (B)</th>
<th>As of September 30, 2000 (C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims to bankrupt and substantially bankrupt debtors</td>
<td>408,171</td>
<td>9,573</td>
<td>(105,459)</td>
<td>398,598</td>
<td>513,630</td>
</tr>
<tr>
<td>Claims under high risk</td>
<td>2,171,479</td>
<td>1,993</td>
<td>591,237</td>
<td>2,169,485</td>
<td>1,580,241</td>
</tr>
<tr>
<td>Claims under close observation</td>
<td>2,059,350</td>
<td>95,330</td>
<td>964,327</td>
<td>1,964,020</td>
<td>1,095,023</td>
</tr>
<tr>
<td>Total (1)</td>
<td>4,639,001</td>
<td>106,897</td>
<td>1,450,106</td>
<td>4,532,104</td>
<td>3,188,895</td>
</tr>
<tr>
<td>Normal claims</td>
<td>45,881,379</td>
<td>(2,165,030)</td>
<td>(2,249,556)</td>
<td>48,046,409</td>
<td>48,130,935</td>
</tr>
</tbody>
</table>

5. Status of Secured Coverage on Disclosed Claims under the FRL

<table>
<thead>
<tr>
<th>Category</th>
<th>As of September 30, 2001 (A)</th>
<th>Increase/ (Decrease) (A)-(B)</th>
<th>Increase/ (Decrease) (A)-(C)</th>
<th>As of March 31, 2001 (B)</th>
<th>As of September 30, 2000 (C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Secured coverage amount (2)</td>
<td>3,404,542</td>
<td>241,482</td>
<td>1,106,250</td>
<td>3,163,060</td>
<td>2,298,291</td>
</tr>
<tr>
<td>Reserve for loan losses</td>
<td>1,066,676</td>
<td>82,093</td>
<td>333,664</td>
<td>984,583</td>
<td>733,011</td>
</tr>
<tr>
<td>Reserve for financial support to specific borrowers</td>
<td>526</td>
<td>216</td>
<td>343</td>
<td>309</td>
<td>182</td>
</tr>
<tr>
<td>Collateral, guarantees, etc.</td>
<td>2,337,340</td>
<td>159,172</td>
<td>772,242</td>
<td>2,178,167</td>
<td>1,565,097</td>
</tr>
<tr>
<td>Secured coverage ratio (2) / (1)</td>
<td>73.38%</td>
<td>3.59%</td>
<td>1.31%</td>
<td>69.79%</td>
<td>72.07%</td>
</tr>
</tbody>
</table>

Secured coverage of each category of disclosed claims under the Financial Reconstruction Law

<table>
<thead>
<tr>
<th>Category</th>
<th>Disclosed amount (A)</th>
<th>Reserve for loan losses (B)</th>
<th>Reserve for financial support to specific borrowers (C)</th>
<th>Collectable amount by collateralized and guaranteed loans (D)</th>
<th>Coverage ratio [[(B)+(C)+(D)] / (A)]</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims to bankrupt and substantially bankrupt debtors</td>
<td>408,171</td>
<td>61,312</td>
<td>-</td>
<td>346,855</td>
<td>99.99%</td>
</tr>
<tr>
<td>Claims under high risk</td>
<td>2,171,479</td>
<td>764,269</td>
<td>526</td>
<td>1,004,878</td>
<td>65.55%</td>
</tr>
<tr>
<td>Claims under close observation</td>
<td>2,059,350</td>
<td>241,094</td>
<td>-</td>
<td>985,606</td>
<td>22.45%</td>
</tr>
<tr>
<td>Sub total (1)</td>
<td>4,639,001</td>
<td>1,066,676</td>
<td>526</td>
<td>2,337,340</td>
<td>46.36%</td>
</tr>
<tr>
<td>Normal claims</td>
<td>45,881,379</td>
<td>[48,046,409]</td>
<td>[984,583]</td>
<td>[2,178,167]</td>
<td>73.38%</td>
</tr>
<tr>
<td>Total (2)</td>
<td>50,520,380</td>
<td>[52,578,513]</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sub total (1) / Total (2)</td>
<td>9.18%</td>
<td>[8.61%]</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: The figures as of September 30, 2001 are included in the upper column, and the figures as of March 31, 2001 are included in the brackets of the lower column.
### 6. Progress in the Disposal of Problem Assets [Banking and Trust accounts: Total of the 3 Banks] (excluding claims under close observation)

(1) Assets categorized as problem assets as of September 30, 2000 based on the FRL

<table>
<thead>
<tr>
<th></th>
<th>As of September 30, 2000</th>
<th>As of March 31, 2001 (A)</th>
<th>As of September 30, 2001 (B)</th>
<th>(B) - (A)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims to bankrupt and substantially bankrupt debtors</td>
<td>513.6</td>
<td>280.0</td>
<td>274.1</td>
<td>(5.9)</td>
</tr>
<tr>
<td>Claims under high risk</td>
<td>1,580.2</td>
<td>1,401.0</td>
<td>1,141.3</td>
<td>(259.6)</td>
</tr>
<tr>
<td>Total</td>
<td>2,093.8</td>
<td>1,681.0</td>
<td>1,415.4</td>
<td>(265.6)</td>
</tr>
</tbody>
</table>

**Progress in the disposal of problem assets**

<table>
<thead>
<tr>
<th></th>
<th>(in billions of yen)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disposition by borrower’s liquidation</td>
<td>1.5</td>
</tr>
<tr>
<td>Re-constructive disposition</td>
<td>9.9</td>
</tr>
<tr>
<td>Improvements of financial status due to re-constructive disposition</td>
<td>-</td>
</tr>
<tr>
<td>Loan sales to secondary market</td>
<td>25.1</td>
</tr>
<tr>
<td>Write-off</td>
<td>103.6</td>
</tr>
<tr>
<td>Other</td>
<td>125.4</td>
</tr>
<tr>
<td>Collection of claims</td>
<td>86.1</td>
</tr>
<tr>
<td>Improvements of financial status</td>
<td>39.3</td>
</tr>
<tr>
<td>Total</td>
<td>265.6</td>
</tr>
</tbody>
</table>

Note: “Improvements of financial status due to re-constructive disposition” were included in “Other” in the disclosure for the year ended March 31, 2001.

(2) Assets newly categorized as problem assets during second half of fiscal 2000 based on the FRL

<table>
<thead>
<tr>
<th></th>
<th>As of March 31, 2001 (A)</th>
<th>As of September 30, 2001 (B)</th>
<th>(B) - (A)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims to bankrupt and substantially bankrupt debtors</td>
<td>118.5</td>
<td>103.8</td>
<td>(14.6)</td>
</tr>
<tr>
<td>Claims under high risk</td>
<td>768.4</td>
<td>693.0</td>
<td>(75.4)</td>
</tr>
<tr>
<td>Total</td>
<td>887.0</td>
<td>796.8</td>
<td>(90.1)</td>
</tr>
</tbody>
</table>

**Progress in the disposal of problem assets**

<table>
<thead>
<tr>
<th></th>
<th>(in billions of yen)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disposition by borrower’s liquidation</td>
<td>0.6</td>
</tr>
<tr>
<td>Re-constructive disposition</td>
<td>-</td>
</tr>
<tr>
<td>Improvements of financial status due to re-constructive disposition</td>
<td>-</td>
</tr>
<tr>
<td>Loan sales to secondary market</td>
<td>1.3</td>
</tr>
<tr>
<td>Write-off</td>
<td>25.5</td>
</tr>
<tr>
<td>Other</td>
<td>62.6</td>
</tr>
<tr>
<td>Collection of claims</td>
<td>28.2</td>
</tr>
<tr>
<td>Improvements of financial status</td>
<td>34.4</td>
</tr>
<tr>
<td>Total</td>
<td>90.1</td>
</tr>
</tbody>
</table>

Note: “Improvements of financial status due to re-constructive disposition” were included in “Other” in the disclosure for the year ended March 31, 2001.

(3) Assets newly categorized as problem assets during first half of fiscal 2001 based on the FRL

<table>
<thead>
<tr>
<th></th>
<th>As of March 31, 2001</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims to bankrupt and substantially bankrupt debtors</td>
<td>30.2</td>
</tr>
<tr>
<td>Claims under high risk</td>
<td>337.1</td>
</tr>
<tr>
<td>Total</td>
<td>367.3</td>
</tr>
</tbody>
</table>

(Reference)

Problem assets based on the FRL as of September 30, 2001

<table>
<thead>
<tr>
<th></th>
<th>(in billions of yen)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims to bankrupt and substantially bankrupt debtors</td>
<td>408.1</td>
</tr>
<tr>
<td>Claims under high risk</td>
<td>2,171.4</td>
</tr>
<tr>
<td>Total</td>
<td>2,579.6</td>
</tr>
</tbody>
</table>
7. Classification of Loans by Type of Industry

(1) Loans by type of industry [Total of the 3 Banks] (in millions of yen)

<table>
<thead>
<tr>
<th>Industry</th>
<th>As of September 30, 2001 (A)</th>
<th>Increase/ Decrease (A)-(B)</th>
<th>Increase/ Decrease (A)-(C)</th>
<th>As of March 31, 2001 (B)</th>
<th>As of September 30, 2000 (C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic offices (excluding loans booked at offshore markets)</td>
<td>36,626,864</td>
<td>(993,640)</td>
<td>(1,298,242)</td>
<td>37,620,504</td>
<td>37,925,107</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>5,836,451</td>
<td>(23,026)</td>
<td>(276,815)</td>
<td>5,859,477</td>
<td>6,113,266</td>
</tr>
<tr>
<td>Agriculture</td>
<td>20,530</td>
<td>(2,339)</td>
<td>(4,199)</td>
<td>22,869</td>
<td>24,729</td>
</tr>
<tr>
<td>Forestry</td>
<td>5,543</td>
<td>(89)</td>
<td>(1,042)</td>
<td>5,632</td>
<td>6,585</td>
</tr>
<tr>
<td>Fishery</td>
<td>14,120</td>
<td>1,241</td>
<td>3,284</td>
<td>12,879</td>
<td>10,836</td>
</tr>
<tr>
<td>Mining</td>
<td>44,457</td>
<td>(6,137)</td>
<td>(6,034)</td>
<td>50,594</td>
<td>50,491</td>
</tr>
<tr>
<td>Construction</td>
<td>1,534,049</td>
<td>(125,768)</td>
<td>(138,918)</td>
<td>1,659,817</td>
<td>1,672,967</td>
</tr>
<tr>
<td>Utilities</td>
<td>415,918</td>
<td>(18,371)</td>
<td>13,887</td>
<td>434,289</td>
<td>402,031</td>
</tr>
<tr>
<td>Transportation and Communication</td>
<td>1,895,429</td>
<td>(21,779)</td>
<td>17,592</td>
<td>1,917,208</td>
<td>1,877,837</td>
</tr>
<tr>
<td>Wholesale, Retail and Restaurant</td>
<td>5,923,679</td>
<td>(269,310)</td>
<td>(590,497)</td>
<td>6,192,989</td>
<td>6,514,176</td>
</tr>
<tr>
<td>Banks and other financial institutions</td>
<td>3,758,196</td>
<td>(118,998)</td>
<td>37,544</td>
<td>3,877,194</td>
<td>3,720,652</td>
</tr>
<tr>
<td>Real estate</td>
<td>5,064,746</td>
<td>(151,390)</td>
<td>(238,827)</td>
<td>5,216,136</td>
<td>5,303,573</td>
</tr>
<tr>
<td>Services</td>
<td>4,717,956</td>
<td>(113,112)</td>
<td>(191,587)</td>
<td>4,831,068</td>
<td>4,909,543</td>
</tr>
<tr>
<td>Municipal government</td>
<td>400,101</td>
<td>(41,815)</td>
<td>57,469</td>
<td>441,916</td>
<td>342,632</td>
</tr>
<tr>
<td>Other industries</td>
<td>6,995,676</td>
<td>(102,753)</td>
<td>19,900</td>
<td>7,098,429</td>
<td>6,975,776</td>
</tr>
<tr>
<td>Overseas offices and loans booked at offshore markets</td>
<td>6,021,441</td>
<td>(336,153)</td>
<td>507,492</td>
<td>6,357,594</td>
<td>5,513,948</td>
</tr>
<tr>
<td>Total</td>
<td>42,648,305</td>
<td>(1,329,793)</td>
<td>(790,750)</td>
<td>43,978,099</td>
<td>43,439,055</td>
</tr>
</tbody>
</table>

(2) Domestic consumer loans [Total of the 3 Banks] (in millions of yen)

<table>
<thead>
<tr>
<th>Category</th>
<th>As of September 30, 2001 (A)</th>
<th>Increase/ Decrease (A)-(B)</th>
<th>Increase/ Decrease (A)-(C)</th>
<th>As of March 31, 2001 (B)</th>
<th>As of September 30, 2000 (C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total domestic consumer loans</td>
<td>6,732,767</td>
<td>14,858</td>
<td>(15,917)</td>
<td>6,717,908</td>
<td>6,748,684</td>
</tr>
<tr>
<td>Housing loans</td>
<td>6,109,133</td>
<td>45,228</td>
<td>48,456</td>
<td>6,063,904</td>
<td>6,060,677</td>
</tr>
<tr>
<td>Others</td>
<td>623,633</td>
<td>(30,370)</td>
<td>(64,373)</td>
<td>654,003</td>
<td>688,007</td>
</tr>
</tbody>
</table>

(3) Domestic loans to small and medium-sized companies [Total of the 3 Banks] (in millions of yen)

<table>
<thead>
<tr>
<th>Category</th>
<th>As of September 30, 2001 (A)</th>
<th>Increase/ Decrease (A)-(B)</th>
<th>Increase/ Decrease (A)-(C)</th>
<th>As of March 31, 2001 (B)</th>
<th>As of September 30, 2000 (C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic loans to small and medium-sized companies</td>
<td>21,729,389</td>
<td>(871,315)</td>
<td>(1,411,214)</td>
<td>22,600,704</td>
<td>23,140,603</td>
</tr>
<tr>
<td>Percentage to total domestic loans</td>
<td>59.32%</td>
<td>(0.74)%</td>
<td>(1.69)%</td>
<td>60.07%</td>
<td>61.01%</td>
</tr>
</tbody>
</table>
8. Foreign Loans

(1) Loans to specific foreign borrowers [Total of the 3 Banks]  
(in millions of yen except number of countries)

<table>
<thead>
<tr>
<th></th>
<th>As of September 30, 2001 (A)</th>
<th>Increase/ (Decrease) (A)-(B)</th>
<th>Increase/ (Decrease) (A)-(C)</th>
<th>As of March 31, 2001 (B)</th>
<th>As of September 30, 2000 (C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans to specific foreign borrowers</td>
<td>84,361</td>
<td>(23,340)</td>
<td>(20,482)</td>
<td>107,702</td>
<td>104,844</td>
</tr>
<tr>
<td>Number of countries</td>
<td>9</td>
<td>(2)</td>
<td>(4)</td>
<td>11</td>
<td>13</td>
</tr>
</tbody>
</table>

(2) Loans to Asian countries [Total of the 3 Banks]  
(in millions of yen)

<table>
<thead>
<tr>
<th>Country</th>
<th>As of September 30, 2001 (A)</th>
<th>Increase/ (Decrease) (A)-(B)</th>
<th>Increase/ (Decrease) (A)-(C)</th>
<th>As of March 31, 2001 (B)</th>
<th>As of September 30, 2000 (C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thailand</td>
<td>270,158</td>
<td>(10,309)</td>
<td>418</td>
<td>280,467</td>
<td>269,739</td>
</tr>
<tr>
<td>Indonesia</td>
<td>193,888</td>
<td>(19,970)</td>
<td>2,579</td>
<td>213,858</td>
<td>191,308</td>
</tr>
<tr>
<td>Malaysia</td>
<td>84,838</td>
<td>(5,127)</td>
<td>(1,051)</td>
<td>89,966</td>
<td>85,889</td>
</tr>
<tr>
<td>Philippines</td>
<td>71,302</td>
<td>(5,224)</td>
<td>13,372</td>
<td>85,985</td>
<td>73,929</td>
</tr>
<tr>
<td>South Korea</td>
<td>95,503</td>
<td>(4,870)</td>
<td>(26,466)</td>
<td>100,374</td>
<td>121,970</td>
</tr>
<tr>
<td>Singapore</td>
<td>290,332</td>
<td>(461)</td>
<td>27,005</td>
<td>290,793</td>
<td>263,326</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>431,280</td>
<td>(46,870)</td>
<td>(44,600)</td>
<td>478,151</td>
<td>475,881</td>
</tr>
<tr>
<td>China</td>
<td>230,034</td>
<td>(2,970)</td>
<td>19,379</td>
<td>233,004</td>
<td>210,654</td>
</tr>
<tr>
<td>Taiwan</td>
<td>42,633</td>
<td>(233)</td>
<td>9,743</td>
<td>42,866</td>
<td>32,890</td>
</tr>
<tr>
<td>Others</td>
<td>71,823</td>
<td>(9,758)</td>
<td>(2,849)</td>
<td>81,581</td>
<td>74,673</td>
</tr>
<tr>
<td>Total</td>
<td>1,781,796</td>
<td>(105,794)</td>
<td>(2,468)</td>
<td>1,887,591</td>
<td>1,784,265</td>
</tr>
</tbody>
</table>

(3) Loans to Latin American countries [Total of the 3 Banks]  
(in millions of yen)

<table>
<thead>
<tr>
<th>Country</th>
<th>As of September 30, 2001 (A)</th>
<th>Increase/ (Decrease) (A)-(B)</th>
<th>Increase/ (Decrease) (A)-(C)</th>
<th>As of March 31, 2001 (B)</th>
<th>As of September 30, 2000 (C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Argentina</td>
<td>89,175</td>
<td>(766)</td>
<td>22,784</td>
<td>89,942</td>
<td>66,391</td>
</tr>
<tr>
<td>Brazil</td>
<td>86,183</td>
<td>11,950</td>
<td>39,786</td>
<td>74,233</td>
<td>46,396</td>
</tr>
<tr>
<td>Mexico</td>
<td>79,537</td>
<td>11,651</td>
<td>38,124</td>
<td>57,976</td>
<td>41,412</td>
</tr>
<tr>
<td>Caribbean countries</td>
<td>453,479</td>
<td>(57,711)</td>
<td>(14,740)</td>
<td>511,191</td>
<td>468,219</td>
</tr>
<tr>
<td>Others</td>
<td>138,158</td>
<td>(3,138)</td>
<td>26,268</td>
<td>141,296</td>
<td>111,889</td>
</tr>
<tr>
<td>Total</td>
<td>846,533</td>
<td>(28,105)</td>
<td>112,224</td>
<td>874,639</td>
<td>734,308</td>
</tr>
</tbody>
</table>

(4) Loan to Russia [Total of the 3 Banks]  
(in millions of yen)

<table>
<thead>
<tr>
<th>Country</th>
<th>As of September 30, 2001 (A)</th>
<th>Increase/ (Decrease) (A)-(B)</th>
<th>Increase/ (Decrease) (A)-(C)</th>
<th>As of March 31, 2001 (B)</th>
<th>As of September 30, 2000 (C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Russia</td>
<td>2,471</td>
<td>216</td>
<td>232</td>
<td>2,255</td>
<td>2,238</td>
</tr>
</tbody>
</table>
### III  Other

1. Number of Employees  [Total of the 3 Banks]

<table>
<thead>
<tr>
<th></th>
<th>As of September 30, 2001 (A)</th>
<th>Increase/ (Decrease) (A)-(B)</th>
<th>Increase/ (Decrease) (A)-(C)</th>
<th>As of March 31, 2001 (B)</th>
<th>As of September 30, 2000 (C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Employees</td>
<td>23,042</td>
<td>(200)</td>
<td>(1,130)</td>
<td>23,242</td>
<td>24,172</td>
</tr>
</tbody>
</table>

Note: Such persons as trainees, nonregular employees, part-time workers, and overseas local recruitment employees are not included

2. Number of Offices  [Total of the 3 Banks]

<table>
<thead>
<tr>
<th></th>
<th>As of September 30, 2001 (A)</th>
<th>Increase/ (Decrease) (A)-(B)</th>
<th>Increase/ (Decrease) (A)-(C)</th>
<th>As of March 31, 2001 (B)</th>
<th>As of September 30, 2000 (C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Head office and Branches</td>
<td>370 (12)</td>
<td></td>
<td>329 (11)</td>
<td>300 (13)</td>
<td>300 (13)</td>
</tr>
<tr>
<td>Sub Branches and Agencies</td>
<td>41 (1)</td>
<td></td>
<td>40 (1)</td>
<td>40 (1)</td>
<td>40 (1)</td>
</tr>
<tr>
<td>Overseas:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Branches</td>
<td>84 (3)</td>
<td></td>
<td>84 (3)</td>
<td>84 (3)</td>
<td>84 (3)</td>
</tr>
<tr>
<td>Sub-branches</td>
<td>5 (1)</td>
<td></td>
<td>5 (1)</td>
<td>5 (1)</td>
<td>5 (1)</td>
</tr>
<tr>
<td>Representative offices</td>
<td>21 (2)</td>
<td></td>
<td>21 (2)</td>
<td>21 (2)</td>
<td>21 (2)</td>
</tr>
<tr>
<td>Total</td>
<td>454 (12)</td>
<td></td>
<td>466 (13)</td>
<td>466 (13)</td>
<td>467 (13)</td>
</tr>
</tbody>
</table>
### 3. Employees’ Retirement Benefits

#### (1) Benefit obligation

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount (in millions of yen)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit obligation at beginning of the period (A-B+C+D+G+J)</td>
<td>978,687</td>
</tr>
<tr>
<td>Discount rates:</td>
<td></td>
</tr>
<tr>
<td>Domestic subsidiaries 2.5%～3.0%, Overseas subsidiaries 7.5%～7.75%</td>
<td></td>
</tr>
<tr>
<td>Fair value of plan assets at beginning of period (A)</td>
<td>642,405</td>
</tr>
<tr>
<td>Prepaid pension cost at beginning of the period (B)</td>
<td>13,351</td>
</tr>
<tr>
<td>Liability for employees' retirement benefits at beginning of period (C)</td>
<td>141,956</td>
</tr>
<tr>
<td>Unrecognized net obligation at transition at beginning of period (D)</td>
<td>72,529</td>
</tr>
<tr>
<td>Unrecognized net obligation at transition at end of period (F)</td>
<td>63,463</td>
</tr>
<tr>
<td>Unrecognized prior service cost at beginning of period (G)</td>
<td>613</td>
</tr>
<tr>
<td>Unrecognized prior service cost at end of period (I)</td>
<td>575</td>
</tr>
<tr>
<td>Unrecognized net actuarial loss at beginning of period (J)</td>
<td>134,532</td>
</tr>
<tr>
<td>Unrecognized net actuarial loss at end of period (L)</td>
<td>127,766</td>
</tr>
<tr>
<td>Total amount unrecognized at beginning of period (M)=(D+G+J)</td>
<td>207,676</td>
</tr>
<tr>
<td>Total amount amortized during the period (E+H+K)</td>
<td>15,870</td>
</tr>
<tr>
<td>Total amount unrecognized at end of period (O)=(M-N)</td>
<td>191,805</td>
</tr>
</tbody>
</table>

Note: Discount rate of The Bank of Tokyo-Mitsubishi, Ltd. and The Mitsubishi Trust and Banking Corporation is 2.9%.

#### (2) Net periodic pension cost

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount (in millions of yen)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net periodic pension cost</td>
<td>33,834</td>
</tr>
<tr>
<td>Service cost</td>
<td>13,661</td>
</tr>
<tr>
<td>Interest cost</td>
<td>15,540</td>
</tr>
<tr>
<td>Expected return on plan assets</td>
<td>(15,420)</td>
</tr>
<tr>
<td>Amortization of net obligation at transition</td>
<td>9,066</td>
</tr>
<tr>
<td>Amortization of prior service cost</td>
<td>37</td>
</tr>
<tr>
<td>Amortization of net actuarial loss</td>
<td>6,766</td>
</tr>
<tr>
<td>Other</td>
<td>4,182</td>
</tr>
</tbody>
</table>

For the six months ended September 30, 2001
4. Earning Projections for the Fiscal Year Ending March 31, 2002

### [Consolidated]

<table>
<thead>
<tr>
<th></th>
<th>For the year ending March 31, 2002</th>
<th>For the six months ended September 30, 2001</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ordinary income</td>
<td>3,700.0</td>
<td>1,689.0</td>
</tr>
<tr>
<td>Ordinary profit (loss)</td>
<td>(145.0)</td>
<td>(290.0)</td>
</tr>
<tr>
<td>Net income (loss)</td>
<td>20.0</td>
<td>(96.8)</td>
</tr>
</tbody>
</table>

### [Non-consolidated]

<table>
<thead>
<tr>
<th></th>
<th>For the year ending March 31, 2002</th>
<th>For the six months ended September 30, 2001</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>73.0</td>
<td>3.8</td>
</tr>
<tr>
<td>Ordinary profit</td>
<td>68.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Net income</td>
<td>68.0</td>
<td>0.5</td>
</tr>
</tbody>
</table>