MTFG to open Shibuya MTFG Plaza

Tokyo, December 15, 2004 --- Mitsubishi Tokyo Financial Group, Inc. (MTFG; President and CEO: Nobuo Kuroyanagi) will open the “Shibuya MTFG Plaza” on December 22, 2004, in Shibuya-ku, Tokyo. The “Shibuya MTFG Plaza” will open a Mitsubishi Securities Co., Ltd. (Mitsubishi Securities) retail counter in the Shibuya Branch of the Bank of Tokyo-Mitsubishi, Ltd. (BTM). Mitsubishi Trust and Banking Corporation (MTB) is also scheduled to open a retail counter, and comprehensive financial services will be provided at this sophisticated combined outlet.

The layout of the “Shibuya MTFG Plaza,” adopted a layout that will respond to the needs of each segment of customers in order to respond accurately to needs of customers of each segment and provide hospitable services. Specifically, the following high value-added and hospitable services will be provided to customers in the respective segments:

✔ At the ATM booths, high counters and internet counters, we will provide prompt and convenient procedures, will install enhanced internet functions, and will provide services at low fees (approximately half the normal price) for transactions that utilize the internet.

✔ At the low counters and asset management consultation counters, we will establish “reservation priority counters” for customers who make reservations for consultation over the internet, and will engage in consultations while increasing the number of seminars used to communicate to customers timely information concerning finances and the economy.

✔ A lounge known as the “Private Banking Office” will be established for customers with large deposits, and a wide variety of consultations and financial seminars will be provided almost daily in a relaxing and comfortable setting.

✔ In addition, the “Shibuya MTFG Plaza” will introduce “Customer Visit Reservation Services” and “Individual Quick Counter” services that will enable customers to confirm the number of people waiting for an ATM or
counter via the internet or mobile telephones. Furthermore, in order to prevent any inconvenience for customers asking questions such as “where do I do this” or “where should I inquire,” concierge services will be expanded with staff members that will receive specialized training at hotels or other similar organizations.

Neil Denari, an up-and-coming American architect, has been commissioned to design the “Shibuya MTFG Plaza” which will have a far different image from existing banks and will boost a bright and innovative modern interior.

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For further information, please contact:
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1. **“Shibuya MTFG Plaza”**

(1) Companies opening counters

The “Shibuya MTFG Plaza” will establish a Mitsubishi Securities counter inside the Shibuya Branch of BTM. In addition, MTB is also scheduled to open a counter. The plaza will provide comprehensive financial services that integrate banking, trust and securities services in a speedy manner.

- **Location** 1-3-2 Dogenzaka, Shibuya-ku, Tokyo
- **Opening Date** December 22, 2004
- **Business Hours**
  - BTM counter: 9:00 am ~ 7:00 pm weekdays, 10:00 am ~ 5:00 pm Saturday
  - BTM ATMs: 7:00 am ~ 11:00 pm weekdays, 7:00 am ~ 9:00 pm Saturday, Sunday and holidays
  - Mitsubishi Securities counter: 9:00 am ~ 3:30 pm weekdays
  - MTB counter (tentative): 9:00 am ~ 3:00 pm weekdays

(2) Highly Beneficial Layout Matching Customer Needs in Each Segment

- For Customers Who Would Like to Engage in Transfers and Other Payment Transactions Quickly and Cost Efficiently
  - Services for Inquiring the Number of Waiting Customers
    These services will enable customers to confirm the waiting times for their desired services through the near real time online posting of information concerning the number of people waiting for counters and ATMs at the Shibuya Branch of BTM.
  - Establishment of an Internet Counter
    The Internet Counter will install personal computers to enable customers to access internet banking, the MTFG Net Plaza (account aggregation service) and other similar services, and will enable all customers to use quick and convenient direct banking services.
    Transactions conducted through “Tokyo-Mitsubishi Direct” internet banking through these personal computers will enjoy the benefit of lower fees that are expected to be approximately half the normal fees.

- For Customers Who Would Like to Consult on Home Loans, Asset Formation, and Asset Management
  - Reservation Priority Counter
    “Customer Visit Reservation Services” will be provided to customers who come to consult on asset management and loans. These services receive reservations over the internet, and provide consultations at a designated time in advance without waiting.
Consultation Desk for Refinancing Home Loans in MTFG Group
There have been a number of cases in which individual banks have not been able to meet the home loan refinancing needs of their customers. The MTB counter at the “Shibuya MTFG Plaza” will function as a home loan refinancing consultation desk, and will enable bank customers to refinance with the trust bank and trust bank customers to refinance with the bank within the MTFG Group.

Seminars
In principle, timely information concerning finances and economics will be provided twice a week in the form of a seminar.

Customers with Large Deposits at MTFG

Establishment of “Private Banking Office”
An exclusive membership “Private Banking Office” space will be established on the second floor, and services ranging from consultations concerning asset management to deposits and withdrawals, transfers, the payment of various taxes, etc. will all be provided in this office. Customers who visit the office will be able to conduct their affairs in a spacious and relaxed atmosphere that is not available in any existing banks.

Seminars
Timely information concerning finances and economics will be provided at an almost daily basis in the form of a seminar at the “Private Banking Office.”

All Customers
A comprehensive concierge counter will be established and staffed with specialized staffs. These staffs will be dispatched for training at Japan’s top hotels, and will greet customers with the greatest hospitality and courtesy.

Establishment of MTFG TV Bank (scheduled for March 2005)

“MTFG TV Bank” (“MTFG Integrated ACM Automated Contracting Machine”) will be established to utilize the latest broadband system in the provision of a new financial channel. Initially, this channel will handle the retail affairs of the BTM, but asset management and home loan consultation services will be added. It is scheduled to evolve into a TV Bank capable of providing MTFG Group’s integrated services beginning with the services of Tokyo-Mitsubishi Cash One and extending to the services of Mitsubishi Securities and other group companies on the same terminal.

“MTFG TV Bank” will meet diversified customer needs operating on weekday nights, Saturdays and Sundays.

- Operating Hours (tentative): 9:00 am ~ 8:00 pm weekdays, 10:00 am ~ 6:00 pm Saturday and Sunday.