

DEPOSITS

deposits and certificates of deposit

Year-end Balance

<i>As of March 31</i>	Millions of Yen				
	2000	1999	1998	1997	1996
domestic operations					
Liquid deposits	¥ 9,975,479	¥ 8,335,407	¥ 7,527,981	¥ 6,966,302	¥ 6,859,806
	46.7%	40.3%	36.8%	35.5%	34.1%
Interest-bearing deposits	8,315,015	6,780,830	6,043,165	5,342,991	4,992,953
	39.0	32.8	29.5	27.2	24.8
Fixed-term deposits	11,051,229	11,996,886	12,527,740	12,246,266	12,850,085
	51.8	57.9	61.2	62.4	63.8
Time deposits with fixed interest rates	11,024,541	11,956,416	12,499,266	12,216,942	12,744,787
	51.7	57.8	61.0	62.3	63.3
Time deposits with floating interest rates	7,841	20,603	7,164	6,560	7,534
	0.0	0.1	0.0	0.0	0.0
Other	317,340	370,684	420,514	404,175	432,069
	1.5	1.8	2.1	2.1	2.1
Subtotal	¥21,344,048	¥20,702,977	¥20,476,235	¥19,616,744	¥20,141,961
	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates of deposit	¥ 6,728,300	¥ 5,512,160	¥ 4,048,010	¥ 3,732,910	¥ 3,704,420
Total	¥28,072,348	¥26,215,137	¥24,524,245	¥23,349,654	¥23,846,381
international operations					
Liquid deposits	¥ 3,738,499	¥ 3,448,084	¥ 7,330,887	¥ 8,536,404	¥ 7,123,675
	61.8%	52.9%	60.9%	57.7%	50.9%
Interest-bearing deposits	3,689,157	3,337,233	7,242,240	8,439,271	7,062,739
	61.0	51.1	60.1	57.1	50.4
Fixed-term deposits	819,629	419,214	1,460,660	2,571,214	2,219,683
	13.6	6.4	12.1	17.4	15.8
Other	1,486,027	2,653,405	3,255,847	3,673,893	4,666,601
	24.6	40.7	27.0	24.9	33.3
Subtotal	¥ 6,044,156	¥ 6,520,704	¥12,047,395	¥14,781,512	¥14,009,961
	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates of deposit	¥ 113,326	¥ 265,467	¥ 818,402	¥ 1,702,660	¥ 1,225,730
Total	¥ 6,157,482	¥ 6,786,172	¥12,865,798	¥16,484,173	¥15,235,691
grand total	¥34,229,831	¥33,001,309	¥37,390,044	¥39,833,827	¥39,082,072

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice.

2. Fixed-term deposits = Time deposits. Time deposits with fixed interest rates: the interest rate until date of maturity date is determined when deposited. Time deposits with floating interest rates: the interest rate varies according to the market rate during the term of deposit.

3. Percentage indicates the composition ratio.

Average Balance

Years ended March 31	Millions of Yen				
	2000	1999	1998	1997	1996
domestic operations					
Liquid deposits	¥10,011,511	¥ 7,418,961	¥ 6,583,006	¥ 5,863,480	¥ 5,260,549
Interest-bearing deposits	8,773,141	6,312,112	5,494,976	4,826,506	4,291,698
Fixed-term deposits	11,772,247	12,755,357	12,309,779	12,572,144	13,980,431
Time deposits with fixed interest rates	11,743,860	12,718,262	12,280,669	12,540,300	13,686,873
Time deposits with floating interest rates	9,162	8,688	6,735	7,337	7,879
Other	174,603	179,902	217,101	235,896	211,120
Subtotal	¥21,958,363	¥20,354,221	¥19,109,887	¥18,671,521	¥19,452,101
Certificates of deposit	¥ 5,651,266	¥ 5,780,958	¥ 5,401,622	¥ 3,785,753	¥ 2,953,871
Total	¥27,609,629	¥26,135,180	¥24,511,509	¥22,457,275	¥22,405,973
international operations					
Liquid deposits	¥ 3,783,824	¥ 5,560,435	¥ 8,868,070	¥ 8,302,248	¥ 7,544,791
Interest-bearing deposits	3,723,930	5,478,198	8,771,411	8,220,729	7,498,433
Fixed-term deposits	878,884	1,100,927	2,309,726	2,845,795	3,024,749
Other	1,873,948	2,843,181	3,419,018	3,800,012	4,575,318
Subtotal	¥ 6,536,656	¥ 9,504,543	¥14,596,816	¥14,948,057	¥15,144,859
Certificates of deposit	¥ 173,795	¥ 446,289	¥ 1,502,849	¥ 1,504,132	¥ 1,260,018
Total	¥ 6,710,451	¥ 9,950,833	¥16,099,666	¥16,452,189	¥16,404,877
grand total	¥34,320,081	¥36,086,014	¥40,611,175	¥38,909,465	¥38,810,850

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice.

2. Fixed-term deposits = Time deposits. Time deposits with fixed interest rates: the interest rate until date of maturity date is determined when deposited. Time deposits with floating interest rates: the interest rate varies according to the market rate during the term of deposit.

3. The average balance of foreign currency-denominated transactions by domestic branches in international operations is calculated by the monthly current method.

deposits outstanding and number of deposit accounts, classified by depositor

As of March 31	Millions of Yen				
	2000	1999	1998	1997	1996
Individual deposits	¥13,124,953	¥12,639,415	¥12,392,136	¥11,241,442	¥10,716,875
	57.6%	56.0%	56.3%	53.0%	47.9%
Corporate deposits	9,672,414	9,913,957	9,624,435	9,952,811	11,640,782
	42.4	44.0	43.7	47.0	52.1
Total amount of outstanding deposits	¥22,797,367	¥22,553,372	¥22,016,571	¥21,194,253	¥22,357,657
Individual deposits	3,408	3,467	3,475	3,422	3,346
	96.8%	96.8%	96.8%	96.7%	96.8%
Corporate deposits	111	115	115	115	112
	3.2	3.2	3.2	3.3	3.2
Total number of deposit accounts (Millions)	3,519	3,582	3,590	3,537	3,458

Notes: 1. The accounts at overseas branches are excluded.

2. Percentage indicates the composition ratio.

over-the-counter sales of investment trusts, classified by customer

<i>As of March 31</i>	Millions of Yen	
	2000	1999
Individual	¥ 398,374	¥ 58,039
Corporate	49,688	19,822
total	¥ 448,062	¥ 77,862

Note: Balance of investment trust is recognized on a contract basis and measured according to each fund's net asset balance at the term end.

balance of time deposits, classified by maturity

<i>As of March 31</i>	Millions of Yen				
	2000	1999	1998	1997	1996
3 months or less					
Time deposits	¥4,578,247	¥5,293,599	¥5,980,192	¥7,807,544	¥8,021,543
Domestic time deposits with fixed interest rates	3,848,338	4,929,795	5,272,794	5,273,894	6,099,625
Domestic time deposits with floating interest rates	703	334	292	636	279
Other	729,206	363,469	707,106	2,533,014	1,921,639
3-6 months					
Time deposits	2,143,878	1,982,585	2,696,811	2,001,420	2,215,761
Domestic time deposits with fixed interest rates	2,097,873	1,964,547	1,982,208	1,981,758	1,859,674
Domestic time deposits with floating interest rates	843	404	538	419	414
Other	45,160	17,633	714,065	19,243	355,673
6 months-1 year					
Time deposits	3,231,810	2,914,720	2,948,081	3,060,578	2,991,283
Domestic time deposits with fixed interest rates	3,226,410	2,901,345	2,945,511	3,048,195	2,966,591
Domestic time deposits with floating interest rates	1,224	10,393	704	1,241	3,246
Other	4,175	2,981	1,866	11,142	21,446
1-2 years					
Time deposits	785,799	1,263,745	879,572	758,413	844,261
Domestic time deposits with fixed interest rates	774,854	1,248,712	874,291	727,673	831,376
Domestic time deposits with floating interest rates	2,753	6,961	3,630	1,779	2,767
Other	8,191	8,070	1,651	28,961	10,118

(Continued)

<i>As of March 31</i>	Millions of Yen				
	2000	1999	1998	1997	1996
2-3 years					
Time deposits	¥ 768,644	¥ 594,135	¥1,060,307	¥ 672,689	¥ 534,163
Domestic time deposits with fixed interest rates	765,245	590,568	1,051,555	670,055	533,061
Domestic time deposits with floating interest rates	2,310	2,508	1,987	2,485	828
Other	1,087	1,058	6,765	149	274
more than 3 years					
Time deposits	362,477	366,376	422,350	515,367	460,331
Domestic time deposits with fixed interest rates	330,665	340,374	393,127	515,367	454,460
Domestic time deposits with floating interest rates	5	1	10	-	-
Other	31,807	26,000	29,213	-	5,871
total					
Time deposits	¥11,870,858	¥12,415,163	¥13,987,315	¥14,816,011	¥15,067,342
Domestic time deposits with fixed interest rates	11,043,387	11,975,345	12,519,487	12,216,942	12,744,787
Domestic time deposits with floating interest rates	7,841	20,603	7,164	6,560	7,534
Other	819,629	419,214	1,460,664	2,592,509	2,315,021

Notes: 1. The figures above do not include installment savings.
2. Other includes time deposits of international operations.