

RATIOS

yield/interest rate

Years ended March 31	Percent				
	2000	1999	1998	1997	1996
domestic operations					
Interest-earning assets (A)	2.13%	2.51%	2.71%	2.90%	3.35%
Interest-bearing liabilities (B)	1.60	2.04	2.38	2.55	2.83
(A-B)	0.53	0.47	0.33	0.35	0.52
international operations					
Interest-earning assets (A)	7.56	6.75	6.05	6.07	6.72
Interest-bearing liabilities (B)	7.14	6.51	5.82	5.57	6.24
(A-B)	0.42	0.24	0.23	0.50	0.48
total					
Interest-earning assets (A)	3.21	3.57	3.87	4.14	4.66
Interest-bearing liabilities (B)	2.77	3.25	3.64	3.76	4.19
(A-B)	0.44	0.32	0.23	0.38	0.47

income ratio

Years ended March 31	Percent				
	2000	1999	1998	1997	1996
Operating profit to total assets	0.36%	–	–	0.10%	0.07%
Operating profit to shareholders' equity	12.69	–	–	2.89	2.24
Net income to total assets	0.10	–	–	0.07	0.08
Net income to shareholders' equity	3.32	–	–	1.98	2.38

Notes: 1. Operating profit (net income) to total assets = Operating profit (net income) / Total assets (average balance) excluding customers' liabilities for acceptances and guarantees x100

2. Operating profit (net income) to shareholders' equity = Operating profit (net income) / (Beginning shareholder's equity + Ending shareholders equity) divided by 2 x100

3. Figures for 1999 and 1998 are not shown due to net loss.

deposits and loans per office

As of March 31	Millions of Yen				
	2000	1999	1998	1997	1996
domestic offices					
Number of offices	285	286	305	310	312
Deposits per office	¥ 105,417	¥ 101,559	¥ 95,043	¥ 94,801	¥ 98,031
Loans per office	98,061	100,119	94,745	90,374	88,471
overseas offices					
Number of offices	18	21	37	39	39
Deposits per office	¥ 232,552	¥ 188,353	¥ 227,076	¥ 267,831	¥ 217,849
Loans per office	189,494	242,030	190,083	220,105	202,477
total					
Number of offices	303	307	342	349	351
Deposits per office	¥ 112,969	¥ 107,496	¥ 109,327	¥ 114,137	¥ 111,344
Loans per office	103,493	109,826	105,059	104,871	101,138

Notes: 1. Deposits include certificates of deposit.

2. Number of branch offices excludes sub-branches.

deposits and loans per employee

<i>As of March 31</i>	Millions of Yen				
	2000	1999	1998	1997	1996
domestic offices					
Number of employees	12,010	12,389	12,504	13,327	14,331
Deposits per employee	¥ 2,501	¥ 2,344	¥ 2,318	¥ 2,205	¥ 2,134
Loans per employee	2,327	2,311	2,311	2,102	1,926
overseas offices					
Number of employees	1,589	1,724	1,950	1,804	1,553
Deposits per employee	¥ 2,634	¥ 2,294	¥ 4,308	¥ 5,790	¥ 5,470
Loans per employee	2,146	2,948	3,606	4,758	5,084
total					
Number of employees	13,599	14,113	14,454	15,131	15,884
Deposits per employee	¥ 2,517	¥ 2,338	¥ 2,586	¥ 2,632	¥ 2,460
Loans per employee	2,305	2,389	2,485	2,418	2,234

Notes: 1. Deposits include certificates of deposit.

2. Number of employees represents the average number of employees during the fiscal year under review. The number of employees in Domestic Offices includes corporate staff.

loan-deposit ratio

<i>As of March 31</i>	Millions of Yen				
	2000	1999	1998	1997	1996
domestic operations					
Loan amount (A)	¥27,291,435	¥27,697,845	¥27,710,654	¥26,769,806	¥26,521,196
Deposit amount (B)	28,072,348	26,215,137	24,524,245	23,349,654	23,846,381
Loan-deposit ratio (%)					
(A)/(B)	97.21%	105.65%	112.99%	114.64%	111.21%
Ratio by average balance for the fiscal year	101.48	110.38	112.50	117.44	116.56
international operations					
Loan amount (A)	¥ 4,067,125	¥ 6,019,012	¥ 8,219,648	¥ 9,830,305	¥ 8,978,425
Deposit amount (B)	6,157,482	6,786,172	12,865,798	16,484,173	15,235,691
Loan-deposit ratio (%)					
(A)/(B)	66.05	88.69	63.88	59.63	58.93
Ratio by average balance for the fiscal year	73.99	73.94	62.39	60.48	52.97
total					
Loan amount (A)	¥31,358,560	¥33,716,858	¥35,930,302	¥36,600,112	¥35,499,622
Deposit amount (B)	34,229,831	33,001,309	37,390,044	39,833,827	39,082,072
Loan-deposit ratio (%)					
(A)/(B)	91.61	102.16	96.09	91.88	90.83
Ratio by average balance for the fiscal year	96.11	100.33	92.63	93.36	89.68

Note: Deposits include certificates of deposit.

securities-deposit ratio

<i>As of March 31</i>	Millions of Yen				
	2000	1999	1998	1997	1996
domestic operations					
Securities amount (A)	¥ 7,885,988	¥ 5,406,537	¥ 5,865,650	¥ 5,150,899	¥ 5,402,373
Deposit amount (B)	28,072,348	26,215,137	24,524,245	23,349,654	23,846,381
Securities-deposit ratio (%)					
(A)/(B)	28.09%	20.62%	23.91%	22.05%	22.65%
Ratio by average balance for the fiscal year	26.07	22.14	22.76	23.39	24.21
international operations					
Securities amount (A)	¥ 1,096,256	¥ 1,273,355	¥ 1,391,280	¥ 853,410	¥ 713,047
Deposit amount (B)	6,157,482	6,786,172	12,865,798	16,484,173	15,235,691
Securities-deposit ratio (%)					
(A)/(B)	17.80	18.76	10.81	5.17	4.68
Ratio by average balance for the fiscal year	17.39	14.08	6.28	4.57	4.47
total					
Securities amount (A)	¥ 8,982,244	¥ 6,679,892	¥ 7,256,931	¥ 6,004,310	¥ 6,115,421
Deposit amount (B)	34,229,831	33,001,309	37,390,044	39,833,827	39,082,072
Securities-deposit ratio (%)					
(A)/(B)	26.24	20.24	19.40	15.07	15.64
Ratio by average balance for the fiscal year	24.37	19.92	16.23	15.43	15.87

Note: Deposits include certificates of deposit.