

CAPITAL**changes in common stock**

	Millions of Yen		Notes
	Common Stock	Capital Increase	
Fiscal year 1989	344,228	87,655	Public offering ¥82,900 million Conversion of convertible bonds ¥4,755 million
Fiscal year 1990	501,825	157,596	Rights offering (at a price over par-value but less than market value) ¥157,312 million Conversion of convertible bonds ¥283 million
Fiscal year 1991	502,323	498	Conversion of convertible bonds ¥498 million
Fiscal year 1993	502,348	25	Conversion of convertible bonds ¥25 million
Fiscal year 1998	752,848	250,500	Allotment to third parties ¥250,500 million

changes in capital stock

	Thousands of Shares		Notes
	Capital Stock	Number of Shares Issued	
Fiscal year 1989	2,829,209	50,000	Public offering (October 1) <Total capital raised ¥165,800 million/issue price ¥3,316/capitalized amount ¥1,658>
		3,032	Conversion of convertible bonds (April 1, 1989-March 31, 1990)
		252,379	Allocation of bonus stock (May 19) <Allocation ratio 1:0.10>
Fiscal year 1990	3,140,610	169,744	Rights offering (April 1) <Total capital raised ¥314,625 million/allocation ratio 1:0.06>
		196	Conversion of convertible bonds (April 1, 1990-March 31, 1991)
		141,460	Allocation of bonus stock (May 18) <Allocation ratio 1:0.05>
Fiscal year 1991	3,141,046	435	Conversion of convertible bonds (April 1, 1991-March 31, 1992)
Fiscal year 1993	3,141,062	15	Conversion of convertible bonds (April 1, 1993-March 31, 1994)
Fiscal year 1998			
Common stock	3,141,062	-	
Preferred stock			
(first series type1)	67,000	67,000	Allotment to third parties (Issue price ¥3,000/capitalized amount ¥1,500)
Preferred stock			
(second series type1)	100,000	100,000	Allotment to third parties (Issue price ¥3,000/capitalized amount ¥1,500)

balance of outstanding convertible bonds

<i>As of March 31</i>	Type and Issue Date	Issue Amount	Interest Rate	Maturity	Outstanding Balance at March 31, 2000	Conversion Price (May 31, 2000)
US\$ convertible bonds						
	January 30, 1989	US\$300 Million	3.125%	March 31, 2004	US\$8,660,000	¥ 3,606.90
Yen convertible bonds						
	June 26, 1996	¥100 Billion	0.375%	May 31, 2001	¥100 Billion	¥ 1,239.00

total outstanding shares*As of March 31, 2000*

Shares issued and outstanding	Common stock	3,141,062,101	Registered, par value (¥50)
	Preferred stock (first series type1)	67,000,000	Registered, non par value
	Preferred stock (second series type1)	100,000,000	Registered, non par value
	Total	3,308,062,101	
Stock exchange listings	Osaka Securities Exchange (first section)		
	Tokyo Stock Exchange (first section)		
	Kyoto Stock Exchange		
	Sapporo Stock Exchange		
	Nagoya Stock Exchange (first section)		
	Bourse de Paris		
	London Stock Exchange		

number of shares, classified by type of shareholders**a. Common Stock***As of March 31, 2000*

	Number of Shareholders	Number of Share Units Held	Percentage of Total
Japanese government and local government	2	4,108	0.13%
Financial institutions	295	989,371	31.61
Securities companies	62	25,982	0.83
Other institutions	3,734	1,583,884	50.61
Foreign institutions	720	356,371	11.39
[Individuals]	[20]	[91]	[0.00]
Individuals and others	36,739	169,947	5.43
total	41,552	3,129,663	100.00
Less than one unit (shares)	/	11,399,101	/

Notes: 1. One unit consists of 1,000 shares

2. "Other institutions" and "shares held in less than one unit" include 218 units and 1,575 shares held by the Securities Custody Association, respectively.

3. Of 19,364 shares in treasury stock, 19 units are included in "individuals and others" and the remaining 364 shares are included in "shares held in less than one unit."

b. Preferred Stock (First Series Type 1)*As of March 31, 2000*

	Number of Shareholders	Number of Share Units Held	Percentage of Total
Financial institutions	1	67,000	100.00%

c. Preferred Stock (Second Series Type 1)*As of March 31, 2000*

	Number of Shareholders	Number of Share Units Held	Percentage of Total
Financial institutions	1	100,000	100.00%

number of shares, classified by number of units held**a. Common Stock**

<i>As of March 31, 2000</i>	Number of Shareholders	Percentage of Total	Number of Share Units Held	Percentage of Total
1,000 units and above	369	0.89%	2,648,514	84.63%
500 units and above	173	0.42	118,850	3.80
100 units and above	718	1.73	157,298	5.03
50 units and above	547	1.32	37,534	1.20
10 units and above	4,900	11.79	86,090	2.75
5 units and above	5,234	12.59	33,012	1.05
1 unit and above	29,611	71.26	48,365	1.54
total	41,552	100.00%	3,129,663	100.00%
Less than one unit (shares)	/	/	11,399,101	/

Note: "100 units and above" and "Less than one unit" include 218 units and 1,575 shares held by the Securities Custody Association, respectively.

b. Preferred Stock (First Series Type1)

<i>As of March 31, 2000</i>	Number of Shareholders	Percentage of Total	Number of Share Units Held	Percentage of Total
1,000 units and above	1	100.00%	67,000	100.00%

c. Preferred Stock (Second Series Type1)

<i>As of March 31, 2000</i>	Number of Shareholders	Percentage of Total	Number of Share Units Held	Percentage of Total
1,000 units and above	1	100.00%	100,000	100.00%

number of shares of voting stock

<i>As of March 31, 2000</i>	Stock without Voting Rights	Stock with Voting Rights		Stock Less than 1 Unit
		Treasury Stock	Other	
	167,000,000	5,994,000	3,123,669,000	11,399,101

Notes: 1. "Stock with voting rights" and "Stock less than one unit" include 218,000 shares and 1,575 shares held by the Securities Custody Association, respectively.

2. "Stock less than one unit" includes 364 shares of the Bank's treasury stock and cross-holding shares held by the Bank's consolidated subsidiaries, as follows:

<i>As of March 31, 2000</i>	Number of Shares Held
SB Leasing Company, Limited	384
Sumigin General Finance Company Limited	36
The Bank of Kansai, Ltd.	179

Number of Shares of Treasury Stock*As of March 31, 2000**Holder of Treasury Stock*

	Number of Shares Held in the Name of:			Percentage of Total Shares Issued
	Holder	Others	Total	
The Sumitomo Bank, Limited	11,000	–	11,000	0.00%
SB Leasing Company, Limited	2,276,000	–	2,276,000	0.07
Sumigin General Finance Company Limited	1,567,000	–	1,567,000	0.04
The Bank of Kansai, Ltd.	1,114,000	–	1,114,000	0.03
Daiwa Securities SB Capital Markets Co. Ltd.	1,026,000	–	1,026,000	0.03
Total	5,994,000	–	5,994,000	0.19%

Note: The above figures do not include 8,000 shares held in the Bank's nominee name. They are included in "Other" of "Stock with voting rights" in the schedule above.

principal shareholders**a. Common Stock***As of March 31, 2000**Shareholders*

	Number of Shares Held (Thousands)	Percentage of Total Shares Issued
Sumitomo Life Insurance Company	149,101	4.74%
Nippon Life Insurance Company	124,890	3.97
Matsushita Electric Industrial Co., Ltd.	103,570	3.29
The Sumitomo Trust and Banking Co., Ltd. (Trust account)	70,449	2.24
Sanyo Electric Co., Ltd.	62,337	1.98
The Mitsubishi Trust and Banking Corporation (Trust account)	57,628	1.83
Sumitomo Corporation	56,848	1.80
The Sumitomo Trust and Banking Co., Ltd.	51,344	1.63
The Sumitomo Marine and Fire Insurance Company, Limited	47,221	1.50
Kubota Corporation	45,918	1.46
Kajima Corporation	39,442	1.25
Takeda Chemical Industries, Ltd.	38,218	1.21
Sumitomo Chemical Company, Limited	33,581	1.06
The Taiyo Mutual Life Insurance Co.	33,462	1.06
Kondo Cotton Spinning Co., Ltd.	32,666	1.03
The Dai-ichi Mutual Life Insurance Company	30,736	0.97
Nippon Steel Corporation	29,763	0.94
Sumitomo Electric Industries, Ltd.	28,465	0.90
Sumitomo Metal Industries, Ltd.	26,929	0.85
The Toyo Trust and Banking Co., Ltd. (Trust account)	26,783	0.85
Komatsu Ltd.	25,294	0.80
Asahi Chemical Industry Co., Ltd.	24,835	0.79
Nippon Sheet Glass Company, Limited	24,219	0.77
Shionogi & Co., Ltd.	22,911	0.72
The Kansai Electric Power Company, Incorporated	22,711	0.72
NEC Corporation	22,263	0.70
The Chase Manhattan Bank NA London	21,371	0.68
The Dai-Ichi Kangyo Fuji Trust & Banking Co., Ltd. (Trust account)	19,891	0.63
Bridgestone Corporation	19,771	0.62
State Street Bank and Trust Company	19,707	0.62

b. Preferred Stock (First Series Type1)

<i>As of March 31, 2000</i> Shareholders	Number of Shares Held (Thousands)	Percentage of Total Shares Issued
The Resolution and Collection Corporation	67,000	100.00%

c. Preferred Stock (Second Series Type1)

<i>As of March 31, 2000</i> Shareholders	Number of Shares Held (Thousands)	Percentage of Total Shares Issued
The Resolution and Collection Corporation	100,000	100.00%

per share data

<i>Years ended March 31</i>	Yen				
	2000	1999	1998	1997	1996
Dividends	¥ 6.00	¥ 6.00	¥ 8.50	¥ 8.50	¥ 8.50
[interim dividends]	[3.00]	[3.00]	[4.25]	[4.25]	[4.25]
Net income (loss)	14.41	(119.11)	(197.93)	11.24	13.41
Shareholders' equity	439.23	428.35	362.30	568.73	565.98
Payout ratio (percent)	41.63	-	-	75.59	63.37

Notes: 1. Dividends per share (interim dividends per share) are common stock dividends.

2. Net income (loss) per share is computed by deducting preferred stock dividends from net income (loss), divided by the weighted average number of shares of common stock outstanding during the fiscal year.

3. Shareholders' equity per share is computed by deducting the number of shares of preferred stock outstanding at fiscal year-end multiplied by the issue price from shareholders' equity, divided by the number of shares of common stock outstanding at fiscal year-end.

common stock price range

<i>Years ended March 31</i>	Yen				
	2000	1999	1998	1997	1996
Highest	¥ 1,902	¥ 1,710	¥ 1,950	¥ 2,260	¥ 2,320
Lowest	1,271	860	1,100	1,220	1,450

	Yen					
	March 2000	February 2000	January 2000	December 1999	November 1999	October 1999
Highest	1,565	1,436	1,473	1,625	1,699	1,775
Lowest	1,271	1,273	1,353	1,381	1,535	1,479
Trading volume (thousands of shares)	108,075	66,481	63,466	55,809	56,804	84,255

Notes: 1. The above figures of the Bank's common stock are stock prices quoted at the Tokyo Stock Exchange (first section).

2. The Bank's preferred stock (first and second series) is not listed on exchange, nor registered with the Securities Dealers Association of Japan as trading securities on the over-the-counter market.