Consolidated Financial Results
For the Fiscal Year ended March 31,2000

Financial Highlights   (Millions of Yen)

	2000/3/31	1999/3/31
Results		
Total Income	3,013,618	2,828,799
Income before Income Taxes	216,503	(759,030)
Net Income	61,875	(568,889)
Balance Sheet		
Total Assets	53,767,504	54,973,872
Deposits	35,231,324	33,908,797
Shareholders' Equity	1,804,358	1,757,123
Per Share (Yen)		
Net Income (1)	18.61	(181.48)
Shareholders' Equity (2)	415.77	400.71
Dividends		
Preferred Stock (First Series)		
Interim	5.25	-
Year-end	5.25	0.03
Total	10.50	0.03
Preferred Stock (Second Series)		
Interim	14.25	-
Year-end	14.25	0.08
Total	28.50	0.08
Common Stock		
Interim	3.00	3.00
Year-end	3.00	3.00
Total	6.00	6.00

Notes:
(1) Net Income per Share is computed by dividing Net Income by the weighted average number of common stock outstanding (during the relevant period, first half of the fiscal year or full fiscal year). In the preceding calculation, preferred stock dividend is deducted from Net Income. Additionally, the respective weighted average number of treasury in stock and parent bank's stock held by its subsidiaries (during the relevant period, first half of the fiscal year or full fiscal year) is deducted from the number of common stock.

(2) Shareholders' Equity per Share is computed by dividing Shareholders' Equity by the number of common stock outstanding (at the end of the relevant period, first half of the fiscal year or full fiscal year). In the preceding calculation, the amount obtained from multiplying the number of preferred stock outstanding (at the end of the relevant period, first half of the fiscal year or full fiscal year) with its issue price is deducted from Shareholders' Equity. Additionally, the number of treasury in stock and parent bank's stock held by its subsidiaries (at the end of the relevant period, first half of the fiscal year or full fiscal year) is deducted from the number of common stock outstanding.

(3) Amounts less than one million yen are omitted. Amounts in parentheses are negative amounts.