

**2. Core Banking Profit (Non-consolidated)**

(Millions of Yen)

	Fiscal Year 1999	Change	Fiscal Year 1998
(1) <b>Core Banking Profit</b> (Excl. transfer to Gen. Reserve)	389,438	(7,055)	396,493
Per Employee (Thousand Yen)	28,637	543	28,094
(2) <b>Core Banking Profit</b>	350,578	130,421	220,157
Per Employee (Thousand Yen)	25,779	10,180	15,599
(3) <b>Core Banking Profit</b> (Excl. transfer to Gen. Reserve, and gains/losses on sales & redemption of bonds)	393,388	46,325	347,063
Per Employee (Thousand Yen)	28,927	4,336	24,591

(Note) Employees include executive officers (who are not also board members) and exclude employees temporarily transferred to other companies, temporary staff, and part-time staff.