

I. Summary for Fiscal Year 1999, ended March 31, 2000

1. Financial Result (Non-consolidated)

(Millions of Yen)

	Fiscal Year 1999		Fiscal Year 1998
	ended March 31, 2000	Change	ended March 31, 1999
Gross Banking Profit	722,565	(27,786)	750,351
<i><Excl. gains/losses on sales & redemption of bonds ></i>	726,515	25,594	700,921
Gross Domestic Profit	565,173	(41,059)	606,232
Net Interest Income	515,271	2,761	512,510
Net Fees & Commissions	48,109	9,668	38,441
Net Trading Income	4,174	(1,053)	5,227
Other	(2,381)	(52,434)	50,053
<i><Gains/losses on sales & redemption of bonds ></i>	(2,889)	(52,276)	49,387
Gross International Profit	157,391	13,272	144,119
Net Interest Income	89,429	(5,085)	94,514
Net Fees & Commissions	21,149	(1,589)	22,738
Net Trading Income	29,108	(2,278)	31,386
Other	17,703	22,221	(4,518)
Bond Issue Costs	(3,340)	(3,340)	–
Expenses	(329,785)	24,073	(353,858)
Personnel Expenses	(141,959)	11,089	(153,048)
General Expenses	(170,178)	10,086	(180,264)
Taxes	(17,647)	2,898	(20,545)
Core Banking Profit (Excl. transfer to Gen. Reserve)	389,438	(7,055)	396,493
<i>Excl. gains/losses on sales & redemption of bonds</i>	393,388	46,325	347,063
(1) Transfer to General Reserve for possible loan losses	(38,860)	137,475	(176,335)
Core Banking Profit	350,578	130,421	220,157
<i><Gains/losses on sales & redemption of bonds ></i>	(3,950)	(53,380)	49,430
Other Operating Profit (Loss)	(174,101)	787,092	(961,193)
(2) Credit cost for specific problem loans	(644,968)	236,421	(881,389)
Write-off of loans	(347,350)	(42,342)	(305,008)
Transfer to specific reserve	(253,060)	118,736	(371,796)
Losses on sale of loans to CCPC	(7,651)	52,618	(60,269)
Losses on problem loans sold	(19,608)	45,539	(65,147)
Transfer to reserve for loss on loans sold	(17,299)	61,870	(79,169)
(3) Loan loss reserve for specific overseas countries	3,127	17,858	(14,731)
<Total Credit Cost (1)+(2)+(3)>	(680,701)	391,754	(1,072,455)
Gains and losses on stocks	486,687	524,280	(37,593)
Gains on sale of stocks	551,239	541,651	9,588
(Losses) on sale of stocks	(35,150)	(8,355)	(26,795)
(Losses) on devaluation of stocks	(29,400)	(9,014)	(20,386)
Other	(18,947)	8,533	(27,480)
Operating Profit	176,477	917,513	(741,036)
Extraordinary Profit (Loss)	(27,977)	(135,590)	107,613
Gains (Losses) on disposition of premises and equipment	(6,937)	(68,111)	61,174
Gains on disposition of premises and equipment	1,621	(66,649)	68,270
(Losses) on disposition of premises and equipment	(8,558)	(1,463)	(7,095)
Gains from sale of subsidiaries and losses from disposition of subsidiaries	–	(67,299)	67,299
Additional contribution to pension plans	(21,460)	1,200	(22,660)
Income before income taxes	148,500	781,923	(633,423)
Income taxes, current	(6,634)	14,178	(20,812)
Income taxes, deferred*	(93,047)	(373,159)	280,112
Net Income	48,818	422,941	(374,123)

*Impact of the new bank specific tax imposed by the Tokyo Metropolitan Government: -34,268 million yen

(Consolidated)

Operating Profit	237,285	1,114,606	(877,321)
Net Income	61,875	630,764	(568,889)

(Note) Amounts less than one million yen are rounded down