

3. Interest Spread (Non-consolidated Domestic Operations)

(%)

	Fiscal Year 1999	Change	Fiscal Year 1998
(1) Interest Rate Earned on Average Balance of Interest-earning Assets (A)	2.13	(0.38)	2.51
Loans and Bills Discounted	1.91	(0.14)	2.05
Securities	1.24	(0.64)	1.88
(2) Interest Cost Paid on Liabilities (B)	1.60	(0.44)	2.04
Interest Rate Paid on Average Balance of Interest-bearing Liabilities	0.74	(0.41)	1.15
Deposits and Others	0.19	(0.22)	0.41
Other External Liabilities	0.62	(0.28)	0.90
Expense Ratio	0.86	(0.03)	0.89
(3) Interest Spread (A) - (B)	0.53	0.06	0.47