

Non-consolidated Financial Results

For the Fiscal Year ended March 31, 2000

Financial Highlights

Millions of Yen	For the fiscal years ended March 31,	
	2000	1999
Results		
Total Income (1)	2,184,348	2,073,328
Income (Loss) before Income Taxes	148,500	(633,423)
Net Income (Loss)	48,818	(374,123)
The Payment of the Dividend (Common Stock)	9,423	9,423
Balance Sheet		
Total Assets	51,089,338	51,531,297
Deposits	34,229,831	33,001,309
Stockholders' Equity	1,880,637	1,846,470
Per Share (Yen)		
Net Income (Loss)	14.41	(119.11)
Stockholders' Equity	439.23	428.35
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
Dividend Pay-out Ratio	41.64%	-

Notes:

- (1) Total Income includes Extraordinary Profit of 149,576 million yen for the fiscal year ended March 31, 1999 and 2,042 million yen for the fiscal year ended March 31, 2000.
- (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. The weighted average number of common stock is 3,141,062 thousand for the fiscal year ended March 31, 1999 and 3,141,062 thousand for the fiscal year ended March 31, 2000.
The weighted average number of preferred stock (First Series) is 183 thousand for the fiscal year ended March 31, 1999 and 67,000 thousand for the fiscal year ended March 31, 2000.
The weighted average number of preferred stock (Second Series) is 273 thousand for the fiscal year ended March 31, 1999 and 100,000 thousand for the fiscal year ended March 31, 2000.
- (3) Shareholders' Equity per Share is computed by dividing Shareholders' Equity (After deducting the amount equaling the number of preferred stock outstanding at fiscal year-end multiplied by the issue price) by the number of shares of common stock outstanding at fiscal year-end.
The amount equaling the number of preferred stock outstanding at fiscal year-end multiplied by the issue price is 501,000 million yen at March 31, 1999 and 501,000 million yen at March 31, 2000.
- (4) The Proposed Dividend will be payable subject to the approval at the ordinary general meeting of stockholders to be held on June 29, 2000.
- (5) Amounts less than one million yen are omitted.