

# **Financial Results Report**

**-Reference Materials-**

**The Sakura Bank, Limited**

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2 Number of Employees and Directors	Non-Consolidated	
3 Number of Offices	Non-Consolidated	

## Financial Highlights of semi-annual Data for the FY1999

### 1. Composition of Profit / (Loss) 【Non-Consolidated】

( Millions of Yen )

Six Months Ended September 30			
	1999		1998
	(a)	(a)-(b)	(b)
Gross Operating Profit	362,828	(4,991)	367,819
( excluding Gains / (Losses) on Bonds)	( 363,204)	( 25,749)	( 337,455)
Gross Operating Profit (Domestic)	332,217	9,710	322,507
( excluding Gains / (Losses) on Bonds)	(333,836)	(41,970)	(291,866)
Interest	306,529	45,238	261,291
Fees and Commissions	27,552	(1,059)	28,611
Trading	(48)	(2,319)	2,271
Other Operating	(1,816)	(32,147)	30,331
Gross Operating Profit (International)	30,611	(14,700)	45,311
Interest (*1)	13,410	(12,548)	25,958
Fees and Commissions	3,936	1,407	2,529
Trading	3,567	1,595	1,972
Other Operating (*1)	9,698	(5,153)	14,851
General and Administrative Expenses	203,746	(14,718)	218,464
Personnel	83,004	(11,385)	94,389
Non-personnel	110,049	(2,169)	112,218
Taxes	10,692	(1,165)	11,857
Net Operating Profit before (a)	159,082	9,728	149,354
Transfer to Reserve for Possible Loan Losses - (a)	(5,006)	(11,034)	6,028
Net Operating Profit	164,088	20,763	143,325
( Gains / (Losses) on Bonds )	(376)	(30,739)	30,363
Core Net Operating Profit (*2)	159,458	40,467	118,991
Others	(106,604)	11,528	(118,132)
Gains/(Losses) on stock and other securities	1,856	(43,910)	45,766
Gains on sales	21,275	(52,606)	73,881
Losses on sales	4,224	(11,242)	15,466
Losses on Diminution in Value	15,193	2,546	12,647
Loan Losses	77,225	(76,355)	153,580
Direct written-offs	50,726	50,460	266
Net addition to specific reserves	12,205	(122,583)	134,788
Losses on Bulk Sales	3,143	287	2,856
Net addition to reserve for possible losses from loans sold to CCPC	8,546	8,546	-
Net reversals from reserve for loans to restructuring countries	(1,438)	(8,676)	7,238
Losses on sales of loans to CCPC	4,042	(4,388)	8,430
Operating Profit	57,484	32,291	25,193
Extraordinary profit/(Loss)	(3,193)	(24,178)	20,985
Gains / (Losses) on dispositions premises and equipment	(3,212)	(24,193)	20,981
Gains on Disposition	30	(21,656)	21,686
Losses on Disposition	3,243	2,538	705
Interim Income/(Loss) before income taxes	54,291	8,113	46,178
Income taxes (Current)	2,130	(11,814)	13,944
Income taxes (Deferred)	19,090	19,090	-
Interim Net Income / (Loss)	33,070	836	32,234

(\*1) Gains on Foreign Exchange Transactions are adjusted.

(\*2) Gains/(Losses) on Bands are excluded from the Net Operating Profit before General Reserve for Possible Loan Losses.

## 2. Net Operating Profit 【Non- Consolidated】

(Millions of Yen, % )

Six Months Ended September 30			
	1999		1998
	(a)	(a)-(b)	(b)
(1) Net Operating Profit (*)	159,082	9,728	149,354
Per Employee (thousand yen )	10,743	1,427	9,316
(2) Net Operating Profit	164,088	20,763	143,325
Per Employee (thousand yen )	11,081	2,142	8,939
(3) Core Net Operating Profit	159,458	40,467	118,991
Per Employee (thousand yen )	10,769	3,347	7,422

(\*)Before General Reserve for Possible Loan Losses

## 3. Yield (Domestic) 【Non- Consolidated】

(%)

Six Months Ended September 30			
	1999		1998
	(a)	(a)-(b)	(b)
(1) Yield on Total Fund (A)	2.41	0.04	2.37
Interest Earned on Loans	2.05	(0.08)	2.13
Interest Earned on Securities	1.43	(0.27)	1.70
(2) Cost of Funds (B)	1.71	(0.32)	2.03
Interest Paid on Deposits	0.18	(0.24)	0.42
Interest Paid on Other Liabilities	0.84	(0.19)	1.03
(3) Overall Interest Spread (A)-(B)	0.70	0.36	0.34

## 4. Gains / (Losses) on Securities 【Non-Consolidated】

( Millions of Yen )

Six Months Ended September 30			
	1999		1998
	(a)	(a)-(b)	(b)
Gains/(losses) on Bonds	(376)	(30,739)	30,363
Gains on Sales	9,662	(29,007)	38,669
Gains on Redemption	1,273	262	1,011
Losses on Sales	7,671	3,299	4,372
Losses on Redemption	3,459	(1,360)	4,819
Losses on Diminution	180	55	125
Gains/(Losses) on Stock and Other Securities	1,856	(43,910)	45,766
Gains on Sales	21,275	(52,606)	73,881
Losses on Sales	4,224	(11,242)	15,466
Losses on Diminution in Value	15,193	2,546	12,647

## 5. Unrealized Gains/(Losses) on Securities

【Non-Consolidated】

( Millions of Yen )

	Sep 30 1999			(a)-(b)	Mar 31 1999 Unrealized Gains/(Loss) (b)
	Unrealized Gains/(Loss) (a)	Unrealized Gain	Unrealized Loss		
Bonds	(20,957)	17,950	38,908	6,455	(27,412)
Quoted on Exchange	(31,081)	2,795	33,877	10,810	(41,891)
Stocks	348,013	632,308	284,295	436,480	(88,467)
Quoted on Exchange	293,371	572,259	278,888	404,248	(110,877)
Others	(7,611)	4,721	12,332	(3,398)	(4,213)
Quoted on Exchange	(8,006)	2,767	10,774	(4,743)	(3,263)
Total	319,444	654,981	335,536	439,536	(120,092)
Quoted on Exchange	254,283	577,823	323,539	410,315	(156,032)

【Consolidated】

( Millions of Yen )

	Sept 30 1999			(a)-(b)	Mar 31 1999 Unrealized Gains/(Loss) (b)
	Unrealized Gains/(Loss) (a)	Unrealized Gain	Unrealized Loss		
Bonds	(19,508)	19,984	39,493	/	/
Quoted on Exchange	(30,604)	3,643	34,247		
Stocks	357,614	657,030	299,416		
Quoted on Exchange	298,312	592,005	293,693		
Others	(8,657)	4,530	13,187		
Quoted on Exchange	(8,114)	2,439	10,553		
Total	329,448	681,545	352,097		
Quoted on Exchange	259,593	598,087	338,494		

## 6. Capital Ratio ( BIS Guidelines ) 【 Consolidated 】

( Millions of yen, % )

	Sep 30 1999			Mar 31 1999	Sep 30 1998
	(a)	(a)-(b)	(a)-(b)	(b)	(c)
(1) Capital Ratio	12.43	0.10	2.83	12.33	9.60
(2) Tier	2,425,577	28,744	700,514	2,396,833	1,725,063
(3) Tier	1,685,545	(39,244)	(39,518)	1,724,789	1,725,063
Unrealized Gains on Securities, after 55% Discount	-	-	-	-	-
Reserve for Unrealized Appreciation of Land, after 55% Discount	52,297	(952)	(34,151)	53,249	86,448
Subordinated Term Debt	1,390,935	(37,951)	(155,603)	1,428,886	1,546,538
(4) Subtraction Item	999	0	999	999	-
(5) Total Capital ( 2 ) + ( 3 ) - ( 4 )	4,110,123	(10,500)	659,997	4,120,623	3,450,126
(6) Risk-Adjusted Assets	33,049,528	(349,756)	(2,864,821)	33,399,284	35,914,349

( Number of Consolidated Subsidiaries and Affiliates )

	Sep 30 1999				Mar 31 1999	
	(a)		(a)-(b)		(b)	
	Total	(*)	Total	(*)	Total	(*)
Number of Consolidated Subsidiaries	50	9	(3)	0	53	9
Number of Subsidiaries and Affiliates accounted for equity method	38	30	(1)	(1)	39	31

(\*)Number based on control and influence concept

## 7. ROE

【 Non-Consolidated 】

( % )

	Six Months Ended September 30		
	1999		1998
	(a)	(a)-(b)	(b)
ROE(Net Operating Profit)(*)	14.2	(8.7)	22.9
ROE(Net Operating Profit)	14.7	(7.2)	21.9
ROE(Core Net Operating Profit)	14.3	(3.9)	18.2
ROE(Net Income)	3.0	(1.9)	4.9

(\*)Before General Reserve for Possible Loan Losses

【 Consolidated 】

( % )

	Six Months Ended September 30		
	1999		1998
	(a)	(a)-(b)	(b)
ROE(Net Income)	3.7		

ROE =  $\frac{\text{Net Operating Profit (Net Income)}}{\text{( Stockholder's equity at the beginning of the term + Stockholder's equity at the end of the term ) / 2}}$

## Loans

### 1. Risk-Monitored Loans

(after partial direct deduction of claims)

The Bank applies the criteria by which the Bank discontinues the accrual for interest income for accounting purposes, on loans in legal bankruptcy, in virtual bankruptcy and in possible bankruptcy based on self assessment.

#### Risk Monitored Loans 【Non-Consolidated】

( Millions of Yen )

	Sep 30 1999			Mar 31 1999	Sep 30 1998
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
In legal Bankruptcy	172,391	7,286	(246,393)	165,105	418,784
Past Due Loans	864,068	(130,794)	202,487	994,862	661,581
Past Due Loans(3 Months or more)	65,538	6,576	(184,557)	58,962	250,095
Restructured Loans	654,663	113,029	393,604	541,634	261,059
Non-Bank Affiliates	381,826	63,815	381,826	318,011	-
Total	1,756,660	(3,903)	165,140	1,760,563	1,591,520

The decreased amount due to the partial direct deduction of claims

Sep 30 1999 : In legal bankruptcy 435,464 million, past due loans 433,264 million yen

Mar 31 1999 : In legal bankruptcy 389,384 million yen , past due loans 390,658 million yen

Loan Balance	32,143,364	(147,899)	(2,732,720)	32,291,263	34,876,084
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#### Ratio to Total Loans

( % )

In legal Bankruptcy	0.5	0.0	(0.7)	0.5	1.2
Past Due Loans	2.7	(0.4)	0.8	3.1	1.9
Past Due Loans (3 Months or more)	0.2	0.0	(0.5)	0.2	0.7
Restructured Loans	2.0	0.3	1.3	1.7	0.7
Total	5.5	0.0	0.9	5.5	4.6

#### 【Consolidated】

( Millions of Yen )

	Sep 30 1999			Mar 31 1999	Sep 30 1999
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
In legal Bankruptcy	199,604	30,257	/	169,347	/
Past Due Loans	1,189,008	(87,101)	/	1,276,109	/
Past Due Loans(3 Months or more)	71,600	(12,704)	/	84,304	/
Restructured Loans	278,723	41,618	/	237,105	/
Total	1,738,936	(27,931)	/	1,766,867	/

The decreased amount due to the partial direct deduction of claims

Sep 30 1999 : In legal bankruptcy 603,391million yen, past due loans 824,902million yen

Mar 31 1999 : In legal bankruptcy 568,716million yen, past due loans 786,984million yen

Loan Balance	32,592,302	(370,571)	/	32,962,873	/
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#### Ratio to Total Loans

( % )

In legal Bankruptcy	0.6	0.1	/	0.5	/
Past Due Loans	3.6	(0.3)	/	3.9	/
Past Due Loans (3 Months or more)	0.2	(0.1)	/	0.3	/
Restructured Loans	0.9	0.2	/	0.7	/
Total	5.3	(0.1)	/	5.4	/

## 2. Reserve for possible Loan Losses

(after partial direct deduction of claims)

### 【Non-Consolidated】

( Millions of yen )

	Sep 30 1999			Mar 31 1999	Sep 30 1998
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Total	659,259	(76,303)	(426,145)	735,562	1,085,404
General Reserve	208,420	(5,007)	90,141	213,427	118,279
Specific Reserve(*)	442,008	(69,855)	(515,968)	511,863	957,976
Reserve for Loans to Restructuring Countries	8,830	(1,441)	(318)	10,271	9,148

( \* ) The decreased amount due to the partial direct deduction of claims:

Sep 30 1999 ; 879,606 million yen    Mar 31 1999 ; 789,439 million yen

Net addition to Reserve for Possible Losses from Loans Sold to CCPC	108,403	(6,409)	(4,260)	114,812	112,663
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### 【Consolidated】

( Millions of Yen )

	Sep 30 1999			Mar 31 1999	Sep 30 1998
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Total	593,486	(73,206)		666,692	
General Reserve	242,312	(342)		242,654	
Specific Reserve(*)	341,601	(71,329)		412,930	
Reserve for Loans to Restructuring Countries	9,572	(1,536)		11,108	

( \* ) The decreased amount due to the partial direct deduction of claims:

Sep 30 1999 1,538,232 million yen    Mar 31 1999 1,457,662 million yen

Reserve for sales loss of claims	109,096	(6,436)		115,532	
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## 3. Reserve Ratio to Risk-Monitored Loans

### 【Non-Consolidated】

( % )

	Sep 30 1999			Mar 31 1999	Sep 30 1998
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Before partial direct deduction	58.6	(1.4)	(9.6)	60.0	68.2
After partial direct deduction	37.5	(4.3)		41.8	

### 【Consolidated】

( % )

	Sep 30 1999			Mar 31 1999	Sep 30 1998
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Before partial direct deduction	67.3	(0.7)		68.0	
After partial direct deduction	34.1	(3.6)		37.7	

( \* ) Reserve Ratio = Reserve / Risk-Monitored Loans



#### 4. Disclosure based on Financial Revitarization Law

(after partial direct deduction of claims)

【Non-Consolidated】

( Millions of Yen )

	Sep 30 1999			Mar 31 1999	Sep 30 1998
	(a)	(a)-(b)	(a)-(c)		
Bankruptcy Etc.	416,461	26,219		390,242	
In Danger of Bankruptcy	672,683	(136,558)		809,241	
Special Attention	720,201	119,605		600,596	
Non-Bank Affiliates	381,826	63,815		318,011	
Total ( A )	1,809,345	9,266		1,800,079	

(\*)The decreased amount due to the partial direct deduction of claims:

Sep 30 1999 : Bankruptcy Etc. 876,978 million yen

Mar 31 1999 : Bankruptcy Etc. 787,018 million yen

#### 5. Status of Coverage According to Financial Revitarization Law

【Non-Consolidated】

(after direct deduction of claims)

( Millions of Yen )

	Sep 30 1999			Mar 31 1999	Sep 30 1998
	(a)	(a)-(b)	(a)-(c)		
Amount of Coverage (B)	1,244,851	(67,664)		1,312,515	
Reserve ( *1 ) (C)	461,007	(70,896)		531,903	
Collateral and Guarantees (D)	783,844	3,232		780,612	

(\*1) The amount for the claims based on Financial Revitarization Law

(\*)The decreased amount due to the partial direct deduction of claims:

Sep 30 1999 : 876,978 million yen    Mar 31 1999 : 787,018 million yen

( % )

Coverage Ratio (B) / (A)	Sep 30 1999			Mar 31 1999	Sep 30 1998
	(a)	(a)-(b)	(a)-(c)		
Before partial direct deduction	79.0	(2.2)		81.2	
Excluding Non-Bank Affiliates	87.0	0.7		86.3	
After partial direct deduction	68.8	(4.1)		72.9	
Excluding Non-Bank Affiliates	79.1	0.2		78.9	

( % )

Reserve Ratio to Uncovered Claims (C) / (A-D)	Sep 30 1999			Mar 31 1999	Sep 30 1998
	(a)	(a)-(b)	(a)-(c)		
Before partial direct deduction	70.3	(2.7)		73.0	
Excluding Non-Bank Affiliates	80.4	1.4		79.0	
After partial direct deduction	45.0	(7.2)		52.2	
Excluding Non-Bank Affiliates	53.7	(1.8)		55.5	

## 6.Comparison of Self-Assessment and Disclosed Asset

( Billions of Yen )

Self-Assessment	Disclosure based on the Financial Revitalization Law	Classification based on Self-Assessment				Reserve for Possible Loan Losses	Reserve Ratio ( *2 )
		Unclassified	Class	Class	Class		
Legal	Bankruptcy Etc. 416.4	Claims Secured by Collateral and Guarantees 391.7	100% for specific reserve 24.7	Direct Written-off	24.7	100%	
Virtual Bankruptcy							
Possible Bankruptcy	In Danger of Bankruptcy 672.6	Claims Secured by Collateral and 279.6	Necessary Amount for Specific Reserve 393.0		275.2	70.0%	
Caution	Special Attention 720.2	Claims Secured by Collateral and Guarantees 112.4			346.7	26.5%	
	Normal	Normal Loans 33,421.8				"Caution" category excluding "Special Attention"	4.8%
Normal Loans			0.14%				
Total 35,231.1						Coverage Ratio	
A : Total Amount		B : Claims Secured by Collateral and Guarantees	Unsecured Claims excluding B		B+C		
1,809.3		783.8	1,025.5		A		
					After Partial Written-off		
			C : Reserve for claims by Financial Revitalization Law 461.0		68.8% (79.1%)		
					Before Partial Written-off		
					79.0% (87.0%) (*3)		

(\*1) 876.9 billion yen for direct deduction is included

(\*2) Reserve Ratio is calculated based on the reserve amount to the claims for "Normal" category and on claims which are secured by collateral etc. for other categories.

(\*3) The figures in ( ) represent the coverage ratio excluding non-bank affiliates.

## 7. Information on Loan by Industry

(after partial direct deduction of claims)

### Loans and Bills Discounted by Industry 【Non-Consolidated】

( Millions of Yen )

	Sep 30 1999			Mar 31 1999	Sep 30 1998
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Domestic Offices(*)	29,170,798	(7,401)	(1,230,729)	29,178,199	30,401,527
Manufacturing	3,911,627	173,069	(101,309)	3,738,558	4,012,936
Agriculture	105,910	(7,930)	(19,334)	113,840	125,244
Forestry	11,783	458	907	11,325	10,876
Fisheries	6,603	291	(231)	6,312	6,834
Mining	100,344	5,087	3,552	95,257	96,792
Construction	1,572,103	41,371	(63,385)	1,530,732	1,635,488
Public Enterprises	437,810	81,040	75,724	356,770	362,086
Transportation, Communications	1,045,288	46,959	34,107	998,329	1,011,181
Wholesaling and Retailing	4,448,528	(3,102)	(396,668)	4,451,630	4,845,196
Financing and Insurance	2,639,008	14,669	(259,790)	2,624,339	2,898,798
[excluding Non-Bank Affiliates]	[2,257,182]	[(49,146)]	[(185,900)]	[2,306,328]	[2,443,082]
Real Estate	4,376,615	(50,131)	(297,208)	4,426,746	4,673,823
Services	3,124,686	(258,329)	(574,117)	3,383,015	3,698,803
Local Governments	229,605	(77,536)	(83,646)	307,141	313,251
Others	7,160,888	26,683	450,669	7,134,205	6,710,219

(\*)The special account for international financial transactions is excluded.

### Risk-Monitored Loans by Industry 【Non-Consolidated】

( Millions of Yen )

	Sep 30 1999			Mar 31 1999	Sep 30 1998
	(a)	(a)-(b)	(a)-(b)	(b)	(c)
Domestic Offices(*)	1,679,971	7,156		1,672,815	
Manufacturing	82,007	(23,178)		105,185	
Agriculture	4,120	(503)		4,623	
Forestry	910	0		910	
Fisheries	-	(104)		104	
Mining	3,063	(935)		3,998	
Construction	124,293	34,930		89,363	
Public Enterprises	121	47		74	
Transportation, Communications	15,337	1,511		13,826	
Wholesaling and Retailing	226,369	(15,917)		242,286	
Financing and Insurance	427,076	60,656		366,420	
[excluding Non-Bank Affiliates]	[45,250]	[(3,159)]		[48,409]	
Real Estate	331,235	(10,798)		342,033	
Services	371,754	1,830		369,924	
Local Governments	-	-		-	
Others	93,686	(40,383)		134,069	

(\*) The special account for international financial transactions is excluded.

Disclosure based on Financial Revitalization Law by Industry 【Non-Consolidated】

( Millions of yen, % )

	Sep 30 1999		
		Coverage Amount	Coverage Ratio
Domestic Offices(*)	1,726,157	1,183,001	68.5
Manufacturing	84,240	80,622	95.7
Agriculture	4,121	4,041	98.1
Forestry	910	738	81.1
Fisheries	-	-	-
Mining	3,825	3,825	100.0
Construction	125,058	82,681	66.1
Public Enterprises	124	124	100.0
Transportation, Communications	15,366	10,954	71.3
Wholesaling and Retailing	236,679	212,506	89.8
Financing and Insurance	433,040	163,657	37.8
[excluding Non-Bank Affiliates]	[51,214]	[47,491]	[92.7]
Real Estate	337,992	294,611	87.2
Services	373,028	220,059	59.0
Local Governments	-	-	-
Others	111,774	109,183	97.7

(\*)The special account for international financial transactions is excluded.

## 8. Information on Loan by Area

(after partial direct deduction of claims)

### Loans to Restructuring Countries 【Non-Consolidated】

( Millions of Yen )

	Sep 30 1999			Mar 31 1999 (b)	Sep 30 1998 (c)
	(a)	(a)-(b)	(a)-(c)		
Amount	155,109	(30,103)	(19,076)	185,212	174,185
Number of Countries	10	0	1	10	9

### Loan Balance to Asian Countries 【Non-Consolidated】

( Millions of Yen )

	Sep 30 1999			Mar 31 1999 (b)	Sep 30 1998 (c)
	(a)	(a)-(b)	(a)-(c)		
Indonesia	129,960	(33,263)	(88,400)	163,223	218,360
( Risk-Monitored Loans )	25,840	(6,431)		32,271	
Thailand	111,743	(60,941)	(179,354)	172,684	291,097
( Risk-Monitored Loans )	12,482	(3,277)		15,759	
Korea	99,006	(16,712)	(76,800)	115,718	175,806
( Risk-Monitored Loans )	1,412	(859)		2,271	
Hong Kong	165,379	(23,327)	(120,317)	188,706	285,696
( Risk-Monitored Loans )	7,338	(883)		8,221	
China	68,089	(15,170)	(62,036)	83,259	130,125
( Risk-Monitored Loans )	12,570	3,756		8,814	
Singapore	47,173	(12,914)	(58,264)	60,087	105,437
( Risk-Monitored Loans )	296	46		250	
India	29,903	(8,014)	(29,488)	37,917	59,391
( Risk-Monitored Loans )	2,481	1,341		1,140	
Malaysia	23,529	(7,934)	(16,575)	31,463	40,104
( Risk-Monitored Loans )	2,187	(381)		2,568	
Pakistan	1,839	(198)	(340)	2,037	2,179
( Risk-Monitored Loans )	543	543		-	
Others	5,443	(2,899)	(5,561)	8,342	11,004
( Risk-Monitored Loans )	-	0		-	
Total	682,068	(181,372)	(637,134)	863,440	1,319,202
( Risk-Monitored Loans )	65,149	(6,145)		71,294	

Loan Balance to Latin America 【Non-Consolidated】

( Millions of Yen )

	Sep 30 1999			Mar 31 1999 (b)	Sep 30 1998 (c)
	(a)	(a)-(b)	(a)-(c)		
Chile	10,181	(379)	(38)	10,560	10,219
( Risk-Monitored Loans)	-	-		-	
Columbia	8,652	(1,835)	(3,394)	10,487	12,046
( Risk-Monitored Loans)	-	-		-	
Mexico	5,294	3,197	2,046	2,097	3,248
( Risk-Monitored Loans)	-	-		-	
Argentina	21	(3)	(6)	24	27
( Risk-Monitored Loans)	-	-		-	
Brazil	294	(36)	(3,401)	330	3,695
( Risk-Monitored Loans)	-	-		-	
Venezuela	1,497	(190)	(398)	1,687	1,895
( Risk-Monitored Loans)	-	-		-	
Others	-	-	(1,895)	-	1,895
( Risk-Monitored Loans)	-	-		-	
Total	25,941	754	(7,084)	25,187	33,025
( Risk-Monitored Loans)	-	-		-	

Loan Balance to Russia 【Non-Consolidated】

( Millions of Yen )

	Sep 30 1999			Mar 31 1999 (b)	Sep 30 1998 (c)
	(a)	(a)-(b)	(a)-(c)		
Russia	106	(14)	(29)	120	135
( Risk-Monitored Loans)	106	42		64	

Disclosure based on Financial Revitarization Law by Area 【Non-Consolidated】

( Millions of Yen, % )

	Sep 30 1999		
		Coverage Amount	Coverage Ratio
Overseas	83,188	61,850	74.3
Asia	71,635	51,523	71.9
Indonesia	28,288	20,116	71.1
Thailand	13,020	9,200	70.7
China	12,928	8,963	69.3
HongHong	7,468	5,924	79.3
Others	9,931	7,320	73.7
North America	8,695	7,744	89.1
West Europe	2,312	2,049	88.6
East Europe	546	534	97.8

## 9. Information on Deposits and Loans

### Deposit and Loan Balance 【Non-Consolidated】

( Millions of Yen )

	Sep 30 1999			Mar 31 1999 (b)	Sep 30 1998 (c)
	(a)	(a)-(b)	(a)-(c)		
Deposit	31,621,560	1,510,846	613,682	30,110,714	31,007,878
( Average Balance )	30,652,437	(576,055)	(1,724,944)	31,228,492	32,377,381
Loan	32,143,364	(147,899)	(2,732,720)	32,291,263	34,876,084
( Average Balance )	32,379,884	(2,541,127)	(3,081,351)	34,921,011	35,461,235

Total Deposit (Domestic)	28,500,705	1,129,966	1,723,054	27,370,739	26,777,651
Individual	15,382,288	29,582	256,757	15,352,706	15,125,531
Corporate	13,118,417	1,100,384	1,466,297	12,018,033	11,652,120

( \* ) The special account for international financial transactions are excluded.

### Loans to Individuals 【Non-Consolidated】

( Millions of Yen )

	Sep 30 1999			Mar 31 1999 (b)	Sep 30 1998 (c)
	(a)	(a)-(b)	(a)-(c)		
Total	7,846,734	158,988	407,957	7,687,746	7,438,777
Housing Loans	6,432,500	259,362	529,128	6,173,138	5,903,372
Other Loans	1,414,234	(100,373)	(121,171)	1,514,607	1,535,405

### Loans and Bills Discounted to Small and Medium-sized Enterprises 【Non-Consolidated】

( % )

	Sep 30 1999			Mar 31 1999 (b)	Sep 30 1998 (c)
	(a)	(a)-(b)	(a)-(c)		
Ratio to total Loans	69.7	(0.1)	1.2	69.8	68.5

( Billions of Yen )

Loan Balance	14,567.9	46.4	318.0	14,521.5	14,249.9
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( \* ) Impact Loans are excluded from the balance and special factors such as write-off or sales are excluded.

## Performance Projection for FY1999

### 1. Profit / ( Loss )

【Non-Consolidated】

( Millions of Yen )

	FY1999		FY1998	(a)-(b)
	Interim	(a)	(b)	
Net Operating Profit (*1)	159,082	310,000	274,123	35,877
Loan loss related Expenses(*2)	72,218	200,000	1,023,558	(823,558)
Operating Profit	57,484	125,000	(754,187)	879,187
Net Income	33,070	76,000	(375,315)	451,315

(\*1) Before General Reserve for Possible Loan Losses

(\*2) General reserve for possible loan losses + loan loss related expenses in "Other Expenses"

【Consolidated】

( Millions of Yen )

	FY1999		FY1998	(a)-(b)
	Interim	(a)	(b)	
Operating Profit	74,075	130,000	(776,190)	906,190
Net Income	40,803	80,000	(479,266)	559,266

### 2. Capital Ratio ( BIS Guidelines ) 【Consolidated】

( % )

	Mar 31 2000		Mar 31 1999
	Sep 30 1999	over 12%	
Capital Ratio	12.43	over 12%	12.33



## Advancement of Restructuring Programs

The Bank is promoting a large scale of restructuring programs as one of the most important subjects of management.

As for the reduction in the number of directors/employees and the number of domestic/overseas offices, the Bank plans to complete it by the end of FY 2001, one year ahead of the final year of the "Plan toward Soundness of Management"

The advancement in the first-half year of FY1999 was satisfactory and the Bank realized to decrease expenses by ¥14.7 billion compared with those in the first-half year of FY1998. The reduction in the amount of expenses throughout FY1999 is also expected to achieve/exceed the "Plan toward Soundness of Management".

(a) Number of Employees

-Dramatically reduce by about 4,200 by the end of March 2002 compared with that at the end of March 1998.

-The Bank has achieved to reduce by 1,535 at the end of September 1999 compared with that at the end of March 1998.

(b) Number of Directors/Auditors

-The Bank has reduced from 51 at the end of March 1999 to 19 (including 13 directors) at the end of September 1999.

(c) Number of Offices

-Reduce the number of domestic/overseas offices by 121 in terms of the number of branches and by 162 in terms of the number of staffed offices by the end of March 2002 compared with that at the end of March 1998.

-The number of domestic/overseas offices at the end of September 1999 has decreased by 41 in terms of the number of branches and by 64 in terms of the number of staffed offices.

(d) Other Policy Measures

-Introduced the performance-oriented new personnel system (July 1999).

-Review the level of bonus payments (about 30% decrease) (Continued from Dec. 1998).

-Expand/continue the new career selection support system (A support system for employees to change jobs).

-Implement a project to drastically reduce non-personal expenses utilizing outside consultants.

### 1. Expenses 【Non-Consolidated】

( Millions of Yen )

Six Months Ended September 30			
	1999		1998
	(a)	(a)-(b)	(b)
Expenses	203,746	(14,718)	218,464
Personnel	83,004	(11,385)	94,389
Non-personnel	110,049	(2,169)	112,218
Taxes	10,692	(1,165)	11,857

( Reference )

( Millions of Yen )

Year Ended March 31						
	1999			2000	2003	
	(a)	Change From Mar 31 1998	Change From "the Plan" 1999	(the Plan)	(b)	(b)-(a)
Expenses	425,057	(9,838)	(6,543)	416,100	390,400	(34,657)
Personnel	178,163	(17,533)	(1,737)	164,900	152,100	(26,063)
Non-personnel	223,065	18,691	(3,935)	227,400	214,400	(8,665)
Taxes	23,827	(10,997)	(873)	23,800	23,900	73

(\*) "The Plan" here stands for the "Plan toward Soundness of Management"

### 2. Number of Employees and Directors 【Non-Consolidated】

	Mar 31 1999		Sep 30 1999			"The Plan"	
		Change from Mar 31 1998		Change from Sep 30 1998	Change from Mar 31 1998	FY1999	FY2002
Directors, Auditors	51	(5)	19	(32)	(32)	about 21	about 21
Employees	16,330	(1,090)	15,885	(1,548)	(445)	15,400	13,200

(\*) "The Plan" here stands for the "Plan toward Soundness of Management"

Completion one year ahead of the schedule

### 3. Number of Offices 【Non-Consolidated】

	Mar 31 1999		Sep 30 1999			"The Plan"	
		Change from Mar 31 1998		Change from Sep 30 1998	Change from Mar 31 1998	FY1999	FY2002
Domestic Offices	469	(24)	442	(47)	(27)	409	352
Branches(*1)	412	(18)	394	(32)	(18)	368	319
Overseas Offices	32	(8)	27	(9)	(5)	20	19
Branches(*2)	18	(5)	18	(2)	0	14	13
Subsidiaries	22	(1)	22	0	0	19	19

(\*) "The Plan" here stands for the "Plan toward Soundness of Management"

(\*1) Subbranches and Agencies are excluded.

(\*2) Subbranches and Representative Offices are excluded.

Completion one year ahead of the schedule