

Interim Financial Results Report
April-September 2000
-Reference Materials-

The Sakura Bank, Limited

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Financial Highlights of Interim Data for the FY 2000

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

(Millions of Yen)

S i x Months Ended September 30		2000		1999
		(a)	(a)-(b)	(b)
Gross Operating Profit	1	354,310	(8,518)	362,828
(excluding Gains /(Losses) on Bonds)	2	355,704	(7,500)	363,204
Gross Operating Profit (Domestic)	3	346,801	14,584	332,217
(excluding Gains /(Losses) on Bonds)	4	347,733	13,897	333,836
Interest	5	297,184	(9,345)	306,529
Fees and Commissions	6	31,168	3,616	27,552
Trading	7	826	874	(48)
Other Operating	8	17,622	19,438	(1,816)
Gross Operating Profit (International)	9	7,508	(23,103)	30,611
(excluding Gains /(Losses) on Bonds)	10	7,970	(21,398)	29,368
Interest (*1)	11	(12,169)	(25,579)	13,410
Fees and Commissions	12	5,137	1,201	3,936
Trading	13	8,361	4,794	3,567
Other Operating (*1)	14	6,179	(3,519)	9,698
Expenses	15	187,433	(16,313)	203,746
Personnel	16	77,064	(5,940)	83,004
Non-personnel	17	101,373	(8,676)	110,049
Taxes	18	8,995	(1,697)	10,692
Net Operating Profit before (a)	19	166,876	7,794	159,082
Net Addition to General Reserve for Possible Loan Losses - (a)	20	(16,787)	(11,781)	(5,006)
Net Operating Profit	21	183,663	19,575	164,088
Gains /(Losses) on Bonds	22	(1,394)	(1,018)	(376)
Core Net Operating Profit (*2)	23	168,270	8,812	159,458
Others	24	(67,997)	38,607	(106,604)
Gains(Losses) on Stocks and Other Securities	25	(16,540)	(18,396)	1,856
Gains on Sales	26	22,833	1,558	21,275
Losses on Sales	27	6,835	2,611	4,224
Losses on Diminution in Value	28	32,538	17,345	15,193
Loan Losses	29	115,418	38,193	77,225
Direct Written-offs	30	74,755	24,029	50,726
Net Addition to Specific Reserves	31	13,131	926	12,205
Net Addition to Reserve for Possible Losses from Loans Sold to CCPC	32	22,842	14,296	8,546
Losses on Sales of Loans to CCPC	33	1,348	(2,694)	4,042
Net Reversals from Reserve for Loans to Restructuring Countries	34	3,217	4,655	(1,438)
Losses on Bulk Sales	35	123	(3,020)	3,143
Enterprise taxes by the metropolitan government	36	4,314	4,314	
Operating Profit	37	115,666	58,182	57,484
Extraordinary profit(Loss)	38	(22,107)	(18,914)	(3,193)
Gains /(Losses) on Dispositions Premises and Equipment	39	(3,949)	(737)	(3,212)
Gains on Disposition	40	552	522	30
Losses on Disposition	41	4,501	1,258	3,243
Amortization of transition difference	42	18,180	18,180	
Interim Income(Loss) before Income Taxes	43	93,558	39,267	54,291
Income Taxes (Current)	44	2,193	63	2,130
Income Taxes (Deferred)	45	39,424	20,334	19,090
Effect by Osaka municipal by-laws concerning the special treatment for the standard of business tax es to banking industries	46	5,815	5,815	
Interim Net Income /(Loss)	47	51,939	18,869	33,070

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

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

(*3) Amortization of transition difference caused by the new accounting standard for retirement benefit

Composition of Profit / (Loss) 【Consolidated】

Consolidated Statement of Income Base

(Millions of Yen)

Six Months Ended September 30		2000		1999
		(a)	(a)-(b)	(b)
Gross Operating Profit	1	420,182	749	419,433
Interest	2	309,513	(19,968)	329,481
Fees and Commissions	3	73,039	13,553	59,486
Trading	4	13,036	4,433	8,603
Other Operating	5	24,593	2,732	21,861
Operation Expenses	6	228,486	(30,565)	259,051
Loan Losses	7	155,882	72,576	83,306
Direct Written-offs	8	90,627	34,169	56,458
Net Addition to Specific Reserves	9	67,925	55,745	12,180
Transfer to Reserve for Possible Loan Losses	10	(30,607)	(30,265)	(342)
Others	11	27,937	12,927	15,010
Gains/(Losses) on Stocks and Other Securities	12	(9,117)	(11,673)	2,556
Gains/(Losses) on Investment based on the Equity Method	13	7,443	7,096	347
Others	14	71,859	77,763	(5,904)
Operating Profit	15	105,999	31,924	74,075
Extraordinary profit/(Loss)	16	(20,498)	(22,997)	2,499
Interim Income/(Loss) before Income Taxes	17	85,500	8,926	76,574
Income Taxes (Current)	18	5,528	(1,869)	7,397
Income Taxes (Deferred)	19	41,716	23,101	18,615
Minority Interest in Net Loss of Consolidated Subsidiaries	20	6,953	(2,805)	9,758
Interim Net Income / (Loss)	21	31,302	(9,501)	40,803

Note: (Gross Operating Profit) = (Net Interest Income) + (Fees and Commissions, Net)

+ (Trading Revenue, Net) + (Other Operating Income, Net)

(Reference)

Net Operating Profit	183,509	14,938	168,571
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Note: (Consolidated Net Operating Profit) = (Non-consolidated Net Operating Profit (Before Transfer to Reserve for Possible Loan Losses))

+ (Subsidiaries' Operating Profit) + (Affiliates' Operating Profit) × (Ownership ratio) - (Internal Transaction (Dividend, etc.))

(Number of Consolidated Subsidiaries and Affiliates)

	Sep 30 2000		Sep 30 1999
	(a)	(a)-(b)	(b)
Number of Consolidated Subsidiaries	63	12	51
Number of Subsidiaries and Affiliates accounted for equity method	33	1	32

2. Net Operating Profit per Employee and Expense Ratio (Gross Operating Profit) 【Non- Consolidated】

(Millions of Yen, %)

Six Months Ended September 30			
	2000		1999
	(a)	(a)-(b)	(b)
(1) Net Operating Profit (*)	166,876	7,794	159,082
Per Employee (thousand yen)	12,392	1,649	10,743
(2) Net Operating Profit	183,663	19,575	164,088
Per Employee (thousand yen)	13,639	2,558	11,081
(3) Core Net Operating Profit	168,270	8,812	159,458
Per Employee (thousand yen)	12,495	1,726	10,769

Expense Ratio	52.9	(3.3)	56.2
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(*)Before General Reserve for Possible Loan Losses

Notes: The number of employees includes executive officers (not directors) and excludes those temporary, contracted and temporarily transferred.

The number of employees is as of September 30.

Expense ratio is General and Administrative Expenses /Gross Operating Profit

3. Yield (Domestic) 【Non- Consolidated】

(%)

Six Months Ended September 30			
	2000		1999
	(a)	(a)-(b)	(b)
(1) Yield on Total Fund (A)	2.13	(0.28)	2.41
Interest Earned on Loans(B)	2.04	(0.01)	2.05
Interest Earned on Securities	1.15	(0.28)	1.43
(2) Cost of Funds (C)	1.41	(0.30)	1.71
Cost of Deposit etc. (D)	1.26	(0.11)	1.37
Interest Paid on Deposits, etc	0.13	(0.05)	0.18
Expense Ratio	1.12	(0.06)	1.18
Interest Paid on Other Liabilities	0.76	(0.08)	0.84
(3) Overall Interest Spread (A)-(C)	0.72	0.02	0.70
Interest Spread(B)-(D)	0.78	0.10	0.68

4. Gains / (Losses) on Securities 【Non-Consolidated】 (Millions of Yen)

Six Months Ended September 30			
	2000		1999
	(a)	(a)-(b)	(b)
Gains/(losses) on Bonds	(1,394)	(1,018)	(376)
Gains on Sales	1,930	(7,732)	9,662
Gains on Redemption	24	(1,249)	1,273
Losses on Sales	1,710	(5,961)	7,671
Losses on Redemption	1,242	(2,217)	3,459
Losses on Diminution	396	216	180
Gains/(Losses) on Stock and Other Securities	(16,540)	(18,396)	1,856
Gains on Sales	22,833	1,558	21,275
Losses on Sales	6,835	2,611	4,224
Losses on Diminution in Value	32,538	17,345	15,193

5 . Evaluation gains/losses of Securities

(1) Evaluation Standard

Asset management purposes	at market value
Held-to-maturity purpose	at amortized cost
Other Securities	at cost or amortized cost
Stocks of Subsidiaries and Affiliates	at cost

(reference) Securities in Money Held in Trust

Other Money Held in Trust	at cost or amortized cost
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(2) Evaluation gains/losses 【Non- Consolidated】

(Millions of yen)

	Sep 30 2000				Mar 31 2000		
	Evaluation gains/losses				Evaluation gains/losses		
	(a)	(a)-(b)	Gain	Loss		Gain	Loss
Held-to-maturity purpose	-	/	-	-	/	/	/
Stocks of Subsidiaries and Affiliates	5,691	/	6,119	428	/	/	/
Other Securities	68,754	/	541,864	473,110	/	/	/
Stock	119,208	/	532,543	413,334	/	/	/
Bond	(27,123)	/	5,812	32,935	/	/	/
Other	(23,330)	/	3,508	26,839	/	/	/
Total	74,446	(588,353)	547,984	473,538	662,799	1,103,897	441,097
Stock	124,900	(558,012)	538,663	413,762	682,912	1,075,602	392,690
Bond	(27,123)	732	5,812	32,935	(27,855)	7,264	35,120
Other	(23,330)	(31,072)	3,508	26,839	7,742	21,029	13,287

- Notes: 1. Other Securities with Market Value have not been evaluated at market value.
2. For the stocks (Sep 30, 2000 excluding Stocks of Subsidiaries and Affiliates), market value is based on the average market prices of September 2000, and for the others the market prices of balance sheet date.
3. Evaluation gains/losses of Other Securities as of Sep. 30, 2000 is JPY 42,204 million (including those of other Money Held in Trust).

Evaluation gains/losses 【Consolidated】

(Millions of yen)

	Sep 30 2000				Mar 31 2000		
	Evaluation gains/losses				Evaluation gains/losses		
	(a)	(a)-(b)	Gain	Loss		Gain	Loss
Held-to-maturity purpose	-	/	-	-	/	/	/
Other Securities	54,951	/	555,434	500,483	/	/	/
Stock	110,238	/	544,261	434,022	/	/	/
Bond	(28,464)	/	7,620	36,085	/	/	/
Other	(26,822)	/	3,552	30,375	/	/	/
Total	54,951	(599,812)	555,434	500,483	654,763	1,109,456	454,692
Stock	110,238	(570,263)	544,261	434,022	680,501	1,083,336	402,835
Bond	(28,464)	(1,770)	7,620	36,085	(26,694)	8,821	35,516
Other	(26,822)	(27,778)	3,552	30,375	956	17,297	16,341

- Notes: 1. Other Securities with Market Value have not been evaluated at market value.
2. For the Bank's stocks (Sep 30, 2000), market value is based on the average market prices of September 2000, and for the others the market prices of balance sheet date.
3. Evaluation gains/losses of Other Securities as of Sep. 30, 2000 is JPY 39,763 million (including those of other Money Held in Trust).

6. Capital Ratio (BIS Guidelines) 【 Consolidated 】

(Millions of yen, %)

	Sep 30 2000, preliminary		Mar 31 2000	Mar 31 2000	Sep 30 1999
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
(1) Capital Ratio	12.30	(0.23)	(0.13)	12.53	12.43
(2) Tier	2,481,357	40,752	55,780	2,440,605	2,425,577
(3) Tier	1,646,665	(14,592)	(38,880)	1,661,257	1,685,545
-Unrealized Gains on Securities, after 55% Discount	-	-	-	-	-
-Reserve for Unrealized Appreciation of Land, after 55% Discount	50,169	1,503	(2,128)	51,672	52,297
-Subordinated Term Debt	1,394,676	12,430	3,741	1,382,246	1,390,935
(4) Subtraction Item	999	-	-	999	999
(5) Total Capital (2) + (3) - (4)	4,127,023	26,159	16,900	4,100,864	4,110,123
(6) Risk-Adjusted Assets	33,543,451	821,852	493,923	32,721,599	33,049,528

7. ROE
【 Non-Consolidated 】

(%)

	Sep 30 2000			Mar 31 2000	Sep 30 1999
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
ROE(Net Operating Profit)(*)	22.0	0.8	0.3	21.2	21.7
ROE(Net Operating Profit)	24.3	2.0	1.9	22.3	22.4
ROE(Core Net Operating Profit)	22.2	1.1	0.5	21.1	21.7
ROE(Net Income)	6.3	3.1	2.4	3.2	3.9

(*)Before General Reserve for Possible Loan Losses

【 Consolidated 】

(%)

	Sep 30 2000			Mar 31 2000	Sep 30 1999
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
ROE(Net Income)	3.7	0.0	(1.4)	3.7	5.1

$$ROE = (A/(B+C)/2) \times 100$$

A=(Net Operating Profit (Net Income)-Total amount of the dividend for preferred stock)x Number of days in a year / Number of days in the term

B=Stockholder's equity at the beginning of the term - number of preferred stocks at the beginning of the term x Issue Price

C=Stockholder's equity at the end of the term - number of preferred stocks at the end of the term x Issue Price

8 . Retirement Benefit (Balance of the Retirement Benefit Liability)

(1) Balance of the Retirement Benefit Liability

【Non-Consolidated】

(Unit : Yen million)

		1st Half of FY00
Balance of the Retirement Benefit Liability (beginning of the period)	(A)	566,094
(Discount Rate)		(3.5%)
Market Value of Pension Liability (beginning of the period)	(B)	352,187
Reserve for Retirement Benefit (beginning of the period)	(C)	32,099
Differences by the change of Accounting Method	(A-B-C)	181,806
Disposal Amount by Trust setting	(D)	-
Depreciable Retirement Benefit (beginning of the period)	(A-B-C-D)	181,806
Depreciation Amount in this interim period	(E)	18,180
(number of the year for the total depreciation)		(5 year)
Depreciable Retirement Benefit (end of the period)	(A-B-C-D-E)	163,626

(Ref.) 【Consolidated】

(Unit : Yen million)

		1st Half of FY00
Balance of the Retirement Benefit Liability (beginning of the period)	(A)	627,306
Market Value of Pension Liability (beginning of the period)	(B)	387,323
Reserve for Retirement Benefit (beginning of the period)	(C)	46,185
Differences by the change of Accounting Method	(A-B-C)	193,797
Disposal Amount by Trust setting	(D)	-
Depreciable Retirement Benefit (beginning of the period)	(A-B-C-D)	193,797
Depreciation Amount in this interim period	(E)	18,645
Depreciable Retirement Benefit (end of the period)	(A-B-C-D-E)	175,152

(2) Expenses for Retirement Benefit

【Non-Consolidated】

(Unit : Yen million)

		1st Half of FY00
Expenses for Retirement Benefit		28,060
Employment Expenses		7,212
Expenses for interest payment		9,906
Expected Income for Investment		(9,861)
Disposal Amount of the Differences by the change of Accounting Method (D + E)		18,180
Others		2,621

(Ref.) 【Consolidated】

(Unit : Yen million)

		1st Half of FY00
Expenses for Retirement Benefit		29,243

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", "effectively bankrupt" and "in danger of bankruptcy" based on self assessment.

Risk Monitored Loans 【Non-Consolidated】

(Millions of Yen)

	Sep 30 2000			Mar 31 2000	Sep 30 1999
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
In legal Bankruptcy	165,689	9,060	(6,702)	156,629	172,391
Past Due Loans	965,859	(101,856)	101,791	1,067,715	864,068
Past Due Loans(3 Months or more)	53,548	18,252	(11,990)	35,296	65,538
Restructured Loans	161,550	(251,185)	(493,113)	412,735	654,663
Non-Bank Affiliates	-	(248,300)	(381,826)	248,300	381,826
Total	1,346,646	(325,729)	(410,014)	1,672,375	1,756,660

The decreased amount due to the partial direct deduction of claims:

Sep 30 2000 : In legal bankruptcy JPY377,345 million, Past due loans JPY549,884 million

Mar 31 2000 : In legal bankruptcy JPY360,583 million, Past due loans JPY441,870 million

Sep 30 1999 : In legal bankruptcy JPY435,464 million, Past due loans JPY433,264 million

Loan Balance	31,232,502	(707,450)	(910,862)	31,939,952	32,143,364
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Ratio to Total Loans

(%)

In legal Bankruptcy	0.5	0.0	0.0	0.5	0.5
Past Due Loans	3.1	(0.2)	0.4	3.3	2.7
Past Due Loans (3 Months or more)	0.2	0.1	0.0	0.1	0.2
Restructured Loans	0.5	(0.8)	(1.5)	1.3	2.0
Total	4.3	(0.9)	(1.2)	5.2	5.5

【Consolidated】

(Millions of Yen)

	Sep 30 2000			Mar 31 2000	Sep 30 1999
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
In legal Bankruptcy	195,516	19,203	(4,088)	176,313	199,604
Past Due Loans	1,210,315	(64,292)	21,307	1,274,607	1,189,008
Past Due Loans(3 Months or more)	62,744	22,967	(8,856)	39,777	71,600
Restructured Loans	187,507	16,766	(91,216)	170,741	278,723
Total	1,656,084	(5,356)	(82,852)	1,661,440	1,738,936

The decreased amount due to the partial direct deduction of claims:

Sep 30 2000 : In legal bankruptcy JPY479,658million, Past due loans JPY729,479million

Mar 31 2000 : In legal bankruptcy JPY467,132million, Past due loans JPY602,921million

Sep 30 1999 : In legal bankruptcy JPY603,391million, Past due loans JPY824,902million

Loan Balance	33,330,305	997,094	738,003	32,333,211	32,592,302
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Ratio to Total Loans

(%)

In legal Bankruptcy	0.6	0.1	0.0	0.5	0.6
Past Due Loans	3.6	(0.3)	0.0	3.9	3.6
Past Due Loans (3 Months or more)	0.2	0.1	0.0	0.1	0.2
Restructured Loans	0.6	0.1	(0.3)	0.5	0.9
Total	5.0	(0.1)	(0.3)	5.1	5.3

2. Reserve for Possible Loan Losses

(after partial direct deduction of claims)

【Non-Consolidated】 (Millions of Yen)

	Sep 30 2000			Mar 31 2000	Sep 30 1999
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Total	509,096	(151,358)	(150,163)	660,454	659,259
General Reserve	182,015	(16,787)	(26,405)	198,802	208,420
Specific Reserve(*)	316,225	(137,777)	(125,783)	454,002	442,008
Reserve for Loans to Restructuring Countries	10,856	3,206	2,026	7,650	8,830

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

Sep 30 2000 JPY935,761 million, Mar 31 2000 JPY810,615 million, Sep 30 1999 JPY879,606 million

Reserve for Possible Losses from Loans Sold to CCPC	70,227	(24,626)	(38,176)	94,853	108,403
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【Consolidated】 (Millions of Yen)

	Sep 30 2000			Mar 31 2000	Sep 30 1999
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Total	608,011	(74,177)	14,525	682,188	593,486
General Reserve	201,818	(25,520)	(40,494)	227,338	242,312
Specific Reserve(*)	394,587	(51,876)	52,986	446,463	341,601
Reserve for Loans to Restructuring Countries	11,605	3,219	2,033	8,386	9,572

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

Sep 30 2000 JPY1,256,568 million, Mar 31 2000 JPY1,125,967 million, Sep 30 1999 1,538,232 million

Reserve for Possible Losses from Loans Sold to CCPC	72,781	(23,211)	(36,315)	95,992	109,096
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3. Reserve Ratio to Risk-Monitored Loans

【Non-Consolidated】 (%)

	Sep 30 2000			Mar 31 2000	Sep 30 1999
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Before partial direct deduction	63.5	4.1	4.9	59.4	58.6
After partial direct deduction	37.8	(1.7)	0.3	39.5	37.5

【Consolidated】 (%)

	Sep 30 2000			Mar 31 2000	Sep 30 1999
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Before partial direct deduction	65.1	(1.1)	(2.2)	66.2	67.3
After partial direct deduction	36.7	(4.4)	2.6	41.1	34.1

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

4. Disclosure based on Financial Revitalization Law

(after partial direct deduction of claims)

【Non-Consolidated】

(Millions of Yen)

	Sep 30 2000			Mar 31 2000	Sep 30 1999
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Bankruptcy Etc.	439,904	45,204	23,443	394,700	416,461
In Danger of Bankruptcy	729,178	(151,651)	56,495	880,829	672,683
Special Attention	215,098	(232,933)	(505,103)	448,031	720,201
Non-Bank Affiliates	-	(248,300)	(381,826)	248,300	381,826
Total(A)	1,384,180	(339,380)	(425,165)	1,723,560	1,809,345

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

Sep 30, 2000 : Bankruptcy Etc. JPY932,051 million

Mar 31, 2000 : Bankruptcy Etc. JPY807,852 million

Sep 30, 1999 : Bankruptcy Etc. JPY876,978 million

5. Status of Coverage According to Financial Revitalization Law

【Non-Consolidated】

(after direct deduction of claims)

(Millions of Yen)

	Sep 30 2000			Mar 31 2000	Sep 30 1999
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Amount of Coverage (B)	1,136,424	(157,447)	(108,427)	1,293,871	1,244,851
Reserve (*1) (C)	334,674	(127,357)	(126,333)	462,031	461,007
Collateral and Guarantees (D)	801,750	(30,090)	17,906	831,840	783,844

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

The decreased amount due to the partial direct deduction of claims:

Sep 30 2000 : JPY932,051 million, Mar 31 2000 : JPY807,852 million, Sep 30 1999: JPY876,978 million

(%)

Coverage Ratio (B) / (A)	Sep 30 2000			Mar 31 2000	Sep 30 1999
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Before partial direct deduction	89.3	6.3	10.3	83.0	79.0
Excluding Non-Bank Affiliates	89.3	1.8	2.3	87.5	87.0
After partial direct deduction	82.1	7.0	13.3	75.1	68.8
Excluding Non-Bank Affiliates	82.1	1.4	3.0	80.7	79.1

(%)

Reserve Ratio to Uncovered Claims (C) / (A-D)	Sep 30 2000			Mar 31 2000	Sep 30 1999
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Before partial direct deduction	83.6	8.9	13.3	74.7	70.3
Excluding Non-Bank Affiliates	83.6	2.3	3.2	81.3	80.4
After partial direct deduction	57.5	5.7	12.5	51.8	45.0
Excluding Non-Bank Affiliates	57.5	(2.5)	3.8	60.0	53.7

6. Comparison of Self-Assessment and Disclosed Asset

(Sep 30 2000)		(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		
Bankrupt	Bankruptcy Etc.	Claims Secured by Collateral and Guarantees		100% for specific reserve	Direct Written-off (*1)	27.0	100%
Effectively Bankrupt	439.9	412.8		27.0			
In Danger of Bankruptcy	In Danger of Bankruptcy	Claims Secured by Collateral and Guarantees		Necessary Amount for Specific Reserve		279.8	70.3%
	729.1	331.0		398.1			
Needs Attention	Special Attention	Claims Secured by Collateral and Guarantees					
		215.0	57.8				
	Normal Loans	"Caution" category excluding "Special Attention"				199.8	5.2%
	32,757.5	Normal Loans					
Normal Borrower						0.15%	
Total							Coverage Ratio
34,141.7							<u>B+C</u>
A : Total Amount	Cla		Unsecured Claims		C : Reserve for claims by Financial Revitalization Law	<u>A</u>	
1,384.1	by Collateral and Guarantees		excluding B			82.1%	
	801.7	582.4		334.6	Before Partial Written-off	89.3%	

(*1) JPY932.0 billion for direct deduction is included

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 2000			Mar 31 2000	Sep 30 1999
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Domestic Offices(*)	28,855,004	(389,631)	(315,794)	29,244,635	29,170,798
Manufacturing	3,905,463	(9,884)	(6,164)	3,915,347	3,911,627
Agriculture	80,395	(11,037)	(25,515)	91,432	105,910
Forestry	11,517	440	(266)	11,077	11,783
Fisheries	5,999	(259)	(604)	6,258	6,603
Mining	39,926	(60,024)	(60,418)	99,950	100,344
Construction	1,548,726	(5,861)	(23,377)	1,554,587	1,572,103
Public Enterprises	558,414	10,764	120,604	547,650	437,810
Transportation, Communications	1,150,721	63,321	105,433	1,087,400	1,045,288
Wholesaling and Retailing	4,227,947	(114,549)	(220,581)	4,342,496	4,448,528
Financing and Insurance	2,390,617	(143,260)	(248,391)	2,533,877	2,639,008
Real Estate	4,721,997	324,817	345,382	4,397,180	4,376,615
Services	3,031,510	4,956	(93,176)	3,026,554	3,124,686
Local Governments	227,902	(104,494)	(1,703)	332,396	229,605
Others	6,953,870	(344,561)	(207,018)	7,298,431	7,160,888

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

Risk-Monitored Loans by Industry 【Non-Consolidated】

(Millions of Yen)

	Sep 30 2000			Mar 31 2000	Sep 30 1999
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Domestic Offices(*)	1,305,478	(308,977)	(374,493)	1,614,455	1,679,971
Manufacturing	86,530	1,271	4,523	85,259	82,007
Agriculture	2,687	(394)	(1,433)	3,081	4,120
Forestry	860	(50)	(50)	910	910
Fisheries	185	185	185	-	-
Mining	2,242	(220)	(821)	2,462	3,063
Construction	142,732	(15,254)	18,439	157,986	124,293
Public Enterprises	85	42	(36)	43	121
Transportation, Communications	17,107	3,389	1,770	13,718	15,337
Wholesaling and Retailing	239,071	(22,912)	12,702	261,983	226,369
Financing and Insurance	25,630	(245,024)	(401,446)	270,654	427,076
[excluding Non-Bank Affiliates]	25,630	3,276	(19,620)	22,354	45,250
Real Estate	359,328	21,043	28,093	338,285	331,235
Services	342,831	(56,631)	(28,923)	399,462	371,754
Local Governments	-	-	-	-	-
Others	86,190	5,578	(7,496)	80,612	93,686

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

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

(Millions of Yen, %)

	Sep 30 2000			(a)-(b)	Mar 31 2000 (b)
	(a)	Coverage Amount	Coverage Ratio		
Domestic Offices(*)	1,339,632	1,105,797	82.5	(319,995)	1,659,627
Manufacturing	87,317	80,659	92.4	(699)	88,016
Agriculture	2,688	2,686	99.9	(393)	3,081
Forestry	861	714	82.9	(50)	911
Fisheries	185	170	91.9	185	-
Mining	2,303	2,213	96.1	(2,333)	4,636
Construction	143,422	97,538	68.0	(15,922)	159,344
Public Enterprises	85	72	84.7	42	43
Transportation, Communications	17,196	13,709	79.7	3,416	13,780
Wholesaling and Retailing	244,197	219,143	89.7	(27,192)	271,389
Financing and Insurance	28,829	26,519	92.0	(246,154)	274,983
[excluding Non-Bank Affiliates]	28,829	26,519	92.0	2,146	26,683
Real Estate	363,608	312,146	85.8	20,692	342,916
Services	344,757	247,850	71.9	(57,164)	401,921
Local Governments	-	-	-	-	-
Others	104,184	102,378	98.3	5,577	98,607

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

Note: Coverage amount and ratio are calculated by the same method as in 5. Status of Coverage According to Financial Revitalization Law.

8. Information on Loan by Area

(after partial direct deduction of claims)

Loans to Restructuring Countries 【Non-Consolidated】

(Millions of Yen)

	Sep 30 2000			Mar 31 2000	Sep 30 1999
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Amount	117,494	(4,830)	(37,615)	122,324	155,109
Number of Countries	10	-	-	10	10

Loan Balance to Asian Countries 【Non-Consolidated】

(Millions of Yen)

	Sep 30 2000			Mar 31 2000	Sep 30 1999
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Indonesia	101,921	(16,467)	(28,039)	118,388	129,960
(Risk-Monitored Loans)	13,306	(5,230)	(12,534)	18,536	25,840
Thailand	110,693	(13,772)	(1,050)	124,465	111,743
(Risk-Monitored Loans)	4,729	(319)	(7,753)	5,048	12,482
Korea	42,082	(26,374)	(56,924)	68,456	99,006
(Risk-Monitored Loans)	649	649	(763)	-	1,412
Hong Kong	163,578	1,624	(1,801)	161,954	165,379
(Risk-Monitored Loans)	6,222	(3,170)	(1,116)	9,392	7,338
China	54,390	(1,531)	(13,699)	55,921	68,089
(Risk-Monitored Loans)	1,686	(3,326)	(10,884)	5,012	12,570
Singapore	57,686	(8,195)	10,513	65,881	47,173
(Risk-Monitored Loans)	229	0	(67)	229	296
India	25,781	(4)	(4,122)	25,785	29,903
(Risk-Monitored Loans)	2,579	(301)	98	2,880	2,481
Malaysia	30,672	3,604	7,143	27,068	23,529
(Risk-Monitored Loans)	2,209	38	22	2,171	2,187
Pakistan	1,630	(89)	(209)	1,719	1,839
(Risk-Monitored Loans)	548	10	5	538	543
Others	7,025	3,446	1,582	3,579	5,443
(Risk-Monitored Loans)	-	-	-	-	-
Total	595,462	(57,758)	(86,606)	653,220	682,068
(Risk-Monitored Loans)	32,157	(11,649)	(32,992)	43,806	65,149

Based on borrowers' address

Loan Balance to Latin America 【Non-Consolidated】

(Millions of Yen)

	Sep 30 2000			Mar 31 2000	Sep 30 1999
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Chile	8,640	(733)	(1,541)	9,373	10,181
(Risk-Monitored Loans)	-	-	-	-	-
Columbia	7,581	(465)	(1,071)	8,046	8,652
(Risk-Monitored Loans)	-	-	-	-	-
Mexico	4,943	(198)	(351)	5,141	5,294
(Risk-Monitored Loans)	-	-	-	-	-
Argentina	21	0	0	21	21
(Risk-Monitored Loans)	-	-	-	-	-
Brazil	237	(24)	(57)	261	294
(Risk-Monitored Loans)	-	-	-	-	-
Venezuela	1,252	(96)	(245)	1,348	1,497
(Risk-Monitored Loans)	-	-	-	-	-
Panama	183	183	183	-	-
(Risk-Monitored Loans)	-	-	-	-	-
Total	22,860	(1,331)	(3,081)	24,191	25,941
(Risk-Monitored Loans)	-	-	-	-	-

Note: There is no risk-monitored loan.

Loan Balance to Russia 【Non-Consolidated】

(Millions of Yen)

	Sep 30 2000			Mar 31 2000	Sep 30 1999
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Russia	107	1	1	106	106
(Risk-Monitored Loans)	107	1	1	106	106

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

(Millions of Yen, %)

	Mar 31 2000			(a)-(b)	Mar 31 2000 (b)
	(a)	Coverage Amount	Coverage Ratio		
Overseas	44,548	30,627	68.8	(19,385)	63,933
Asia	35,150	23,560	67.0	(14,653)	49,803
Indonesia	13,831	8,786	63.5	(7,049)	20,880
Hong Kong	6,222	5,112	82.2	(3,170)	9,392
India	4,384	3,110	70.9	(1,114)	5,498
China	1,915	1,345	70.2	(3,352)	5,267
Others	8,798	5,207	59.2	32	8,766
North America	5,544	4,937	89.1	(2,557)	8,101
West Europe	2,618	1,265	48.3	(3,305)	5,923
East Europe	1,236	865	70.0	1,130	106

Note: Coverage amount and ratio are calculated by the same method as in 5. Status of Coverage According to Financial Revitalization Law.

9. Information on Deposits and Loans

Deposit and Loan Balance 【Non-Consolidated】

(Millions of Yen , %)

	Sep 30 2000			Mar 31 2000	Sep 30 1999
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Deposit	29,086,068	(717,653)	(2,535,492)	29,803,721	31,621,560
Deposit (Average Balance)	30,167,236	(882,204)	(485,201)	31,049,440	30,652,437
Domestic	26,424,534	(1,235,661)	(815,845)	27,660,195	27,240,379
Average Rate	0.13	(0.04)	(0.06)	0.17	0.19
Loan	31,232,502	(707,450)	(910,862)	31,939,952	32,143,364
Loan (Average Balance)	31,156,769	(1,141,394)	(1,223,115)	32,298,163	32,379,884
Domestic	28,150,784	(704,239)	(671,485)	28,855,023	28,822,269
Average Rate	2.04	(0.01)	(0.01)	2.05	2.05

Total Deposit (Domestic)	25,976,982	(1,108,722)	(2,523,723)	27,085,704	28,500,705
Individual	15,050,036	(21,241)	(332,252)	15,071,277	15,382,288
Corporate	10,926,946	(1,087,481)	(2,191,471)	12,014,427	13,118,417

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

Transit account between headquarter ant branches is not adjusted.

Loans to Individuals 【Non-Consolidated】

(Millions of Yen)

	Sep 30 2000			Mar 31 2000	Sep 30 1999
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Total	7,998,686	23,993	151,952	7,974,693	7,846,734
Housing Loans	6,692,372	79,605	259,872	6,612,767	6,432,500
Other Loans	1,306,313	(55,613)	(107,921)	1,361,926	1,414,234

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

(Millions of Yen,%)

	Sep 30 2000			Mar 31 2000	%
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Ratio to Total Loans	72.8	0.1	3.1	72.7	69.7
Balance	21,008,577	(251,455)	675,643	21,260,032	20,332,934

Note: The law definition of the small and medium industries changed December 1999

and the figures in March 31 and September 30 2000 are based on the new definition.

10. Expenses 【Non-Consolidated】

The Bank, going to merge with Sumitomo Bank in April 2001, is trying to enforce the restructuring plan regarding number of employees, branches etc, which was included in the Plan toward Soundness of Management (the Plan), earlier than the plan's original target year. The progress of the restructuring plan in the 1st half of FY2000 was good enough for the Bank to be able to realize expenses reduction of Yen 16.3billion compared with them in the 1st half of FY1999.

(Millions of Yen)

	Sep 30 2000		Sep 30 1999	Mar 31 2001
	(a)	(a)-(b)	(b)	"The Plan"
Expenses	187,433	(16,313)	203,746	387,600
Personnel	77,064	(5,940)	83,004	154,000
Non-personnel	101,373	(8,676)	110,049	209,700
Taxes	8,995	(1,697)	10,692	23,900

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

11. Number of Employees and Directors 【Non-Consolidated】

(a) Number of Directors/Auditors

-In June 2000, the Bank appointed 2 directors from outside the Bank, in line with the Plan.

(b) Number of Employees

-At the end of September 2000, the Bank completed the Plan's target figure for the end of March, 2001, by reducing it by 551 employees compared with the figure at the end of March 2000.

	Sep 30 2000	Sep 30 2000		Mar 31 2001
		Change From Sep 30 1999	Change From Mar 31 2000	"The Plan"
Directors, Auditors	21	2	2	about21
Employees	14,379	(1,506)	(551)	14,400

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

Note: The number of employees includes executive officers (not directors) and excludes those contracted, temporary and overseas recruited.

12. Number of Offices 【Non-Consolidated】

(a) Number of domestic branches :

-At the end of September 2000, the Bank completed the Plan's target figure for the end of March, 2001, by reducing it by 32 branches compared with the figure at the end of March 2000.

(b) Number of overseas branches

-The Bank reduced it by 2 branches compared with the figure at the end of March 2000.

	Sep 30 2000	Sep 30 2000		Mar 31 2001
		Change From Sep 30 1999	Change From Mar 31 2000	"The Plan"
Domestic Offices	388	(54)	(32)	389
Branches(*1)	350	(44)	(26)	352
Overseas Offices	24	(3)	(2)	19
Branches(*2)	16	(2)	(2)	13
Overseas Subsidiaries	18	(4)	(1)	19

(*1) Sub-branches and Agencies are excluded.

(*2) Sub-branches and Representative Offices are excluded.

Performance Projection for FY2000

1. Profit / (Loss)

【Non-Consolidated】

(Millions of Yen)

	FY2000		FY1999	(a)-(b)
	interim	(a)	(b)	
Net Operating Profit	183,663	340,000	328,084	11,916
(Net Operating Profit (*))	166,876	310,000	313,459	(3,459)
Operating Profit	115,666	245,000	159,932	85,068
Net Income	51,939	112,000	57,117	54,883

(*) Before general reserve for possible loan losses.

Losses on Loans(*)	98,631	220,000	449,904	(229,904)
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(*) General reserve for possible loan losses + loan as loss related expenses in "Other Expenses"

【Consolidated】

(Millions of Yen)

	FY2000		FY1999	(a)-(b)
	interim	(a)	(b)	
Operating Profit	105,999	225,000	136,497	88,503
Net Income	31,302	72,000	62,581	9,419

Net Operating Profit	183,509	330,000	320,237	9,763
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2. Capital Ratio (BIS Guidelines) 【Consolidated】

(%)

	Mar 31 2001		Mar 31 2000
	Sep 30 2000		
Capital Ratio	12.30	about 12%	12.53