

2 . Core Banking Profit (Non-consolidated)

(Millions of Yen)

	Six-month Period ended Sep. 30, 2000	Change	Six-month Period ended Sep. 30, 1999
(1) Core Banking Profit (Excl. transfer to General Reserve)	203,597	(1,422)	205,019
Per Employee (Thousand Yen)	15,613	878	14,735
(2) Core Banking Profit	331,455	131,167	200,288
Per Employee (Thousand Yen)	25,418	11,023	14,395
(3) Core Banking Profit (Excl. transfer to General Reserve, and gains/losses on sales & redemption of bonds)	204,435	(2,272)	206,707
Per Employee (Thousand Yen)	15,677	820	14,857
Cost / Income ratio (%)	43.8	(0.6)	44.4

(Note) 1. Employees include executive officers (who are not also board members) and exclude employees temporarily transferred to other companies, temporary staff, and part-time staff. For per-employee calculation purpose, the average number of employees during the first half of FY2000 is used.

2. Cost / Income ratio = Expenses (excl. extraordinary items) / Gross Banking Profit excl. gains/losses on sales & redemption of bonds