

### 3. Interest Spread (Non-consolidated Domestic Operations)

( % )

		Six-month Period ended Sep. 30, 2000		Six-month Period ended Sep. 30, 1999
			Change	
(1)	Interest Rate Earned on Average Balance of Interest-earning Assets ( A )	1.62	(0.65)	2.27
	<i>&lt;After adjustments of accounting standard changes*&gt;</i>	<i>1.62</i>	<i>(0.24)</i>	<i>1.86</i>
	Loans and Bills Discounted	1.89	(0.04)	1.93
	Securities	0.89	(0.67)	1.56
(2)	Interest Cost Paid on Liabilities ( B )	1.04	(0.61)	1.65
	<i>&lt;After adjustments of accounting method changes*&gt;</i>	<i>1.04</i>	<i>(0.16)</i>	<i>1.20</i>
	Interest Rate Paid on Average Balance of Interest-bearing Liabilities	0.25	(0.54)	0.79
	<i>&lt;After adjustments of accounting standard changes*&gt;</i>	<i>0.25</i>	<i>(0.09)</i>	<i>0.34</i>
	Deposits and Others	0.16	(0.04)	0.20
	Other External Liabilities	0.39	(0.27)	0.66
	Expense Ratio	0.79	(0.07)	0.86
(3)	<b>Interest Spread ( A ) - ( B )</b>	0.58	(0.04)	0.62
	<i>&lt;After adjustments of accounting standard changes*&gt;</i>	<i>0.58</i>	<i>(0.08)</i>	<i>0.66</i>

\* Recalculated with newly introduced accounting standards on April 1, 2000 for a variety of financial instruments, including derivatives and securities. With the new standards only net profit (loss) on interest rate swaps, etc. is recorded, while gross profit and expenses was separately recorded until fiscal 1999.