

I. Summary for First Half of Fiscal 2000, ended September 30

1. Financial Result

(Non-Consolidated)

(Millions of Yen)

		Six-month Period		Six-month Period
		ended Sep. 30, 2000	Change	
Gross Banking Profit	1	363,178	(6,831)	370,009
<Excl. gains/losses on sales & redemption of bonds >	2	364,016	(7,681)	371,697
Gross Domestic Profit	3	285,269	(3,865)	289,134
<Excl. gains/losses on sales & redemption of bonds >	4	282,551	(9,531)	292,082
Net Interest Income	5	256,837	(11,845)	268,682
Net Fees & Commissions	6	25,577	3,805	21,772
Net Trading Income	7	686	(687)	1,373
Other	8	2,169	4,863	(2,694)
<Gains/losses on sales & redemption of bonds >	9	2,718	5,666	(2,948)
Gross International Profit	10	77,908	(2,967)	80,875
<Excl. gains/losses on sales & redemption of bonds >	11	81,465	1,850	79,615
Net Interest Income	12	44,433	(1,253)	45,686
Net Fees & Commissions	13	12,668	3,791	8,877
Net Trading Income	14	24,281	8,843	15,438
Other	15	(3,474)	(14,347)	10,873
<Gains/losses on sales & redemption of bonds >	16	(3,557)	(4,817)	1,260
Expenses	17	(159,580)	5,410	(164,990)
Personnel Expenses	18	(70,177)	2,215	(72,392)
General Expenses	19	(81,650)	2,140	(83,790)
Taxes	20	(7,752)	1,054	(8,806)
Core Banking Profit (Excl. transfer to Gen. Reserve)	21	203,597	(1,422)	205,019
<Excl. gains/losses on sales & redemption of bonds >	22	204,435	(2,272)	206,707
Transfer to general reserve for possible loan losses	23	127,858	132,589	(4,731)
Core Banking Profit	24	331,455	131,167	200,288
<Gains/losses on sales & redemption of bonds >	25	(838)	850	(1,688)
Other Operating Profit (Loss)	26	(192,016)	(82,496)	(109,520)
<Total Credit Cost >	27	(199,251)	(16,931)	(182,320)
Write-off of loans	28	(54,509)	(15,886)	(38,623)
Transfer to specific reserve	29	(266,448)	(131,532)	(134,916)
Losses on sale of loans to CCPC	30	(4,292)	(3,409)	(883)
Losses on problem loans sold	31	(3,194)	1,180	(4,374)
Transfer to reserve for loss on loans sold	32	623	501	122
Loan loss reserve for specific overseas countries	33	711	(374)	1,085
<Transfer to general reserve for possible loan losses >	34	127,858	132,589	(4,731)
Gains and losses on stocks	35	139,524	53,148	86,376
Gains on sale of stocks	36	157,310	53,167	104,143
(Losses) on sale of stocks	37	(7,181)	1,011	(8,192)
(Losses) on devaluation of stocks	38	(10,604)	(1,029)	(9,575)
Enterprise tax of Tokyo Metropolitan Government	39	(3,700)	(3,700)	---
Other	40	(731)	17,576	(18,307)
Operating Profit	41	139,439	48,671	90,768
Extraordinary Profit (Loss)	42	(16,143)	8,919	(25,062)
Gains (Losses) on disposition of premises and equipment	43	(6,283)	(2,522)	(3,761)
Gains on disposition of premises and equipment	44	521	(394)	915
(Losses) on disposition of premises and equipment	45	(6,804)	(2,128)	(4,676)
Amortization of net obligation under new accounting standard for employees' retirement benefits	46	(10,083)	(10,083)	---
Additional contribution to pension plans	47	---	21,519	(21,519)
Income before income taxes	48	123,295	57,590	65,705
Income taxes, current	49	(20,458)	(15,762)	(4,696)
Income taxes, deferred	50	(54,474)	(34,963)	(19,511)
deferred due to introduction of enterprise tax by Osaka Prefectural Government	51	(26,616)	(26,616)	---
Net Income	52	48,361	6,864	41,497

(Note) Amounts less than one million yen are rounded down

(Consolidated)

(Millions of Yen)

		Six-month Period		Six-month Period
		ended Sep. 30, 2000	Change	ended Sep. 30, 1999
Consolidated Gross Profit	1	442,095	(72,414)	514,509
Net Interest Income	2	300,937	(50,526)	351,463
Net Fees & Commissions	3	81,010	12,891	68,119
Net Trading Income	4	30,275	(233)	30,508
Other	5	29,872	(34,545)	64,417
Operating Expenses	6	(220,105)	20,344	(240,449)
Total credit cost	7	(228,110)	(14,844)	(213,266)
Write-off of loans	8	(73,332)	37,971	(111,303)
Transfer to specific reserve	9	(281,455)	(181,740)	(99,715)
Transfer to general reserve for possible loan losses	10	133,798	131,854	1,944
Other	11	(7,120)	(2,928)	(4,192)
Gains and losses on stocks	12	252,323	128,778	123,545
Pro rata share of income (loss) of subsidiaries and affiliates accounted for under equity method	13	16,675	63,815	(47,140)
Other	14	540	(6,854)	7,394
Operating Profit	15	262,337	117,744	144,593
Extraordinary Profit (Loss)	16	(16,566)	1,072	(17,638)
Income before income taxes	17	245,771	118,817	126,954
Income taxes, current	18	(69,661)	(22,745)	(46,916)
Income taxes, deferred	19	(95,166)	(74,129)	(21,037)
Minority interests in net income of consolidated subsidiaries	20	(5,062)	460	(5,522)
Net Income	21	75,881	22,404	53,477

(Note) 1. Consolidated Gross Profit = (Interest income - Interest expenses)

+ (Fees and commissions (income) - Fees and commissions (Expenses))

+ (Trading profits - Trading losses) + (Other income - Other losses)

2. Amounts less than one million yen are rounded down

(References)

(Billions of Yen)

Consolidated Core Banking Profit	22	228.4	(24.9)	253.3
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* Consolidated Core Banking Profit = Non-consolidated Core Banking Profit excl. transfer to General Reserve

+Operating Profit of consolidated subsidiaries excl. non-recurring items

+Pro-rata share of operating profit of affiliates accounted for under equity method

- Intercompany dividend

(Subsidiaries and Affiliates)

(Number of Companies)

Subsidiaries and affiliates consolidated	71	(4)	75
Subsidiaries and affiliates accounted for under equity method	39	18	21

2 . Core Banking Profit (Non-consolidated)

(Millions of Yen)

	Six-month Period		Six-month Period ended Sep. 30, 1999
	ended Sep. 30, 2000	Change	
(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

3. Interest Spread (Non-consolidated Domestic Operations)

(%)

	Six-month Period		Six-month Period ended Sep. 30, 1999
	ended Sep. 30, 2000	Change	
(1) Interest Rate Earned on Average Balance of Interest-earning Assets (A)	1.62	(0.65)	2.27
<After adjustments of accounting standard changes*>	1.62	(0.24)	1.86
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
<After adjustments of accounting method changes*>	1.04	(0.16)	1.20
Interest Rate Paid on Average Balance of Interest-bearing Liabilities	0.25	(0.54)	0.79
<After adjustments of accounting standard changes*>	0.25	(0.09)	0.34
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) Interest Spread (A) - (B)	0.58	(0.04)	0.62
<After adjustments of accounting standard changes*>	0.58	(0.08)	0.66

* 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.

4 . Gains and Losses on Securities (Non-consolidated)

(Millions of Yen)

	Six-month Period		Six-month Period ended Sep. 30, 1999
	ended Sep. 30, 2000	Change	
Gains and (Losses) on Bonds	(838)	850	(1,688)
Gains on sale of bonds	7,404	(15,550)	22,954
Gains on redemption of bonds	---	(2,195)	2,195
(Losses) on sale of bonds	(8,024)	9,783	(17,807)
(Losses) on redemption of bonds	---	8,984	(8,984)
(Losses) on devaluation of bonds	(219)	(173)	(46)
Gains and (Losses) on Stocks	139,524	53,148	86,376
Gains on sale of stocks	157,310	53,167	104,143
(Losses) on sale of stocks	(7,181)	1,011	(8,192)
(Losses) on devaluation of stocks	(10,604)	(1,029)	(9,575)

5. Unrealized gains and losses on securities

(1) Valuation method of securities

(i) Securities

Trading securities	Fair value method (net unrealized gains and losses on valuation are recognized in income statement)
Securities held to maturity	Amortized cost method
Other securities	Cost method or amortized cost method
Stocks of subsidiaries and affiliates	Cost method

(ii) Securities held in money trust

Held in investment trust	Fair value method (net unrealized gains and losses on valuation are recognized in income statement)
Held in other money trust	Cost method or amortized cost method

(2) Unrealized gains and losses

(Consolidated)

(Millions of Yen)

	As of September 30, 2000 (*1) (*2) (*3)				As of March 31, 2000		
	Net unrealized gains (losses)				Net unrealized gains (losses)		
		Change	Unrealized gains	Unrealized losses		Unrealized gains	Unrealized losses
Securities held to maturity	(609)		0	(610)			
Other Securities	599,315		971,648	(372,333)			
Stocks	461,347		778,976	(317,629)			
Bonds	(24,618)		14,797	(39,416)			
Others	162,586		177,874	(15,287)			
Total	598,705	(580,748)	971,649	(372,943)	1,179,453	1,553,742	(374,289)
Stocks	461,347	(453,390)	778,976	(317,629)	914,737	1,242,256	(327,519)
Bonds	(24,618)	(23,816)	14,798	(39,416)	(802)	34,217	(35,020)
Others	161,976	(103,541)	177,874	(15,897)	265,517	277,268	(11,750)

(*1) Includes negotiable certificates of deposits, commercial paper and beneficiary certificates in loan trusts as well as securities

(Net unrealized gains on negotiable certificates of deposits, commercial paper and beneficiary certificates in loan trusts are 88 million yen with unrealized gains of 89 million yen and unrealized losses of 0 million yen)

(*2) Fair value of stocks are evaluated based on the average market price during one-month period ending September 30, 2000

(*3) Net unrealized gains and losses on valuation with regard to Other Securities including securities held in other money trust , in case fair value method is applied, are 361,429 million yen

(Non-consolidated)

(Millions of Yen)

	As of September 30, 2000 (*1) (*2) (*3)				As of March 31, 2000		
	Net unrealized gains (losses)				Net unrealized gains (losses)		
		Change	Unrealized gains	Unrealized losses		Unrealized gains	Unrealized losses
Securities held to maturity	(591)		0	(591)			
Stocks of subsidiaries and affiliates	(9,800)		555	(10,356)			
Other Securities	415,758		776,558	(360,800)			
Stocks	448,261		760,287	(312,026)			
Bonds	(25,054)		13,767	(38,822)			
Others	(7,448)		2,503	(9,951)			
Total	405,366	(495,990)	777,114	(371,748)	901,356	1,259,258	(357,901)
Stocks	438,461	(466,013)	760,843	(322,382)	904,474	1,221,933	(317,459)
Bonds	(25,054)	(24,461)	13,767	(38,822)	(593)	33,689	(34,283)
Others	(8,040)	(5,516)	2,503	(10,543)	(2,524)	3,634	(6,159)

(*1) Includes negotiable certificates of deposits, commercial paper and beneficiary certificates in loan trusts as well as securities

(Net unrealized gains on negotiable certificates of deposits, commercial paper and beneficiary certificates in loan trusts are 89 million yen with unrealized gains of 89 million yen)

(*2) Fair value of stocks other than those of subsidiaries and affiliates are evaluated based on the average market price during one-month period ending September 30, 2000 and that of other securities are evaluated based on the market price at the end of September 2000

(*3) Net unrealized gains (losses) on valuation with regard to Other Securities including those of securities held in other money trust (-3,114 million yen) are 412,643 million yen and net unrealized gains and losses on valuation, in case fair value method is applied, are 255,632 million yen

6. Employees' Retirement Benefits

(1) Obligations under employees' post-retirement benefits

(Non-consolidated)

(Millions of Yen)

		Sep. 30, 2000
Obligation under employees' retirement benefits as at the beginning of FY2000	(A)	448,243
discount rate		3.5%
Fair value of plan assets as at the beginning of FY2000	(B)	300,641
Reserve for employees' retirement benefits as at the beginning of FY2000	(C)	46,764
Net obligation under new accounting standard for employees' retirement benefits as at the beginning of FY2000	(A-B-C)	100,837
Contribution to employees' retirement benefits by set-up of trust	(D)	---
Net obligations to be amortized	(A-B-C-D)	100,837
Amortization in first half of FY2000	(E)	10,083
Amortization Period		5 years
Net obligation as at September 30, 2000	(A-B-C-D-E)	90,753

(Consolidated)

(Millions of Yen)

		Sep. 30, 2000
Obligation under employees' post-retirement benefits as at the beginning of FY2000	(A)	471,247
Fair value of plan assets as at the beginning of FY2000	(B)	316,191
Reserve for retirement allowance as at the beginning of FY2000	(C)	49,764
Net obligation under new accounting standard for Employees' Accounting for Pensions as at the beginning of FY2000	(A-B-C)	105,290
Contribution to employees' post-retirement benefits by set-up of trust	(D)	---
Net obligations to be amortized	(A-B-C-D)	105,290
Amortization in first half of FY2000	(E)	10,529
Net obligation as at September 30, 2000	(A-B-C-D-E)	94,761

(2) Expenses associated with employees' post-retirement benefits

(Non-consolidated)

(Millions of Yen)

		Six-month period, ended Sep. 30, 2000
Expenses associated with employees' post-retirement benefits		17,616
Service cost		5,922
Interest expenses		7,844
Expected returns on plan assets		(7,516)
Amortization of net obligation under new accounting standard for Employees' Accounting for Pensions (D+E)		10,083
Other		1,282

(Consolidated)

(Millions of Yen)

		Six-month period, ended Sep. 30, 2000
Expenses associated with employees' post-retirement benefits		18,729

7 . Capital Ratio (Consolidated, BIS Guidelines)

(Billions of Yen)

	Sep. 30, 2000		Mar. 31, 2000	Sep. 30, 1999
	(Preliminary)	Change from Mar. 31, 2000		
	%	%	%	%
(1) Total Capital Ratio	11.33	(0.27)	(0.04)	11.6
Tier I Ratio	5.98	0.10	0.25	5.88
(2) Tier I Capital	2,218.3	14.4	12.6	2,203.9
(3) Tier II Capital	1,981.8	(162.6)	(188.4)	2,144.4
(a) 45% of unrealized gains on securities	---	---	---	---
(b) 45% of unrealized gains on land	124.9	(1.2)	(1.7)	126.1
(c) General reserve for possible loan losses	232	(133.4)	(107.2)	365.4
(d) Qualifying subordinated debt	1,624.9	(28.0)	(79.5)	1,652.9
(4) Deducted Items (Cross-holdings with other financial institutions)	2.1	2.1	2.1	0
(5) Total Capital = (2) + (3) - (4)	4,198.0	(150.3)	(177.9)	4,348.3
(6) Risk adjusted assets	37,043.5	(433.2)	(1,419.7)	37,476.7

8 . ROE

(Non-consolidated)

(%)

	Six-month Period		Six-month Period
	ended Sep. 30, 2000	Change	
Core Banking Profit (excl. transfer to General Reserve) Basis	28.8	(1.0)	29.8
Core Banking Profit Basis	47.0	17.9	29.1
Core Banking Profit (excl. transfer to General Reserve, and gains/losses on sales and redemption of bonds) Basis	28.9	(1.2)	30.1
Net Income Basis (*1)	6.6	0.8	5.8

(*1) $\frac{(\text{Net Income} - \text{Dividend on preferred stocks}) <\text{Annualized basis}>}{(\text{period start Common Shareholders' Equity} + \text{period end Common Shareholders' Equity})/2}$

(Consolidated)

(%)

	Six-month Period		Six-month Period
	ended Sep. 30, 2000	Change	
Net Income Basis (*1)	11.3	3.2	8.1

(*1) $\frac{(\text{Net Income} - \text{Dividend on preferred stocks}) <\text{Annualized basis}>}{(\text{period start Common Shareholders' Equity} + \text{period end Common Shareholders' Equity})/2}$

	Six-month Period		Six-month Period
	ended Sep. 30, 2000	Change	
Fully-diluted Basis (*2)	8.0	2.3	5.7

(*2) Fully-diluted and annualized basis, including convertible preferred stocks and mandatorily exchangeable notes in common shareholder's equity for computation

9. Rationalization Measures

(1) Expenses

	(Millions of Yen)			(References)			(Millions of Yen)
	Six-month Period ended Sep. 30, 1999 Actual	Six-month Period ended Sep. 30, 2000 Actual	Change	FY1999 Actual	Year-to-Year Change	Change from The Plan	FY2000 Plan*
Total Expenses (*1)	164,990	159,580	(5,410)	329,785	(24,073)	(28,215)	343,000
Personnel Expenses (*2)	72,392	70,177	(2,215)	141,959	(11,089)	(10,341)	148,100
General Expenses	83,790	81,650	(2,140)	170,178	(10,086)	(14,022)	175,200

* "The Plan for the Strengthening of the Financial Base of the Bank" which was submitted to the government.

Notes:

(*1) Total Expenses include all the expenses items used in the computation of Core Banking Profit and does not include extraordinary expenses.

(*2) Personnel Expenses include salaries and bonuses of full-time employees, temporary staff in Japan, and locally employed overseas staff, directors' remuneration, pension related expenses, and social welfare expenses.

(i) Personnel Expenses:

Number of employees: Reduction of 210 employees since March 31, 2000.
Employee salaries: No increase in basic salary since fiscal 1996.
Employee bonuses: No increase in the summer bonus paid out in fiscal 2000 after 12% reduction in fiscal 1999

(ii) General Expenses:

Continued overall review of operating expenses resulted in further reduction of operating expenses.
Facility expense reduced by rationalizing the domestic and overseas branch network.

(2) Number of Directors and Employees

	As of Sep. 30, 1999 Actual	As of Mar. 31, 2000 Actual	As of Sep. 30, 2000			Mar. 31, 2001 Plan *
			Actual	Change from Mar.31, 2000	Change from Sep. 30 1999	
Directors (*1)	23	23	23	0	0	38
Employees (*2)	15,036	14,394	14,184	(210)	(852)	13,600

* Same as above

Notes:

(*1) Including Corporate Auditors. The number of Directors was drastically reduced with the introduction of an Executive Officer System in June, 1999.

(*2) Excluding temporary, part-time, and overseas local staff.

Employment of New Graduates

	April 1999 Actual	April 2000 Actual	Year-to-Year Change	April 2001 Projection	Year-to-Year Change
	New Graduates (*1)	787	402	(385)	250
Career Course	192	103	(89)	100	(3)

Notes:

(*1) Includes only New Graduates employed every April.

(3) Number of Domestic and Overseas Branches and Subsidiaries

	As of Sep. 30, 1999 Actual	As of Mar. 31, 2000 Actual	As of Sep. 30, 2000			Mar. 31, 2001 Plan*
			Actual	Change from Mar. 31, 2000	Change from Sep. 30, 1999	
Domestic Branches (*1,2)	277	277	262	(15)	(15)	270
Overseas Branches (*3)	18	18	17	(1)	(1)	15
Overseas Subsidiaries (*4)	24	23	20	(3)	(4)	21
Overseas Representative Offices	17	17	16	(1)		

* Same as above

Notes:

(*1) Excluding agencies and sub-branches.

(*2) Excluding branches that are solely specialized in receiving incoming fund transfers. (8 such branches as of Sep. 30, 1999)

(*3) Excluding sub-branches.

(*4) Excluding affiliates, of which the Bank has less than 50% equity interest.

(i) Domestic Branches

Reduced 15 branches in the first half of fiscal 2000 and has achieved the goal which was set at 265 branches in total for fiscal 2003 in "The Plan for the Strengthening of the Financial Base of the Bank" two years earlier than the original schedule.

(ii) Overseas Branches

Closed Milan branch in April 2000.

II. Overview of Loans and Deposits

1. Classification of Customers, Disclosure of Problem Assets, and Reserve Policy (Non-consolidated)

* Loan amount after direct reduction.

* The Bank has adopted the uniform non-accrual loan accounting method for loans to "bankrupt customers," "virtually bankrupt customers" and "potentially bankrupt customers," as classified in the self-assessment categories. As such, loans to customers in these three categories are recognized as "non-accrual" even if not past-due.

(Billions of Yen)

Classification of Customers under Self-Assessment	"Revitalization Law" Standard	Coverage Status	Reserve Policy (First Half of FY2000)	Reserve (Reserve Ratio) (*3)
Bankrupt Customers	Bankrupt and Quasi-Bankrupt 181.8 (1) (change from Mar.00 -9.0)	Amounts recoverable due to guarantees, collateral and others 178.5 (i) Others 3.3	100% write-off (including direct reduction) or 100% reserves provided for the portion excluding amounts recoverable. (amount of direct reduction: as at Sep. 30 2000: 763.3 billion yen as at Mar. 31 2000: 731.0 billion yen)	6.5 (*1) (100%) Specific Reserve
Virtually Bankrupt Customers				
Potentially Bankrupt Customers	Doubtful 1,838.7 (2) (change from Mar.00 +487.5)	Amounts recoverable due to guarantees, collateral and others 731.7 (ii) Others 1,107.0	Various reserve ratio applied to the portion excluding amounts recoverable of respective assets, based on their credit risks.	711.0 (*1) (64.2%)
Customers Requiring Caution	Substandard Loans 144.0 (3) (change from Mar.00 -231.0) (*2) Substandard Assets	Portion secured by Guarantees and Collateral: 35.6 (iii)	Reserve Policy: 15% of entire exposure is covered by general reserves.	Reserve for Substandard Loans : 21.6 (15.0%) Average (2.1%)
Normal Customers	Normal Assets 32,987.9		Reserve based on historical credit loss ratio according to the classification in self-assessment. Reserve categories based on each customer's credit history and credit ratings are applied to customers requiring caution.	(0.2%) Total General Reserve 229.7
Loan Loss Reserve for Specific Overseas Countries				11.6

Total 35,152.4	Total Reserve for Possible Loan Losses 958.8
(A) = (1)+(2)+(3) 2,164.5 (change from Mar.2000:+247.5)	(B) Reserve for "Revitalization Law" Assets (*4) 739.1
(C) Amounts recoverable due to guarantees, collateral and others (i)+(ii)+(iii) 945.8	(D) Others (A)-(C) 1,218.7
(B) / (D) Reserve Ratio 60.6% (change from Mar.2000: 15.1%)	

Notes:

(*1) Includes reserves for on-balance and off-balance sheet assets, which do not fall under the "Revitalization Law" disclosure standards.

(Bankrupt/Virtually Bankrupt Customers: 3.2 billion yen, Potentially Bankrupt Customers: 7.2 billion yen)

(*2) "Substandard Loans" are classified on a loan by loan basis. If loans to a customer are classified as "Substandard Loans," the customer is categorized as "Substandard Assets." 15% of entire exposure to "Substandard Assets" is covered by General Reserve.

(*3) The reserve ratio shows the degree of reserve coverage against the total amount of each classification, except the reserve ratio with respect to "Bankrupt and Quasi-Bankrupt" and "Doubtful," which provide reserve coverage against the portion excluding amounts recoverable of those classifications.

(*4) Sum of specific reserves and general reserve for substandard loans.

2 . Risk-Monitored Loans

(Non-consolidated)

(Millions of Yen)

	Sep. 30, 2000			Mar. 31, 2000	Sep. 30, 1999
		Change from Mar. 31, 2000	Change from Sep. 30, 1999		
Bankrupt	74,956	1,952	(19,387)	73,004	94,343
Other non-accrual	1,894,022	457,952	366,877	1,436,070	1,527,145
Past-due over 3 months	24,856	(15,446)	(30,477)	40,302	55,333
Restructured	119,105	(215,601)	(108,980)	334,706	228,085
Total Risk-monitored Loans	2,112,939	228,856	208,031	1,884,083	1,904,908
Direct Reduction Amount	744,642	38,830	370,223	705,812	374,419
Total Loans Outstanding (term-end balance)	31,790,839	432,279	(828,556)	31,358,560	32,619,395

(%)

Bankrupt	0.2	---	(0.1)	0.2	0.3
Other non-accrual	6.0	1.4	1.3	4.6	4.7
Past-due over 3 months	0.1	0.0	(0.1)	0.1	0.2
Restructured	0.4	0.7	(0.3)	1.1	0.7
Total Risk-monitored Loans as a percentage of Total Loans	6.6	0.6	0.8	6.0	5.8

(Consolidated)

(Millions of Yen)

	Sep. 30, 2000			Mar. 31, 2000	Sep. 30, 1999
		Change from Mar. 31, 2000	Change from Sep. 30, 1999		
Bankrupt	92,045	4,749	(29,938)	87,296	121,983
Other non-accrual	2,097,955	436,022	472,838	1,661,933	1,625,117
Past-due over 3 months	67,436	(11,772)	(64,319)	79,208	131,755
Restructured	165,123	(209,757)	(111,992)	374,880	277,115
Total Risk-monitored Loans	2,422,561	219,243	266,589	2,203,318	2,155,972
Direct Reduction Amount	969,967	38,917	358,050	931,050	611,917
Total Loans Outstanding (term-end balance)	33,332,087	391,207	(934,110)	32,940,880	34,266,197

(%)

Bankrupt	0.3	0.0	(0.1)	0.3	0.4
Other non-accrual	6.3	1.3	1.6	5.0	4.7
Past-due over 3 months	0.2	0.0	(0.2)	0.2	0.4
Restructured	0.5	(0.6)	(0.3)	1.1	0.8
Total Risk-monitored Loans as a percentage of Total Loans	7.3	0.6	1.0	6.7	6.3

3 . Reserves for Problem Loans

(Non-consolidated)

(Millions of Yen)

	Sep. 30, 2000		Mar. 31, 2000	Sep. 30, 1999	
		Change from Mar. 31, 2000			Change from Sep. 30, 1999
Reserve for Possible Loan Losses	958,841	49,802	(147,525)	909,039	1,106,366
General Reserve	229,716	(127,858)	(93,729)	357,574	323,445
Specific Reserve	717,485	178,371	(51,044)	539,114	768,529
Loan Loss Reserve for Specific Overseas Countries	11,640	(711)	(2,752)	12,351	14,392
Direct Reduction Amount	763,343	32,303	360,409	731,040	402,934
Reserves for Supporting Specific Borrowers	---	---	---	---	---
Reserve for Losses on Loans Sold	65,421	(46,167)	(48,193)	111,588	113,614
Loans outstanding to CCCP	125,931	(49,122)	(81,856)	175,053	207,787

(Consolidated)

(Millions of Yen)

	Sep. 30, 2000		Mar. 31, 2000	Sep. 30, 1999	
		Change from Mar. 31, 2000			Change from Sep. 30, 1999
Reserve for Possible Loan Losses	1,013,591	63,092	(146,335)	950,499	1,159,926
General Reserve	232,048	(133,360)	(107,155)	365,408	339,203
Specific Reserve	769,863	197,176	(36,396)	572,687	806,259
Loan Loss Reserve for Specific Overseas Countries	11,679	(724)	(2,784)	12,403	14,463
Direct Reduction Amount	1,003,996	25,553	304,678	978,443	699,318
Reserve for Losses on Loans Sold	69,252	(46,988)	(48,907)	116,240	118,159

4 . Reserve Ratio for Risk Monitored Loans

(Non-consolidated)

(%)

	Sep. 30, 2000		Mar. 31, 2000	Sep. 30, 1999	
		Change from Mar. 31, 2000			Change from Sep. 30, 1999
Before Direct Reduction	60.3	(3.0)	(5.9)	63.3	66.2
After Direct Reduction	45.4	(2.8)	(12.7)	48.2	58.1

(Note) Reserve Ratio = Reserves / Risk Monitored Loans

(Consolidated)

(%)

	Sep. 30, 2000		Mar. 31, 2000	Sep. 30, 1999	
		Change from Mar. 31, 2000			Change from Sep. 30, 1999
Before Direct Reduction	59.5	(2.0)	(7.7)	61.5	67.2
After Direct Reduction	41.8	(1.3)	(12.0)	43.1	53.8

(Note) Reserve Ratio = Reserves / Risk Monitored Loans

5 . Problem Assets based on Revitalization Law Standard

(Non-consolidated, Preliminary)

(Millions of Yen)

	Sep. 30, 2000			Mar. 31, 2000	Sep. 30, 1999
		Change from Mar. 31, 2000	Change from Sep. 30, 1999		
Bankrupt and Quasi-Bankrupt	181,808	(8,968)	15,901	190,776	165,907
Doubtful	1,838,673	487,488	334,038	1,351,185	1,504,635
Substandard	143,961	(231,047)	(139,458)	375,008	283,419
Total (A)	2,164,442	247,472	210,481	1,916,970	1,953,961
Direct Reduction Amount	763,343	32,303	360,409	731,040	402,934

6 . Coverage of Problem Assets based on Revitalization Law Standard

(Non-consolidated, Preliminary)

(Millions of Yen)

	Sep. 30, 2000			Mar. 31, 2000	Sep. 30, 1999
		Change from Mar. 31, 2000	Change from Sep. 30, 1999		
Total (B)	1,684,827	481,799	181,217	1,203,028	1,503,610
Reserve for Possible Loan Losses* (C)	739,079	143,714	(71,963)	595,365	811,042
Reserve for Specific Borrowers	---	---	---	---	---
Amounts recoverable due to guarantees, collateral and others (D)	945,748	338,085	253,180	607,663	692,568

*Sum of specific reserves and general reserve for substandard loans.

(%)

Coverage Ratio (B)/(A)	77.8	15.0	0.8	62.8	77.0
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Coverage Ratio calculated with Total Reserve for Possible Loan Losses included in the numerator (B)

88.0 8.9 (4.1) 79.1 92.1

Reserve Ratio (C)/(A-D)	60.6	15.1	(3.7)	45.5	64.3
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Reserve Ratio calculated with Total Reserve for Possible Loan Losses included in the numerator (C)

78.7 9.3 (9.0) 69.4 87.7

7. Loan Portfolio, Classified by Industry

(1) Classification by Industry (Non-consolidated, Preliminary)

(Millions of Yen)

	As of			As of Mar. 31, 2000	As of Sep. 30, 1999
	Sep. 30, 2000	Change from Mar. 31, 2000	Change from Sep. 30, 1999		
Domestic Offices (Excludes offshore banking accounts)	28,266,550	520,645	(149,818)	27,745,905	28,416,368
Manufacturing	3,647,082	144,002	97,193	3,503,080	3,549,889
Agriculture, forestry, fisheries, and mining	62,847	276	(46,026)	62,571	108,873
Construction	1,666,105	22,558	134,082	1,643,547	1,532,023
Wholesale and retail trade	3,588,316	58,543	(20,851)	3,529,773	3,609,167
Financial institutions	2,201,765	(123,337)	(239,606)	2,325,102	2,441,371
Real estate	4,324,452	6,071	(84,108)	4,318,381	4,408,560
Transportation, communications, and other public enterprises	1,296,222	83,063	99,382	1,213,159	1,196,840
Services	4,505,956	24,605	(147,384)	4,481,351	4,653,340
Municipalities	80,634	(23,629)	(14,701)	104,263	95,335
Other	6,893,167	328,493	72,200	6,564,674	6,820,967
Overseas Offices (Includes offshore banking accounts)	3,524,289	(88,366)	(678,737)	3,612,655	4,203,026
Public sector	200,577	41,218	18,670	159,359	181,907
Financial institutions	267,825	(21,255)	(92,537)	289,080	360,362
Commerce and Industry	3,054,715	(107,943)	(602,104)	3,162,658	3,656,819
Other	1,170	(386)	(2,767)	1,556	3,937
Total	31,790,839	432,279	(828,556)	31,358,560	32,619,395

Risk Monitored Loans, Classified by Industry (Non-consolidated, Preliminary)

(Millions of Yen)

	As of			As of Mar. 31, 2000	As of Sep. 30, 1999
	Sep. 30, 2000	Change from Mar. 31, 2000	Change from Sep. 30, 1999		
Domestic Offices (Excludes offshore banking accounts)	2,041,138	239,941	233,821	1,801,197	1,807,317
Manufacturing	62,811	4,547	8,731	58,264	54,080
Agriculture, forestry, fisheries, and mining	3,881	1,984	(34,834)	1,897	38,715
Construction	554,576	289,521	490,228	265,055	64,348
Wholesale and retail trade	165,874	1,481	41,502	164,393	124,372
Financial institutions	78,020	(14,756)	(26,691)	92,776	104,711
Real estate	503,976	(73,815)	(202,654)	577,791	706,630
Transportation, communications, and other public enterprises	16,527	3,061	9,637	13,466	6,890
Services	626,613	31,798	(42,400)	594,815	669,013
Municipalities	---	---	---	---	---
Other	28,860	(3,881)	(9,694)	32,741	38,554
Overseas Offices (Includes offshore banking accounts)	71,801	(11,085)	(25,790)	82,886	97,591
Public sector	---	---	---	---	---
Financial institutions	7,359	4,720	3,251	2,639	4,108
Commerce and Industry	64,442	(15,805)	(29,040)	80,247	93,482
Other	---	---	---	---	---
Total	2,112,939	228,856	208,031	1,884,083	1,904,908

(2) Revitalization Law Standard Loans (*1), Classified by Industry (Non-consolidated, Preliminary)

(Millions of Yen)

	As of		Change from Mar. 31 2000	Change from Sep. 30, 1999	As of Mar. 31, 2000	As of Sep. 30, 1999
	Sep. 30, 2000	[Reserve Ratio] (*2)				
Domestic Offices (Excludes offshore banking accounts)	2,080,540	61.1%	255,757	232,626	1,824,783	1,847,914
Manufacturing	63,280	60.1%	4,438	8,800	58,842	54,480
Agriculture, forestry, fisheries, and mining	3,884	68.0%	1,987	(40,528)	1,897	44,412
Construction	571,229	97.0%	306,090	506,624	265,139	64,605
Wholesale and retail trade	168,640	51.0%	1,038	40,076	167,602	128,564
Financial institutions	87,075	99.5%	(14,688)	(26,606)	101,763	113,681
Real estate	504,725	49.3%	(74,026)	(211,239)	578,751	715,964
Transportation, communications, and other public enterprises	16,545	53.5%	3,071	9,642	13,474	6,903
Services	636,244	42.5%	31,722	(44,249)	604,522	680,493
Municipalities	---	--	---	---	---	---
Other	28,918	56.3%	(3,876)	(9,890)	32,794	38,808
Overseas Offices (Includes offshore banking accounts)	83,902	51.0%	(8,285)	(22,145)	92,187	106,047
Public sector	---	---	---	---	---	---
Financial institutions	7,472	72.5%	4,711	3,222	2,761	4,250
Commerce and Industry	76,430	50.2%	(12,996)	(25,366)	89,426	101,796
Other	---	---	---	---	---	---
Total	2,164,442	60.6%	247,472	210,481	1,916,970	1,953,961

(*1) Includes loans, securities loaned, foreign exchanges, accrued income, suspense payments, customers' liabilities under acceptances and guarantees.

(*2) Reserve Ratio = Reserve for possible loan losses / Assets excl. amounts recoverable due to guarantees, collateral and others
Reserve for possible loan losses is the sum of specific reserves and general reserve for substandard loans.

(3) Consumer Loans Outstanding (Non-consolidated, Preliminary)

(Millions of Yen)

	As of		Change from Mar. 31, 2000	Change from Sep. 30, 1999	As of Mar. 31, 2000	As of Sep. 30, 1999
	Sep. 30, 2000					
Consumer Loans	5,572,997		(135,822)	(181,072)	5,708,819	5,754,069
Housing Loans	5,096,011		(120,746)	(151,484)	5,216,757	5,247,495
Others	476,986		(15,076)	(29,588)	492,062	506,574

(4) Loans to Small and Medium-sized Companies Outstanding (Non-consolidated, Preliminary)

(Millions of Yen)

	As of		Change from Mar. 31, 2000	Change from Sep. 30, 1999	As of Mar. 31, 2000	As of Sep. 30, 1999
	Sep. 30, 2000					
Loans to Small/Mid-sized Companies (*1)(*2)	20,031,224		(167,884)	(212,224)	20,199,108	20,243,448
Ratio of Loans to Small/Mid- sized Companies (%)	70.9		(1.9)	(0.3)	72.8	71.2

(*1) Excludes loans in overseas offices and offshore banking accounts

(*2) The definition of small/mid-sized companies have been broadened by the amendment of Small and Medium Enterprise Basic Law in December 1999.

8. Overseas Exposures and Reserves

(1) Exposures to Specific Overseas Countries (Non-Consolidated)

(Millions of Yen)

	Sep. 30, 2000		Mar. 31, 2000	Sep. 30, 1999	
		Change from Mar. 31, 2000			Change from Sep. 30, 1999
Exposures	61,433	(3,939)	(15,898)	65,372	77,331
Number of Countries with Exposures	8	(2)	(5)	10	13

(2) Exposures, Classified by Country (Non-consolidated, Preliminary)

(a) Exposures to Asia

(Millions of Yen)

	Sep. 30, 2000		Mar. 31, 2000	Sep. 30, 1999	
		Change from Mar. 31, 2000			Change from Sep. 30, 1999
Hong Kong	304,268	30,538	2,511	273,730	301,757
China	91,875	(25,994)	(29,115)	117,869	120,990
Thailand	126,372	(13,310)	(4,782)	139,682	131,154
Singapore	102,690	7,906	(15,617)	94,784	118,307
South Korea	70,346	4,392	(9,960)	65,954	80,306
Indonesia	94,593	93	(4,602)	94,500	99,195
Malaysia	44,699	(4,861)	(6,379)	49,560	51,078
Taiwan	5,696	(2,279)	(5,393)	7,975	11,089
India	26,718	(1,365)	(949)	28,083	27,667
Philippines	31,542	7,455	10,948	24,087	20,594
Pakistan	5,463	2,869		2,594	
Total	904,262	5,444	(57,879)	898,818	962,141

(Note) Classified by the location of borrowers' residence

(b) Exposures to Central and South America

(Millions of Yen)

	Sep. 30, 2000		Mar. 31, 2000	Sep. 30, 1999	
		Change from Mar. 31, 2000			Change from Sep. 30, 1999
Brazil	37,846	(4,245)	(12,204)	42,091	50,050
Mexico	15,647	(3,971)	(2,874)	19,618	18,521
Others	32,177	9,870	15,768	22,307	16,409
Total	85,670	1,654	689	84,016	84,981

(Note) Classified by the location of borrowers' residence

(c) Exposures to Russia

(Millions of Yen)

	Sep. 30, 2000		Mar. 31, 2000	Sep. 30, 1999	
		Change from Mar. 31, 2000			Change from Sep. 30, 1999
Russia	0	0	(970)	0	970

(Note) Classified by the location of borrowers' residence

(3) Revitalization Law Standard Loans (*1), Classified by Domicile

(Non-Consolidated, Preliminary)

(Millions of Yen)

	Revitalization Law Standard Loans (*3)				
	Sep. 30, 2000			Mar. 31, 2000	Sep. 30, 1999
	[Reserve Ratio] (*2)		Change from Mar. 31, 2000		
Domestic Offices (Excludes offshore banking accounts)	2,080,540	61.1%	255,757	1,824,783	1,847,914
Overseas Offices (Includes offshore banking accounts)	83,902	51.0%	(8,285)	92,187	106,047
Asia	60,269	50.5%	(11,686)	71,955	78,340
Indonesia	19,505	53.8%	(6,247)	25,752	29,255
China	10,584	59.1%	(4,101)	14,685	20,247
Thailand	9,265	23.2%	(677)	9,942	12,814
Hong Kong	12,176	51.1%	(1,885)	14,061	11,161
Others	8,739	64.5%	1,224	7,515	4,861
North America	21,324	46.1%	5,022	16,302	22,456
Central and South America	4	45.5%	(1,322)	1,326	1,408
Western Europe	618	70.7%	230	388	969
Eastern Europe	1,687	70.9%	(529)	2,216	2,024
Middle East and Africa	0	---	0	0	846
Total	2,164,442	60.6%	247,472	1,916,970	1,953,961

(*1) Includes loans, securities loaned, foreign exchanges, accrued income, suspense payments, customers' liabilities under acceptances and guarantees.

(*2) Reserve Ratio = Specific and General Reserve / Assets excl. amounts recoverable due to guarantees, collateral and others

(*3) Loan amount based on the location of borrowers' residence.

(4) Transfer Risk Basis Overseas Exposure and Reserves (Non-consolidated, Preliminary)

(Millions of U.S. Dollars)

	Total Exposure (Transfer Risk Basis)						Reserves		Reserve Ratio	
		Change from Mar. 31, 2000	Sovereign	Japanese Institutions	Non-Japanese Institutions	Financial Institutions		Change from Mar. 31, 2000	/	Change from Mar. 31, 2000
Total	35,661	3,754	5,966	9,124	15,533	5,038	484	(81)	1.4%	(0.4%)
Asia	9,373	87	1,270	1,813	5,039	1,251	377	(79)	4.0%	(0.9%)
Hong Kong	2,393	146	85	338	1,918	52	34	8	1.4%	0.2%
South Korea	1,899	535	1	9	963	926	12	6	0.6%	0.2%
Singapore	1,201	(11)	207	501	469	24	8	3	0.7%	0.3%
China	1,142	(291)	521	472	132	17	52	(35)	4.6%	(1.5%)
Thailand	970	(20)	164	265	433	108	22	(18)	2.3%	(1.7%)
Indonesia	655	(116)	63	100	407	85	202	(54)	30.8%	(2.4%)
Malaysia	479	(38)	113	116	244	6	19	3	4.0%	0.9%
India	283	(3)	82	12	175	14	17	12	6.0%	4.3%
Taiwan	259	(137)	7	0	242	10	1	(9)	0.4%	(2.1%)
Philippines	83	18	26	0	56	1	0	0	0.0%	0.0%
Central and South America	823	(10)	69	250	125	379	1	(5)	0.1%	(0.6%)
Brazil	484	(43)	1	210	8	265	1	0	0.2%	0.0%
Mexico	47	(28)	12	0	11	24	0	(4)	0.0%	(5.3%)
Eastern Europe	292	(85)	132	5	120	35	12	(7)	4.1%	(0.9%)
Slovakia	94	(13)	60	0	34	0	11	0	11.7%	1.4%
Hungary	48	6	0	5	33	10	0	0	0.0%	0.0%
Russia	1	(5)	0	0	1	0	0	(6)	0.0%	(100.0%)
North America	12,013	1,325	2,148	3,637	5,181	1,047	40	(8)	0.3%	(0.1%)
Western Europe	11,073	2,501	2,090	2,629	4,553	1,801	28	7	0.3%	0.0%
Others	2,087	(64)	257	790	515	525	26	11	1.2%	0.5%

(Note 1) "Transfer Risk" is defined as exposures classified by region based on the place where the risks are actually taken.

For example, exposures guaranteed by a Japanese parent company are considered as exposures to Japan. Accordingly, the numbers in the table above and the numbers in the table of 8 which are classified by the domicile of debtors do not reconcile.

(Note 2) The above figures include loans, bonds, call loans and customers' liabilities for acceptances and guarantees.

Actual outstanding balance (including exposures in local currency) is counted.

(Note 3) "Reserves" consist of specific reserve, loan loss reserve for specific overseas countries, and general reserve (including additional loan loss reserve for Asian countries).

(Note 4) Amount of direct reduction: \$404 million

9. Deposits and Loans Outstanding (Non-consolidated)

(Millions of Yen)

	Six-month Period ended Sep. 30, 2000	Change from		Fiscal 1999 ended Mar. 31, 2000	Six-month Period ended Sep. 30, 1999
		Fiscal 1999	Six-month Period ended Sep. 30, 1999		
Deposits (term-end balance)	28,474,042	1,085,837	245,014	27,388,205	28,229,028
Deposits (average balance)	28,847,106	352,087	671,752	28,495,019	28,175,354
Domestic operations	22,391,588	433,225	836,554	21,958,363	21,555,034
average yield	0.16%	(0.04%)	(0.06%)	0.20%	0.22%
Loans (term-end balance)	31,790,839	432,279	(828,556)	31,358,560	32,619,395
Loans (average balance)	31,113,092	(1,871,940)	(2,232,118)	32,985,032	33,345,210
Domestic operations	27,028,689	(991,050)	(950,173)	28,019,739	27,978,862
average yield	1.89%	(0.02%)	(0.04%)	1.91%	1.93%

10. Deposits Outstanding, Classified by Depositor (Non-consolidated)

(Millions of Yen)

	Six-month Period ended Sep. 30, 2000	Change from		Fiscal 1999 ended Mar. 31, 2000	Six-month Period ended Sep. 30, 1999
		Fiscal 1999	Six-month Period ended Sep. 30, 1999		
Individual Deposits	13,193,279	68,326	314,471	13,124,953	12,878,808
Corporate Deposits	9,623,413	(49,001)	(1,096,825)	9,672,414	10,720,238
Total	22,816,692	19,325	(782,354)	22,797,367	23,599,046

(Note) Excluding accounts in overseas offices

(References) Other financial data (Non-consolidated)

1. Problem loans sold (Billions of Yen)

Problem loans sold (Principal amount)	74.0
Sold to CCPC	0.0
Sold to RCC	4.0
Other	70.0

2. Loan forgiveness (Billions of Yen)

Number of loan forgiveness	3
Principal amount forgiven	18.1
Sumigin Guarantee Company, Limited	14.8

(Note) does not include loan forgiveness associated with legal settlement

3. Loan to affiliated finance companies (Billions of Yen)

	Sep. 30, 2000	Sep. 30, 1999
SB Leasing Company, Limited	99.5	134.0
Sumigin General Finance Company, Limited	96.4	116.6

4. Enterprise taxes by Tokyo and Osaka governments (Billions of Yen)

Expected enterprise tax in Tokyo Metropolitan Government in fiscal 2000	(7.0)
Income taxes deferred due to introduction of enterprise tax by Osaka Prefectural Government in first half of fiscal 2000	(26.6)
Expected enterprise tax in Osaka Prefectural Government in fiscal 2001	(6.0)

5. Sales of cross-shareholdings

Approximately 180 billion yen of cross-shareholding outstanding was reduced in first half of fiscal 2000

.Projections for FY2000 Earnings

(Non-consolidated)

(Billions of Yen)

	FY2000 Projections			FY 1999 (Actual)
	Six-month Period ended Sep. 30, 2000 (Actual)		Change from FY1999	
Operating Income	823.3	1,750.0	(432.3)	2,182.3
Operating Profit	139.4	260.0	83.5	176.5
Net Income	48.4	100.0	51.2	48.8
Core Banking Profit*	203.6	360.0	(29.4)	389.4
Total Credit Cost	(199.3)	(350.0)	330.7	(680.7)

* Excluding transfer to General Reserve

(Consolidated)

(Billions of Yen)

	FY2000 Projections			FY 1999 (Actual)
	Six-month Period ended Sep. 30, 2000 (Actual)		Change from FY1999	
Operating Income	1,294.5	2,600.0	(402.9)	3,002.9
Operating Profit	262.3	390.0	152.7	237.3
Net Income	75.9	125.0	63.1	61.9
Core Banking Profit*	228.4	400.0	(68.0)	468.0

* Consolidated Core Banking Profit = Non-consolidated Core Banking Profit excl. transfer to General Reserve
+Operating Profit of consolidated subsidiaries excl. non-recurring items
+Pro-rata share of operating profit of affiliates accounted for under equity method
- Intercompany Dividend