

2. Banking Profit per Employee / Overhead Ratio <Non-consolidated>

(Millions of yen, %)

	FY2000	Change	FY1999
(1)Banking profit (excluding transfer to general reserve for possible loan losses)	447,672	58,234	389,438
Per employee (thousands of yen)	35,180	6,543	28,637
(2)Banking profit	580,293	229,715	350,578
Per employee (thousands of yen)	45,602	19,823	25,779
(3)Banking profit (excluding transfer to general reserve for possible loan losses and gains/losses on bonds)	446,822	53,434	393,388
Per employee (thousands of yen)	35,113	6,186	28,927
Overhead ratio	42.1	(3.5)	45.6

(Note) 1. Employees include executive officers (who are not also board members) and overseas local staffs, 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 period is used.

2. Overhead ratio = (Expenses) / (Gross banking profit)