

**COMPARATIVE NON-CONSOLIDATED BALANCE SHEET**  
(SELECTED DATA)

March 31	2001	2000	Millions of yen Inc./Dec.)
<b>Assets</b>			
Cash and due from banks	2,730,973	2,095,204	635,769
Call loans	86,437	103,392	(16,955)
Bills bought	-	94,100	(94,100)
Debt purchased	3,097	640	2,457
Trading assets	565,596	1,104,111	(538,515)
Money held in trust	22,208	72,381	(50,173)
Securities	10,199,669	6,911,602	3,288,067
Loans and bills discounted	30,575,498	31,939,952	(1,364,454)
Foreign exchanges	262,590	316,149	(53,559)
Other assets	992,360	1,156,771	(164,411)
Premises and equipment	286,354	317,774	(31,420)
Deferred tax assets	524,199	583,559	(59,360)
Customers' liabilities for acceptances and guarantees	2,637,631	2,524,300	113,331
Reserve for possible loan losses	(424,799)	(660,454)	235,655
<b>Total assets</b>	<b>48,461,818</b>	<b>46,559,485</b>	<b>1,902,333</b>
<b>Liabilities</b>			
Deposits	28,872,248	29,803,721	(931,473)
Negotiable certificates of deposit	4,661,831	3,538,934	1,122,897
Call money	3,312,790	2,263,219	1,049,571
Bills sold	1,287,700	295,700	992,000
Commercial paper	1,136,800	451,000	685,800
Trading liabilities	172,176	161,238	10,938
Borrowed money	1,596,797	1,953,529	(356,732)
Foreign exchanges	38,368	30,218	8,150
Bonds	470,000	270,000	200,000
Convertible bonds	-	95	(95)
Other liabilities	1,885,491	2,856,182	(970,691)
Reserve for retirement allowances	-	32,099	(32,099)
Reserve for employee retirement benefit	14,054	-	14,054
Reserve for possible losses on loans sold	67,163	94,853	(27,690)
Other reserves	9	9	0
Deferred tax liabilities for land revaluation	27,524	32,092	(4,568)
Acceptances and guarantees	2,637,631	2,524,300	113,331
<b>Total liabilities</b>	<b>46,180,587</b>	<b>44,307,196</b>	<b>1,873,391</b>
<b>Stockholders' equity</b>			
Capital stock	1,042,706	1,042,706	-
Legal reserves	1,030,783	1,023,641	7,142
Land revaluation excess	42,690	48,908	(6,218)
Retained earnings	165,051	137,032	28,019
Voluntary reserves	56,028	56,021	7
Unappropriated profit at end of year	109,023	81,011	28,012
Net income	82,160	57,117	25,043
<b>Total stockholders' equity</b>	<b>2,281,230</b>	<b>2,252,289</b>	<b>28,941</b>
<b>Total liabilities and stockholders' equity</b>	<b>48,461,818</b>	<b>46,559,485</b>	<b>1,902,333</b>

Notes: Changes in number of shares during the year ended March 31, 2001 were as follows:

Conversion of  
Series II Preference Share  
to Ordinary Share

Increased Number of Ordinary Shares (thousand)	780
Amount Newly Included in Capital (million yen)	--