

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

(Millions of yen, %)

	FY2001		FY2000
		Change	
(1)Banking profit (excluding transfer to general reserve for possible loan losses)	1,183,369	380,296	803,073
Per employee (thousands of yen)	50,321	19,558	30,763
(2)Banking profit	678,811	(312,859)	991,670
Per employee (thousands of yen)	28,865	(9,122)	37,987
(3)Banking profit (excluding transfer to general reserve for possible loan losses and gains(losses) on bonds)	1,116,808	322,531	794,277
Per employee (thousands of yen)	47,491	17,065	30,426
Overhead ratio	36.2	(10.4)	46.6

(Notes) 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 (excluding non-recurring losses) / Gross banking profit