

## 2. Banking Profit per Employee / Overhead Ratio &lt;Non-consolidated&gt;

(Millions of yen, %)

|   | Six-month Period<br>ended Sep.30, 2001 | Change   | Six-month Period<br>ended Sep.30, 2000 |
|---|--|----------|--|
| (1)Banking profit<br>(excluding transfer to general reserve for possible loan losses)                           | 515,804                                | 145,331  | 370,473                                |
| Per employee (thousands of yen)   | 21,421                                 | 7,620    | 13,801                                 |
| (2)Banking profit   | 478,401                                | (36,717) | 515,118                                |
| Per employee (thousands of yen)   | 19,867                                 | 677      | 19,190                                 |
| (3)Banking profit (excluding transfer to general reserve for<br>possible loan losses and gains/losses on bonds) | 485,671                                | 112,966  | 372,705                                |
| Per employee (thousands of yen)   | 20,169                                 | 6,284    | 13,885                                 |
| Overhead ratio  | 39.2                                   | (9.1)    | 48.3                                   |

(Note) - Employees include executive officers (who are not also board members) and overseas local staffs, and exclude employee 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.

- Overhead ratio = (Expenses) / (Gross banking profit)