

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

(Millions of yen, %)

	Six-month Period		Six-month Period ended Sep.30, 2001
	ended Sep.30, 2002	Change	
(1)Banking profit (excluding transfer to general reserve for possible loan losses)	576,651	60,847	515,804
Per employee (thousands of yen)	25,719	4,298	21,421
(2)Banking profit	556,087	77,686	478,401
Per employee (thousands of yen)	24,802	4,935	19,867
(3)Banking profit (excluding transfer to general reserve for possible loan losses and gains(losses) on bonds)	500,259	14,588	485,671
Per employee (thousands of yen)	22,312	2,143	20,169
Overhead ratio	35.8	(3.4)	39.2

(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.

2. For per-employee calculation purpose, the average number of employees during the period is used

3. Overhead ratio = Expenses (excluding non-recurring losses) / Gross banking profit