

CAPITAL

CHANGES IN COMMON STOCK

	<i>Millions of Yen</i>		<i>Notes</i>
	<i>Common Stock</i>	<i>Capital Increase</i>	
Fiscal year 1989	344,228	87,655	Public offering ¥82,900 million
Fiscal year 1990	501,825	157,596	Conversion of convertible bonds ¥4,755million Rights offering (at a price over par-value but less than market value) ¥157,312 million
Fiscal year 1991	502,323	498	Conversion of convertible bonds ¥283 million
Fiscal year 1993	502,348	25	Conversion of convertible bonds ¥498 million
Fiscal year 1998	752,848	250,500	Conversion of convertible bonds ¥25 million Allotment to third parties ¥250,500 million

CHANGES IN CAPITAL STOCK

	<i>Thousands of Shares</i>		<i>Notes</i>
	<i>Capital Stock</i>	<i>Number of Shares Issued</i>	
Fiscal year 1989	2,829,209	50,000	Public offering (October 1) <Total capital raised ¥165,800 million/issue price ¥3,316/capitalized amount ¥1,658>
		3,032	Conversion of convertible bonds (April 1, 1989–March 31, 1990)
		252,379	Allocation of bonus stock (May 19) <Allocation ratio 1:0.10>
Fiscal year 1990	3,140,610	169,744	Rights offering (April 1) <Total capital raised ¥314,625 million/allocation ratio 1:0.06>
		196	Conversion of convertible bonds (April 1, 1990–March 31, 1991)
		141,460	Allocation of bonus stock (May 18) <Allocation ratio 1:0.05>
Fiscal year 1991	3,141,046	435	Conversion of convertible bonds (April 1, 1991–March 31, 1992)
Fiscal year 1993	3,141,062	15	Conversion of convertible bonds (April 1, 1993–March 31, 1994)
Fiscal year 1998			
Common stock	3,141,062	—	
Preferred stock (first series)	67,000	67,000	Allotment to third parties (Issue price ¥3,000/capitalized amount ¥1,500)
Preferred stock (second series)	100,000	100,000	Allotment to third parties (Issue price ¥3,000/capitalized amount ¥1,500)

BALANCE OF OUTSTANDING CONVERTIBLE BONDS

<i>Type and Issue Date</i>	<i>Issue Amount</i>	<i>Interest Rate</i>	<i>Maturity</i>	<i>Outstanding Balance at March 31, 1999</i>	<i>Conversion Price (May 31, 1999)</i>
US\$ public offering					
January 30, 1989	US\$300 MILLION	3.125%	MARCH 31, 2004	US\$8,660,000	¥3,606.90
Yen convertible bonds					
June 26, 1996	¥100 BILLION	0.375%	MAY 31, 2001	¥100 BILLION	¥1,239.00

TOTAL OUTSTANDING SHARES

As of March 31, 1999

Shares issued and outstanding	Common stock	3,141,062,101	Registered, par value (¥50)
	Preferred stock (first series)	67,000,000	Registered, non par value
	Preferred stock (second series)	100,000,000	Registered, non par value
	Total	3,308,062,101	
Stock exchange listings	Osaka Securities Exchange (first section)		
	Tokyo Stock Exchange (first section)		
	Kyoto Stock Exchange		
	Sapporo Stock Exchange		
	Hiroshima Stock Exchange		
	Nagoya Stock Exchange (first section)		
	Bourse de Paris		
	London Stock Exchange		

Note: Number of shares authorized for each class as of June 30, 1999, including the increase of 470 million shares of preferred stock, is approved at the special shareholders' meeting for preferred stockholders and at the general meeting of shareholders held on June 25, 1999, and June 29, 1999, respectively.

Common stock	7,500,000,000 shares
Preferred stock	970,000,000 shares
Category I	170,000,000 shares
Category II	250,000,000 shares
Category III	250,000,000 shares
Category IV	300,000,000 shares
Total	8,470,000,000 shares

NUMBER OF SHARES, CLASSIFIED BY TYPE OF SHAREHOLDERS

a. Common Stock

	Number of Shareholders	Number of Share Units Held	Percentage of Total
Japanese government and local government	3	4,221	0.13%
Financial institutions	309	1,007,529	32.20
Securities companies	51	24,577	0.79
Other institutions	3,865	1,673,604	53.48
Foreign institutions	683	246,377	7.87
[Individuals]	[14]	[68]	[0.00]
Individuals and others	35,387	172,926	5.53
TOTAL	40,298	3,129,234	100.00
Less than one unit (shares)	/	11,828,101	/

Notes: 1. One unit consists of 1,000 shares.

2. "Other institutions" and "shares held in less than one unit" include 226 units and 1,767 shares held by the Securities Custody Association, respectively.

3. Of 18,093 shares in treasury stock, 18 units are included in "individuals and others" and the remaining 93 shares are included in "shares held in less than one unit."

b. Preferred Stock (First Series)

	Number of Shareholders	Number of Share Units Held	Percentage of Total
Financial institutions	1	67,000	100.00%

Note: One unit consists of 1,000 shares.

c. Preferred Stock (Second Series)

	Number of Shareholders	Number of Share Units Held	Percentage of Total
Financial institutions	<u>1</u>	<u>100,000</u>	<u>100.00%</u>

Note: One unit consists of 1,000 shares.

NUMBER OF SHARES, CLASSIFIED BY NUMBER OF UNITS HELD

a. Common Stock

	Number of Shareholders	Percentage of Total	Number of Share Units Held	Percentage of Total
1,000 units and above	354	0.88%	2,647,369	84.60%
500 units and above	172	0.43	1 18,296	3.78
100 units and above	729	1.81	158,153	5.05
50 units and above	560	1.39	38,197	1.22
10 units and above	4,935	12.25	87,754	2.81
5 units and above	5,196	12.89	32,804	1.05
1 unit and above	28,352	70.35	46,661	1.49
TOTAL	<u>40,298</u>	<u>100.00%</u>	<u>3,129,234</u>	<u>100.00%</u>
Less than one unit (shares)	<u>—</u>	<u>—</u>	<u>11,828,101</u>	<u>—</u>

Note: "100 units and above" and "Less than one unit" include 226 units and 1,767 shares held by the Securities Custody Association, respectively.

b. Preferred Stock (First Series)

	Number of Shareholders	Percentage of Total	Number of Share Units Held	Percentage of Total
1,000 units and above	<u>1</u>	<u>100.00%</u>	<u>67,000</u>	<u>100.00%</u>

c. Preferred Stock (Second Series)

	Number of Shareholders	Percentage of Total	Number of Share Units Held	Percentage of Total
1,000 units and above	<u>1</u>	<u>100.00%</u>	<u>100,000</u>	<u>100.00%</u>

NUMBER OF SHARES OF VOTING STOCK

Stock without Voting Rights	Stock with Voting Rights		Stock Less than 1 Unit
	Treasury Stock	Other	
<u>167,000,000</u>	<u>4,972,000</u>	<u>3,124,262,000</u>	<u>11,828,101</u>

Notes: 1. "Stock with voting rights" and "Stock less than one unit" include 226,000 shares and 1,767 shares held by the Securities Custody Association, respectively.

2. "Stock less than one unit" includes 93 shares of the Bank's treasury stock and cross-holding shares held by the Bank's subsidiaries, as follows:

	Number of Shares Held
SB Leasing Company, Limited	384
Sumigin General Finance Company Limited	36
The Bank of Kansai, Ltd.	179

Number of Shares of Treasury Stock

Holder of Treasury Stock	Number of Shares Held in the Name of:			Percentage of Total Shares Issued
	Holder	Others	Total	
The Sumitomo Bank, Limited	15,000	—	15,000	0.00%
SB Leasing Company, Limited	2,276,000	—	2,276,000	0.07
Sumigin General Finance Company Limited	1,567,000	—	1,567,000	0.04
The Bank of Kansai, Ltd.	1,114,000	—	1,114,000	0.03
TOTAL	4,972,000	—	4,972,000	0.15

Note: The above figures do not include 3,000 shares held in the Bank's nominee name. They are included in "Other" of "Stock with voting rights" in the schedule above.

PRINCIPAL SHAREHOLDERS

a. Common Stock

Shareholders	Number of Shares Held (Thousands)	Percentage of Total Shares Issued
Sumitomo Life Insurance Company	170,002	5.41%
Nippon Life Insurance Company	126,558	4.02
Matsushita Electric Industrial Co., Ltd.	103,570	3.29
The Sumitomo Trust & Banking Co., Ltd. (Trust account)	64,625	2.05
Sanyo Electric Co., Ltd.	62,337	1.98
Sumitomo Corporation	56,848	1.80
The Sumitomo Trust & Banking Co., Ltd.	55,036	1.75
The Sumitomo Marine & Fire Insurance Company, Limited	51,653	1.64
Kubota Corporation	45,918	1.46
The Mitsubishi Trust and Banking Corporation (Trust account)	45,277	1.44
Kajima Corporation	39,442	1.25
The Dai-ichi Mutual Life Insurance Company	39,236	1.24
Takeda Chemical Industries, Ltd.	38,218	1.21
Asahi Chemical Industry Co., Ltd.	37,885	1.20
NEC Corporation	34,361	1.09
Sumitomo Chemical Company, Limited	33,581	1.06
The Taiyo Mutual Life Insurance Co.	33,470	1.06
Kondo Cotton Spinning Co., Ltd.	32,666	1.03
Komatsu Ltd.	30,720	0.97
Sumitomo Electric Industries, Ltd.	28,465	0.90
Nippon Steel Corporation	27,249	0.86
Sumitomo Metal Industries, Ltd.	26,929	0.85
Nippon Sheet Glass Co., Ltd.	25,998	0.82
Shionogi & Co., Ltd.	22,911	0.72
The Daiwa Bank, Ltd. (Pension trust account)	22,884	0.72
The Kansai Electric Power Company Incorporated	22,711	0.72
The Toyo Trust & Banking Co., Ltd. (Trust account)	21,629	0.68
Hankyu Corp.	20,121	0.64
Daiwa Securities Co. Ltd.	19,787	0.62
Bridgestone Corp.	19,771	0.62

b. Preferred Stock (First Series)

Shareholders	Number of Shares Held (Thousands)	Percentage of Total Shares Issued
The Resolution and Collection Bank, Ltd.	67,000	100.00%

Note: The Resolution and Collection Bank, Ltd., merged with The Housing Loan Administration Corporation effective as of April 1, 1999, and they changed their name to The Resolution and Collection Corporation.

c. Preferred Stock (Second Series)

Shareholders	Number of Shares Held (Thousands)	Percentage of Total Shares Issued
The Resolution and Collection Bank, Ltd.	100,000	100.00%

Note: The Resolution and Collection Bank, Ltd., merged with The Housing Loan Administration Corporation effective as of April 1, 1999, and they changed their name to The Resolution and Collection Corporation.

PER SHARE DATA

	Millions of Yen				
	1999	1998	1997	1996	1995
Dividends per share	¥ 6.00	¥ 8.50	¥ 8.50	¥ 8.50	¥ 8.50
[interim dividends per share]	[3.00]	[4.25]	[4.25]	[4.25]	[4.25]
Net income (loss) per share	(119.11)	(197.93)	11.24	13.41	(106.81)
Shareholders' equity per share	428.35	362.30	568.73	565.98	561.07
Payout ratio (percent)	—	—	75.59%	63.37%	—

Notes: 1. Dividends per share (interim dividends per share) for 1999 are common stock dividends.

2. Net income (loss) per share for 1999 is computed by deducting preferred stock dividends from net income (loss), divided by the weighted average number of shares of common stock outstanding during the fiscal year.

3. Shareholders' equity per share for 1999 is computed by deducting the number of shares of preferred stock outstanding at fiscal year-end multiplied by the issue price from shareholders' equity, divided by the number of shares of common stock outstanding at fiscal year-end.

COMMON STOCK PRICE RANGE

Years ended March 31	Yen				
	1999	1998	1997	1996	1995
Highest	¥1,710	¥1,950	¥2,260	¥2,320	¥2,280
Lowest	860	1,100	1,220	1,450	1,570

	Yen					
	March 1999	February 1999	January 1999	December 1998	November 1998	October 1998
Highest	¥1,710	¥1,470	¥1,460	¥1,402	¥1,414	¥1,217
Lowest	1,355	1,356	1,084	1,157	1,176	860
Trading volume (thousands of shares)	126,397	64,919	99,242	62,493	106,546	109,093

Notes: 1. The above figures of the Bank's common stock are stock prices quoted at the Tokyo Stock Exchange (first section).

2. The Bank's preferred stock (first and second series) is not listed on exchange, nor registered with the Securities Dealers Association of Japan as trading securities on the over-the-counter market.