

## DEPOSITS

### DEPOSITS AND NEGOTIABLE CERTIFICATES OF DEPOSIT

#### Year-end Balance

	Millions of Yen				
	1999	1998	1997	1996	1995
<b>DOMESTIC OPERATIONS</b>					
Liquid deposits	¥ 8,335,407	¥ 7,527,981	¥ 6,966,302	¥ 6,859,806	¥ 5,648,092
	40.3%	36.8%	35.5%	34.1%	27.4%
Interest-bearing deposits	6,780,830	6,043,165	5,342,991	4,992,953	4,069,660
	32.8	29.5	27.2	24.8	19.7
Fixed-term deposits	11,996,886	12,527,740	12,246,266	12,850,085	14,421,651
	57.9	61.2	62.4	63.8	69.9
Time deposits with fixed interest rates	11,956,416	12,499,266	12,216,942	12,744,787	13,921,361
	57.8	61.0	62.3	63.3	67.5
Time deposits with floating interest rates	20,603	7,164	6,560	7,534	8,056
	0.1	0.0	0.0	0.0	0.0
Other	370,684	420,514	404,175	432,069	556,530
	1.8	2.1	2.1	2.1	2.7
Subtotal	20,702,977	20,476,235	19,616,744	20,141,961	20,626,274
	100.0	100.0	100.0	100.0	100.0
Negotiable certificates of deposit	5,512,160	4,048,010	3,732,910	3,704,420	2,839,890
Total	26,215,137	24,524,245	23,349,654	23,846,381	23,466,164
<b>INTERNATIONAL OPERATIONS</b>					
Liquid deposits	3,448,084	7,330,887	8,536,404	7,123,675	6,524,911
	52.9	60.9	57.7	50.9	50.3
Interest-bearing deposits	3,337,233	7,242,240	8,439,271	7,062,739	6,492,769
	51.1	60.1	57.1	50.4	50.0
Fixed-term deposits	419,214	1,460,660	2,571,214	2,219,683	2,807,021
	6.4	12.1	17.4	15.8	21.6
Time deposits with fixed interest rates	/	/	/	/	/
Time deposits with floating interest rates	/	/	/	/	/
Other	2,653,405	3,255,847	3,673,893	4,666,601	3,649,048
	40.7	27.0	24.9	33.3	28.1
Subtotal	6,520,704	12,047,395	14,781,512	14,009,961	12,980,982
	100.0	100.0	100.0	100.0	100.0
Negotiable certificates of deposit	265,467	818,402	1,702,660	1,225,730	1,157,604
Total	6,786,172	12,865,798	16,484,173	15,235,691	14,138,587
<b>GRAND TOTAL</b>	<b>¥33,001,309</b>	<b>¥37,390,044</b>	<b>¥39,833,827</b>	<b>¥39,082,072</b>	<b>¥37,604,752</b>

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice.

2. Fixed-term deposits = Time deposits.

Time deposits with fixed interest rates: the interest rate until date of maturity date is determined when deposited.

Time deposits with floating interest rates: the interest rate varies according to the market rate during the term of deposit.

3. Percentage indicates the composition ratio.

## Average Balance

	Millions of Yen				
	1999	1998	1997	1996	1995
<b>DOMESTIC OPERATIONS</b>					
Liquid deposits	¥ 7,418,961	¥ 6,583,006	¥ 5,863,480	¥ 5,260,549	¥ 4,566,971
Interest-bearing deposits	6,312,112	5,494,976	4,826,506	4,291,698	3,667,894
Fixed-term deposits	12,755,357	12,309,779	12,572,144	13,980,431	14,377,315
Time deposits with fixed interest rates	12,718,262	12,280,669	12,540,300	13,686,873	13,496,198
Time deposits with floating interest rates	8,688	6,735	7,337	7,879	8,020
Other	179,902	217,101	235,896	211,120	198,057
Subtotal	20,354,221	19,109,887	18,671,521	19,452,101	19,142,344
Negotiable certificates of deposit	5,780,958	5,401,622	3,785,753	2,953,871	2,653,904
Total	<u>26,135,180</u>	<u>24,511,509</u>	<u>22,457,275</u>	<u>22,405,973</u>	<u>21,796,248</u>
<b>INTERNATIONAL OPERATIONS</b>					
Liquid deposits	5,560,435	8,868,070	8,302,248	7,544,791	7,245,046
Interest-bearing deposits	5,478,198	8,771,411	8,220,729	7,498,433	7,211,725
Fixed-term deposits	1,100,927	2,309,726	2,845,795	3,024,749	2,821,756
Other	2,843,181	3,419,018	3,800,012	4,575,318	4,307,986
Subtotal	9,504,543	14,596,816	14,948,057	15,144,859	14,374,790
Negotiable certificates of deposit	446,289	1,502,849	1,504,132	1,260,018	889,085
Total	<u>9,950,833</u>	<u>16,099,666</u>	<u>16,452,189</u>	<u>16,404,877</u>	<u>15,263,875</u>
<b>GRAND TOTAL</b>	<u>¥36,086,014</u>	<u>¥40,611,175</u>	<u>¥38,909,465</u>	<u>¥38,810,850</u>	<u>¥37,060,123</u>

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice.

2. Fixed-term deposits = Time deposits.

Time deposits with fixed interest rates: the interest rate until date of maturity date is determined when deposited.

Time deposits with floating interest rates: the interest rate varies according to the market rate during the term of deposit.

3. The average balance of foreign currency-denominated transactions by domestic branches in international operations is calculated by the monthly current method.

## WORKERS' PROPERTY ACCUMULATION DEPOSITS OUTSTANDING

	Millions of Yen				
	1999	1998	1997	1996	1995
Workers' property accumulation deposits outstanding	<u>¥417,515</u>	<u>¥404,379</u>	<u>¥381,938</u>	<u>¥351,373</u>	<u>¥344,501</u>

## DEPOSITS OUTSTANDING AND NUMBER OF DEPOSIT ACCOUNTS, CLASSIFIED BY DEPOSITOR

	Millions of Yen				
	1999	1998	1997	1996	1995
Individual deposits	<b>¥12,639,415</b>	¥12,392,136	¥11,241,442	¥10,716,875	¥10,172,219
	<b>56.0%</b>	56.3%	53.0%	47.9%	45.3%
Corporate deposits	<b>9,913,957</b>	9,624,435	9,952,811	11,640,782	12,279,874
	<b>44.0</b>	43.7	47.0	52.1	54.7
Total of outstanding deposits	<b>22,553,372</b>	22,016,571	21,194,253	22,357,657	22,452,093
Individual deposits	<b>3,467</b>	3,475	3,422	3,346	3,305
	<b>96.8</b>	96.8	96.7	96.8	96.7
Corporate deposits	<b>115</b>	115	115	112	114
	<b>3.2</b>	3.2	3.3	3.2	3.3
Total number of deposit accounts (Millions)	<b>35.8</b>	35.9	35.3	34.5	34.1

Notes: 1. The accounts at overseas branches are excluded.

2. Percentage indicates the composition ratio.

## BALANCE OF TIME DEPOSITS, CLASSIFIED BY MATURITY

	Millions of Yen				
	1999	1998	1997	1996	1995
<b>3 MONTHS OR LESS</b>					
Time deposits	<b>¥ 5,293,599</b>	¥ 5,980,192	¥ 7,807,544	¥ 8,021,543	¥10,119,075
Domestic time deposits with fixed interest rates	<b>4,929,795</b>	5,272,794	5,273,894	6,099,625	7,654,039
Domestic time deposits with floating interest rates	<b>334</b>	292	636	279	—
Other	<b>363,469</b>	707,106	2,533,014	1,921,639	2,465,036
<b>3-6 MONTHS</b>					
Time deposits	<b>1,982,585</b>	2,696,811	2,001,420	2,215,761	2,454,275
Domestic time deposits with fixed interest rates	<b>1,964,547</b>	1,982,208	1,981,758	1,859,674	1,956,465
Domestic time deposits with floating interest rates	<b>404</b>	538	419	414	—
Other	<b>17,633</b>	714,065	19,243	355,673	497,810
<b>6 MONTHS-1 YEAR</b>					
Time deposits	<b>2,914,720</b>	2,948,081	3,060,578	2,991,283	2,998,166
Domestic time deposits with fixed interest rates	<b>2,901,345</b>	2,945,511	3,048,195	2,966,591	2,766,825
Domestic time deposits with floating interest rates	<b>10,393</b>	704	1,241	3,246	2,261
Other	<b>2,981</b>	1,866	11,142	21,446	229,080
<b>1-2 YEARS</b>					
Time deposits	<b>1,263,745</b>	879,572	758,413	844,261	769,059
Domestic time deposits with fixed interest rates	<b>1,248,712</b>	874,291	727,673	831,376	680,611
Domestic time deposits with floating interest rates	<b>6,961</b>	3,630	1,779	2,767	4,416
Other	<b>8,070</b>	1,651	28,961	10,118	84,032

(Continued)

Millions of Yen					
	1999	1998	1997	1996	1995
<b>2-3 YEARS</b>					
Time deposits	¥ 594,135	¥ 1,060,307	¥ 672,689	¥ 534,163	¥ 751,464
Domestic time deposits with fixed interest rates	590,568	1,051,555	670,055	533,061	746,476
Domestic time deposits with floating interest rates	2,508	1,987	2,485	828	1,379
Other	1,058	6,765	149	274	3,609
<b>MORE THAN 3 YEARS</b>					
Time deposits	366,376	422,350	515,367	460,331	132,635
Domestic time deposits with fixed interest rates	340,374	393,127	515,367	454,460	116,945
Domestic time deposits with floating interest rates	1	10	—	—	—
Other	26,000	29,213	—	5,871	15,690
<b>TOTAL</b>					
Time deposits	12,415,163	13,987,315	14,816,011	15,067,342	17,224,674
Domestic time deposits with fixed interest rates	11,975,345	12,519,487	12,216,942	12,744,787	13,921,361
Domestic time deposits with floating interest rates	20,603	7,164	6,560	7,534	8,056
Other	419,214	1,460,664	2,592,509	2,315,021	3,295,257

Notes: 1. The figures above do not include installment savings.

2. Other includes time deposits of international operations.

## LOANS

### BALANCE OF LOANS AND BILLS DISCOUNTED

#### Year-end Balance

Millions of Yen					
	1999	1998	1997	1996	1995
<b>DOMESTIC OPERATIONS</b>					
Loans on notes	¥ 2,985,490	¥ 3,726,066	¥ 3,957,379	¥ 4,289,071	¥ 4,957,177
Loans on deeds	16,647,497	15,433,835	14,517,028	14,005,321	13,084,956
Overdrafts	7,571,721	7,839,374	7,535,088	7,348,689	7,506,816
Bills discounted	493,135	711,377	760,310	878,113	863,625
Subtotal	27,697,845	27,710,654	26,769,806	26,521,196	26,412,574
<b>INTERNATIONAL OPERATIONS</b>					
Loans on notes	1,017,091	1,463,548	1,676,423	1,669,140	1,413,636
Loans on deeds	4,322,338	5,556,246	5,717,458	4,766,704	4,233,262
Overdrafts	679,582	1,196,123	2,425,516	2,534,734	1,755,125
Bills discounted	—	3,729	10,907	7,845	4,481
Subtotal	6,019,012	8,219,648	9,830,305	8,978,425	7,406,505
<b>TOTAL</b>	¥33,716,858	¥35,930,302	¥36,600,112	¥35,499,622	¥33,819,080