

OTHERS

EMPLOYEES

As of March 31	1999	1998	1997	1996	1995
Number of employees	<u>14,995</u>	<u>15,111</u>	<u>15,563</u>	<u>16,455</u>	<u>17,247</u>
Average age (years-months)	<u>37-0</u>	<u>37-0</u>	<u>36-9</u>	<u>35-11</u>	<u>35-3</u>
Average length of employment (years-months)	<u>15-2</u>	<u>15-2</u>	<u>14-11</u>	<u>14-2</u>	<u>13-6</u>
Average monthly salary (yen)	<u>¥488,834</u>	<u>¥493,658</u>	<u>¥491,301</u>	<u>¥474,819</u>	<u>¥455,314</u>

Note: Temporary, part-time and overseas local staff, excluded from the above calculations, are as follows.

	1999	1998	1997	1996	1995
Temporary, part-time and overseas local staff	<u>1,628</u>	<u>1,935</u>	<u>1,855</u>	<u>1,649</u>	<u>1,456</u>

NUMBER OF OFFICES

As of March 31	1999	1998	1997	1996	1995
Domestic network					
Main offices and branches	286	305	310	312	312
Sub-branches	52	55	40	44	49
Agency	1	1	1	1	1
Overseas network					
Branches and agencies	21	24	26	25	23
Sub-branches and marketing offices	4	5	2	2	3
Representative offices	17	33	38	37	22
TOTAL	<u>381</u>	<u>423</u>	<u>417</u>	<u>421</u>	<u>410</u>

AUTOMATED SERVICE CENTERS

As of March 31	1999	1998	1997	1996	1995
Automated service centers	<u>513</u>	<u>478</u>	<u>445</u>	<u>373</u>	<u>305</u>

NUMBER OF ATMS INSTALLED

As of March 31	1999	1998	1997	1996	1995
Cash dispensers	161	181	208	217	213
ATMs	3,243	3,274	3,152	2,955	2,714
TOTAL	<u>3,404</u>	<u>3,455</u>	<u>3,360</u>	<u>3,172</u>	<u>2,927</u>

DOMESTIC EXCHANGE TRANSACTIONS

	<i>Millions of Yen</i>				
	1999	1998	1997	1996	1995
EXCHANGE FOR REMITTANCE					
Destined for various parts of the country					
Number of accounts	209,683	185,004	167,409	153,766	142,619
Amount	¥424,602,464	¥432,219,313	¥405,531,652	¥392,016,268	¥335,217,049
Received from various parts of the country					
Number of accounts	109,098	107,100	102,541	97,539	92,752
Amount	350,240,000	411,147,912	407,441,191	387,484,177	314,080,487
COLLECTION					
Destined for various parts of the country					
Number of accounts	2,361	2,615	2,552	2,452	2,385
Amount	6,381,431	7,585,017	7,378,202	7,103,735	6,766,091
Received from various parts of the country					
Number of accounts	2,431	2,535	3,048	2,463	2,419
Amount	9,129,017	10,460,639	9,348,890	9,581,674	9,237,882
TOTAL	¥790,352,913	¥861,412,883	¥829,699,937	¥796,185,856	¥665,301,509

FOREIGN EXCHANGE TRANSACTIONS

	<i>Millions of U.S. Dollars</i>				
	1999	1998	1997	1996	1995
OUTWARD EXCHANGES					
Foreign bills sold	\$493,705	\$499,041	\$ 542,337	\$ 597,905	\$ 707,876
Foreign bills purchased	303,917	271,235	317,368	380,797	517,362
INCOMING EXCHANGES					
Foreign bills payable	157,285	201,530	220,467	222,784	193,928
Foreign bills receivable	7,103	11,399	14,646	14,735	14,695
TOTAL	\$962,011	\$983,207	\$1,094,819	\$1,216,222	\$1,433,863

Note: Turnover includes foreign exchange by overseas branches.

BREAKDOWN OF COLLATERAL FOR CUSTOMERS' LIABILITIES FOR ACCEPTANCES AND GUARANTEES

	<i>Millions of Yen</i>	
	1999	1998
Securities	¥ 1,859	¥ 12,338
Commercial claims	17,314	233,811
Commercial goods	483	1,305
Real estate	32,024	63,353
Other	1,876	11,246
Subtotal	53,558	322,056
Guaranteed	286,833	473,711
Unsecured	2,784,113	3,065,791
TOTAL	¥3,124,504	¥3,861,559

BALANCE OF FOREIGN CURRENCY DENOMINATED ASSETS

	<i>Millions of U.S. Dollars</i>				
	1999	1998	1997	1996	1995
Domestic offices	\$ 38,933	\$ 52,520	\$ 62,392	\$ 68,959	\$ 78,038
Overseas offices	62,281	87,167	117,501	124,144	132,250
TOTAL	\$101,214	\$139,687	\$179,893	\$193,103	\$210,288