

RATIOS

YIELD/INTEREST RATE

	Percent				
	1999	1998	1997	1996	1995
DOMESTIC OPERATIONS					
Interest-earning assets (A)	2.51%	2.71%	2.90%	3.35%	3.82%
Interest-bearing liabilities (B)	2.04	2.38	2.55	2.83	3.58
(A-B)	0.47	0.33	0.35	0.52	0.24
INTERNATIONAL OPERATIONS					
Interest-earning assets (A)	6.75	6.05	6.07	6.72	6.54
Interest-bearing liabilities (B)	6.51	5.82	5.57	6.24	6.31
(A-B)	0.24	0.23	0.50	0.48	0.23
TOTAL					
Interest-earning assets (A)	3.57	3.87	4.14	4.66	4.81
Interest-bearing liabilities (B)	3.25	3.64	3.76	4.19	4.63
(A-B)	0.32	0.23	0.38	0.47	0.18

INCOME RATIO

	Percent				
	1999	1998	1997	1996	1995
Operating profit to total assets	—%	—%	0.10%	0.07%	—%
Operating profit to shareholders' equity	—	—	2.88	2.27	—
Net income to total assets	—	—	0.07	0.08	—
Net income to shareholders' equity	—	—	1.97	2.41	—

Notes: 1. Operating profit (net income) to total assets = Operating profit (net income) / Total assets (average balance) excluding customers' liabilities for acceptances and guarantees $\times 100$

2. Operating profit (net income) to shareholders' equity = Operating profit (net income) / Shareholders' equity (average balance) $\times 100$

3. Figures for 1999, 1998 and 1995 are not shown due to net loss.

DEPOSITS AND LOANS PER OFFICE

	Millions of Yen				
	1999	1998	1997	1996	1995
DOMESTIC OFFICES					
Number of offices	286	305	310	312	312
Deposits per office	¥101,559	¥ 95,043	¥ 94,801	¥ 98,031	¥ 95,536
Loans per office	100,119	94,745	90,374	88,471	87,854
OVERSEAS OFFICES					
Number of offices	21	37	39	39	23
Deposits per office	188,353	227,076	267,831	217,849	339,014
Loans per office	242,030	190,083	220,105	202,477	278,627
TOTAL					
Number of offices	307	342	349	351	335
Deposits per office	107,496	109,327	114,137	111,344	112,252
Loans per office	109,826	105,059	104,871	101,138	100,952

Notes: 1. Deposits include negotiable certificates of deposit.

2. Number of branch offices excludes sub-branches.

DEPOSITS AND LOANS PER EMPLOYEE

	Millions of Yen				
	1999	1998	1997	1996	1995
DOMESTIC OFFICES					
Number of employees	12,389	12,504	13,327	14,331	15,228
Deposits per employee	¥2,344	¥2,318	¥2,205	¥2,134	¥1,957
Loans per employee	2,311	2,311	2,102	1,926	1,800
OVERSEAS OFFICES					
Number of employees	1,724	1,950	1,804	1,553	1,488
Deposits per employee	¥2,294	¥4,308	¥5,790	¥5,470	¥5,240
Loans per employee	2,948	3,606	4,758	5,084	4,306
TOTAL					
Number of employees	14,113	14,454	15,131	15,884	16,716
Deposits per employee	¥2,338	¥2,586	¥2,632	¥2,460	¥2,249
Loans per employee	2,389	2,485	2,418	2,234	2,023

Notes: 1. Deposits include negotiable certificates of deposit.

2. Number of employees represents the average number of employees during the term under review. The number of employees in Domestic Offices includes corporate staff.

LOAN-DEPOSIT RATIO

	Millions of Yen				
	1999	1998	1997	1996	1995
DOMESTIC OPERATIONS					
Loan amount (A)	¥27,697,845	¥27,710,654	¥26,769,806	¥26,521,196	¥26,412,574
Deposit amount (B)	26,215,137	24,524,245	23,349,654	23,846,381	23,466,164
Loan-deposit ratio(%)					
(A)/(B)	105.65%	112.99%	114.64%	111.21%	112.55%
Ratio by average balance for the fiscal year	110.38	112.50	117.44	116.56	119.57
INTERNATIONAL OPERATIONS					
Loan amount (A)	6,019,012	8,219,648	9,830,305	8,978,425	7,406,505
Deposit amount (B)	6,786,172	12,865,798	16,484,173	15,235,691	14,138,587
Loan-deposit ratio(%)					
(A)/(B)	88.69	63.88	59.63	58.93	52.38
Ratio by average balance for the fiscal year	73.94	62.39	60.48	52.97	49.20
TOTAL					
Loan amount (A)	33,716,858	35,930,302	36,600,112	35,499,622	33,819,080
Deposit amount (B)	33,001,309	37,390,044	39,833,827	39,082,072	37,604,752
Loan-deposit ratio(%)					
(A)/(B)	102.16	96.09	91.88	90.83	89.93
Ratio by average balance for the fiscal year	100.33	92.63	93.36	89.68	90.59

Note: Deposits include negotiable certificates of deposit.

SECURITIES-DEPOSIT RATIO

Millions of Yen

	1999	1998	1997	1996	1995
DOMESTIC OPERATIONS					
Securities amount (A)	¥ 5,406,537	¥ 5,865,650	¥ 5,150,899	¥ 5,402,373	¥ 5,052,784
Deposit amount (B)	26,215,137	24,524,245	23,349,654	23,846,381	23,466,164
Securities-deposit ratio(%)					
(A)/(B)	20.62%	23.91%	22.05%	22.65%	21.53%
Ratio by average balance for the fiscal year	22.14	22.76	23.39	24.21	22.03
INTERNATIONAL OPERATIONS					
Securities amount (A)	1,273,355	1,391,280	853,410	713,047	606,101
Deposit amount (B)	6,786,172	12,865,798	16,484,173	15,235,691	14,138,587
Securities-deposit ratio(%)					
(A)/(B)	18.76	10.81	5.17	4.68	4.28
Ratio by average balance for the fiscal year	14.08	6.28	4.57	4.47	4.08
TOTAL					
Securities amount (A)	6,679,892	7,256,931	6,004,310	6,115,421	5,658,886
Deposit amount (B)	33,001,309	37,390,044	39,833,827	39,082,072	37,604,752
Securities-deposit ratio(%)					
(A)/(B)	20.24	19.40	15.07	15.64	15.04
Ratio by average balance for the fiscal year	19.92	16.23	15.43	15.87	14.64

Note: Deposits include negotiable certificates of deposit.