

## SUMMARY OF NONCONSOLIDATED FINANCIAL RESULTS (September 30, 2000 / Unaudited)

November 21, 2000

The Asahi Bank, Ltd.

1-1-2 Otemachi, Chiyoda-ku, Tokyo, Japan

### 1. Financial Highlights (April 1, 2000 - September 30, 2000)

(1) Business Results (Amounts of less than one million yen have been rounded down)

	Ordinary Income	Change from previous fiscal year	Ordinary Net Income	Change from previous fiscal year	Net Income	Change from previous fiscal year
	million yen		million yen		million yen	
Sep. 30, 2000	436,837	11.0%	27,552	-22.9%	15,178	-17.1%
Sep. 30, 1999	393,555	-14.8%	35,753	161.1%	18,314	55.1%
Mar. 31, 2000	1,083,038		88,091		31,558	

	Net Income per share	
	yen	sen
Sep. 30, 2000	4	50
Sep. 30, 1999	5	63
Mar. 31, 2000	9	45

Notes: (1) Average Number of ordinary shares issued --- 2,818,316,384 shares (Six months ended September 30, 2000)

Average Number of ordinary shares issued --- 2,809,405,610 shares (Six months ended September 30, 1999)

Average Number of ordinary shares issued --- 2,813,046,953 shares (Fiscal year ended March 31, 2000)

(2) Accounting policies were not changed.

### (2) Dividends

	Dividends per share			
	Interim		Year-end	
	yen	sen	yen	sen
Sep. 30, 2000	3	00	—	—
Sep. 30, 1999	3	00	—	—
Mar. 31, 2000	—	—	6	00

### (3) Financial Position

	Total Assets	Stockholders' equity	Stockholders' equity ratio	Stockholders' equity per share	Capital Ratio (Nonconsolidated)
	million yen	million yen		yen sen	(Preliminary)
Sep. 30, 2000	30,182,798	1,395,470	4.6%	350 64	11.73%
Sep. 30, 1999	28,217,296	1,383,700	4.9%	346 29	12.05%
Mar. 31, 2000	28,102,676	1,390,413	4.9%	348 76	11.97%

Note: Number of shares issued September 30, 2000 2,818,981,939 shares (Ordinary)

September 30, 1999 2,815,297,204 shares (Ordinary)

March 31, 2000 2,817,354,551 shares (Ordinary)

### 2. Forecast of Fiscal year's Performance (April 1, 2000 - March 31, 2001)

	Ordinary Income	Ordinary Net Income	Net Income	Annual Dividends per share			
				Year-end			
	million yen	million yen	million yen	yen	sen	yen	sen
Mar. 31, 2001	800,000	50,000	30,000	Ordinary	6 00	3	00

Note: Forecast of Net Income per share for Fiscal Year 8.88 yen

## Nonconsolidated Balance Sheet (Unaudited)

As of September 30, 2000

Millions of yen

		Millions of yen
<b>Assets</b>		
Cash and due from banks	¥	1,312,648
Call loans		153,196
Commercial paper and other debt purchased		401
Trading assets		649,323
Money held in trust		60,000
Securities		5,446,537
Loans and bills discounted		20,488,594
Foreign exchanges		70,396
Other assets		346,426
Premises and equipment		454,274
Deferred tax assets		306,180
Customers' liabilities for acceptances and guarantees		1,282,707
Reserve for possible loan losses		-387,887
<b>Total Assets</b>	<b>¥</b>	<b>30,182,798</b>
<b>Liabilities</b>		
Deposits	¥	20,427,785
Negotiable certificates of deposit		2,298,240
Call money		2,088,830
Bills sold		22,400
Commercial paper		150,000
Trading liabilities		86,793
Borrowed money		1,087,733
Foreign exchanges		4,985
Bonds issued		50,000
Other liabilities		1,102,601
Reserve for employee retirement benefit		32,352
Reserve for contingent liabilities related to loans sold		61,582
Reserve for supporting specific borrowers		6,603
Other reserves		0
Deferred tax liabilities on land revaluation		84,713
Acceptances and guarantees		1,282,707
<b>Total Liabilities</b>	<b>¥</b>	<b>28,787,328</b>
<b>Stockholders' Equity</b>		
Common stock	¥	605,356
Legal reserves		582,865
Land revaluation difference		129,587
Retained earnings		77,659
Voluntary reserves		44,100
Unappropriated profit		33,558
Net Income		15,178
<b>Total Stockholders' Equity</b>	<b>¥</b>	<b>1,395,470</b>
<b>Total Liabilities and Stockholders' Equity</b>	<b>¥</b>	<b>30,182,798</b>

Note:

1. Amounts of less than one million yen have been rounded down.
2. Balances incurred by transactions whose purpose is to earn a profit by taking advantage of short-term fluctuations in a market or discrepancies in different markets of interest rates, currency exchange rates, share prices or other indices (hereinafter referred to as "trading purpose") are included in "Trading assets" or "Trading liabilities" on the balance sheets as of the date on which the transactions have been contracted.  
"Trading assets" and "trading liabilities" are valued, in case of securities and commercial paper, etc., at the market value as of the date of the balance sheets and, in the case of derivatives, including swaps, futures and options, at the amount due if the transactions were to be settled based on the date of the balance sheets.
3. In the valuation of securities, bonds held to maturity are stated at amortized cost using the moving average cost method. Investments in subsidiaries and affiliates are stated at cost, as determined by the moving average method. Other securities are stated at cost, as determined by the moving average method or stated at amortized cost using the moving average cost method.
4. Securities that are held as trust assets in individually managed money trusts with the principal objective of securities portfolio management are stated at market value.
5. Derivative transactions (excluding "Transaction for Trading Purposes") are stated at market value.
6. Depreciation of premises and equipment is calculated according to the following methods and are charged for the months of period.  
Buildings: Straight-line method, based on rates in the Corporation Tax Law.  
Equipment: Declining-balance method, based on rates in the Corporation Tax Law  
Other: Based on the method specified in the Corporation Tax Law
7. Software used by the Bank has been depreciated by the straight-line method based on the estimated useful lives (principally 5 years) decided by the Bank.
8. Issuing expenses of corporate bonds are charged to operations as incurred.

9. Foreign currency assets and liabilities are mainly translated into yen at the market rates prevailing at the balance sheet date.

10. The Bank has made provisions for possible loan losses as follows.

For loans to insolvent customers who are undergoing bankruptcy or special liquidation (hereinafter, “borrowers under bankruptcy proceedings”) or who are in a similar financial condition while not yet in bankruptcy (hereinafter “borrowers substantially in bankruptcy”), the reserves for possible loan losses is provided at the full amount of the book value of such loans after deduction of the amount of direct write-offs (as defined below), and excluding the amounts deemed collectible from the disposal of collateral pledged and from guarantees that are deemed recoverable.

For the unsecured and unguaranteed portion of loans to customers not presently in the above circumstances, but in a high probability of becoming so, the reserve for loan losses is provided for estimated unrecoverable amounts determined after a valuation of collateral pledged, guarantees and the customer's overall financial condition.

For other loans, the reserve for possible loan losses is provided at the amount based on anticipated loss rates calculated by reasonable methods.

The reserve includes a special reserve for possible losses on overseas loans (includes reserve for possible overseas investment losses in Article 55-2 of Special Taxation Measures Law) likely to become uncollectible due to political and economic circumstances of relevant countries.

Regarding each loan, the Credit Review Office, which is controlled separately from operating divisions, reviews asset valuations of collectibility of each loan made by operating divisions based on the Bank's assets self-assessment standards. Provisions for possible loan losses are based on the results of these reviews.

For the Banks' loans to borrowers under bankruptcy proceedings and borrowers substantially in bankruptcy that are secured by collateral and guarantees, the unrecoverable portion of such loans is determined by subtracting the estimated value of recoveries from the disposal of the collateral and the amounts deemed recoverable from guarantors. The unrecoverable amount is written off directly against the value of the loan (“direct write-off”). The amounts of such direct write-offs are ¥468,975 million.

11. To provide for employees' retirement benefits, the Bank has reserves for severance payments and pension plans, based on their projected benefit obligation and plan assets at the balance sheet date.

With regard to the difference caused by this accounting change (¥131,588 million), the Bank accounted for as expenses amounted to ¥40,290 million due to establishment of pension benefits' trust and is to proportionally amortize the rest of amounts and to charge to operations over a five-year period. For the interim period in review, the Bank recorded an expense equivalent to 6/12 of the annual amortization cost.

12. The reserve for contingent liabilities related to loans sold is set aside based on the estimated liabilities of further losses on the loans collateralized by real estate sold to the Cooperative Credit Purchasing Company, Limited.

This reserve is set aside by the Bank in accordance with Article 287-2 of the Commercial Code of Japan.

13. The reserve for supporting specific borrowers is set aside based on the estimated amount to assist specified borrowers in management restructuring.

This reserve is set aside by the Bank in accordance with Article 287-2 of the Commercial Code of Japan.

14. Noncancelable lease transactions are accounted for as operating leases regardless of whether such leases are classified as operating leases or finance leases except that lease agreements which stipulate the transfer of ownership of the leased property to the lessee are accounted for as finance leases.

15. The Bank uses the hedge-accounting technique of “macro-hedging,” which utilizes derivatives to comprehensively control the interest risk attendant with numerous financial assets and liabilities, such as loans and deposits. Macro-hedging is a risk-management tool hinging on the risk-adjustment approach established in “Temporary Treatment for Accounting and Auditing for Application of Accounting Standards for Financial Instruments in the Banking Industry” (the Japanese Institute of Certified Public Accountants’ Industry Audit Committee, Report No. 15). The Bank applies deferred hedging to account for unrealized gains or losses arising from derivatives mentioned above.

Also the Bank holds the risk amounts of derivatives, which form the risk-adjustment mechanism, within a range of permissible risk established in its risk-management policy, and evaluates the integrity of its hedging approach by verifying that the interest risk of the hedging target has been nullified.

The Bank applies deferred hedging, market value hedging and special treatment of interest rate swaps to certain assets and liabilities.

16. The Bank accounts for consumption taxes and local consumption taxes using the tax-excluded method.

17. Other Reserves:

The Reserve for financial futures transactions : 0 million yen

This reserve is set aside in accordance with Article 82 of the Financial Futures Transactions Law.

18. Securities include treasury stocks which amounts to 4 million yen. The Bank holds no treasury stock stipulated by Article 210-2(2)3 of the Commercial Code of Japan.

19. Amount of accumulated depreciation of premises and equipment: 220,766 million yen

20. Amount of the reduction entry on acquisition cost of premises and equipment: 61,534 million yen

21. Loans to borrowers in legal bankruptcy amounted to 77,811 million yen, and past due loans amounted to 572,234 million yen.

Loans to borrowers in legal bankruptcy are those loans - among all loans for which payment of principal or interest has not been received for a substantial period and for which, for other reasons, there are no prospects for recovery or repayment of principal or interest, and, accordingly, no interest has been accrued (excluding loans written off and hereinafter referred to as nonaccrual loans) - for which the circumstances apply as stated in the Implementation Ordinances for the Corporation Tax Law (Government Ordinance No.97, 1965), items i through v in Article 96, Section 1, Part 3 or the circumstances stated in Part 4 of the same article.

Past due loans are those nonaccrual loans other than Loans to borrowers in legal bankruptcy and other than loans for which interest payments have been rescheduled with the objective of assisting these borrowers in management restructuring.

22. Loans past due 3 months or more amounted to 97,771 million yen.

Loans past due 3 months or more are loans in respect of which payment of principal or interest has been over due by 3 months or more from the contract payment date, except "loans to borrowers in legal bankruptcy" or "past due loans".

23. Restructured loans amounted to 120,187 million yen.

Restructured loans are those for which the Bank has provided terms and conditions - including reducing interest rates, rescheduling interest and principal payments, or waiving of claims on the borrower - more favorable to the borrower than those in the original loan agreement, excluding "loans to borrowers in legal bankruptcy", "past due loans (6 months or more)", and "loans past due 3 months or more".

24. Total amount of loans to borrowers in legal bankruptcy, past due loans (6 months or more), loans past due 3 months or more, and restructured loans were 868,004 million yen.

The amounts in these notes from No. 21 to No. 24 are before deduction of reserve for possible loan losses.

25. Bills accepted by banks, commercial bills and bills of exchange with freight which were acquired as bills discounted amounted to 423,686 million yen.

26. Assets pledged as collateral were as follows:

- Securities                    220,542 million yen
- Loans                        310,301 million yen

Liabilities corresponding to assets which were pledged as collateral:

- Deposits                    33,078 million yen
- Call money                195,170 million yen
- Bills sold                  22,400 million yen

Besides above, securities for exchange payment or securities for dealings in futures:

- Securities                    317,107 million yen
- Loans                        13,268 million yen
- Other assets                4 million yen

And premises and equipment include security deposits of 25,926 million yen, and other assets include deposit money for futures transactions of 332 million yen.

27. Unrealized gains or losses in respect of hedging is included in other assets as deferred hedge loss by net amount.

Prior to above offsetting, the gross deferred hedge losses and gains amount to 86,871 million yen and 46,398 million yen, respectively.

28. The Municipal Ordinance concerning Special Treatment of Tax Base, etc., for Enterprise Tax on Banking Business, etc., in Osaka, a bylaw enacted June 9, 2000, as Osaka Municipal Ordinance No. 131, was officially announced on the same date. The statutory effective tax rate used to calculate deferred tax assets and deferred tax liabilities fell from 39.91% in the previous fiscal term to 39.53% in the term ended September 30, 2000. As a result of this change, the Bank's deferred tax assets dropped by 2,943 million yen, and its deferred income taxes grew by the same amount for the interim period.

Also the Bank's deferred tax liabilities in respect with the revaluation dropped by 814 million yen, and Land Revaluation Difference grew by the same amount for the interim period.

29. The Bank had revalued land used for business purposes based on the Law Concerning Land Revaluation (Law 34, announced on March 31, 1998).

Deferred tax in the revaluation difference has been recorded in liabilities, and the rest has been recorded in stockholders' equity.

Revaluation date: March 31, 1998

Revaluation method as stated in Article 3-3 of the Land Revaluation Law:

The value of land is based on the official notice prices stated in the Law of the Public Notice of Land Price (assessed date, January 1, 1998), as stipulated in Article 2-1 of the Ordinance for the Law Concerning Land Revaluation (announced on March 31, 1998), after making reasonable adjustments such as for location and quality of sites.

30. Borrowed money included subordinated debt amounting to 990,800 million yen, which, by special covenants, are subordinated to other obligations in the order of their performance.

31. Issues pertaining to market value and unrealized gain (net) of investment securities are presented below. This data encompasses trading account securities, negotiable certificates of deposit and commercial paper under Trading Assets and negotiable certificates of deposit under Cash and Due from Banks, as well as commercial paper under Monetary receivables bought, in addition to "Securities" This grouping applies through Note 35.

**Securities Held for Trading Purposes:**

Balance-sheet amount at the interim balance sheet date	566,819 million yen
Unrealized gain (net) included in interim profits and losses	84 million yen

There is no Marketable Bonds Held to Maturity

There is no marketable equity interests in subsidiaries and affiliates.

**Other Securities with Market Value:**

Other securities with market value are not stated at market value at the balance sheet date. Other investment securities carries on the balance sheet according to Ordinance No.10, 2000 of the Ministry of Finance, Supplementary Provision Clause 3 are as follows:

Balance sheet amounts	4,968,819 million yen
Market value	5,178,320 million yen
Amount equivalent to unrealized gain (net)	126,685 million yen
Amount equivalent to deferred tax liabilities	82,815 million yen



32. No held-to-maturity bonds were sold during the interim period.

33. Other investment securities sold during the interim period are as follows:

	(millions of yen)	
Amount sold	Gain	Loss
3,820,418	94,860	2,985

34. Major components of other securities deemed non-marketable and their respective balance sheet amounts are as follows:

Securities of subsidiaries and affiliates	
Subsidiaries	17,116 million yen
Affiliates	1,290 million yen
Other investment securities	
Unlisted bonds	341,373 million yen
Unlisted securities(excluding over-the-counter securities)	42,703 million yen
Unlisted foreign securities	42,344 million yen

35. Projected redemption amounts for other investment securities with maturities as well as bonds held to maturity are presented below according to the period of maturity.

	(Millions of Year)			
	One Year or Less	One to Five Years	Five to 10 Years	More than 10 years
Bonds	1,923,911	908,425	349,206	
Government Bonds	1,791,983	538,276	165,590	
Local Government Bonds	13,103	116,816	135,309	
Corporate Bonds	118,824	253,332	48,306	
Other	96,514	136,461	26,642	
Total	2,020,426	1,044,886	375,849	

36. The breakdown of money held in trust is as follows:

Money held in trust for investment purposes

Balance-sheet amount at end of interim period 60,000 million yen

There were no unrealized gains or losses included in earnings for the interim period in review.

## Nonconsolidated Statement of Operations (Unaudited)

Six months ended September 30, 2000

	Millions of yen	
<b>Income</b>		
Operating Income	¥	281,000
Interest on loans and discounts	(	216,711 )
Interest and dividends on securities	(	27,153 )
Fees and commissions		31,322
Trading income		1,731
Other operating income		6,644
Other income		116,138
<b>Total Income (Ordinary Income)</b>	<b>¥</b>	<b>436,837</b>
<b>Expenses</b>		
Operating expenses	¥	96,767
Interest on deposits	(	42,464 )
Fees and commissions		13,624
Trading expenses		5
Other operating expenses		5,466
General and administrative expenses		129,565
Other expenses		163,854
<b>Total Expenses (Ordinary Expenses)</b>	<b>¥</b>	<b>409,285</b>
<b>Ordinary Net Income</b>	<b>¥</b>	<b>27,552</b>
Extraordinary profits		212
Extraordinary losses		3,387
Income before Income Taxes		24,377
Income Taxes:		
Current		34,025
Deferred		-24,827
<b>Net Income</b>	<b>¥</b>	<b>15,178</b>
Profit brought forward from previous fiscal year		15,752
Reversal of land revaluation difference		2,627
<b>Unappropriated profit at end of the interim period ended September 30, 2000</b>	<b>¥</b>	<b>33,558</b>

Note:

1. Amounts of less than one million yen have been rounded down.

2. Profits and losses from transactions of trading purposes are included in "Trading income" or "Trading expenses" in the statement of operations, as of the date when the transactions has been contracted.

Trading income and trading expenses include amounts of interest received or paid during the period plus the amount of difference between the profits or losses generated from valuation for securities, commercial papers, derivatives, etc. as at the end of the preceding period and those as at the end of this period.

3. Other ordinary income includes:

<input type="checkbox"/> Gains on sale of stocks and other securities	92,723 million yen
<input type="checkbox"/> Gains on establishment of trust for employee retirement benefit	21,117 million yen

4. Other ordinary expenses include:

<input type="checkbox"/> Provision for reserve for possible loan losses	41,721 million yen
<input type="checkbox"/> Write-off of claims	51,535 million yen
<input type="checkbox"/> Losses on sale of stocks and other securities	965 million yen
<input type="checkbox"/> Write-off of stocks and other securities	3,282 million yen
<input type="checkbox"/> Provisions for reserve for contingent liabilities related to loans sold	10,758 million yen
<input type="checkbox"/> Temporary expenses for establishment of pension benefits' trust	40,290 million yen
<input type="checkbox"/> Expenses for the difference caused by accounting change with application of new criteria for employee retirement benefit	9,129 million yen

5. The Bank adopted new accounting standards related to retirement benefits ("the Opinion Concerning the Establishment of Accounting Standard for Retirement Benefits" issued on June 16 1998 by the Business Accounting Deliberation Council), effective with the interim period in review. As a result, ordinary net income and income before income taxes decreased by 6,837 million yen respectively, as compared with calculations made by previous methods.

Also the Bank established the retirement benefit trust in the interim period. As the result, ordinary net income and income before income taxes decreased by 19,173 million yen, respectively.

The amount of the previous reserve for severance payments is included in that of new reserve for employee retirement benefit.

6. The Bank adopted new accounting standards related to financial products (“the Opinion Concerning the Establishment of Accounting Standard for Financial Instruments” in January 22 1999 issued by Business Accounting Deliberation Council), effective with the interim period in review and made changes to evaluation methods for investment securities and for derivatives and to hedge accounting. Consequently, ordinary net income and income before income taxes decreased by 1,114 million yen, respectively, as compared with calculations made by previous methods.

7. Business taxes, other than business taxes for which the standard for assessment is profit-pegged, is recorded under “Other Ordinary Expenses.” Business taxes assessed in Tokyo had been recorded under “Income Taxes”. But from the interim period in review, the Bank recorded “Other Ordinary Expenses” of 2,100 million yen, in line with the April 1, 2000, enactment of Tokyo Municipal Ordinance No. 145 (the Municipal Ordinance Concerning Special Treatment of Tax Base, etc., for Enterprise Tax on Banking Business, etc., in Tokyo Metropolis).

Nonconsolidated Balance Sheets (Main Items) (Unaudited)

	Millions of yen									
	A	Interim 2000	B	Interim 1999	A-B	C	Fiscal 1999 (Summary)	A-C		
<b>Assets</b>										
Cash and due from banks	¥	1,312,648	¥	738,271	¥	574,376	¥	1,181,358	¥	131,289
Call loans		153,196		165,662		-12,466		151,515		1,681
Commercial paper and other debt purchased		401		-		401		401		-
Trading assets		649,323		356,162		293,161		438,962		210,361
Money held in trust		60,000		83,000		-23,000		210,000		-150,000
Securities		5,446,537		3,846,870		1,599,666		3,619,912		1,826,624
Loans and bills discounted		20,488,594		20,599,002		-110,408		20,547,425		-58,831
Foreign exchange		70,396		70,051		344		65,147		5,248
Other assets		346,426		281,179		65,246		280,913		65,512
Premises and equipment		454,274		463,174		-8,899		460,659		-6,385
Deferred tax assets		306,180		318,914		-12,734		283,097		23,082
Customers' liabilities for acceptances and guarantees		1,282,707		1,295,004		-12,297		1,262,061		20,645
Reserve for possible loan losses		-387,887		-		-387,887		-398,780		10,893
<b>Total Assets</b>	¥	30,182,798	¥	28,217,296	¥	1,965,502	¥	28,102,676	¥	2,080,121
<b>Liabilities</b>										
Deposits	¥	20,427,785	¥	20,412,891	¥	14,893	¥	20,146,263	¥	281,522
Negotiable certificates of deposit		2,298,240		1,441,157		857,082		1,987,091		311,148
Call money		2,088,830		1,301,034		787,795		1,263,836		824,993
Bills sold		22,400		-		22,400		15,000		7,400
Commercial paper		150,000		240,000		-90,000		120,000		30,000
Trading liabilities		86,793		30,349		56,443		40,310		46,483
Borrowed money		1,087,733		1,139,341		-51,608		1,110,898		-23,165
Foreign exchange		4,985		5,235		-249		4,764		220
Bonds issued		50,000		-		50,000		-		50,000
Convertible bonds and notes		-		3,127		-3,127		-		-
Other liabilities		1,102,601		372,760		729,841		578,839		523,762
Reserve for possible loan losses		-		383,792		-383,792		-		-
Reserve for severance payments		-		24,790		-24,970		25,246		-25,246
Reserve for employee retirement benefit		32,352		-		32,352		-		32,352
Reserve for contingent liabilities related to loans sold		61,582		73,565		-11,982		64,073		-2,490
Reserve for supporting specific borrowers		6,603		13,271		-6,668		6,603		-
Reserve for possible investment losses		-		4,232		-4,232		-		-
Other reserves		0		0		-		0		-
Deferred tax Liabilities on land revaluation		84,713		92,859		-8,145		87,272		-2,559
Acceptances and guarantees		1,282,707		1,295,004		-12,297		1,262,061		20,645
<b>Total Liabilities</b>	¥	28,787,328	¥	26,833,595	¥	1,953,732	¥	26,712,262	¥	2,075,065
<b>Stockholders' Equity</b>										
Common stock		605,356		605,287		69		605,356		-
Legal reserves		582,865		578,419		4,446		580,675		2,190
Land revaluation difference		129,587		128,973		614		131,400		-1,813
Retained earnings		77,659		71,020		6,639		72,980		4,679
Voluntary reserves		44,100		31,100		13,000		31,100		13,000
Unappropriated profit		33,558		39,919		-6,360		41,879		-8,321
Net income		15,178		18,314		-3,136		31,558		-16,379
<b>Total Stockholders' Equity</b>	¥	1,395,470	¥	1,383,700	¥	11,769	¥	1,390,413	¥	5,056
<b>Total Liabilities and Stockholders' Equity</b>	¥	30,182,798	¥	28,217,296	¥	1,965,502	¥	28,102,676	¥	2,080,121

## Nonconsolidated Statements of Operations (Main Items) (Unaudited)

	Millions of yen							
	A	Interim 2000	B	Interim 1999	A-B	Fiscal 1999 (Summary)		
Income								
Operating income	¥	281,000	¥	293,914	¥	-12,913	¥	579,541
Interest on loans and discounts	(	216,711 )	(	226,868 )	(	-10,157 )	(	451,058 )
Interest and dividends on securities	(	27,153 )	(	30,450 )	(	-3,297 )	(	55,318 )
Fees and commissions		31,322		28,856		2,465		58,778
Trading income		1,731		1,130		600		1,787
Other operating income		6,644		16,468		-9,823		26,351
Other income		116,138		53,186		62,952		416,579
<b>Total Income (Ordinary Income)</b>	¥	436,837	¥	393,555	¥	43,282	¥	1,083,038
Expenses								
Operating expenses	¥	96,767	¥	105,009		-8,242		207,687
Interest on deposits	(	42,464 )	(	38,016 )	(	4,448 )	(	73,990 )
Fees and commissions		13,624		13,263		361		28,187
Trading expense		5		-		5		3
Other operating expenses		5,466		17,304		-11,837		23,583
General and administrative expenses		129,565		131,437		-1,871		263,511
Other expenses		163,854		90,786		73,067		471,974
<b>Total Expenses (Ordinary Expenses)</b>	¥	409,285	¥	357,802	¥	51,483	¥	994,947
<b>Ordinary Net Income</b>	¥	27,552	¥	35,753	¥	-8,201	¥	88,091
Extraordinary profits		212		39		172		285
Extraordinary losses		3,387		3,583		-196		6,661
Income before Income Taxes		24,377		32,209		-7,831		81,715
Income Taxes :								
Current		34,025		407		33,617		2,175
Deferred		-24,827		13,486		-38,313		47,980
<b>Net Income</b>	¥	15,178	¥	18,314	¥	-3,136	¥	31,558
Profit brought forward from previous fiscal year		15,752		19,111		-3,358		19,111
Reversal of land revaluation difference		2,627		2,493		134		4,329
Interim cash dividends		-		-		-		10,933
Reversal of voluntary reserve		-		-		-		2,186
<b>Unappropriated profit at end of fiscal year</b>	¥	33,558	¥	39,919	¥	-6,360	¥	41,879