



Financial Results Report for FY 2000

The Daiwa Bank, Limited

May 25, 2001

This is an English translation of the Japanese original. Please be advised that although the English translation is prepared to mirror the Japanese original as accurately as possible, there may be some disparities due to such things as differences in nuance that are inherent to the different languages.

1. Financial Highlights for Fiscal Year 2000 (from April 1, 2000 to March 31, 2001)

- <Notes> (i) Yen amounts are rounded down to the nearest million yen.
(ii) Figures in parentheses represent negative figures.

(1) Consolidated Operating Results

	Operating Income	(Change from Previous Fiscal Year)	Ordinary Profit/ (Loss)	(Change from Previous Fiscal Year)	Net Income/ (Loss)	(Change from Previous Fiscal Year)
	¥ million	%	¥ million	%	¥ million	%
Fiscal Year 2000	531,840	(31.8)	(13,807)	-	(23,472)	-
Fiscal Year 1999	779,488	21.7	62,578	-	29,695	-

	Net Income/ (Loss) per Share	Fully Diluted Net Income per Share	Return on Stockholder's Equity	Ratio of Ordinary Profits to Total Assets	Ratio of Ordinary Profits to Operating Income
	¥	¥	%	%	%
Fiscal Year 2000	(12.56)	-	(6.2)	(0.1)	(2.6)
Fiscal Year 1999	12.58	7.10	6.1	0.4	8.0

(Notes)

- Equity in Earnings from Investments in Affiliated Companies
Fiscal Year 2000 ¥ (12,028) million Fiscal Year 1999 ¥ (7,999) million
- Average Number of Common Stock Shares Issued
Fiscal Year 2000 2,050,679,919 Shares Fiscal Year 1999 1,959,674,169 Shares
- Change in Accounting Policies : None

(2) Consolidated Financial Position

(Domestic Std.)

	Total Assets	Stockholders' Equity	Stockholders' Equity to Total Assets	Stockholders' Equity per Share	Capital Ratio
	¥ million	¥ million	%	¥	%
Fiscal Year 2000	15,522,161	813,305	5.2	192.10	11.33
Fiscal Year 1999	15,354,825	852,885	5.6	211.20	11.84

(Note)

- Term-end Number of Common Stock Shares Issued
Fiscal Year 2000 2,052,744,251 Shares Fiscal Year 1999 2,045,397,351 Shares

(3) Consolidated Cash Flows

	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents (Term-end Balance)
	¥ million	¥ million	¥ million	¥ million
Fiscal Year 2000	171,254	(276,551)	(13,656)	351,539
Fiscal Year 1999	(49,379)	171,327	(63,859)	469,975

(4) Scope of Consolidation and Application of Equity Method

- Consolidated Subsidiaries : 45 Non-Consolidated Subsidiaries Applied Equity Method : None
Affiliates Applied Equity Method : 9

(5) Change in the Scope of Consolidation

- [Consolidation] Included : 1 Company Excluded : 7 Companies
[Equity Method] Newly Applied : 3 Companies Excluded : 5 Companies

2. Consolidated Earnings Forecasts for Fiscal Year 2001 (Period from April 1, 2001 to March 31, 2002)

	Operating Income	Ordinary Profit	Net Income
	¥ million	¥ million	¥ million
First Half of FY 2001	235,000	13,000	7,500
FY 2001 (Full Year)	480,000	52,000	34,000

Projected Net Income Per Share : ¥14.32

<Reference>

Average Number of Shares Issued

Fiscal Year 2000	Kind A Preferred Shares	11,516,835 shares
	Kind B Preferred Shares	680,000,000 shares
Fiscal Year 1999	Kind A Preferred Shares	35,835,846 shares
	Kind B Preferred Shares	680,000,000 shares

Term-end Number of Shares Issued

Fiscal Year 2000	Kind A Preferred Shares	10,970,000 shares
	Kind B Preferred Shares	680,000,000 shares
Fiscal Year 1999	Kind A Preferred Shares	12,880,000 shares
	Kind B Preferred Shares	680,000,000 shares

Indexes appeared in "Financial Highlights for FY 2000"

$$\text{Net Income Per Share} = \frac{\text{Net Income} - \text{Total Dividends Paid on Preferred Shares}}{\text{Average Number of Common Shares during the Period (*)}}$$

$$\text{Stockholders' Equity Per Share} = \frac{\text{Term-end Balance of Stockholders' Equity} - \text{Term-end Number of Preferred Shares Issued} \times \text{Issue Price}}{\text{Term-end Number of Common Shares Issued (*)}}$$

Index appeared in Earning Performance Projection for FY 2001

$$\text{Projected Net Income Per Share} = \frac{\text{Projected Net Income} - \text{Projected Total Dividends on Preferred Shares}}{\text{Term-end Number of Common Shares (*)}}$$

* excluding treasury stock of the Parent Company and Parent Company's shares owned by its subsidiaries.

Consolidated Balance Sheets

(Millions of Yen)

Balance Sheets	Mar 31, 2001 (A)	March 31, 2000 (B)	Difference (A) - (B)
ASSETS			
Cash and Due from Banks	554,798	783,376	(228,578)
Call Loan and Bills Bought	310,696	223,895	86,801
Monetary Claims Bought	20	20	-
Trading Assets	140,065	169,766	(29,701)
Money Held in Trust	34,720	194,076	(159,356)
Securities	3,035,246	2,463,939	571,307
Loans and Bills Discounted	9,960,773	9,723,089	237,684
Foreign Exchanges	71,227	93,306	(22,079)
Other Assets	476,284	790,363	(314,079)
Premises and Equipment	379,879	384,091	(4,212)
Deferred Tax Assets	181,943	191,794	(9,851)
Customers' Liabilities for Acceptances and Guarantees	568,907	525,664	43,243
Reserve for Possible Loan Losses	(192,336)	(187,458)	(4,878)
Reserve for Possible Losses on Securities	(65)	(1,100)	1,035
Total Assets	15,522,161	15,354,825	167,336
LIABILITIES			
Deposits	9,455,121	9,993,676	(538,555)
Negotiable Certificates of Deposit	2,503,626	1,586,417	917,209
Call Money and Bills Sold	343,535	139,803	203,732
Commercial Paper	-	10,000	(10,000)
Trading Liabilities	32,163	45,248	(13,085)
Borrowed Money	408,041	394,985	13,056
Foreign Exchanges	8,788	15,148	(6,360)
Corporate Bonds	205,476	204,674	802
Due to Trust Account	452,941	776,478	(323,537)
Other Liabilities	666,166	700,860	(34,694)
Reserve for Retirement Allowances	---	16,183	(16,183)
Reserve for Retirement Benefit	17,417	---	17,417
Reserve for Possible Losses on Loans Sold	23,149	37,033	(13,884)
Reserve for Specific Borrowers under Support	-	30,434	(30,434)
Other Reserves	40	45	(5)
Consolidation Difference	805	1,061	(256)
Acceptances and Guarantees	568,907	525,664	43,243
Total Liabilities	14,686,181	14,477,716	208,465
MINORITY INTERESTS			
Minority Interests in Consolidated Subsidiaries	22,674	24,223	(1,549)
STOCKHOLDERS' EQUITIES			
Capital	465,158	465,158	-
Capital Surplus	405,419	405,419	-
Deficit	51,668	17,428	34,240
Foreign Currency Translation Adjustments, Net of Taxes	(5,532)	---	(5,532)
Sub Total	813,377	853,149	(39,772)
Treasury Stock	(1)	(1)	0
Parent's Stock Owned by Subsidiaries	(70)	(262)	192
Total Stockholders' Equity	813,305	852,885	(39,580)
Total Liabilities, Minority Interests and Stockholders' Equity	15,522,161	15,354,825	167,336

* Yen amounts are rounded down to the nearest million yen.

Consolidated Statements of Income

(Millions of Yen)

	FY 2000 (From April 1, 2000) To March 31, 2001	Fiscal Year 1999 (From April 1, 1999) To March 31, 2000	Difference
Operating Income	531,840	779,488	(247,648)
Interest Income	254,242	262,831	(8,589)
(Interest on Loans and Discounts)	206,429	206,186	243
(Interest and Dividends on Securities)	31,950	35,297	(3,347)
(Interest on Call Loan and Bills Bought)	1,303	1,558	(255)
(Interest on Due from Banks)	7,359	5,001	2,358
(Other Interest Income)	7,199	14,787	(7,588)
Trust Fees	54,833	55,378	(545)
Fees and Commissions	71,804	81,353	(9,549)
Trading Revenue	2,795	7,808	(5,013)
Other Operating Income	80,391	66,855	13,536
Other Income	67,773	305,260	(237,487)
Operating Expenses	545,648	716,909	(171,261)
Interest Expenses	79,944	100,234	(20,290)
(Interest on Deposits)	46,917	46,334	583
(Interest on NCD)	2,145	976	1,169
(Interest on Call Money and Bills Sold)	653	1,227	(574)
(Interest on Commercial Paper)	30	35	(5)
(Interest on Borrowed Money)	9,509	13,019	(3,510)
(Interest on Corporate Bonds)	7,453	9,430	(1,977)
(Other Interest Expenses)	13,234	29,209	(15,975)
Fees and Commissions	13,953	10,132	3,821
Trading Expenses	5	-	5
Other Operating Expenses	21,643	32,455	(10,812)
General and Administrative Expenses	227,918	232,341	(4,423)
Other Expenses	202,182	341,745	(139,563)
(Transfer to Reserve for Possible Loan Losses)	46,150	69,781	(23,631)
(Others)	156,031	271,963	(115,932)
Ordinary Profit/(Loss)	(13,807)	62,578	(76,385)
Extraordinary Profits	11,209	7,552	3,657
(Profit from Sales of Premises and Equipment)	5,084	1,609	3,475
(Profit from Recoveries of Written-off Claims)	6,120	5,942	178
(Other Extraordinary Profits)	4	0	4
Extraordinary Losses	4,338	23,762	(19,424)
(Loss from Sales of Premises and Equipment)	2,238	4,152	(1,914)
(Loss from Revaluation of Fixed Assets)	-	15,951	(15,951)
(Other Extraordinary Losses)	2,100	3,659	(1,559)
Income Before Income Taxes	(6,936)	46,367	(53,303)
Income Taxes - Current	5,438	4,790	648
Income Taxes - Deferred	9,864	13,344	(3,480)
Minority Interests in Subsidiaries	1,232	(1,462)	2,694
Net Income/(Loss)	(23,472)	29,695	(53,167)

<Note> Yen amounts are rounded down to the nearest million yen.

Consolidated Statements of Earned Surplus

(Millions of Yen)

Items	Fiscal Year 2000	Fiscal Year 1999	Difference
	(From Apr 1, 2000 to March 31, 2001)	(From Apr 1, 1999 to March 31, 2000)	
Deficit at the Beginning of the Period	17,428	37,351	(19,923)
Decrease of Deficit during the Period	-	0	(0)
Decrease due to reduction in the number of consolidated subsidiaries	-	0	(0)
Increase of Deficit during the Period	10,767	9,772	995
Increase due to reduction in the number of consolidated subsidiaries	-	673	(673)
Dividends Paid	10,767	9,098	1,669
Bonus to directors and corporate auditors	0	0	(0)
Net Income/(Loss)	(23,472)	29,695	(53,167)
Deficit at the End of the Period	51,668	17,428	34,240

<Note> Yen amounts are rounded down to the nearest million yen.

Consolidated Statements of Cash Flows

	FY 2000 (From Apr 1, 2000 to Mar 31, 2001)	FY 1999 (From Apr 1, 1999 to Mar 31, 2000)	Difference
Cash Flows from Operating Activities			
Income (Loss) before Income Taxes	(6,936)	46,367	(53,303)
Depreciation of Premises and Equipment	33,166	33,866	(700)
Amortization of Consolidation Difference	(218)	(262)	44
Equity in Earnings from Investments in Affiliated Companies	12,028	7,999	4,029
Increase in Reserve for Possible Loan Losses	5,885	(715)	6,600
Increase in Reserve for Possible Losses on Securities	(1,035)	1,100	(2,135)
Increase in Reserve for Possible Losses on Loans Sold	(13,884)	8,002	(21,886)
Increase in Reserve for Specific Borrowers under Support	(30,434)	(39,596)	9,162
Increase in Reserve for Retirement Allowances	(16,183)	707	(16,890)
Increase in Reserve for Retirement Benefit	17,470	-	17,470
Interest Income	(254,242)	(262,831)	8,589
Interest Expenses	79,944	100,234	(20,290)
Net (Gains)/Losses on Investment Securities	(31,386)	(103,738)	72,352
Net (Gains)/Losses on Money Held in Trust	3,788	(29,398)	33,186
Net Foreign Exchange (Gains)/Losses	2,871	1,901	970
Net (Gains)/Losses on Sales of Premises and Equipment	(2,758)	18,870	(21,628)
Net (Increase)/Decrease in Trading Account Assets	29,701	216,004	(186,303)
Net Increase/(Decrease) in Trading Account Liabilities	(75,601)	15,933	(91,534)
Net (Increase)/Decrease in Loans and Bills Discounted	(161,246)	(327,783)	166,537
Net Increase/(Decrease) in Deposits	(677,675)	57,333	(735,008)
Net Increase/(Decrease) in Negotiable Certificates of Deposit	917,208	349,132	568,076
Net Increase/(Decrease) in Borrowed Money (excluding subordinated borrowed money)	10,112	(99,847)	109,959
Net (Increase)/Decrease in Due from Banks (excluding those deposited at BOJ)	109,339	148,814	(39,475)
Net (Increase)/Decrease in Call Loans and Others	(88,105)	(211,872)	123,767
Net (Increase)/Decrease in Cash Collateral for Bonds Borrowed	130,979	(126,807)	257,786
Net Increase/(Decrease) in Call Money and Others	203,731	(59,573)	263,304
Net Increase/(Decrease) in Commercial Paper	(10,000)	-	(10,000)
Net Increase/(Decrease) in Cash Collateral for Bonds Lent	37,555	(165,364)	202,919
Net (Increase)/Decrease in Foreign Exchange Assets	21,178	43,502	(22,324)
Net Increase/(Decrease) in Foreign Exchange Liabilities	(6,355)	(1,984)	(4,371)
Net Increase/(Decrease) in Due to Trust Account	(323,537)	169,343	(492,880)
Interest Receipts	268,150	268,576	(426)
Interest Payments	(84,833)	(110,129)	25,296
Directors' Bonus	(3)	(5)	2
Others	77,632	6,501	71,131
Subtotal	176,311	(45,717)	222,028
Income Taxes Paid	(5,056)	(3,661)	(1,395)
Net Cash Provided by (Used in) Operating Activities	171,254	(49,379)	220,633
Cash Flows from Investing Activities			
Purchases of Securities	(2,530,892)	(2,204,957)	(325,935)
Proceeds from Sales of Securities	1,906,199	2,475,069	(568,870)
Proceeds from Maturity of Securities	72,316	77,959	(5,643)
Payments Associated with Increase in Money Held in Trust	(12,061)	(124,696)	112,635
Proceeds from Decrease in Money Held in Trust	188,574	11,457	177,117
Purchases of Premises and Equipment	(46,245)	(75,122)	28,877
Proceeds from Sales of Premises and Equipment	7,876	4,129	3,747
Proceeds from Sales of Equity Investments in a Subsidiary	350	7,488	(7,138)
Proceeds from Acquisition of Operations	137,328	-	137,328
Net Cash Provided by (Used in) Investing Activities	(276,551)	171,327	(447,878)
Cash Flows from Financing Activities			
Proceeds from Subordinated Borrowed Money	7,500	-	7,500
Repayment of Subordinated Borrowed Money	(5,500)	(28,000)	22,500
Proceeds from Issuance of Subordinated Bonds	23,000	28,800	(5,800)
Repayment of Subordinated Bonds	(27,895)	(59,000)	31,105
Proceeds from Issuance of Stocks	55	3,517	(3,462)
Dividends Paid	(10,767)	(9,098)	(1,669)
Dividends Paid to Minority Shareholders	(49)	(160)	111
Payments Related to Acquisition of Treasury Stocks	(39)	(61)	22
Proceeds from Sales of Treasury Stocks	39	142	(103)
Net Cash Provided by (Used in) Financing Activities	(13,656)	(63,859)	50,203
Effect of Exchange Rate Changes on Cash and Cash Equivalents			
	517	489	28
Increase in Cash and Cash Equivalents	(118,436)	58,577	(177,013)
Cash and Cash Equivalents at the Beginning of the Year	469,975	411,398	58,577
Decrease in Cash and Cash Equivalents due to Exclusion from Consolidation	(0)	(0)	(0)
Cash and Cash Equivalents at the End of the Period	351,539	469,975	(118,436)

Principles of Consolidation

1. Scope of Consolidation

(1) Consolidated Subsidiaries :	45
Major Consolidated Subsidiaries	Cosmo Securities, Ltd Daiwagin Card Co., Ltd Daiwa Guarantee Co., Ltd The Daiwa Factor and Leasing Co., Ltd Daiwa Bank (Capital Management) Plc. P.T. Bank Daiwa Perdania

A newly established subsidiary, Daiwagin Computer Service Co., Ltd was added to consolidation from the current fiscal period. Cosmo Sangyo and other 2 companies, which were liquidated during the fiscal year, and Daiwagin Building Co., Ltd. and other 3 companies, which were either merged by the Bank or sold to third parties, were excluded from consolidation.

(2) Non-Consolidated Subsidiaries :	1
(Non-Consolidated Subsidiaries Applied Equity Method : None)	

2. Application of Equity Method

(1) Affiliates Applied Equity Method :	9
Major Equity Method Affiliates	The Kinki Osaka Bank, Limited The Nara Bank, Limited Japan Trustee Services Bank, Ltd. General Housing Finance Co., Ltd
(2) Affiliates not Applied Equity Method	0

3. Fiscal Period-Ends of Consolidated Subsidiaries

Fiscal period-ends of the consolidated subsidiaries are as follows:

End of July	1
End of December	16
End of March	28

The accounts of consolidated subsidiaries with fiscal period-ends in July are consolidated based on their accounts provisionally settled on March 31, 2001. All other subsidiaries are consolidated based on their accounts settled on their respective fiscal-year ends.

Appropriate adjustments were made for significant transactions during the period from the respective fiscal period-ends of the above subsidiaries to the date of the Parent's fiscal period-end.

4. Consolidation difference is being amortized evenly over a period of five years.

Notes to Non-Consolidated Balance Sheets

1. Yen amounts are rounded down to the nearest million yen.
2. Transactions for trading purposes represent transactions seeking to capture gains arising from short-term changes or differences between markets, in interest rates, currency exchange rates, or market prices of securities and other market-related indices. These transactions are included in "Trading Assets" or "Trading Liabilities" in the Consolidated Balance Sheet on a trade date basis. Securities and monetary receivables, etc., are carried at market value prevailing on the Consolidated Balance Sheet Date, and financial derivatives such as swaps, futures and options are carried at the prices based on the assumption that these transactions were settled on the Consolidated Balance Sheet Date. Domestic securities business subsidiaries apply current value accounting method to trading securities, other trading-related assets and trading related financial derivatives transactions, and carry them on a trade date basis. Other consolidated subsidiaries primarily adopt the same valuation method as the Parent's for valuations of trading or similar transactions.
3. Valuations of non-trading securities are based on the following methods:
 - *Bonds being held to maturity are carried at moving-average amortized cost.
 - *Non-trading securities available for sale are carried either at moving-average cost, or moving-average amortized cost.
4. Securities held in individually managed money trusts for asset management purpose are carried based on the market value method.
5. Derivatives transactions excluding those in the trading account are carried based on the market value method.
6. Depreciation of premises and equipment owned by the Parent is calculated based on the following methods.
 - *Buildings Computed by the straight-line method. (Useful lives are primarily 2 to 50 years.)
 - *Equipment Computed by the declining balance method. (Useful lives are primarily 2 to 20 years.)Consolidated subsidiaries primarily adopt the straight-line method for depreciation of premises and equipment, based on the estimated useful lives.
7. Depreciation of computer software for in-house use is computed using the straight-line method. (Useful life of such software is primarily 5 years.)
8. Bond issuing cost is accounted as expenses when incurred.
9. Assets and liabilities of the Parent denominated in foreign currencies are principally translated into yen at the market exchange rates prevailing on the Consolidated Balance Sheet Date. Foreign currency denominated assets and liabilities of the consolidated subsidiaries are translated into yen at the market exchange rates prevailing on their respective fiscal year-ends.
10. The reserve for possible loan losses of the Parent is provided as follows, based on the pre-determined rules for write-offs and provisioning.

The reserve for possible loan losses for legally/effectively bankrupt borrowers is provided based on the amount after deductions of the expected collectable amount through the disposal of collateral or through the execution of guarantees.

The reserve for possible loan losses for borrowers, who are not currently bankrupt but are likely to become bankrupt, is provided based on the amount considered necessary in accordance with the overall solvency assessment of the borrowers after deductions of the expected collectable amount through the disposal of collateral or through the execution of guarantees.

The reserve for possible loan losses on the loans to other than the above is provided based on the loan loss experiences, as calculated using the actual default rates during a certain period in the past.

Also, a reserve for possible loan losses on the loans to restructuring countries is set aside with the estimated amount based on such factors as political and economic risks.

All loans are assessed by branches and business departments based on the internal rules of the self-assessment of assets. The Asset Auditing Department, independent of the branches and business departments, audits the results of the self-assessment, and the reserve is provided based on the results of the audit.

As for the loans to legally/substantially bankrupt borrowers extended by the Parent and some of its consolidated subsidiaries, the credit amounts not covered by collateral or guarantees (Category exposures) are regarded as uncollectable and directly written-off from the original credit amounts. The amount of such write-off is ¥477,057 million.
11. To secure the payments of retirement benefit to eligible employees, the Bank provides reserve for retirement benefit. This reserve is provided based on the actuarial computation of retirement benefit liabilities and the estimated balance of pension assets as of the Balance Sheet Date. Charge off of past service liability and actuarial liability is based on the following methods:
 - Past service liability: amortized over a period of 1 year using the straight-line method.
 - Actuarial liability: amortized over a period of 10 years using the straight-line method.The portion of the retirement benefit liabilities exceeding the reserve and pension assets (discrepancy recognized when the new accounting method for retirement benefit was introduced) was ¥84,790 million, which is being amortized by the straight-line method over the following amortization periods:

* Parent Bank	10 years
* Cosmo Securities	15 years
* Other Consolidated Subsidiaries	1 to 10 years

12. The reserve for possible losses on loans sold is set aside based on the estimated amount of losses to be incurred from the decline of the real estate collateral value of loans sold to the Cooperative Credit Purchasing Co., Ltd.
13. The reserve for possible losses on securities is set aside with the estimated amount of losses that may arise from the investments in the future.
14. Finance lease transactions of the Parent and consolidated subsidiaries, other than those for which the ownership of the leased equipment is recognized to be transferable to lessees, are accounted in conformity with general accounting procedures for rent transactions.
15. As for the accounting method for hedge transactions, the Parent applies the macro-hedge, which tries to control the interest rate risks in the aggregate arising from numerous assets and liabilities such as loans and deposits with the derivatives transactions.
16. All figures are not inclusive of consumption tax.
17. Other reserves required by special laws are as follows:
 - * The reserve for contingent liabilities from the brokering of financial futures transactions is based on the Article 82 of the Financial Futures Transaction Law. (¥0 million)
 - * The reserve for contingent liabilities from the brokering securities transactions is based on the Article 51 of the Securities and Exchange Act and the Article 65-2-7 thereof. (¥40 million)
18. Accumulated depreciation of buildings and equipment: ¥185,657 million
19. The gains on disposals of buildings and equipment are deducted from the cost of buildings and equipment acquired in substitution. The cumulative amount of such advanced depreciation is ¥4,764 million.
20. Non-accrual loans to bankrupt borrowers: ¥97,813 million.
 Non-accrual past due loans: ¥238,387 million.
 Non-accrual loans to bankrupt borrowers refer to those loans in which the payment of principal or interest is well past due or there is no prospect of recovery of the principal or interest from the borrower or from a third party guaranteeing the loan.
 Non-accrual past due loans are defined as those loans which are past due and not accruing interests, but are categorized neither as non-accrual loans to bankrupt borrowers nor as loans with altered lending conditions whose definition is given below.
21. Loans past due for more than three months: ¥23,920 million.
 Loans past due for more than three months are defined as loans whose principal or interest payment is past due for more than three months, but are categorized neither as non-accrual loans to bankrupt borrowers, nor as non-accrual past due loans.
22. Loans with altered lending conditions: ¥249,525 million
 Loans with altered lending conditions are defined as loans that the Bank has granted certain concessions by changing the original conditions to borrowers' advantage, with a view to supporting the financial restructuring and facilitating the collection of the Bank's credits to them. These loans are categorized neither as non-accrual loans to bankrupt borrowers, non-accrual past due loans, nor as loans past due for more than three months.
23. Amount of risk monitored loans (total of 20, 21 and 22 above) is ¥609,646 million.
 Figures reported in the notes 20, 21, 22 and 23 are before netting-out of loan loss reserves.
24. The face value of the commercial bills discounted: ¥359,987 million.
25. Assets pledged as collateral and their relevant liabilities are as follows:
 - *Assets pledged as collateral

Securities	¥708,613 million
Loans and Bills Discounted	¥369,861 million
Trading Assets	¥16,078 million
Other Assets	¥39,094 million
 - *Relevant liabilities

Call Money and Bills Sold	¥191,800 million
Borrowed Money	¥60,961 million

Other than the above, securities, loans and bills discounted, and other assets which were worth of ¥669,703 million, ¥48,846 million, and 5,658 million, respectively, were pledged as collateral or as substitutes for cash deposits for exchange clearing transactions, derivatives transactions and others.
 Premises and equipment stated include the guarantee deposit of ¥101,227 million. Other assets stated include the deposits for futures transactions in the amount of ¥476 million, and the deposits for bonds borrowed in the amount of ¥13,901 million.
26. Deferred gross hedge gains and losses from hedging instruments were ¥93 million and ¥6,766 million, respectively. The net deferred hedge losses are reflected in other assets stated on the Consolidated Balance Sheet.
27. On June 9, 2000, "Municipal Ordinance concerning Special Treatment of Tax Base, etc., in Osaka Prefecture" (Osaka Prefectural Government Ordinance No.131) was promulgated by the Osaka Prefectural Government.
 Due to the new enterprise tax to be imposed by the Osaka Prefectural Government, the Parent reduced the effective statutory tax rate, which is applied when computing the deferred tax assets and liabilities, from 40.59%, the rate applied in the previous fiscal year, to 37.70%. As a result of this change, deferred tax assets were reduced by ¥13,539 million while income tax-deferred registered for the period increased by the same amount.
28. Borrowed money includes ¥255,500 million of subordinated borrowed money.
29. All bonds issued are subordinated bonds.
30. Stockholders' equity per share: ¥192.10

31. Market values of securities and other related information are provided as follows. Other than "securities" stated on the Consolidated Balance Sheet, trading securities, commercial papers included in "other trading assets" and negotiable certificates of deposits included in "cash and due from banks" are covered in the market value information provided below. (These securities are also covered in the notes 32, 33 and 34.)

* Trading securities	(Millions of yen)
Book Value	111,667
Revaluation gains charged to income	127

* Marketable bonds being held to maturity

	(Millions of Yen)				
	Book Value	Market Value	Unrealized Gain/(Loss)	Gain	Loss
National Gov. Bonds	141	143	2	2	-
Total	141	143	2	2	-

* Non-trading marketable securities available for sale

Current value accounting was not applied to non-trading marketable securities available for sale for the fiscal year ended March 31, 2001. Book value of non-trading marketable securities available for sale and other related information are provided as follows in accordance with the Supplementary Regulation 3 to the Ministry of Finance Ordinance No.9 of 2000.

	(Millions of Yen)				
	Book Value	Market Value	Unrealized Gain/(Loss)	Gain	Loss
Stocks	1,265,952	1,149,798	(116,153)	66,847	183,000
Bonds	1,633,133	1,648,240	15,107	16,089	982
National G-Bonds	1,418,031	1,428,316	10,285	11,157	872
Local G-Bonds	46,865	47,894	1,028	1,028	-
Corporate Bonds	168,235	172,029	3,793	3,903	109
Others	33,597	31,134	(2,462)	2,687	5,150
Total	2,932,682	2,829,174	(103,508)	85,624	189,132

* Net unrealized gains/(losses) on non-trading securities available for sale, net of taxes ¥(64,420) million

* Amount equivalent to deferred tax assets ¥39,088 million

32. Amount of non-trading securities available for sale sold during FY 2000 is as follows:

	(Millions of Yen)		
Amount Sold	Profit on Sale	Loss on Sale	
7,800,545	61,636	12,586	

33. Major items comprising non-marketable securities and their book values are as follows:

	(Millions of yen)	
Bonds being held to maturity	Book Value	
NCDs	4,017	
Non-trading securities available for sale		
Unlisted stock	41,631	
(excluding over-the-counter stock)		
Unlisted foreign stocks	800	
Unlisted Industrial Bonds	1,469	

34. Non-trading securities available for sale with maturity and bonds being held to maturity are as follows (Breakdown by maturity)

	(Millions of yen)				
	Within 1 year	1 to 5 years	5 to 10 years	Over 10 years	
Bond	382,078	900,448	352,242	-	
National Gov. Bond	360,260	746,670	311,241	-	
Local Gov. Bond	172	43,122	3,570	-	
Corporate Bond	21,646	110,654	37,429	-	
Others	6,161	7,381	6,819	1,721	
Total	388,240	907,829	359,061	1,721	

35. Breakdown of money held in trust is as follows:

	(Millions of yen)
Money held in trust for fund management purpose	
Book value	34,691
Revaluation gain/(loss) charged to income	125
Money held in trust other than above	
Non-marketable money held in trust worth of ¥28 million is carried at cost.	

36. Overdraft facilities and commitments to extend credits are binding agreements to lend to customers as long as there is no violation of any condition established in the contract.
 Out of the total commitment amounts, ¥3,737,437 million remained undrawn. Of this undrawn portion, the amount of commitments expiring in one year or less and commitments revocable unconditionally at any time is ¥3,529,107 million. Since many of these commitments expire without being drawn upon, the total commitments amounts do not necessarily represent future cash requirements.

37. The consolidated retirement benefit liabilities at the end of FY 2000 are as follows:

	(Millions of Yen)
Retirement Benefit Liabilities	(278,602)
Pension Assets (in Current Value)	162,302
<hr/>	
Unfunded Retirement Benefit Liabilities	(116,300)
Unfunded Liabilities to be Amortized	76,538
Unrecognized Actuarial Liabilities	24,241
<hr/>	
Net Liabilities on the Consolidated Balance Sheet	(15,520)
Prepaid Pension-related Expenses	1,897
Retirement Benefit Reserve	(17,417)

38. Principal of Jointly Operated Designated Money in Trust (JOMT) that the Parent guarantees the principal is ¥996,785 million.

Notes to Non-Consolidated Statements of Income

1. Yen amounts are rounded down to the nearest million yen.
2. Net loss per share: ¥12.56.
3. Profits and losses arising from trading transactions are reported in the Statement of Income as "Trading Revenue" and "Trading Expenses," respectively, on the trade date basis.
Interests received and paid during the current fiscal year, and the change in gains and losses from the revaluation of securities and monetary claims during the current fiscal year are also recognized as trading revenue and trading expenses. As to trading-related financial derivatives transactions, the change in revaluation gains and losses are reported as trading revenue and trading expenses, respectively, on the assumption that these transactions had been settled at the ends of the previous fiscal year and the current fiscal year.
4. "Other Income" includes ¥50,232 million of gains from sales of stocks and other securities.
5. "Other Expenses" includes losses related to write-offs of loans (¥86,766 million), transfer to reserve for possible losses on loans sold (¥11,612 million), losses from devaluation of stocks and other securities (¥14,403 million) and equity in earnings of affiliated companies (¥12,028 million).
6. "Other Extraordinary Loss" represents expenses paid for reconciliation of lawsuit by Cosmo Securities, a consolidated securities business subsidiary.
7. Effective from the current fiscal year, the new accounting method for retirement benefit was applied.
Due to the change in the accounting method, ordinary loss and loss before income taxes for the current fiscal year were decreased by ¥849 million, respectively, compared to the figures based on the former accounting method.
The principal reason accounting for this reduction is that the Parent has shortened the amortization period of the past service cost and increased the contributions to its employees' welfare pension fund.
8. Effective from the current fiscal year, the valuation methods of securities, derivatives transactions, and accounting method for hedge transactions were changed. Due to the change in the accounting methods, ordinary loss and loss before income taxes for the current fiscal year were increased by ¥3,916 million and ¥3,887 million, respectively, compared to the figures based on the former accounting method.
9. On April 1, 2000, "Municipal Ordinance concerning Special Treatment of Tax Base, etc., for Enterprise Tax on Banking Business, etc., in Tokyo Metropolis" (Tokyo Metropolitan Government Ordinance No. 145) was adopted by the Tokyo Metropolitan Government. Enterprise tax levied by the Tokyo Metropolitan Government used to be included in "income taxes" as one component of income taxes. However, due to the change in the treatment of tax base, effective from the current fiscal year, enterprise tax by the Tokyo Metropolitan Government was included in "other expenses."
"Other expenses" for the current fiscal year include ¥1,901 million of such enterprise tax.

Notes to Consolidated Statement of Cash Flows

1. Cash and cash equivalents in the Consolidated Statement of Cash Flows refer to cash on hand and Bank of Japan deposits, both of which are components of "Cash and Due from Banks" in the Consolidated Balance Sheet.
2. Relationships between Cash and Cash Equivalents stated in the Consolidated Statement of Cash Flows and items stated on the Consolidated Balance Sheet are as follows.

Cash and Due from Banks	¥554,798 million
Due from Banks (Time Deposits)	¥(188,988) million
Due from Banks (Others)	¥(14,270) million
<hr/>	
Cash and Cash Equivalents	¥351,539 million

3. The Parent acquired the operations of Namihaya Bank. The increase of assets and liabilities related to the acquisition of Namihaya Bank is summarized as follows:

<Major Assets>

Loans and Bills Discounted	¥71,397 million
----------------------------	-----------------

<Major Liabilities>

Deposits	¥141,044 million
Other Liabilities	¥65,844 million

Derivatives Transactions

(1) Interest Rate Related Transactions

(Millions of Yen)

		March 31, 2001			
		Contract Value	Over 1 Year	Market Value	Revaluation Gains/ (Losses)
Listed on Exchange	Interest Rate Futures				
	Sell	3,113	-	(22)	(22)
	Buy	19,814	1,636	22	22
	Interest Rate Options				
	Sell	-	-	-	-
	Buy	-	-	-	-
Over the Counter	Forward Rate Agreement				
	Sell	-	-	-	-
	Buy	-	-	-	-
	Interest Rate Swaps				
	Receive Fix/Pay Float	1,010,060	650,744	27,742	27,742
	Receive Float/Pay Fix	1,143,527	639,058	(23,164)	(23,164)
	Receive Float/Pay Float	146,029	119,888	384	384
	Interest Rate Options				
	Sell	-	-	-	-
	Buy	-	-	-	-
	Cap				
	Sell	249,674	188,528	393	4,770
	Buy	186,133	133,188	379	(3,783)
Floor					
Sell	10,000	10,000	466	(339)	
Buy	14,372	14,372	616	403	
Swaption					
Sell	3,000	-	2	32	
Buy	-	-	-	-	
Total				5,096	6,045

(Notes)

- Derivatives transactions shown above are revalued at their market prices, and the gains and losses from such revaluation are reflected in the Consolidated Statement of Income. Derivatives transactions to which the hedge accounting was applied are not covered in the above table.
- Market values of transactions listed on exchanges are based on the closing prices quoted in Tokyo International Financial Futures Exchange and others. Market values of over-the-counter transactions are calculated based on such methods as discounted present value or option pricing models.

(2) Currency Related Transactions

(Millions of Yen)

		March 31, 2001			
		Contract Value	Over 1 Year	Market Value	Revaluation Gains/ (Losses)
Over the Counter	Currency Swaps	197,949	166,356	(2,289)	(2,289)

(Notes)

- Derivatives transactions shown above are revalued at their market prices, and the gains and losses from such revaluation are reflected in the Consolidated Statement of Income. Derivatives transactions shown in the following note 2 are not included in the above table. There were no transactions to which the hedge accounting was applied.
- Currency swaps transactions for which net receipts from or payments to counterparties are recognized as income or expenses for the period in accordance with the guideline prepared by the Japanese Institute of Certified Public Accountant are not covered in the above table. Currency swaps transactions whose net receipts or payments are reflected in the Consolidated Statement of Income are as follows:

(Millions of Yen)

	March 31, 2001		
	Contract Value	Market Value	Revaluation Gains/ (Losses)
Currency Swaps	42,200	(1,609)	(1,609)

Forward foreign exchange transactions, currency options transactions and other currency-related derivatives transactions, 1) which are revalued at each fiscal period-end with gains or losses from such revaluation being recorded in the Consolidated Statement of Income, 2) whose underlying foreign currency denominated monetary claims or liabilities are stated in the Consolidated Balance Sheet, and 3) whose underlying foreign currency denominated monetary claims or liabilities are canceled out in the consolidation process, are not reported in the above table.

Contract values of currency related derivatives transactions revalued at each fiscal period-end are as follows:

(Millions of Yen)

Over the Counter	March 31, 2001 Contract Value
Forward Foreign Exchange	
Sell	296,461
Buy	286,970
Currency Options	
Sell	580,972
Buy	621,723

There were no transactions listed on exchange at March 31, 2001.

(3) Stock Related Transactions

(Millions of Yen)

		March 31, 2001			
		Contract Value	Over 1 Year	Market Value	Revaluation Gains/ (Losses)
Listed on Exchange	Stock Index Futures				
	Sell	126	-	(3)	(3)
	Buy	-	-	-	-
Total				(3)	(3)

(Notes)

- There were no over-the-counter transactions at March 31, 2001.
- Derivatives transactions shown above are revalued at their market prices, and the gains and losses from such revaluation are reflected in the Consolidated Statement of Income. There were no derivatives transactions to which the hedge accounting was applied.
- Market values are based on the closing prices quoted in the Tokyo Stock Exchange and others.

(4) Bond Related Transactions

(Millions of Yen)

		March 31, 2000			
		Contract Value	Over 1 Year	Market Value	Revaluation Gains/ (Losses)
Listed on Exchange	Bond Futures				
	Sell	8,486	-	6	6
	Buy	1,392	-	(2)	(2)
Total				4	4

(Notes)

1. There were no over-the-counter transactions at March 31, 2001.
2. Derivatives transactions shown above are revalued at their market prices, and the gains and losses from such revaluation are reflected in the Consolidated Statement of Income. There were no derivatives transactions to which the hedge accounting was applied.
3. Market values are based on the closing prices quoted in the Tokyo Stock Exchange and others.

(5) Commodity Related Transactions

There were no transactions at March 31, 2001.

(6) Credit Derivatives Transactions

There were no transactions at March 31, 2001

Statement of Trust Assets and Liabilities
(As of March 31, 2001)

(Millions of Yen)

Assets		Liabilities	
Loans and Bills Discounted	560,196	Money Trusts	7,897,183
Securities	1,305,361	Pension Trusts	6,359,275
Securities Held for Investment Trust	4,347,292	Asset Formation Benefit Trusts	3,107
Foreign Investment Held for Investment Trust	461,562	Securities Investment Trusts	6,876,379
Trust Beneficiary Certificate	12,777,902	Pecuniary Trusts Other than Money Trusts	295,857
Securities Held in Custody Account	1,262	Securities Trusts	399,983
Securities Lent	968	Monetary Claims Trusts	49,327
Monetary Claims	821,335	Real Estate Trusts	189,373
Premises and Equipment	201,139	Land Leases Trusts	4,929
Land Lease Rights	748	Composite Trusts	211,979
Other Claims	318,793		
Call Loans	958,110		
Due from Banking Account	452,941		
Cash and Due from Banks	79,780		
Total Assets	22,287,395	Total Liabilities	22,287,395

<Note>

*1. Yen amounts are rounded down to the nearest million yen.

*2. Co-Managed Trust Funds under Other Trust Bank's Administration : ¥8,894,498 million.

Trust Beneficiary Certificates worth of ¥12,770,954 million were re-entrusted for asset administration purpose.

*3. Loans and Bills Discounted funded by JOMT account funds that the Bank guarantees the principal : ¥ 525,513 million.

Of this total, Loans to Bankrupt Borrowers	: ¥1,679 million [A]
Non-Accrual Past Due Loans	: ¥11,672 million [B]
Loans Past Due for Three Months or More	: ¥1,759 million [C]
Loans with Altered Lending Conditions	: ¥3,095 million [D]
Loans under Risk Monitoring (Total of above [A] to [D])	: ¥18,207 million

Jointly Operated Designated Money in Trusts (JOMT)
(As of March 31, 2001)

(Millions of Yen)

Assets		Liabilities	
Loans and Bills Discounted	525,513	Principal	996,785
Securities	206,926	Special Loan Loss Reserve	1,614
Others	266,815	Others	856
Total Assets	999,255	Total Liabilities	999,255

Comparison of Statements of Trust Assets and Liabilities

(Millions of Yen)

ASSETS	Mar 31, 2001 (A)	Mar 31, 2000 (B)	Comparison (A) - (B)
Loans and Bills Discounted	560,196	755,099	(194,903)
Securities	1,305,361	12,265,101	(10,959,740)
Securities Held for Investment Trust	4,347,292	3,692,922	654,370
Foreign Investment Held for Investment Trust	461,562	354,207	107,355
Trust Beneficiary Certificate	12,777,902	26,045	12,751,857
Securities Held in Custody Accounts	1,262	82,297	(81,035)
Securities Lent	968	257,780	(256,812)
Monetary Claims	821,335	260,002	561,333
Premises and Equipment	201,139	220,360	(19,221)
Land Lease Rights	748	748	-
Other Claims	318,793	51,163	267,630
Bills Bought	-	41,600	(41,600)
Call Loans	958,110	1,063,763	(105,653)
Due from Banking Account	452,941	776,478	(323,537)
Cash and Due from Banks	79,780	614,400	(534,620)
Total Assets	22,287,395	20,461,970	1,825,425
Co-Managed Trust Funds under Other Trust Banks' Administration	8,894,498	10,092,534	(1,198,036)

LIABILITIES	Mar 31, 2001 (A)	Mar 31, 2000 (B)	Comparison (A) - (B)
Money Trusts	7,897,183	7,596,851	300,332
Pension Trusts	6,359,275	6,111,769	247,506
Asset Formation Benefit Trusts	3,107	3,559	(452)
Securities Investment Trusts	6,876,379	5,693,647	1,182,732
Pecuniary Trusts Other than Money Trusts	295,857	423,542	(127,685)
Securities Trusts	399,983	354,885	45,098
Monetary Claims Trusts	49,327	48,709	618
Real Estates Trusts	189,373	189,586	(213)
Land Leases Trusts	4,929	4,932	(3)
Composite Trusts	211,979	34,486	177,493
Total Liabilities	22,287,395	20,461,970	1,825,425

<Note> Yen amounts are rounded down to the nearest million yen.

Segment Information

1. Segment Information by Type of Business

FY 2000 (Period from April 1, 2000 to March 31, 2001)

(Millions of Yen)

	Banking and Trust Banking	Securities	Other Financial Services	Others	Total	Elimination & General Corporate Assets	Consolidated
I. Operating Income and Ordinary Profit							
Operating Income							
(1) Operating Income from Customers	440,044	23,288	52,397	16,110	531,840	-	531,840
(2) Inter-segment Operating Income	7,075	129	13,512	405	21,122	[21,122]	-
Total	447,120	23,417	65,909	16,516	552,963	[21,122]	531,840
Operating Expenses	460,499	19,721	91,440	17,420	589,081	[43,433]	545,648
Ordinary Profit/(Loss)	(13,379)	3,696	(25,530)	(904)	(36,118)	[(22,310)]	(13,807)
II. Assets, Depreciation and Capital Expenditure							
Assets	15,511,119	167,745	2,050,215	190,330	17,919,410	[2,397,249]	15,522,161
Depreciation	6,809	199	24,009	2,147	33,166	-	33,166
Capital Expenditure	7,270	1,432	28,034	13,638	50,325	-	50,325

<Notes>

- Yen amounts are rounded down to the nearest million yen.
- Segmentation is based on each consolidated company's line of business. "Others" represents insurance agency business, real property leasing business and so forth.
- Operating Income and Ordinary Profit are shown in places of Sales and Operating Profit which would be reported in cases of general companies.
- Capital Expenditure includes the investments related to systems equipment.
- As specified in the notes to consolidated financial statements, the new accounting method for retirement benefit was introduced effective from the current fiscal year. Ordinary Losses of "Banking and Trust Banking" and "Securities" segments were reduced by ¥1,370 million and ¥421 million, respectively, compared to the results computed based on the former accounting method. Ordinary Losses of "Other Financial Services" and "Others" segments were increased by ¥88 million and ¥10 million, respectively, owing to the change in the accounting treatment.
- Effective from FY 2000, the new accounting method was applied to certain financial products. Due to the change in the accounting treatment, Ordinary Losses of "Banking and Trust Banking," "Other Financial Services" and "Others" segments increased by ¥3,026 million, ¥840 million and ¥49 million, respectively. "Securities" segment was unaffected by the change in accounting method.
- As specified in the notes to the consolidated financial statements, the enterprise tax levied by Tokyo Metropolitan Government was treated as operating expenses, effective from the FY 2000. (It used to be treated as one component of income taxes.) Operating Expenses of "Banking and Trust Banking" segment include ¥1,901 million of such enterprise tax.

FY 1999 (Period from April 1, 1999 to March 31, 2000)

(Millions of Yen)

	Banking and Trust Banking	Securities	Other Financial Services	Others	Total	Elimination & General Corporate Assets	Consolidated
I. Operating Income and Ordinary Profit							
Operating Income							
(1) Operating Income from Customers	671,207	41,811	51,897	14,572	779,488	-	779,488
(2) Inter-segment Operating Income	4,118	269	16,174	1,234	21,797	[21,797]	-
Total	675,326	42,080	68,072	15,807	801,286	[21,797]	779,488
Operating Expenses	644,024	21,745	83,254	31,120	780,145	[63,235]	716,909
Ordinary Profit/(Loss)	31,302	20,334	(15,182)	(15,313)	21,140	[(41,437)]	62,578
II. Assets, Depreciation and Capital Expenditure							
Assets	15,314,816	245,969	2,085,406	211,801	17,857,994	[2,503,169]	15,354,825
Depreciation	7,401	174	24,082	2,206	33,866	-	33,866
Capital Expenditure	5,573	789	20,742	52,171	79,276	-	79,276

<Notes>

- Yen amounts are rounded down to the nearest million yen.
- Segmentation is based on each consolidated company's line of business. "Others" represents insurance agency business, real property leasing business and so forth.
- Operating Income and Ordinary Profit are shown in places of Sales and Operating Profit which would be reported in cases of general companies.
- Capital Expenditure includes the investments related to system equipment.

2. Segment Information by Location

FY 2000 (for the period from April 1, 2000 to March 31, 2001)

Since the operating income and employed assets of "Japan" segment is more than 90 % of other segments combined, segment information by location for FY 2000 is not shown here.

For the same reason, segment information by location for FY 1999 is not reported here, either.

3. International Operating Income

FY 2000 (for the period from April 1, 2000 to March 31, 2001)

Since international operating income is less than 10% of the total, international operating income for FY 2000 is not shown here.

For the same reason, international operating income for FY 1999 is not reported here, either.

<Reference Sheet>

(Market Prices of Securities)

(Millions of Yen)

		End of March, 2000				
		Book Value	Market Value	Net Unrealized Gain/(Loss)	Gain	Loss
Securities	Bonds	239,298	232,259	(7,039)	682	7,721
	Stocks	1,321,432	1,426,293	104,860	256,213	151,352
	Others	40,644	45,631	4,986	7,660	2,673
Total		1,601,376	1,704,184	102,808	264,555	161,747

*1. Securities mentioned above cover only listed securities. Bonds include Japanese national/local government bonds, and Japanese corporate bonds. Market values of listed bonds are based on the closing prices on the Tokyo Stock Exchange or prices calculated using indicated yields announced by the Japan Security Dealers Association. Market prices of other listed securities are primarily based on the closing prices on the Tokyo Stock Exchange.

*2. The table below covers unlisted securities for which it is possible to estimate a market value.

(Millions of Yen)

		End of March, 2000				
		Book Value	Market Value	Net Unrealized Gain/(Loss)	Gain	Loss
Securities	Bonds	549,980	547,079	(2,901)	1,741	4,643
	Stocks	28,539	41,457	12,918	14,843	1,925
	Others	27,622	28,412	790	806	15
Total		606,142	616,949	10,807	17,391	6,584

The market value of unlisted securities is determined as follows: transaction prices announced by the Japan Security Dealers Association in the case of securities traded over the counter, prices calculated using indicated yields announced by the Japan Security Dealers Association in the case of publicly offered bonds, and market prices announced by the authorized fund management companies in the case of securities investment trusts.

*3. Securities not included in the market value information provided above are primarily as follows:

(Millions of Yen)

		Book Value
Securities	Domestic Unlisted Bonds, excluding Publicly Offered Bonds	98,916
	Publicly Offered Unlisted Bonds with Maturity One Year or Less	84,925
	Unlisted Bonds, excluding Domestic Bonds	17,256

*4. The market values of securities related to trading transactions, which are included in trading assets, are revalued at market prices, and revaluation gains/losses from such revaluation are recorded in the Consolidated Statement of Income. Therefore, such gains/losses are not reported above.

(Market Prices of Money Held in Trust)

(Millions of Yen)

		End of March, 2000				
		Book Value	Market Value	Net Unrealized Gain/(Loss)	Gain	Loss
Money Held in Trust		194,076	198,702	4,626	5,750	1,124

The market value of Money Held in Trust is determined as follows:

*1. The market prices of listed securities are determined by using the closing prices on Tokyo Stock Exchange or prices calculated using indicated yields announced by the Japan Security Dealers Association.

*2. Transaction prices announced by the Japan Security Dealers Association in the case of securities traded over the counter.

Market Prices of Derivatives Transactions

(1) Interest Rate Related Transactions

(Millions of Yen)

Market Segment	Type		March 31, 2000			
			Contract Value	Over a year	Market Value	Valuation Gain/Loss
Over-the-Counter	Interest Rate Swaps	Receive the Fix /Pay the Float	131,620	86,120	9,069	9,069
		Receive the Float /Pay the Fix	553,717	394,234	(13,248)	(13,248)
		Receive the Float /Pay the Float	34,342	32,902	(31)	(31)
	Cap	Sell	25,337	23,368	70	76
			[146]			
		Buy	35,312	18,105	153	(270)
[423]						
Total						(4,404)

*1. Market values are calculated based on such methods as discounted present value or option pricing models.

*2. Figures in brackets indicate the option premiums recorded in the Consolidated Balance Sheet.

*3. Derivatives Transactions included in trading assets (trading transactions) are revalued at the market values and such revaluation gains/losses are recorded in the Consolidated Statement of Income. Therefore, such revaluation gains or losses are not reported above.

Contract values of derivatives transactions included in trading assets are as follows :

(Millions of Yen)

Market Segment	Type		March 31, 2000	
			Contract Value	Market Value
Listed on Exchange	Interest Rate Futures	Sell	5,912	5,909
		Buy	1,517	1,515
Over the Counter	Interest Rate Swaps	Receive the Fix /Pay the Float	1,165,220	28,790
		Receive the Float /Pay the Fix	1,260,662	(24,260)
		Receive the Float /Pay the Float	125,930	(181)
	Cap	Sell	282,666	1,366
			[6,344]	
	Buy	233,737	1,257	
		[5,264]		
Floor	Buy	3,089	71	
[62]				
Swaption	Sell	8,300	33	
		[58]		

<Note> Figures in brackets show initial option premiums for the Contract Values.

(2) Currency and Foreign Exchange Related Transactions

(Millions of Yen)

Market Segment	Type	March 31, 2000				
		Contract Value	Over a year	Market Value	Valuation Gain/(Loss)	
Over-The-Counter	Currency Swaps		134,181	12,500	(1,613)	(1,613)
		U.S. Dollar	95,377	12,500	(1,555)	(1,555)
		H.K. Dollar	38,804	-	(57)	(57)

*1. The market values of transactions are based on discounted present value.

*2. Trading account derivative transactions are revalued at the market values and such revaluation gains/losses are recorded in the Consolidated Statement of Income. Therefore, such revaluation gains/losses are not reported above. Contract values of trading account derivative transactions are as follows;

(Millions of Yen)

Market Segment	Type	March 31, 2000	
		Contract Value	Market Value
Over the Counter	Currency Swaps	75,618	136
	U.S. Dollar	66,215	(218)
	Swiss Franc	8,156	246
	Deutsche Mark	713	108
	Thai Baht	533	0
	Forward Foreign Exchange Contract	Sell	26

*4. Some of Forward Foreign Exchange Transactions, Currency Options Transactions are revalued at their market prices at the end of each fiscal period with gains or losses from such revaluation are charged to income. Therefore, such revaluation gains/losses are not reported above.

Contract values of currency-related derivatives transactions revalued at market prices are as follows:

(Millions of Yen)

Market Segment	Type	March 31, 2000		
		Contract Value		
Over the Counter	Forward Exchange	Sell	595,499	
		Buy	610,647	
	Currency Options	Sell	Call	407,835
			Put	400,643
		Buy	Call	407,449
			Put	422,739
				[3,363]
				[6,807]
			[4,185]	
			[10,770]	

Figures in brackets indicate Option Premiums recorded in the Consolidated Balance Sheet.

(3) Stock Related Transactions

There were no stock related transactions as of March 31, 2000.

Trading account derivatives transactions are revalued at market prices and such revaluation gains/losses are recorded in the Consolidated Statement of Income. Therefore, such revaluation gains/losses are not reported above.

Contract values of derivatives transactions included in trading assets are as follows :

(Millions of Yen)

Market Segment	Type		March 31, 2000		
			Contract Value	Market Value	
Listed on Exchange	Stock Index Futures	Sell		519	510
	Stock Index Options	Sell	Call	205	2
				[3]	
		Buy	Put	400	3
[2]					

<Note> Figures in brackets indicate initial option premiums.

(4) Bond Related Transactions

There were no bond related transactions as of March 31, 2000.

Trading account derivatives transactions are revalued at market prices and such revaluation gains/losses are recorded in the Consolidated Statement of Income. Therefore, such revaluation gains/losses are not reported above.

Contract values of derivatives transactions included in trading assets are as follows :

(Millions of Yen)

Market Segment	Type		March 31, 2000		
			Contract Value	Market Value	
Listed on Exchange	Bond Futures	Sell		19,896	19,942
		Buy		18,721	18,762
	Options of Bond Futures	Buy	Put	1,270	1
				[2]	

<Note> Figures in brackets indicate initial option premiums.

(5) Commodity Related Transactions

There were no commodity related transactions as of March 31, 2000.

(6) Credit Derivatives Transactions

There were no credit derivatives transactions as of March 31, 2000.