



**Financial Results Report for FY 2000  
- Reference Materials -**

**The Daiwa Bank, Limited**

**May 25, 2001**

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## . Outline of the Business Results for FY 2000

## 1. Summary of Non-Consolidated Business Results for FY 2000

(Billions of Yen)

	FY 1999 (Actual) [A]	FY 2000 (Actual) [B]	Difference	
			[B] - [A]	(Note. 2)
Gross Profits	256.3	276.6	20.3	11.1
Net Interest Income (Domestic)	163.6	171.6	8.0	(3.8)
Net Gains on Sales of Bonds (Domestic)	0.6	6.4	5.8	12.3
Transfer to General Reserve	11.8	5.3	(6.5)	7.0
General & Administrative Expenses	168.8	161.7	(7.1)	(2.6)
Net Business Profits	75.7	109.5	33.8	6.7
<Core Net Business Profit (1)> (Note.1)				
<Core Net Business Profit (2)> (Note.2)	89.4	111.2	21.8	3.5
Net Non-Recurring Profits/(Losses)	(38.1)	(114.3)	(76.2)	(65.9)
Net Gains on Sales of Stocks and Others	104.5	31.0	(73.5)	0.5
NPL Disposal Expenses	149.3	145.0	(4.3)	62.9
Ordinary Profit/(Loss)	37.6	(4.8)	(42.4)	(59.1)
Extraordinary Profit/(Loss), Net	4.6	9.1	4.5	(0.1)
Income before Income Taxes	42.2	4.3	(37.9)	(59.2)
Income Taxes-Deferred	24.1	15.3	(8.8)	(20.2)
Net Income/(Loss)	18.1	(10.9)	(29.0)	(38.9)

\*1. CNBP(1) = Net Business Profits + Transfer to General Reserve + Expenses related to NPL disposal in Jointly Operated Designated Money in Trust (J.O.M.T).

\*2. CNBP(2) = Net Business Profits + Transfer to General Reserve + Expenses related to NPL disposal in Jointly Operated Designated Money in Trust (J.O.M.T) - Net Gains on Sales of Bonds.

\*3. Change from the forecasts announced in November, 2000.

\*4. Please refer to P-2 and P-17 for more detail.

## &lt;Reference&gt;

## Gross Interest Margin (Domestic Operations)

(%)

	FY 2000	Difference	FY 1999
	[A]	[A] - [B]	[B]
Gross Interest Margin	1.33	0.03	1.29
Return on Earning Assets	1.77	(0.03)	1.80
Return on Loans and Bills Discounted	2.02	0.01	2.00
Cost of Funds	0.44	(0.07)	0.51
Cost of Deposits and NCDs	0.31	-	0.32

\*1. Figures less than the third decimal place were omitted.

\*2. The Bank operates both banking and trust businesses. It would be inappropriate to compare Net Interest Margin of the Bank with those of other banks since the cost of funds also reflects general and administrative expenses of trust business division. Therefore, Gross Interest Margin, which is not inclusive of general and administrative expenses, are reported in stead of Net Interest Margin.

## &lt;Reference Sheet&gt;

## 1. Gains and Losses on Securities

## (1) Valuation Method of Securities

## A. Securities

Securities Being Held to Maturity	Carried at Amortized Cost
Non-trading Securities Available for Sale	Carried at Cost or Amortized Cost
Stocks of Subsidiaries and Affiliates	Carried at Cost

## B. Securities Held in Money Trust

Money Trust for Asset Management Purpose	Current Value Accounting is applied.
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## (2) Unrealized Gains and Losses on Securities

[Consolidated]

(Millions of Yen)

	March 31, 2001				March 31, 2000		
	Net Unrealized Gains/(Losses) [A]	Difference [A] - [B]	Unrealized Gains	Unrealized Losses	Net Unrealized Gains/(Losses) [B]	Unrealized Gains	Unrealized Losses
	Securities Being Held to Maturity	2	***	2	-	***	***
Non-trading Securities Available for Sale	(103,508)	***	85,624	189,132	***	***	***
Total	(103,506)	(217,121)	85,626	189,132	113,615	281,947	168,331
Stocks	(116,153)	(233,932)	66,847	183,000	117,779	271,057	153,277
Bonds	15,109	25,050	16,091	982	(9,940)	2,424	12,364
Others	(2,462)	(8,239)	2,687	5,150	5,776	8,466	2,689

\*1. Market values of "Non-trading Securities Available for Sale" are primarily based on the market prices prevailing on the consolidated balance sheet date.

\*2. Net unrealized losses on non-trading securities available for sale (net of taxes) was ¥64,063 million as of March 31, 2001.

[Non-Consolidated]

(Millions of Yen)

	March 31, 2001				March 31, 2000		
	Net Unrealized Gains/(Losses) [A]	Difference [A] - [B]	Unrealized Gains	Unrealized Losses	Net Unrealized Gains/(Losses) [B]	Unrealized Gains	Unrealized Losses
	Securities Being Held to Maturity	-	***	-	-	***	***
Stocks of Subsidiaries and Affiliates	(47,431)	***	-	47,431	***	***	***
Non-trading Securities Available for Sale	(101,809)	***	84,253	186,063	***	***	***
Total	(149,240)	(265,066)	84,253	233,494	115,825	274,961	159,135
Stocks	(161,903)	(275,185)	65,476	227,380	113,281	255,008	141,726
Bonds	15,107	25,065	16,089	982	(9,958)	2,405	12,363
Others	(2,444)	(14,946)	2,687	5,132	12,502	17,547	5,045

\*1. Market values of "Non-trading Securities Available for Sale" are based on the market prices prevailing on the balance sheet date.

\*2. Net unrealized losses on non-trading securities available for sale (net of taxes) was ¥63,427 million as of March 31, 2001.

## &lt;Reference Sheet&gt;

## 2. Retirement Benefit

## (1) Balance of Retirement Benefit Liabilities

[Non-Consolidated]		(Millions of Yen)
		March 31, 2001
Retirement benefit liabilities total (As of the beginning of the fiscal period)	A	246,725
(Discount rate)		3.50%
Current value of pension assets (As of the beginning of the period)	B	157,119
Retirement benefit reserve (As of the beginning of the fiscal period)	C	15,573
Unrecognized liabilities related to prior service	D	(3,551)
Unfunded retirement benefit liabilities at transition (Total liabilities less pension assets and reserves) <A-B-C-D>	E	77,584
Liabilities disposed by establishing trust contract	F	-
Liabilities to be amortized <E-F> (As of the beginning of the fiscal period)	G	77,584
Liabilities amortized during the fiscal period (Amortization period)	H	7,758 10 Years
Remaining liabilities to be Amortized <G-H> (As of the end of the fiscal period)		69,826

## &lt;Reference&gt;

[Consolidated]		(Millions of Yen)
		March 31, 2001
Retirement benefit liabilities total (As of the beginning of the fiscal period)		275,067
Unfunded retirement benefit liabilities at transition (Total liabilities less pension assets and reserves)		84,790
Liabilities disposed by establishing trust contract		-
Liabilities amortized during the fiscal period		8,252
Remaining liabilities to be amortized (Term-end)		76,538

## (2) Retirement Benefit Cost

[Non-Consolidated]		(Millions of Yen)
		FY 2000
Retirement benefit cost		10,600
Prior service cost		4,828
Interest cost		8,635
Expected return on working assets		7,070
Amortization of unfunded liabilities at transition <F + H>		7,758
Others		(3,551)

## &lt;Reference&gt;

[Consolidated]		FY 2000
Retirement benefit cost		12,428

## 2. Summary of Earning Results for FY 2000 (Non-Consolidated)

(Millions of Yen)

	FY 2000 (A)	FY 1999 (B)	Comparison (A - B)	Percentage Increase (A - B)/B (%)
<b>Gross Profits</b>	276,635	256,259	20,375	8.0
<b>Domestic Gross Profits</b>	266,086	248,651	17,435	7.0
Net Interest Income	171,691	163,687	8,004	4.9
Trust Fees	54,833	55,378	(545)	(1.0)
Interest Income from J.O.M.T Account	17,005	18,284	(1,279)	(7.0)
<NPL Disposal Expenses in J.O.M.T Account>	2,775	2,576	199	7.7
Other Trust Fees	37,827	37,094	733	2.0
Net Fees & Commissions	26,932	27,400	(467)	(1.7)
Net Trading Revenue	1,022	1,561	(539)	(34.5)
Net of Other Operating Income & Expenses	11,606	623	10,983	1,762.7
Net of Gains and Losses on Sales of Bonds	6,480	609	5,870	963.7
<b>International Gross Profits</b>	10,549	7,608	2,940	38.6
Net Interest Income	2,277	(1,571)	3,849	-
Net Fees & Commissions	1,722	1,796	(74)	(4.1)
Net Trading Revenue	19	1,183	(1,163)	(98.3)
Net of Other Operating Income & Expenses	6,529	6,200	329	5.3
Net of Gains and Losses on Foreign Exchange Transactions	7,652	5,218	2,434	46.7
Transfer to General Reserve for Possible Loan Losses	5,340	11,763	(6,422)	(54.6)
<b>General &amp; Administrative Expenses (excluding extraordinary items)</b>	161,726	168,779	(7,052)	(4.2)
Personnel Expenses	59,008	57,565	1,443	2.5
Non-Personnel Expenses	96,732	104,339	(7,606)	(7.3)
Miscellaneous Taxes	5,985	6,874	(889)	(12.9)
<b>Net Business Profits</b>	109,568	75,716	33,851	44.7
Core Net Business Profits (1) <Note.1>	117,685	90,057	27,628	30.7
Core Net Business Profits (2) <Note.2>	111,205	89,447	21,757	24.3
<b>Net of Non-Recurring Profits and Losses</b>	(114,397)	(38,105)	(76,292)	-
<b>Net of Gains &amp; Losses on Stocks</b>	31,091	104,460	(73,369)	(70.2)
Gains on Sales	46,496	261,708	(215,211)	(82.2)
Losses on Sales	4,576	116,257	(111,681)	(96.1)
Devaluation Losses	10,829	40,990	(30,161)	(73.6)
<b>Non-Performing Loans Disposal Expenses (Banking Account)</b>	145,036	149,377	(4,340)	(2.9)
Write-Offs	77,556	53,885	23,671	43.9
Transfer to Specific Reserve for Possible Loan Losses	51,025	72,499	(21,474)	(29.6)
Transfer to Reserve for Possible Losses on Loans Sold	11,612	14,493	(2,881)	(19.9)
Transfer to Reserve for Specific Borrowers under Support	-	6,231	(6,231)	(100.0)
Losses Incurred from Renunciation of Claims	-	-	-	-
Losses Incurred from Loans Sold to CCPC	3,662	3,377	285	8.5
Transfer to Reserve for Loans to Restructuring Countries	(508)	(2,049)	1,540	-
Other Losses Incurred from Sales of Loans	1,687	938	749	79.8
<b>Ordinary Profit/(Loss)</b>	(4,829)	37,611	(42,440)	(112.8)
<b>Extraordinary Profit</b>	10,909	7,188	3,721	51.8
Gains on Disposition of Premises & Equipment	4,921	1,375	3,545	257.7
<b>Extraordinary Loss</b>	1,728	2,569	(841)	(32.7)
Losses on Disposition of Premises & Equipment	1,728	2,569	(841)	(32.7)
<b>Income before Income Taxes</b>	4,351	42,229	(37,878)	(89.7)
<b>Income Taxes-Current</b>	3,721	2,942	779	26.5
<b>Income Taxes-Deferred</b>	11,619	21,148	(9,529)	(45.1)
<b>Net Income/(Loss)</b>	(10,989)	18,139	(29,128)	(160.6)

\*1 CNBP (1) = Net Business Profits + Provision for General Reserve for Possible Loan Losses + Expenses related to NPL disposal in JOMT (Trust Account)

\*2 CNBP (2) = Net Business Profits + Provision for General Reserve for Possible Loan Losses + Expenses related to NPL disposal in JOMT (Trust Account) - Net of Gains and Losses on Sales of Bonds (Banking Account)

\*3 Amounts are rounded down to the nearest million. Percentage figures less than the second decimal place are omitted.

## 3. Net Business Profits (Non-Consolidated)

(Note) Yen amounts are rounded down to the nearest million.

(Millions of Yen)

	FY 2000	Difference		FY 1999
Net Business Profits	109,568		33,851	75,716
(Before NPL Disposal Expenses of Trust Account)	112,344		34,050	78,293
Core Net Business Profits (1)	117,685		27,628	90,057
Per Head CNBP (1) (¥ thousand)	16,856		4,544	12,311
Core Net Business Profits (2)	111,205		21,757	89,447
Per Head CNBP (2) (¥ thousand)	15,927		3,699	12,228
Number of Employees	6,982		(333)	7,315

\*1. CNBP(1) = NBP before NPL Disposal Expenses of Trust Account + Provision for General Reserve for Possible Loan Losses

\*2. CNBP(2) = NBP before NPL Disposal Expenses of Trust Account + Provision for General Reserve for Possible Loan Losses  
- Net of Gains & Losses on Bonds

## 4. Gross Interest Margin(Non-Consolidated)

(Note) Figures below the third decimal place were omitted.

(Domestic Operations)

(%)

	FY 2000	Difference		FY 1999
Gross Interest Margin	1.33		0.03	1.29
Return on Earning Assets	1.77		(0.03)	1.80
Loans & Bills Discounted	2.02		0.01	2.00
Securities	1.04		(0.14)	1.18
Cost of Funds	0.44		(0.07)	0.51
Deposit & Others	0.31		-	0.32
Other External Liabilities	1.65		(0.06)	1.72

The Bank operates both banking and trust businesses. It would be inappropriate to compare Net Interest Margin of the Bank with that of other banks, since the cost of funds also reflects general and administrative expenses of trust business division. Therefore, Gross Interest Margin, which is not inclusive of G&A expenses are reported, in stead of Net Interest Margin.

## 5. Securities Related Gains &amp; Losses(Non-Consolidated)

(Note) Yen amounts are rounded down to the nearest million.

(Millions of Yen)

	FY 2000	Difference		FY 1999
Net of Gains & Losses on Bonds	6,480		5,870	609
Gains on Sales	11,072		(60)	11,133
Gains on Redemption	50		(213)	264
Losses on Sales	3,916		(5,410)	9,326
Losses on Redemption	-		(1,462)	1,462
Losses on Devaluation	727		727	-

(Millions of Yen)

	FY 2000	Difference		FY 1999
Net of Gains & Losses on Stocks	31,091		(73,369)	104,460
Gains on Sales	46,496		(215,211)	261,708
Losses on Sales	4,576		(111,681)	116,257
Losses on Devaluation	10,829		(30,161)	40,990

## 6. Capital Adequacy Ratio

(Note) Percentage figures below the third decimal place were omitted.

[Consolidated]	Domestic Std.			(Billions of Yen, %)	
	Mar 31, 2000 (Actual) [A]	Sep 30 2000 (Actual) [B]	Mar 31, 2001 [C]	Difference [C] - [B]	Difference [C] - [A]
Capital Adequacy Ratio	11.84	11.84	11.33	(0.51)	(0.50)
Tier Ratio	7.79	7.85	7.49	(0.36)	(0.30)
Total Qualifying Capital	1,302.6	1,302.8	1,262.1	(40.7)	(40.5)
Tier	856.9	863.4	833.6	(29.7)	(23.2)
Tier	495.6	500.8	490.5	(10.2)	(5.1)
Unrealized Gains on Securities	-	-	-	-	-
Land Revaluation Difference	-	-	-	-	-
Qualifying Subordinated Debt	426.9	434.2	420.9	(13.2)	(5.9)
Amount to be Deducted	50.0	61.3	62.1	0.7	12.0
Risk Adjusted Assets	10,994.1	10,995.0	11,129.9	134.8	135.7
Exchange Rate (Yen /1U.S.\$)	106.15	108.00	123.90	15.90	17.75

[Non-Consolidated]	Domestic Std.			(Billions of Yen, %)	
	Mar 31, 2000 (Actual) [A]	Sep 30 2000 (Actual) [B]	Mar 31, 2001 (Provisional) [C]	Difference [C] - [B]	Difference [C] - [A]
Capital Adequacy Ratio	12.70	12.55	12.00	(0.54)	(0.70)
Tier Ratio	8.67	8.65	8.43	(0.21)	(0.23)
Total Qualifying Capital	1,380.0	1,365.7	1,315.0	(50.7)	(64.9)
Tier	942.0	941.9	924.4	(17.4)	(17.5)
Tier	487.9	493.8	487.3	(6.5)	(0.6)
Unrealized Gains on Securities	-	-	-	-	-
Land Revaluation Difference	-	-	-	-	-
Qualifying Subordinated Debt	426.9	434.2	420.9	(13.2)	(5.9)
Amount to be Deducted	50.0	70.0	96.8	26.7	46.7
Risk Adjusted Assets	10,858.3	10,882.2	10,954.3	72.1	96.0

## 7. ROE, ROA (Non-Consolidated)

	FY 2000		FY 1999
		Difference	
ROE <Net Business Profits>	20.15	5.67	14.48
ROE <CNBP (1)>	21.71	4.29	17.41
ROE <CNBP (2)>	20.47	3.17	17.29
ROE <Net Income>	(2.99)	(5.67)	2.68
ROA <Net Business Profits>	0.78	0.23	0.54
ROA <CNBP (1)>	0.83	0.19	0.64
ROA <CNBP (2)>	0.79	0.15	0.64
ROA <Net Income>	(0.07)	(0.20)	0.13
OHR	58.46	(7.40)	65.86

\*1. CNBP(1) = NBP before NPL Disposal Expenses of Trust Account + Provision for General Reserve for Possible Loan Losses

\*2. CNBP(2) = NBP before NPL Disposal Expenses of Trust Account + Provision for General Reserve for Possible Loan Losses - Net of Gains & Losses on Bonds

$$\text{ROE} = \frac{\text{Net Business Profits (Net Income)} - \text{Dividends on Preferred Stock}}{\text{Avg. Bal of Stockholders' Equity} - \text{Avg. Number of Preferred Stock Shares} \times \text{Issue Price}}$$

$$\text{ROA} = \frac{\text{Net Business Profits (Net Income)}}{\text{Avg. Bal of Total Assets} - \text{Avg. Bal of Customers' Liabilities for Acceptances \& Guarantees} - \text{Avg. Bal of Deferred Tax Assets}}$$



## . Non-Performing Loan Disposal

## 1. Amount of Non-Performing Loans Disposed

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

\*2. Trust Account refers to JOMT (Jointly Operated Designated Money in Trust) that the Bank guarantees principal.

[Non-Consolidated] (Millions of Yen)

	FY 2000			FY 1999		
	Banking Account	Trust Account	Total	Banking Account	Trust Account	Total
Written-off Claims	77,556	1,454	79,011	53,885	2,576	56,461
Transfer to Reserve for Possible Loan Losses (Specific Reserve)	51,025	-	51,025	72,499	-	72,499
Transfer to Reserve for Specific Borrowers under Support	-	-	-	6,231	-	6,231
Losses Incurred from Renunciation of Claims	-	-	-	-	-	-
Losses related to Loans Sold to CCPC	14,326	1,321	15,648	17,871	-	17,871
Transfer to Reserve for Loans to Restructuring Countries	(508)	-	(508)	(2,049)	-	(2,049)
Other Losses on Loans Sold	2,636	-	2,636	938	-	938
Loan Loss Charges (Subtotal)	145,036	2,775	147,812	149,377	2,576	151,953
(Subsidiaries and Affiliates)	22,413	-	22,413	48,525	-	48,525
Transfer to General Reserve	5,340	-	5,340	11,763	-	11,763
Loan Loss Charges Total	150,377	2,775	153,153	161,140	2,576	163,717

[Consolidated] (Millions of Yen)

	FY 2000			FY 1999		
	Banking Account	Trust Account	Total	Banking Account	Trust Account	Total
Written-off Claims	86,766	1,454	88,221	51,654	2,576	54,230
Transfer to Reserve for Possible Loan Losses (Specific Reserve)	40,091	-	40,091	53,103	-	53,103
Transfer to Reserve for Specific Borrowers under Support	-	-	-	(4,062)	-	(4,062)
Losses Incurred from Renunciation of Claims	-	-	-	-	-	-
Losses related to Loans Sold to CCPC	14,326	1,321	15,648	17,871	-	17,871
Transfer to Reserve for Loans to Restructuring Countries	(518)	-	(518)	(2,781)	-	(2,781)
Other Losses on Loans Sold	2,636	-	2,636	938	-	938
Loan Loss Charges (Subtotal)	143,302	2,775	146,078	116,724	2,576	119,300
Transfer to General Reserve	6,577	-	6,577	19,460	-	19,460
Loan Loss Charges Total	149,880	2,775	152,655	136,184	2,576	138,760

## 2. Loans to CCPC (Cooperative Credit Purchase Company), and Reserve for Possible Loan Losses

\*1. Yen amounts are rounded down to the nearest million. Percentage figures less than the third decimal place were omitted.

(Millions of Yen)

	Mar 31, 2001 [A]	[A] - [B]	Mar 31, 2000 [B]
Loans Outstanding to CCPC	29,686	(30,523)	60,209
Reserve for Possible Losses on Loans Sold to CCPC	22,201	(14,832)	37,033
Reserve Ratio (%)	74.78%	13.27%	61.50%

## 3. Loans Sold in Bulk

[Non-Consolidated] (Millions of Yen)

	Mar 31 2001	Mar 31, 2000
Amount of Loans Sold	108,594	8,520
Net Profits/(Losses)	145	(478)

## 4. Amount of Loans Renounced

\*1. Renunciation of claims based on legal procedures such as corporate reorganizations are not included.

\*2. Yen amounts are rounded down to the nearest million.

[Non-Consolidated] (Millions of Yen)

	Mar 31 2001	Mar 31, 2000
Number of Renunciation	2	5
Amount Renounced	30,458	55,783
Net Profit/(Loss)	-	-

## . Loans

## 1. Loans under Risk Monitoring

- \*1. Definitions of "Loans to Bankrupt Borrowers", "Non-Accrual Past Due Loans", "Loans Past Due for Three Months or More", and "Loans with Altered Lending Conditions" are given in the footnotes 24, 25 and 26 of the Non-Consolidated Balance Sheet.
- \*2. Trust Account refers to those assets in Trust Account that the Bank guarantees principal.
- \*3. Yen amounts are rounded down to the nearest million, and percentage figures less than the third decimal place are omitted.

## After Direct Write-Off

[Non-Consolidated]			(Millions of Yen)		
	Mar 31, 2001			Mar 31, 2000	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Loans to Bankrupt Borrowers	97,728	(5,590)	9,697	103,318	88,030
Banking Account	96,048	(4,578)	10,410	100,627	85,638
Trust Account	1,679	(1,011)	(712)	2,691	2,392
Non-Accrual Past Due Loans	408,830	(74,027)	(179,249)	482,858	588,080
Banking Account	397,158	(73,318)	(179,239)	470,476	576,397
Trust Account	11,672	(709)	(10)	12,381	11,682
Loans Past Due for Three Months or More	21,891	2,582	3,186	19,308	18,704
Banking Account	20,131	3,222	3,726	16,909	16,404
Trust Account	1,759	(639)	(539)	2,399	2,299
Loans with Altered Lending Conditions	265,435	(115,877)	(26,717)	381,313	292,153
Banking Account	262,339	(107,882)	(27,037)	370,222	289,377
Trust Account	3,095	(7,995)	319	11,091	2,775
<b>Total</b>	<b>793,886</b>	<b>(192,912)</b>	<b>(193,082)</b>	<b>986,799</b>	<b>986,968</b>
(Subsidiaries & Affiliates)	197,963	57,165	(104,150)	140,797	302,114
Banking Account	775,678	(182,557)	(192,139)	958,235	967,817
Trust Account	18,207	(10,355)	(943)	28,563	19,151

[Balance of Loans] (Term-End Balance)			(Millions of Yen)		
	Mar 31, 2001			Mar 31, 2000	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Balance of Loans Total	10,731,309	123,071	32,324	10,608,237	10,698,985
Banking Account	10,205,796	226,112	85,708	9,979,683	10,120,087
Trust Account	525,513	(103,040)	(53,384)	628,554	578,898

[Ratios to Total Loan Balance]			(%)		
	Mar 31, 2001			Mar 31, 2000	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Loans to Bankrupt Borrowers	0.91	(0.06)	0.08	0.97	0.82
Banking Account	0.94	(0.06)	0.09	1.00	0.84
Trust Account	0.31	(0.10)	(0.09)	0.42	0.41
Non-Accrual Past Due Loans	3.80	(0.74)	(1.68)	4.55	5.49
Banking Account	3.89	(0.82)	(1.80)	4.71	5.69
Trust Account	2.22	0.25	0.20	1.96	2.01
Loans Past Due for Three Months or More	0.20	0.02	0.02	0.18	0.17
Banking Account	0.19	0.02	0.03	0.16	0.16
Trust Account	0.33	(0.04)	(0.06)	0.38	0.39
Loans with Altered Lending Conditions	2.47	(1.12)	(0.25)	3.59	2.73
Banking Account	2.57	(1.13)	(0.28)	3.70	2.85
Trust Account	0.58	(1.17)	0.10	1.76	0.47
<b>Total</b>	<b>7.39</b>	<b>(1.90)</b>	<b>(1.82)</b>	<b>9.30</b>	<b>9.22</b>
(Subsidiaries & Affiliates)	1.84	0.51	(0.97)	1.32	2.82
Banking Account	7.60	(2.00)	(1.96)	9.60	9.56
Trust Account	3.46	(1.07)	0.15	4.54	3.30

## After Direct Write-Off

[Consolidated] (Millions of Yen)

	Mar 31, 2001			Mar 31, 2000	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Loans to Bankrupt Borrowers	99,492	12,654	9,322	86,838	90,170
Banking Account	97,813	13,666	10,035	84,146	87,777
Trust Account	1,679	(1,011)	(712)	2,691	2,392
Non-Accrual Past Due Loans	250,060	(140,681)	(154,559)	390,741	404,620
Banking Account	238,387	(139,972)	(154,549)	378,360	392,937
Trust Account	11,672	(709)	(10)	12,381	11,682
Loans Past Due for Three Months or More	25,680	(2,908)	587	28,588	25,092
Banking Account	23,920	(2,269)	1,127	26,189	22,792
Trust Account	1,759	(639)	(539)	2,399	2,299
Loans with Altered Lending Conditions	252,620	(137,665)	44,867	390,285	207,753
Banking Account	249,525	(129,669)	44,547	379,194	204,977
Trust Account	3,095	(7,995)	319	11,091	2,775
<b>Total</b>	<b>627,854</b>	<b>(268,600)</b>	<b>(99,782)</b>	<b>896,454</b>	<b>727,636</b>
Consolidated Total less Non-Consolidated Total	(166,032)	(75,687)	93,300	(90,344)	(259,332)
Banking Account	609,646	(258,244)	(98,838)	867,890	708,485
Trust Account	18,207	(10,355)	(943)	28,563	19,151

[Balance of Loans] (Term-End Balance) (Millions of Yen)

	Mar 31, 2001			Mar 31, 2000	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Balance of Loans Total	10,486,287	134,644	48,607	10,351,643	10,437,679
Banking Account	9,960,773	237,684	101,991	9,723,089	9,858,781
Trust Account	525,513	(103,040)	(53,384)	628,554	578,898

[Ratios to Total Loan Balance] (%)

	Mar 31, 2001			Mar 31, 2000	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Loans to Bankrupt Borrowers	0.94	0.10	0.08	0.83	0.86
Banking Account	0.98	0.11	0.09	0.86	0.89
Trust Account	0.31	(0.10)	(0.09)	0.42	0.41
Non-Accrual Past Due Loans	2.38	(1.39)	(1.49)	3.77	3.87
Banking Account	2.39	(1.49)	(1.59)	3.89	3.98
Trust Account	2.22	0.25	0.20	1.96	2.01
Loans Past Due for Three Months or More	0.24	(0.03)	-	0.27	0.24
Banking Account	0.24	(0.02)	-	0.26	0.23
Trust Account	0.33	(0.04)	(0.06)	0.38	0.39
Loans with Altered Lending Conditions	2.40	(1.36)	0.41	3.77	1.99
Banking Account	2.50	(1.39)	0.42	3.89	2.07
Trust Account	0.58	(1.17)	0.10	1.76	0.47
<b>Total</b>	<b>5.98</b>	<b>(2.67)</b>	<b>(0.98)</b>	<b>8.66</b>	<b>6.97</b>
Banking Account	6.12	(2.80)	(1.06)	8.92	7.18
Trust Account	3.46	(1.07)	0.15	4.54	3.30

## 2. Reserves for Possible Loan Losses

\*1. Trust Account refers to JOMT (Jointly Operated Designated Money in Trust) that the Bank guarantees principal.

\*2. Yen amounts are rounded down to the nearest million.

[Non-Consolidated]

(Millions of Yen)

	Mar 31, 2001 [A]	[A] - [B]	[A] - [C]	Mar 31, 2000 [B]	Sep 30, 2000 [C]
Reserve for Possible Loan Losses	212,774	23,973	1,573	188,801	211,200
General Reserve	66,640	5,340	7,034	61,299	59,605
Specific Reserve	144,020	19,141	(5,278)	124,879	149,298
Dutiable Provisioning	133,822	20,202	(5,380)	113,619	139,202
Reserve for Possible Losses on Loans to Restructuring Countries	2,113	(508)	(182)	2,622	2,296
Reserve for Specific Borrowers under Support	24,662	(30,434)	(30,434)	55,096	55,096
Reserve Provided in Preparation for Write-Offs in Trust Account	1,614	(286)	(167)	1,900	1,781
<b>Reserve Total</b>	<b>239,050</b>	<b>(6,747)</b>	<b>(29,027)</b>	<b>245,797</b>	<b>268,078</b>

Amount Directly Written-Off	300,260	(52,193)	(7,268)	352,453	307,528
Loans to Bankrupt Borrowers	168,293	(25,176)	3,125	193,470	165,167
Non-Accrual Past Due Loans	131,966	(27,016)	(10,394)	158,983	142,360

[Consolidated]

(Millions of Yen)

	Mar 31, 2001 [A]	[A] - [B]	[A] - [C]	Mar 31, 2000 [B]	Sep 30, 2000 [C]
Reserve for Possible Loan Losses	192,336	4,877	(3,169)	187,458	195,505
General Reserve	73,460	3,717	6,912	69,743	66,547
Specific Reserve	117,503	1,679	(10,014)	115,824	127,518
Reserve for Possible Losses on Loans to Restructuring Countries	1,372	(518)	(67)	1,890	1,439
Reserve for Specific Borrowers under Support	-	(30,434)	(30,434)	30,434	30,434
Reserve Provided in Preparation for Write-Offs in Trust Account	1,614	(286)	(167)	1,900	1,781
<b>Reserve Total</b>	<b>193,950</b>	<b>(25,842)</b>	<b>(33,770)</b>	<b>219,793</b>	<b>227,721</b>

(Millions of Yen)

Amount Directly Written-Off	477,057	(83,456)	(53,605)	560,514	530,662
Exposures to Bankrupt Borrowers or Similar Exposures	477,057	(83,456)	(53,605)	560,514	530,662

## 3. Reserve Ratio against Loans under Risk Monitoring

\*1. Trust Account refers to JOMT (Jointly Operated Designated Money in Trust) that the Bank guarantees principal.

\*2. Yen amounts are rounded down to the nearest million, and percentage figures less than the third decimal place are omitted.

[Non-Consolidated] (Banking &amp; Trust Accounts)

(%)

	Mar 31, 2001 [A]	[A] - [B]	[A] - [C]	Mar 31, 2000 [B]	Sep 30, 2000 [C]
Before Direct Write-Offs	49.29	4.62	4.82	44.67	44.46
After Direct Write-Offs	30.11	5.20	2.94	24.90	27.16

[Non-Consolidated] (Banking Account)

(%)

	Mar 31, 2001 [A]	[A] - [B]	[A] - [C]	Mar 31, 2000 [B]	Sep 30, 2000 [C]
Before Direct Write-Offs	49.97	4.47	4.98	45.49	44.99
After Direct Write-Offs	30.61	5.15	3.09	25.45	27.51

[Consolidated] (Banking &amp; Trust Accounts)

(%)

	Mar 31, 2001 [A]	[A] - [B]	[A] - [C]	Mar 31, 2000 [B]	Sep 30, 2000 [C]
Before Direct Write-Offs	60.72	7.17	0.45	53.55	60.27
After Direct Write-Offs	30.89	6.37	(0.40)	24.51	31.29

[Consolidated] (Banking Account)

(%)

	Mar 31, 2001 [A]	[A] - [B]	[A] - [C]	Mar 31, 2000 [B]	Sep 30, 2000 [C]
Before Direct Write-Offs	61.59	7.10	0.54	54.49	61.05
After Direct Write-Offs	31.54	6.44	(0.34)	25.10	31.89

## 4. Disclosed Claims under the Financial Reconstruction Law and Their Coverage Ratio

\*1. Coverage ratio refers to the ratio of the portion secured by loan loss reserve, collateral and guarantees.

\*2. Trust Account refers to JOMT (Jointly Operated Designated Money in Trust) that the Bank guarantees principal.

\*3. Yen amounts are rounded down to the nearest million, and percentage figures less than the third decimal place are omitted.

## After Direct Write-Offs

[Non-Consolidated]  
(End of March, 2001)

(Millions of Yen, %)

	Total	Banking Acc		Trust Acc	Reserve, Collateral & Guarantees		Coverage Ratio
		Banking Acc	Trust Acc		Guarantees	Reserve	
Classified Exposures Total	813,770	795,562	18,207	598,516	194,396	73.54	
Exposures to Bankrupt Borrowers or Similar Exposures	174,270	167,221	7,048	174,270	48,333	100.00	
Exposures Containing Collection Risks	352,173	345,869	6,303	314,597	121,688	89.33	
Special Attention Loans	287,327	282,471	4,855	109,649	24,375	38.16	
Normal Exposures	10,771,761	10,264,456	507,305	***	55,353	***	
Total	11,585,532	11,060,019	525,513	***	249,749	***	

Before Direct Write-Offs	1,114,031	1,095,823	18,207	898,776	494,656	80.67
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(Change from the End of March, 2000)

(Millions of Yen, %)

	Total	Banking Acc		Trust Acc	Reserve, Collateral & Guarantees		Coverage Ratio
		Banking Acc	Trust Acc		Guarantees	Reserve	
Classified Exposures Total	(221,546)	(211,191)	(10,355)	(147,708)	(9,527)	1.47	
Exposures to Bankrupt Borrowers or Similar Exposures	(23,356)	(23,343)	(12)	(8,656)	10,394	7.43	
Exposures Containing Collection Risks	(84,895)	(83,187)	(1,708)	(105,392)	(20,227)	(6.76)	
Special Attention Loans	(113,294)	(104,659)	(8,634)	(33,659)	307	2.39	
Normal Exposures	338,116	430,802	(92,685)	***	13,575	***	
Total	116,570	219,611	(103,041)	***	4,048	***	

Before Direct Write-Offs	(273,740)	(263,384)	(10,355)	(199,901)	(61,720)	1.50
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(End of September, 2000)

(Millions of Yen, %)

	Total	Banking Acc		Trust Acc	Reserve, Collateral & Guarantees		Coverage Ratio
		Banking Acc	Trust Acc		Guarantees	Reserve	
Classified Exposures Total	1,013,549	994,397	19,151	695,298	224,982	68.60	
Exposures to Bankrupt Borrowers or Similar Exposures	166,565	160,454	6,111	166,565	40,157	100.00	
Exposures Containing Collection Risks	536,125	528,161	7,963	433,315	164,024	80.82	
Special Attention Loans	310,857	305,782	5,075	95,417	20,801	30.69	
Normal Exposures	10,485,007	9,925,260	559,746	***	42,906	***	
Total	11,498,556	10,919,658	578,898	***	267,888	***	

Before Direct Write-Offs	1,321,077	1,301,926	19,151	1,002,826	532,510	75.90
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(End of March, 2000)

(Millions of Yen, %)

	Total	Banking Acc		Trust Acc	Reserve, Collateral & Guarantees		Coverage Ratio
		Banking Acc	Trust Acc		Guarantees	Reserve	
Classified Exposures Total	1,035,317	1,006,754	28,563	746,224	203,923	72.07	
Exposures to Bankrupt Borrowers or Similar Exposures	197,626	190,565	7,061	182,927	37,939	92.56	
Exposures Containing Collection Risks	437,069	429,057	8,011	419,989	141,916	96.09	
Special Attention Loans	400,621	387,131	13,490	143,308	24,068	35.77	
Normal Exposures	10,433,644	9,833,653	599,991	***	41,777	***	
Total	11,468,962	10,840,407	628,554	***	245,700	***	

Before Direct Write-Offs	1,387,771	1,359,207	28,563	1,098,677	556,376	79.16
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## 5. Disclosed Claims under the Financial Reconstruction Law and Their Coverage Ratio

\*1. Trust Account refers to JOMT (Jointly Operated Designated Money in Trust) that the Bank guarantees principal.

\*2. Yen amounts are rounded down to the nearest million, and percentage figures less than the third decimal place are omitted.

## After Direct Write-Offs

[Consolidated]

(End of March, 2001)

(Millions of Yen, %)

	Total	Banking Acc	Trust Acc
<b>Classified Exposures Total (A)</b>	<b>673,994</b>	<b>655,786</b>	<b>18,207</b>
Exposures to Bankrupt Borrowers or Similar Exposures	203,107	196,058	7,048
Exposures Containing Collection Risks	192,586	186,282	6,303
Special Attention Loans	278,301	273,445	4,855
Normal Exposures	10,519,504	10,012,199	507,305
<b>Total</b>	<b>11,193,499</b>	<b>10,667,985</b>	<b>525,513</b>

Reserve for Possible Loan Losses	193,950	(B)
Before Direct Write-Offs	671,008	

Reserve Ratio (B/A)	28.77
Before Direct Write-Offs	58.29

Difference between Consolidated and Non-Consolidated Total	(139,776)
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(Change from the End of March, 2000)

(Millions of Yen, %)

	Total	Banking Acc	Trust Acc
<b>Classified Exposures Total (A)</b>	<b>(263,808)</b>	<b>(253,452)</b>	<b>(10,355)</b>
Exposures to Bankrupt Borrowers or Similar Exposures	(6,757)	(6,745)	(12)
Exposures Containing Collection Risks	(116,473)	(114,765)	(1,708)
Special Attention Loans	(140,576)	(131,941)	(8,634)
Normal Exposures	454,521	547,207	(92,685)
<b>Total</b>	<b>190,713</b>	<b>293,754</b>	<b>(103,041)</b>

Reserve for Possible Loan Losses	(25,842)	(B)
Before Direct Write-Offs	(109,298)	

Reserve Ratio (B/A)	5.33
Before Direct Write-Offs	6.21

Difference between Consolidated and Non-Consolidated Total	(42,261)
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(End of September, 2000)

(Millions of Yen, %)

	Total	Banking Acc	Trust Acc
<b>Classified Exposures Total (A)</b>	<b>768,269</b>	<b>749,117</b>	<b>19,151</b>
Exposures to Bankrupt Borrowers or Similar Exposures	187,779	181,667	6,111
Exposures Containing Collection Risks	347,643	339,679	7,963
Special Attention Loans	232,846	227,770	5,075
Normal Exposures	10,304,159	9,744,412	559,746
<b>Total</b>	<b>11,072,428</b>	<b>10,493,530</b>	<b>578,898</b>

Reserve for Possible Loan Losses	227,721	(B)
Before Direct Write-Offs	758,384	

Reserve Ratio (B/A)	29.64
Before Direct Write-Offs	58.38

Difference between Consolidated and Non-Consolidated Total	(245,279)
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(End of March, 2000)

(Millions of Yen, %)

	Total	Banking Acc	Trust Acc
<b>Classified Exposures Total (A)</b>	<b>937,802</b>	<b>909,239</b>	<b>28,563</b>
Exposures to Bankrupt Borrowers or Similar Exposures	209,865	202,803	7,061
Exposures Containing Collection Risks	309,059	301,048	8,011
Special Attention Loans	418,877	405,387	13,490
Normal Exposures	10,064,983	9,464,992	599,991
<b>Total</b>	<b>11,002,785</b>	<b>10,374,231</b>	<b>628,554</b>

Reserve for Possible Loan Losses	219,793	(B)
Before Direct Write-Offs	780,307	

Reserve Ratio (B/A)	23.43
Before Direct Write-Offs	52.07

Difference between Consolidated and Non-Consolidated Total	(97,514)
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## 6. Outstanding Loans by Industry

## (1) Outstanding Loans by Industry [Non-Consolidated]

- \*1. Figures are not inclusive of Japan Offshore Banking Account.  
 \*2. Trust Account represents whole lending in Trust Account.  
 \*3. Yen amounts are rounded down to the nearest million.

(Banking &amp; Trust Accounts)

(Millions of Yen)

	Mar 31, 2001			Mar 31, 2000	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Domestic Offices Total	10,716,203	(18,580)	(20,826)	10,734,783	10,737,029
Manufacturing	1,640,627	127,626	24,622	1,513,001	1,616,005
Agriculture	12,211	(206)	(73)	12,418	12,285
Forestry	1,560	598	609	962	950
Fisheries	1,503	701	(51)	802	1,554
Mining	3,979	(895)	(278)	4,874	4,257
Construction	673,705	(19,400)	(15,720)	693,105	689,426
Utilities	68,086	30,236	(4,553)	37,850	72,640
Transportation & Communication	328,342	(14,968)	(3,263)	343,310	331,605
Wholesale & Retail	1,768,461	79,553	35,438	1,688,907	1,733,022
Finance & Insurance	875,108	(59,334)	(104,422)	934,442	979,530
Real Estate	2,123,751	(58,073)	4,928	2,181,824	2,118,822
Services	1,020,694	37,886	33,695	982,807	986,998
Local Government	238,802	(2,915)	52,806	241,718	185,995
Others	1,959,369	(139,388)	(44,564)	2,098,757	2,003,933

## (2) Loans under Risk Monitoring [Non-Consolidated]

- \*1. Figures are based on Domestic Offices.  
 \*2. Trust Account refers to those lending in JOMT which the Bank guarantees principal.  
 \*3. Yen amounts are rounded down to the nearest million.

(Banking &amp; Trust Accounts)

(Millions of Yen)

	Mar 31, 2001			Mar 31, 2000	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Domestic Offices Total	791,064	(168,896)	(175,724)	959,961	966,789
Manufacturing	80,426	(26,038)	(9,457)	106,464	89,883
Agriculture	323	(31)	(123)	354	446
Forestry	-	-	-	-	-
Fisheries	57	(2)	(2)	60	60
Mining	28	(326)	-	355	29
Construction	112,730	(46,604)	(40,032)	159,334	152,763
Utilities	27	16	(23)	11	51
Transportation & Communication	14,051	(1,699)	901	15,751	13,150
Wholesale & Retail	105,103	(60,405)	(13,949)	165,508	119,053
Finance & Insurance	118,724	(8,503)	(11,153)	127,227	129,877
Real Estate	203,959	(18,679)	(111,179)	222,638	315,138
Services	64,382	(35,530)	(4,366)	99,913	68,749
Local Government	-	-	-	-	-
Others	91,249	28,908	13,662	62,340	77,586



## (3) Ratio of Loans to Small &amp; Medium Sized Firms [Non-Consolidated]

\*1. Trust Account represents whole lending in Trust Account

\*2. Figures less than the third decimal place are omitted.

(Banking &amp; Trust Accounts)

(Millions of Yen, %)

	Mar 31, 2001			Mar 31, 2000	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Loans to Small & Medium Sized Firms	7,846,942	10,749	88,602	7,836,193	7,758,339
Ratio of Loans to Small & Medium Sized Firms	73.22	(0.13)	0.96	73.35	72.25

(1) Above table is based on the figures reported to Bank of Japan (excluding overseas and Japan Offshore Banking Account).

(2) In December, 1999, scope of small &amp; medium sized companies was changed in accordance with the revision to Small and Medium Enterprise Basic Law. Figures reported in the above table is based on the revised criteria.

## (4) Outstanding Consumer Loans [Non-Consolidated]

\*1. Trust Account represents whole lending in Trust Account.

\*2. Yen amounts are rounded down to the nearest million.

(Banking &amp; Trust Accounts)

(Millions of Yen)

	Mar 31, 2001			Mar 31, 2000	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Consumer Loans	2,035,149	(67,797)	(40,894)	2,102,946	2,076,043
Housing Loan	1,798,427	(53,528)	(39,620)	1,851,955	1,838,047
Others	236,722	(14,269)	(1,274)	250,991	237,996

## 7. Outstanding Loans by Country

- \*1. Figures are for the Bank's head and branch offices.  
\*2. Translation of foreign currency denominated asset is based on Tokyo TTM of each fiscal period end.  
\*3. Yen amounts are rounded down to the nearest million.

(1) Balance of Loans to Restructuring Countries [Non-Consolidated] (Millions of Yen)

	Mar 31, 2001			Mar 31, 2000 [B]	Sep 30, 2000 [C]
	[A]	[A] - [B]	[A] - [C]		
Balance of Loans	38,362	(255)	(931)	38,617	39,293
Number of Countries	4	(1)	(1)	5	5

(2) Balance of Loans to Asian Countries [Non-Consolidated] (Millions of Yen)

	Mar 31, 2001			Mar 31, 2000 [B]	Sep 30, 2000 [C]
	[A]	[A] - [B]	[A] - [C]		
Total Loan Balance	82,217	(7,683)	445	89,901	81,771
Risk Monitored Loans	18,413	(9,657)	(1,792)	28,070	20,205
China	10,059	(768)	41	10,828	10,018
Risk Monitored Loans	3,687	282	262	3,405	3,425
Hong Kong	25,406	(3,999)	(958)	29,406	26,365
Risk Monitored Loans	11,979	(145)	(1,701)	12,124	13,681
Indonesia	35,672	1,320	2,189	34,351	33,482
Risk Monitored Loans	2,022	(6,470)	(17)	8,493	2,039
Korea	1,312	(2,815)	(1,054)	4,128	2,366
Risk Monitored Loans	433	(44)	1	477	432
Singapore	2,707	(455)	103	3,163	2,604
Risk Monitored Loans	-	(435)	(123)	435	123
Thailand	4,750	(392)	298	5,142	4,452
Risk Monitored Loans	-	(2,444)	-	2,444	-
Others	2,308	(572)	(173)	2,881	2,482
Risk Monitored Loans	289	(400)	(214)	689	504

(3) Balance of Loans to Latin American Countries [Non-Consolidated] (Millions of Yen)

	Mar 31, 2001			Mar 31, 2000 [B]	Sep 30, 2000 [C]
	[A]	[A] - [B]	[A] - [C]		
Total Loan Balance	303	(506)	(152)	809	456
Risk Monitored Loans	1	-	-	1	1
Brazil	39	(4)	(2)	43	41
Risk Monitored Loans	-	-	-	-	-
Ecuador	1	-	-	1	1
Risk Monitored Loans	1	-	-	1	1
Colombia	215	(215)	(107)	431	323
Risk Monitored Loans	-	-	-	-	-
Chile	46	(2)	1	48	44
Risk Monitored Loans	-	-	-	-	-
Mexico	-	(284)	(44)	284	44
Risk Monitored Loans	-	-	-	-	-

(4) Balance of Loans to Russian Federation [Non-Consolidated] (Millions of Yen)

	Mar 31, 2001			Mar 31, 2000 [B]	Sep 30, 2000 [C]
	[A]	[A] - [B]	[A] - [C]		
Russian Federation	0	(207)	0	208	0
Risk Monitored Loans	0	(207)	0	208	0

## 8. Loans &amp; Deposits [Non-Consolidated]

- \*1. Liquid Deposit = Checking Deposit + Ordinary Deposit + Savings Deposit + Notice Deposit+Separate Deposit + Deposit for Tax  
 \*2. Trust Account represents JOMT (Jointly Operated Designated Money in Trust) that the Bank guarantees principal.  
 \*3. Yen amounts are rounded down to the nearest million.

[Average Balance]				(Millions of Yen)	
	FY 2000			FY 1999	First Half of
	[A]	[A] - [B]	[A] - [C]	[B]	FY 2000
					[C]
Deposits	10,644,224	80,568	3,507	10,563,656	10,640,717
Domestic Operations	10,405,229	100,871	11,939	10,304,358	10,393,290
Liquid Deposit	3,665,192	(12,821)	(179,650)	3,678,013	3,844,842
Time Deposit	6,740,037	113,692	191,589	6,626,345	6,548,448
International Operations	238,995	(20,303)	(8,431)	259,298	247,426
Negotiable Certificates of Deposit	784,789	192,217	22,397	592,572	762,392
Domestic Operations	784,789	192,217	22,397	592,572	762,392
Loans	9,826,847	66,569	61,017	9,760,278	9,765,830
Domestic Operations	9,619,820	137,230	68,178	9,482,590	9,551,642
International Operations	207,026	(70,662)	(7,161)	277,688	214,187
Entrusted Principal	1,184,552	(194,394)	(79,444)	1,378,946	1,263,996
Trust Account Loans	583,371	(89,244)	(27,476)	672,615	610,847

[Term-End Balance]				(Millions of Yen)	
	FY 2000			FY 1999	First Half of
	[A]	[A] - [B]	[A] - [C]	[B]	FY 2000
					[C]
Deposits	9,458,777	(539,431)	(1,567,984)	9,998,208	11,026,761
Domestic Operations	9,288,241	(469,320)	(1,492,128)	9,757,561	10,780,369
Liquid Deposit	3,964,249	44,427	191,063	3,919,822	3,773,186
Time Deposit	5,323,992	(513,747)	(1,683,191)	5,837,739	7,007,183
International Operations	170,535	(70,111)	(75,857)	240,646	246,392
Negotiable Certificates of Deposit	2,513,626	927,209	1,877,927	1,586,417	635,699
Domestic Operations	2,513,626	927,209	1,877,927	1,586,417	635,699
Loans	10,205,796	226,113	85,709	9,979,683	10,120,087
Domestic Operations	10,004,299	245,450	88,058	9,758,849	9,916,241
International Operations	201,496	(19,338)	(2,349)	220,834	203,845
Entrusted Principal	996,785	(429,723)	(218,718)	1,426,508	1,215,503
Trust Account Loans	525,513	(103,041)	(53,385)	628,554	578,898

*Balance of Deposit (Banking & Trust Accounts in Domestic Offices : Term-end Balance)				(Millions of Yen)	
	FY 2000			FY 1999	First Half of
	[A]	[A] - [B]	[A] - [C]	[B]	FY 2000
					[C]
Individual	5,612,335	261,907	227,239	5,350,428	5,385,095
Liquid Deposit	1,784,957	167,648	129,131	1,617,309	1,655,825
Time Deposit	3,750,772	126,790	141,720	3,623,982	3,609,051
Foreign Currency Deposit	76,606	(32,531)	(43,613)	109,137	120,219
Corporate	4,875,394	(1,108,789)	(1,890,012)	5,984,183	6,765,406
Liquid Deposit	2,067,972	(101,580)	51,193	2,169,552	2,016,778
Time Deposit	2,727,340	(948,805)	(1,899,797)	3,676,145	4,627,137
Foreign Currency Deposit	80,082	(58,404)	(41,408)	138,486	121,490

## Restructuring

\*1. Figures for the years ending March 31, 2001 and after are based on Plan to Revitalize Management.

\*2. Figures less than the first decimal place are omitted.

	March 31, 1998 (Actual)	Mar 31, 1999 (Actual)	Mar 31, 2000 (Actual)	Mar 31, 2001		Mar 31, 2002 Revitalization Plan	Mar 31, 2003 Revitalization Plan	
				Revitalization Plan [A]	(Actual) [B]			Difference [B] - [A]
(Number of Directors and Employees)								
Board Members	33	31	28	25	17	(8)	25	20
Directors	28	26	23	20	12	(8)	20	15
Auditors	5	5	5	5	5	-	5	5
Employees	8,091	7,546	7,315	7,100	6,982	(118)	6,710	6,300

## (Number of Domestic and Overseas Offices)

Head Office and Domestic Branches	174	169	167	159	160	1	154	150
Overseas Offices	6	5	-	-	-	-	-	-
Overseas Subsidiaries	9	6	5	5	5	-	5	5

\* Figures for overseas subsidiaries do not reflect the change in the scope of consolidation, which was applied from the year ended March 31, 1999.

	March 31, 1998 (Actual)	Mar 31, 1999 (Actual)	Mar 31, 2000 (Actual)	Mar 31, 2001		Mar 31, 2002 Revitalization Plan	Mar 31, 2003 Revitalization Plan	
				Revitalization Plan [A]	(Actual) [B]			Difference [B] - [A]
(Personnel Expenses) <span style="float: right;">(Billions of Yen)</span>								
Personnel Expenses	71.0	61.6	57.5	57.0	59.0	2.0	55.1	52.3
Salary and Compensation	49.6	45.6	42.9	42.1	40.1	(2.0)	40.3	37.6
Average Monthly Salary(¥ thousand) *1	456	462	466	462	465	3	461	461

\* Increase in Average Monthly Salary is attributable to the rise in average age of employees.

## (Salary and Bonus Paid to Directors )

(Millions of Yen)

Salary and Bonus Paid to Directors *1	793	674	576	508	398	(110)	508	406
Salary	767	652	556	491	394	(97)	491	393
Bonus	26	22	20	17	4	(13)	17	14
Average Salary & Bonus *2	24	22	21	21	22	1	21	20
Average Retirement Pay *3	68	62	34	42	40	(2)	42	42

\*1. Amounts are shown as the sum of personnel expenses and appropriated profits. For those directors who concurrently serve as employee, whole of their salary and bonus is included in the amounts above.

\*2. Average amounts are based on five-year service period, three years as director, and remaining two years as managing director.

## (Non-Personnel Expenses)

(Billions of Yen)

Non-Personnel Expenses *1	106.4	110.5	104.3	103.1	96.7	(6.4)	103.2	102.4
Systems Related Expenses	28.1	21.5	17.3	17.2	13.5	(3.7)	15.3	12.9

\*1. Amounts include welfare related expenses. Amounts are not inclusive of consumption tax.

## Earnings Forecast for FY 2001

\*1. CNBP(1) = NBP before NPL Disposal Expenses of Trust Account + Transfer to General Reserve for Possible Loan Losses

\*2. CNBP(2) = NBP before NPL Disposal Expenses of Trust Account + Transfer to General Reserve for Possible Loan Losses

- Net of Gains &amp; Losses on Bonds

[Non-Consolidated]

	(Billions of Yen)					
	FY 2000 Actual [A]	FY 2001			Revitalization Plan	
		First Half Forecast	Forecast [B]	Difference [B] - [A]	[C]	Difference [B] - [C]
Net Interest Income (Banking Account)	171.6	87.7	180.2	8.6	177.3	2.9
Fees & Commissions	26.9	12.8	23.0	(3.9)	30.0	(7.0)
Net of Gains & Losses on Bonds	6.4	2.2	1.5	(4.9)	-	1.5
Trust Fees	54.8	24.4	55.5	0.7	54.5	1.0
Interest Income from J.O.M.T	17.0	8.4	16.0	(1.0)	12.0	4.0
<NPL Disposal Exp. in J.O.M.T.>	2.7	-	-	(2.7)	-	-
Other Trust Fees	37.8	16.0	39.5	1.7	42.5	(3.0)
Gross Profits from International Operations	10.5	5.6	10.7	0.2	9.5	1.2
Others	6.1	0.6	1.3	(4.8)	1.7	(0.4)
Gross Profits Total	276.6	133.4	272.1	(4.5)	273.0	(0.9)
Transfer to General Reserve	5.3	-	-	(5.3)	-	-
General & Administrative Expenses	161.7	82.4	162.1	0.4	166.0	(3.9)
Personnel Expenses	59.0	29.0	57.2	(1.8)	60.2	(3.0)
Non-Personnel Expenses	96.7	50.2	98.7	2.0	98.2	0.5
Net Business Profits	109.5	51.0	110.0	0.5	107.0	3.0
Core Net Business Profits (1)	117.6	51.0	110.0	(7.6)	107.0	3.0
Core Net Business Profits (2)	111.2	48.8	108.5	(2.7)	107.0	1.5
Net of Non-Recurring Profits & Losses	(114.3)	(39.0)	(66.0)	48.3	(32.0)	(34.0)
Net of Gains & Losses on Stocks	31.0	-	-	(31.0)	-	-
NPL Disposal Expenses	145.0	30.0	48.0	(97.0)	30.0	18.0
Ordinary Profit/(Loss)	(4.8)	12.0	44.0	48.8	75.0	(31.0)
Net of Extraordinary Profits & Losses	9.1	2.0	4.0	(5.1)	-	4.0
Income before Income Taxes	4.3	14.0	48.0	43.7	75.0	(27.0)
Income Taxes - Deferred	15.3	4.0	17.0	1.7	31.0	(14.0)
Net Income/(Loss)	(10.9)	10.0	31.0	41.9	44.0	(13.0)

## NPL Disposal Expenses

	(Billions of Yen)					
	FY 2000 Actual [A]	FY 2001			Revitalization Plan	
		First Half Forecast	Forecast [B]	Difference [B] - [A]	[C]	Difference [B] - [C]
NPL Disposal Expenses (*)	153.1	30.0	48.0	(105.1)	30.0	18.0
Transfer to General Reserve	5.3	-	-	(5.3)	-	-
Total NPL Disposal Expenses	147.8	30.0	48.0	(99.8)	30.0	18.0

(\*) Sum of NPL Disposal Expenses in Trust Acct , Transfer to General Reserve and NPL Disposal Expense in Banking Acct

## . Consolidated Earning Results

## 1. Summary of Consolidated Earnings

(Millions of Yen)

	FY 2000 [A]	FY 1999 [B]	Increase/ (Decrease) [A] - [B]	Rate of Increase/ (Decrease) %
Consolidated Gross Profits	348,520	331,405	17,115	5.2
Net Interest Income	174,297	162,596	11,700	7.2
Trust Fees	54,833	55,378	(545)	(1.0)
Fees & Commissions	57,851	71,220	(13,369)	(18.8)
Trading Revenue, Net	2,790	7,808	(5,017)	(64.3)
Other Operating Income, Net	58,747	34,400	24,347	70.8
General & Administrative Expenses.	227,918	232,341	(4,423)	(1.9)
NPL Disposal Expenses	149,880	136,184	13,696	10.1
Write-offs	86,766	51,654	35,112	68.0
Transfer to Specific Reserve	40,091	53,103	(13,011)	(24.5)
Transfer to General Reserve	6,577	19,460	(12,882)	(66.2)
Transfer to Reserve for Possible Losses on Loans to Restructuring Countries	(518)	(2,781)	2,262	-
Transfer to Reserve for Specific Borrowers under Support	-	(4,062)	4,062	-
Losses Incurred from Renunciation of Claims	-	-	-	-
Losses Incurred from Sales of Loans	5,350	4,316	1,034	24.0
Transfer to Reserve for Possible Losses on Loans Sold	11,612	14,493	(2,881)	(19.9)
Net of Gains on Sales of Stocks and Others	27,569	102,316	(74,746)	(73.1)
Equity in Earnings from Investments in Affiliates	(12,028)	(7,999)	(4,028)	-
Others	(70)	5,382	(5,452)	(101.3)
Ordinary Profit/(Loss)	(13,807)	62,578	(76,385)	(122.1)
Extraordinary Profits/(Losses), Net	6,870	(16,210)	23,081	-
Income before Income Taxes	(6,936)	46,367	(53,304)	(115.0)
Income Taxes-Current	5,438	4,790	648	13.5
Income Taxes-Deferred	9,864	13,344	(3,480)	(26.1)
Minority Interests in Net Income/(Loss)	1,232	(1,462)	2,694	-
Net Income/(Loss)	(23,472)	29,695	(53,167)	(179.0)

\*. Percentage figures less than the second decimal place were omitted.

(Reference)

Consolidated Net Business Profits	131,569	120,070	11,499	9.6
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\*. Consolidated Net Business Profits = Consolidated Gross Profits - Transfer to General Reserve - General &amp; Administrative Exp.

(Number of Consolidated Subsidiaries and Affiliates)

Consolidated Subsidiaries	45	51	(6)
Affiliates Applied Equity Method	9	11	(2)

## 2. Consolidated Earnings Forecast for FY 2001

[Consolidated]

(Billions of Yen)

	FY 2000		FY 2001		
	1st Half (Actual)	(Actual) [A]	1st Half (Forecast)	(Forecast) [B]	Difference [B] - [A]
Operating Income	273.2	531.8	235.0	480.0	(51.8)
Ordinary Profit/(Loss)	18.6	(13.8)	13.0	52.0	65.8
Extraordinary Profit/(Loss), Net	6.3	6.8	2.5	4.0	(2.8)
Income before Income Taxes	24.9	(6.9)	15.5	56.0	62.9
Income Taxes-Deferred	21.6	15.3	6.5	19.5	4.2
Minority Interests in Net Income	1.9	1.2	1.5	2.5	1.3
Net Income/(Loss)	1.4	(23.4)	7.5	34.0	57.4

## Consolidated NPL Disposal Expenses

(Billions of Yen)

	FY 2000		FY 2001		
	1st Half (Actual)	(Actual) [A]	1st Half (Forecast)	(Forecast) [B]	Difference [B] - [A]
NPL Disposal Expenses (*)	63.6	152.6	30.0	48.0	(104.6)
Transfer to General Reserve	(2.4)	6.5	-	-	(6.5)
Total NPL Disposal Expenses	66.0	146.1	30.0	48.0	(98.1)

(\*) Sum of NPL Disposal Expenses in Trust Acct , Transfer to General Reserve and NPL Disposal Expense in Banking Acct

## 3. Consolidated Subsidiaries

	FY 1997	FY 1998	FY 1999	FY 2000	Change from Previous FY
Consolidated Subsidiaries	10	62	51	45	(6)
Non-Consolidated Subsidiaries	19	9	2	1	(1)
Subsidiaries Applied Equity Method	-	-	-	-	-
Affiliated Companies	1	3	11	9	(2)
Affiliates Applied Equity Method	-	2	11	9	(2)