



**Financial Results Report for the First Half of FY 2000  
- Reference Materials -**

**The Daiwa Bank, Limited**

**November 22, 2000**

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## . Outline of the Business Results for the First Half of FY 2000

## 1. Summary of Results and Earning Projection for FY 2000 (Non-Consolidated)

(Billions of Yen)

	1H of FY '99	FY '99	1H of FY '00		FY '00	Difference [D] - [B]
	(Actual) [A]	(Actual) [B]	(Actual) [C]	Difference [C] - [A]	(Plan) [D]	
Gross Profits	128.3	256.3	132.8	4.4	265.8	9.5
Transfer to General Reserve	8.0	11.8	(1.7)	(9.7)	(1.7)	(13.5)
General & Administrative Exp.	85.0	168.8	81.4	(3.6)	164.5	(4.3)
Net Business Profits	35.2	75.7	53.0	17.8	103.0	27.3
<Core Net Business Profits>*	41.0	89.4	53.0	12.0	107.7	18.3
Net Non-Recurring Profits/(Losses)	(20.5)	(38.1)	(32.7)	(12.1)	(48.5)	(10.4)
Net Gains on Sales of Stocks and Others	34.7	104.5	36.2	1.5	30.5	(74.0)
NPL Disposal Expenses	52.6	149.3	67.1	14.5	82.1	(67.2)
Ordinary Profits	14.6	37.6	20.3	5.6	54.5	16.9
Extraordinary Profits/(Losses), Net	1.9	4.6	6.2	4.3	9.3	4.7
Income Taxes-Deferred	7.2	24.1	22.3	15.1	35.8	11.7
Net (Interim) Income/(Loss)	9.3	18.1	4.1	(5.1)	28.0	9.9

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

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

## &lt;Reference&gt; Gross Interest Margin

(%)

	First Half of FY 2000	Difference	First Half of FY 1999	FY 1999
	[A]	[A] - [B]	[B]	
Gross Interest Margin	1.39	0.09	1.29	1.29
Return on Earning Assets	1.79	(0.04)	1.83	1.80
Return on Loans and Bills Discounted	1.99	-	1.99	2.00
Cost of Funds	0.39	(0.14)	0.53	0.51
Cost of Deposits and NCDs	0.26	(0.07)	0.34	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
Securities Available for Sale (excluding Trading Securities)	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)

	September 30, 2000				March 31, 2000		
	Net Unrealized Gains/(Losses)	Difference	Unrealized Gains	Unrealized Losses	Net Unrealized Gains/(Losses)	Unrealized Gains	Unrealized Losses
	[A]	[A] - [B]			[B]		
Securities Being Held to Maturity	(4)	***	1	6	***	***	***
Securities Available for Sale (Excluding Trading Securities)	(54,008)	***	96,543	150,551	***	***	***
Total	(54,012)	(167,627)	96,544	150,557	113,615	281,947	168,331
Stocks	(46,477)	(164,256)	88,599	135,076	117,779	271,057	153,277
Bonds	(8,864)	1,076	3,249	12,114	(9,940)	2,424	12,364
Others	1,329	(4,447)	4,695	3,366	5,776	8,466	2,689

\*1. Figures as of September 30, 2000 include "Securities" stated on the Consolidated Balance Sheet and Negotiable Certificate of Deposits (NCDs) included in "Cash and Due from Banks."

\*2. Market values of Securities Available for Sale are based on market prices at the interim fiscal period-end.

\*3. Net unrealized losses on non-trading securities available for sale (net of taxes) was ¥35,921 million as of September 30, 2000..

[Non-Consolidated]

(Millions of Yen)

	September 30, 2000				March 31, 2000		
	Net Unrealized Gains/(Losses)	Difference	Unrealized Gains	Unrealized Losses	Net Unrealized Gains/(Losses)	Unrealized Gains	Unrealized Losses
	[A]	[A] - [B]			[B]		
Securities Being Held to Maturity	-	***	-	-	***	***	***
Stocks of Subsidiaries and Affiliates	(25,356)	***	3,462	28,819	***	***	***
Securities Available for Sale (Excluding Trading Securities)	(53,097)	***	93,138	146,235	***	***	***
Total	(78,454)	(194,279)	96,600	175,054	115,825	274,961	159,135
Stocks	(70,479)	(183,761)	89,119	159,599	113,281	255,008	141,726
Bonds	(8,865)	1,092	3,428	12,113	(9,958)	2,405	12,363
Others	890	(11,611)	4,232	3,341	12,502	17,547	5,045

\*1. Figures as of September 30, 2000 include "Securities" stated on the Consolidated Balance Sheet and Negotiable Certificate of Deposits (NCDs) included in "Cash and Due from Banks."

\*2. Market values of Securities Available for Sale are based on market prices at the interim fiscal period-end.

\*3. Net unrealized losses on non-trading securities available for sale (net of taxes) was ¥33,085 million as of September 30, 2000..

## &lt;Reference Sheet&gt;

## 2. Retirement Benefit

## (1) Balance of Retirement Benefit Liabilities

[Non-Consolidated]		(Millions of Yen)
		September 30, 2000
Retirement Benefit Liabilities Total (As of the beginning of the period)	A	246,725
(Discount Rate)		3.5%
Current Value of Pension Assets (As of the beginning of the period)	B	157,119
Retirement Benefit Reserve (As of the beginning of the period)	C	15,573
Unrecognized Liabilities related to Prior Service	D	(3,551)
Retirement Benefit Liabilities exceeding Pension Assets and Retirement Benefit Reserve <A-B-C-D>	E	77,584
Amount Disposed by Establishing Trust Agreement	F	-
Amount to be Amortized <E-F> (As of the beginning of the period)	G	77,584
Amount Amortized during the Period (Amortization Period)	H	3,879 10 Years
Amount to be Amortized <G-H> (As of the end of the period)		73,705

## &lt;Reference&gt;

[Consolidated]		(Millions of Yen)
		September 30, 2000
Retirement Benefit Liabilities Total (As of the beginning of the period)		275,067
Retirement Benefit Liabilities exceeding Pension Assets and Retirement Benefit Reserve		84,787
Amount Disposed by Establishing Trust Agreement		-
Amount Amortized during the Period		4,125
Amount to be Amortized (Term-end)		80,662

## (2) Retirement Benefit Cost

[Non-Consolidated]		(Millions of Yen)
		First Half of FY 2000
Retirement Benefit Cost		5,300
Prior Service Cost		2,414
Interest Cost		4,318
Expected Return on Working Assets		3,535
Disposal of Uncovered Liabilities <F + H>		3,879
Others		(1,776)

## &lt;Reference&gt;

[Consolidated]		(Millions of Yen)
		First Half of FY 2000
Retirement Benefit Cost		6,554

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

	(Millions of Yen)			
	First Half of FY 2000 (A)	First Half of FY 1999 (B)	Comparison (A - B)	Percentage Increase (A - B)/B (%)
<b>Gross Profits</b>	132,856	128,380	4,476	3.5
<b>Domestic Gross Profits</b>	127,991	125,487	2,503	2.0
Net Interest Income	88,675	81,798	6,876	8.4
Trust Fees	26,011	24,696	1,315	5.3
Interest Income from J.O.M.T Account	10,505	9,669	836	8.7
<NPL Disposal Expenses in J.O.M.T Account>	719	1,898	(1,178)	(62.1)
Other Trust Fees	15,506	15,027	478	3.2
Net Fees & Commissions	14,538	13,928	610	4.4
Net Trading Revenue	494	881	(387)	(43.9)
Net of Other Operating Income & Expenses	(1,728)	4,182	(5,911)	(141.3)
Net of Gains and Losses on Sales of Bonds	(980)	4,136	(5,116)	(123.7)
<b>International Gross Profits</b>	4,865	2,892	1,972	68.2
Net Interest Income	1,382	(1,599)	2,981	-
Net Fees & Commissions	862	946	(83)	(8.8)
Net Trading Revenue	804	586	218	37.4
Net of Other Operating Income & Expenses	1,814	2,959	(1,144)	(38.7)
Net of Gains and Losses on Foreign Exchange Transactions	2,762	2,463	299	12.2
Transfer to General Reserve for Possible Loan Losses	(1,693)	8,046	(9,740)	(121.1)
<b>General &amp; Administrative Expenses (excluding extraordinary items)</b>	81,465	85,069	(3,604)	(4.2)
Personnel Expenses	26,593	29,198	(2,604)	(8.9)
Non-Personnel Expenses	51,939	52,429	(489)	(0.9)
Miscellaneous Taxes	2,931	3,442	(510)	(14.8)
<b>Net Business Profits</b>	53,085	35,264	17,821	50.5
Core Net Business Profits (1)	<Note.1> 52,111	45,208	6,902	15.3
Core Net Business Profits (2)	<Note.2> 53,091	41,072	12,018	29.3
<b>Net of Non-Recurring Profits and Losses</b>	(32,784)	(20,598)	(12,186)	-
<b>Net of Gains &amp; Losses on Stocks</b>	36,245	34,742	1,503	4.3
Gains on Sales	42,689	48,957	(6,268)	(12.8)
Losses on Sales	2,033	10,448	(8,415)	(80.5)
Devaluation Losses	4,409	3,766	642	17.1
<b>Non-Performing Loans Disposal Expenses (Banking Account)</b>	67,109	52,604	14,504	27.6
Write-Offs	12,628	20,135	(7,506)	(37.3)
Transfer to Specific Reserve for Possible Loan Losses	45,448	21,992	23,455	106.6
Transfer to Reserve for Possible Losses on Loans Sold	8,338	5,119	3,218	62.9
Transfer to Reserve for Specific Borrowers under Support	-	6,413	(6,413)	(100.0)
Losses Incurred from Renunciation of Claims	-	101	(101)	(100.0)
Losses Incurred from Loans Sold to CCPC	334	381	(47)	(12.4)
Transfer to Reserve for Loans to Restructuring Countries	(325)	(2,245)	1,920	-
Other Losses Incurred from Sales of Loans	685	706	(21)	(3.0)
<b>Ordinary Profits</b>	20,301	14,666	5,635	38.4
<b>Extraordinary Gains</b>	6,782	2,331	4,450	190.9
Gains on Disposition of Premises & Equipment	4,173	350	3,823	1,092.1
<b>Extraordinary Losses</b>	547	442	105	23.8
Losses on Disposition of Premises & Equipment	547	442	105	23.8
<b>Interim Income before Income Taxes</b>	26,535	16,555	9,980	60.3
<b>Provision for Income Taxes</b>	363	200	163	81.6
<b>Income Taxes-Deferred</b>	22,025	7,024	15,001	213.6
<b>Net Interim Income</b>	4,147	9,331	(5,184)	(55.6)

\*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)

	First Half of	Difference	First Half of	FY 1999
	FY 2000		FY 1999	
Net Business Profits	53,085	17,821	35,264	75,716
(Before NPL Disposal Expenses of Trust Account)	53,805	16,642	37,162	78,293
Core Net Business Profits (1)	52,111	6,902	45,208	90,057
Per Head CNBP (1) (¥ thousand)	7,156	1,208	5,948	12,311
Core Net Business Profits (2)	53,091	12,018	41,072	89,447
Per Head CNBP (2) (¥ thousand)	7,291	1,887	5,404	12,228
Number of Employees	7,282	(319)	7,601	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)

(%)

	First Half of	Difference	First Half of	FY 1999
	FY 2000		FY 1999	
Gross Interest Margin	1.39	0.09	1.29	1.29
Return on Earning Assets	1.79	(0.04)	1.83	1.80
Loans & Bills Discounted	1.99	-	1.99	2.00
Securities	1.24	(0.15)	1.39	1.18
Cost of Funds	0.39	(0.14)	0.53	0.51
Deposit & Others	0.26	(0.07)	0.34	0.32
Other External Liabilities	1.66	(0.05)	1.72	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)

	First Half of	Difference	First Half of	FY 1999
	FY 2000		FY 1999	
Net of Gains & Losses on Bonds	(980)	(5,116)	4,136	609
Gains on Sales	1,035	(8,465)	9,500	11,133
Gains on Redemption	39	(147)	186	264
Losses on Sales	1,567	(3,127)	4,695	9,326
Losses on Redemption	-	(855)	855	1,462
Losses on Devaluation	487	487	-	-

(Millions of Yen)

	First Half of	Difference	First Half of	FY 1999
	FY 2000		FY 1999	
Net of Gains & Losses on Stocks	36,245	1,503	34,742	104,460
Gains on Sales	42,689	(6,268)	48,957	261,708
Losses on Sales	2,033	(8,415)	10,448	116,257
Losses on Devaluation	4,409	642	3,766	40,990

## 6. Capital Adequacy Ratio

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

[Consolidated]	BIS Std.	Domestic Std.	Domestic Std.	(Billions of Yen)	
	Sep 30, 1999 (Actual) [A]	Mar 31, 2000 (Actual) [B]	Sep 30, 2000 (Provisional) [C]	Difference [C] - [B]	Difference [C] - [A]
Capital Adequacy Ratio	12.06	11.84	11.84	-	(0.21)
Tier Ratio	7.78	7.79	7.85	0.05	0.06
Total Qualifying Capital	1,311.9	1,302.6	1,302.8	0.2	(9.0)
Tier	846.7	856.9	863.4	6.4	16.6
Tier	515.1	495.6	500.8	5.1	(14.3)
Unrealized Gains on Securities	0.5	-	-	-	(0.5)
Land Revaluation Difference	-	-	-	-	-
Qualifying Subordinated Debt	449.8	426.9	434.2	7.2	(15.5)
Amount to be Deducted	50.0	50.0	61.3	11.3	11.3
Risk Adjusted Assets	10,872.1	10,994.1	10,995.5	0.9	122.9
Exchange Rate (Yen /1U.S.\$)	106.95	106.15	108.00	1.85	1.05

[Non-Consolidated]	BIS Std.	Domestic Std.	Domestic Std.	(Billions of Yen)	
	Sep 30, 1999 (Actual) [A]	Mar 31, 2000 (Actual) [B]	Sep 30, 2000 (Provisional) [C]	Difference [C] - [B]	Difference [C] - [A]
Capital Adequacy Ratio	13.02	12.70	12.55	(0.15)	(0.47)
Tier Ratio	8.75	8.67	8.65	(0.02)	(0.09)
Total Qualifying Capital	1,394.1	1,380.0	1,365.7	(14.2)	(28.3)
Tier	937.1	942.0	941.9	(0.1)	4.8
Tier	507.0	487.9	493.8	5.9	(13.1)
Unrealized Gains on Securities	-	-	-	-	-
Land Revaluation Difference	-	-	-	-	-
Qualifying Subordinated Debt	449.8	426.9	434.2	7.2	(15.5)
Amount to be Deducted	50.0	50.0	70.0	20.0	20.0
Risk Adjusted Assets	10,706.6	10,858.3	10,882.2	23.8	175.6

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

	First Half of		First Half of	FY 1999
	FY 2000	Difference		
ROE <Net Business Profits>	19.42	5.54	13.88	14.48
ROE <CNBP (1)>	19.05	0.92	18.12	17.41
ROE <CNBP (2)>	19.42	3.06	16.35	17.29
ROE <Net Income>	0.70	(2.11)	2.82	2.68
ROA <Net Business Profits>	0.74	0.24	0.50	0.54
ROA <CNBP (1)>	0.73	0.08	0.64	0.64
ROA <CNBP (2)>	0.74	0.16	0.58	0.64
ROA <Net Income>	0.05	(0.07)	0.13	0.13
OHR	61.31	(4.94)	66.26	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)

	First Half of FY 2000			First Half of FY 1999			FY 1999		
	Banking Account	Trust Account	Total	Banking Account	Trust Account	Total	Banking Account	Trust Account	Total
Written-off Claims	12,628	719	13,348	20,135	1,898	22,033	53,885	2,576	56,461
Transfer to Reserve for Possible Loan Losses (Specific Reserve)	45,448	-	45,448	21,992	-	21,992	72,499	-	72,499
Transfer to Reserve for Specific Borrowers under Support	-	-	-	6,413	-	6,413	6,231	-	6,231
Losses Incurred from Renunciation of Claims	-	-	-	101	-	101	-	-	-
Losses related to Loans Sold to CCPC	8,672	-	8,672	5,501	-	5,501	17,871	-	17,871
Transfer to Reserve for Possible Losses on Loans Sold	8,338	-	8,338	5,119	-	5,119	14,493	-	14,493
Losses on Loans Sold to CCPC	334	-	334	381	-	381	3,377	-	3,377
Transfer to Reserve for Loans to Restructuring Countries	(325)	-	(325)	(2,245)	-	(2,245)	(2,049)	-	(2,049)
Other Losses on Loans Sold	685	-	685	706	-	706	938	-	938
Loan Loss Charges (Subtotal)	67,109	719	67,828	52,604	1,898	54,503	149,377	2,576	151,953
(Subsidiaries and Affiliates)	12,380	-	12,380	14,084	-	14,084	48,525	-	48,525
Transfer to General Reserve	(1,693)	-	(1,693)	8,046	-	8,046	11,763	-	11,763
Loan Loss Charges Total	65,415	719	66,134	60,650	1,898	62,549	161,140	2,576	163,717

[Consolidated]

(Millions of Yen)

	First Half of FY 2000			First Half of FY 1999			FY 1999		
	Banking Account	Trust Account	Total	Banking Account	Trust Account	Total	Banking Account	Trust Account	Total
Written-off Claims	24,514	719	25,233	29,649	1,898	31,547	51,654	2,576	54,230
Transfer to Reserve for Possible Loan Losses (Specific Reserve)	31,903	-	31,903	17,140	-	17,140	53,103	-	53,103
Transfer to Reserve for Specific Borrowers under Support	-	-	-	3,792	-	3,792	(4,062)	-	(4,062)
Losses Incurred from Renunciation of Claims	-	-	-	101	-	101	-	-	-
Losses related to Loans Sold to CCPC	8,672	-	8,672	5,501	-	5,501	17,871	-	17,871
Transfer to Reserve for Possible Losses on Loans Sold	8,338	-	8,338	5,119	-	5,119	14,493	-	14,493
Losses on Loans Sold to CCPC	334	-	334	381	-	381	3,377	-	3,377
Transfer to Reserve for Loans to Restructuring Countries	(450)	-	(450)	(2,852)	-	(2,852)	(2,781)	-	(2,781)
Other Losses on Loans Sold	685	-	685	706	-	706	938	-	938
Loan Loss Charges (Subtotal)	65,324	719	66,044	54,037	1,898	55,936	116,724	2,576	119,300
Transfer to General Reserve	(2,452)	-	(2,452)	6,093	-	6,093	19,460	-	19,460
Loan Loss Charges Total	62,872	719	63,591	60,131	1,898	62,029	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.

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

(Millions of Yen)

	Sep 30,			Mar 31,	Sep 30
	2000			2000	1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Loans Outstanding to CCPC	48,385	(11,823)	(20,257)	60,209	68,643
Reserve for Possible Losses on Loans Sold to CCPC	35,317	(1,716)	3,027	37,033	32,289
Reserve Ratio (%)	72.99%	11.48%	25.95%	61.50%	47.03%

## 3. Loans Sold in Bulk

[Non-Consolidated] (Millions of Yen)

	Sep 30,	Mar 31,	Mar 31,
	2000	2000	1999
Amount of Loans Sold	37,317	6,494	87,628
Net Profits/(Losses)	140	(632)	1,795

## 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)

	Sep 30,	Mar 31,	Mar 31,
	2000	2000	1999
Number of Renunciation	-	5	4
Amount Renounced	-	55,783	121,818
Net Profits(Losses)	-	-	54,742

## . Loans

## 1. Loans under Risk Monitoring

- \*1. Definitions of "Loans to Borrowers under Bankruptcy Proceedings", "Non-Accrual Past Due Loans", "Loans Past Due for Three Months or More", "Loans with Altered Lending Conditions" are given in the footnotes 22, 23, and 24 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)		
	Sep 30, 2000			Mar 31, 2000	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Loans to Bankrupt Borrowers	88,030	(15,288)	122	103,318	87,908
Banking Account	85,638	(14,989)	610	100,627	85,027
Trust Account	2,392	(298)	(487)	2,691	2,880
Non-Accrual Past Due Loans	588,080	105,221	481,159	482,858	106,921
Banking Account	576,397	105,920	477,021	470,476	99,376
Trust Account	11,682	(698)	4,137	12,381	7,544
Loans Past Due for Three Months or More	18,704	(603)	(28,945)	19,308	47,650
Banking Account	16,404	(504)	(24,514)	16,909	40,919
Trust Account	2,299	(99)	(4,431)	2,399	6,731
Loans with Altered Lending Conditions	292,153	(89,160)	(215,675)	381,313	507,828
Banking Account	289,377	(80,844)	(212,698)	370,222	502,075
Trust Account	2,775	(8,315)	(2,976)	11,091	5,752
<b>Total</b>	<b>986,968</b>	<b>169</b>	<b>236,660</b>	<b>986,799</b>	<b>750,308</b>
(Subsidiaries & Affiliates)	302,114	161,316	118,217	140,797	183,896
Banking Account	967,817	9,581	240,418	958,235	727,399
Trust Account	19,151	(9,412)	(3,757)	28,563	22,909

[Balance of Loans] (Term-End Balance)			(Millions of Yen)		
	Sep 30, 2000			Mar 31, 2000	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Balance of Loans Total	10,698,985	90,747	261,489	10,608,237	10,437,495
Banking Account	10,120,087	140,403	353,222	9,979,683	9,766,864
Trust Account	578,898	(49,655)	(91,732)	628,554	670,630

[Ratios to Total Loan Balance]			(%)		
	Sep 30, 2000			Mar 31, 2000	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Loans to Bankrupt Borrowers	0.82	(0.15)	(0.01)	0.97	0.84
Banking Account	0.84	(0.16)	(0.02)	1.00	0.87
Trust Account	0.41	(0.01)	(0.01)	0.42	0.42
Non-Accrual Past Due Loans	5.49	0.94	4.47	4.55	1.02
Banking Account	5.69	0.98	4.67	4.71	1.01
Trust Account	2.01	0.04	0.89	1.96	1.12
Loans Past Due for Three Months or More	0.17	-	(0.28)	0.18	0.45
Banking Account	0.16	-	(0.25)	0.16	0.41
Trust Account	0.39	0.01	(0.60)	0.38	1.00
Loans with Altered Lending Conditions	2.73	(0.86)	(2.13)	3.59	4.86
Banking Account	2.85	(0.85)	(2.28)	3.70	5.14
Trust Account	0.47	(1.28)	(0.37)	1.76	0.85
<b>Total</b>	<b>9.22</b>	<b>(0.07)</b>	<b>2.03</b>	<b>9.30</b>	<b>7.18</b>
(Subsidiaries & Affiliates)	2.82	1.49	1.06	1.32	1.76
Banking Account	9.56	(0.03)	2.11	9.60	7.44
Trust Account	3.30	(1.23)	(0.10)	4.54	3.41

## After Direct Write-Off

[Consolidated] (Millions of Yen)

	Sep 30, 2000			Mar 31, 2000	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Loans to Bankrupt Borrowers	90,170	3,332	(265)	86,838	90,435
Banking Account	87,777	3,630	222	84,146	87,555
Trust Account	2,392	(298)	(487)	2,691	2,880
Non-Accrual Past Due Loans	404,620	13,878	284,160	390,741	120,459
Banking Account	392,937	14,577	280,022	378,360	112,914
Trust Account	11,682	(698)	4,137	12,381	7,544
Loans Past Due for Three Months or More	25,092	(3,496)	(37,494)	28,588	62,587
Banking Account	22,792	(3,396)	(33,063)	26,189	55,856
Trust Account	2,299	(99)	(4,431)	2,399	6,731
Loans with Altered Lending Conditions	207,753	(182,532)	(132,334)	390,285	340,088
Banking Account	204,977	(174,217)	(129,358)	379,194	334,335
Trust Account	2,775	(8,315)	(2,976)	11,091	5,752
<b>Total</b>	<b>727,636</b>	<b>(168,818)</b>	<b>114,064</b>	<b>896,454</b>	<b>613,571</b>
Consolidated Total less Non-Consolidated Total	(259,332)	(168,987)	(122,595)	(90,344)	(136,736)
Banking Account	708,485	(159,405)	117,822	867,890	590,662
Trust Account	19,151	(9,412)	(3,757)	28,563	22,909

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

	Sep 30, 2000			Mar 31, 2000	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Balance of Loans Total	10,437,679	86,036	278,262	10,351,643	10,159,417
Banking Account	9,858,781	135,692	369,995	9,723,089	9,488,786
Trust Account	578,898	(49,655)	(91,732)	628,554	670,630

[Ratios to Total Loan Balance] (%)

	Sep 30, 2000			Mar 31, 2000	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Loans to Bankrupt Borrowers	0.86	0.02	(0.02)	0.83	0.89
Banking Account	0.89	0.02	(0.03)	0.86	0.92
Trust Account	0.41	(0.01)	(0.01)	0.42	0.42
Non-Accrual Past Due Loans	3.87	0.10	2.69	3.77	1.18
Banking Account	3.98	0.09	2.79	3.89	1.18
Trust Account	2.01	0.04	0.89	1.96	1.12
Loans Past Due for Three Months or More	0.24	(0.03)	(0.37)	0.27	0.61
Banking Account	0.23	(0.03)	(0.35)	0.26	0.58
Trust Account	0.39	0.01	(0.60)	0.38	1.00
Loans with Altered Lending Conditions	1.99	(1.77)	(1.35)	3.77	3.34
Banking Account	2.07	(1.82)	(1.44)	3.89	3.52
Trust Account	0.47	(1.28)	(0.37)	1.76	0.85
<b>Total</b>	<b>6.97</b>	<b>(1.68)</b>	<b>0.93</b>	<b>8.66</b>	<b>6.03</b>
Banking Account	7.18	(1.73)	0.96	8.92	6.22
Trust Account	3.30	(1.23)	(0.10)	4.54	3.41

## 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)

	Sep 30, 2000 [A]	[A] - [B]	[A] - [C]	Mar 31, 2000 [B]	Sep 30, 1999 [C]
Reserve for Possible Loan Losses	211,200	22,399	49,096	188,801	162,103
General Reserve	59,605	(1,693)	1,986	61,299	57,618
Specific Reserve	149,298	24,419	47,248	124,879	102,050
Dutiable Provisioning	139,202	25,582	49,576	113,619	89,625
Reserve for Possible Losses on Loans to Restructuring Countries	2,296	(325)	(138)	2,622	2,434
Reserve for Specific Borrowers under Support	55,096	-	(46,956)	55,096	102,053
Reserve Provided in Preparation for Write-Offs in Trust Account	1,781	(119)	(243)	1,900	2,024
<b>Reserve Total</b>	<b>268,078</b>	<b>22,280</b>	<b>1,897</b>	<b>245,797</b>	<b>266,181</b>

(Millions of Yen)

Amount Directly Written-Off	307,528	(44,925)	(6,697)	352,453	314,226
Loans to Bankrupt Borrowers	165,167	(28,302)	(2,324)	193,470	167,491
Non-Accrual Past Due Loans	142,360	(16,622)	(4,373)	158,983	146,734

[Consolidated]

(Millions of Yen)

	Sep 30, 2000 [A]	[A] - [B]	[A] - [C]	Mar 31, 2000 [B]	Sep 30, 1999 [C]
Reserve for Possible Loan Losses	195,505	8,047	37,020	187,458	158,485
General Reserve	66,547	(3,195)	1,763	69,743	64,784
Specific Reserve	127,518	11,693	35,644	115,824	91,873
Reserve for Possible Losses on Loans to Restructuring Countries	1,439	(450)	(387)	1,890	1,827
Reserve for Specific Borrowers under Support	30,434	-	(35,169)	30,434	65,604
Reserve Provided in Preparation for Write-Offs in Trust Account	1,781	(119)	(243)	1,900	2,024
<b>Reserve Total</b>	<b>227,721</b>	<b>7,928</b>	<b>1,607</b>	<b>219,793</b>	<b>226,113</b>

(Millions of Yen)

Amount Directly Written-Off	530,662	(29,851)	(20,387)	560,514	551,050
Exposures to Bankrupt Borrowers or Similar Exposures	530,662	(29,851)	(20,387)	560,514	551,050

## 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)

(%)

	Sep 30, 2000 [A]	[A] - [B]	[A] - [C]	Mar 31, 2000 [B]	Sep 30, 1999 [C]
Before Direct Write-Offs	44.46	(0.20)	(10.05)	44.67	54.52
After Direct Write-Offs	27.16	2.25	(8.31)	24.90	35.47

[Non-Consolidated] (Banking Account)

(%)

	Sep 30, 2000 [A]	[A] - [B]	[A] - [C]	Mar 31, 2000 [B]	Sep 30, 1999 [C]
Before Direct Write-Offs	44.99	(0.50)	(10.53)	45.49	55.52
After Direct Write-Offs	27.51	2.06	(8.80)	25.45	36.31

[Consolidated] (Banking &amp; Trust Accounts)

(%)

	Sep 30, 2000 [A]	[A] - [B]	[A] - [C]	Mar 31, 2000 [B]	Sep 30, 1999 [C]
Before Direct Write-Offs	60.27	6.71	(6.46)	53.55	66.73
After Direct Write-Offs	31.29	6.77	(5.55)	24.51	36.85

[Consolidated] (Banking Account)

(%)

	Sep 30, 2000 [A]	[A] - [B]	[A] - [C]	Mar 31, 2000 [B]	Sep 30, 1999 [C]
Before Direct Write-Offs	61.05	6.56	(6.83)	54.49	67.89
After Direct Write-Offs	31.89	6.78	(6.04)	25.10	37.93

## 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 September, 2000)

(Millions of Yen, %)

	Total	Banking Acc	Trust Acc	Reserve, Collateral &		Coverage Ratio
				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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(Change from the Previous Fiscal Year End)

(Millions of Yen, %)

	Total	Banking Acc	Trust Acc	Reserve, Collateral &		Coverage Ratio
				Guarantees	Reserve	
Classified Exposures Total	(21,768)	(12,356)	(9,412)	(50,925)	21,059	(3.47)
Exposures to Bankrupt Borrowers or Similar Exposures	(31,060)	(30,111)	(949)	(16,361)	2,218	7.43
Exposures Containing Collection Risks	99,055	99,103	(47)	13,326	22,108	(15.26)
Special Attention Loans	(89,763)	(81,349)	(8,414)	(47,891)	(3,266)	(5.07)
Normal Exposures	51,362	91,606	(40,244)	***	1,128	***
Total	29,593	79,250	(49,656)	***	22,187	***

Before Direct Write-Offs	(66,694)	(57,281)	(9,412)	(95,851)	(23,866)	(3.25)
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(End of March, 2000)

(Millions of Yen, %)

	Total	Banking Acc	Trust Acc	Reserve, Collateral &		Coverage Ratio
				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 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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(Change from the Previous Fiscal End)

(Millions of Yen, %)

	Total	Banking Acc	Trust Acc
<b>Classified Exposures Total (A)</b>	<b>(169,533)</b>	<b>(160,121)</b>	<b>(9,412)</b>
Exposures to Bankrupt Borrowers or Similar Exposures	(22,085)	(21,135)	(949)
Exposures Containing Collection Risks	38,583	38,631	(47)
Special Attention Loans	(186,031)	(177,616)	(8,414)
Normal Exposures	239,176	279,420	(40,244)
<b>Total</b>	<b>69,642</b>	<b>119,299</b>	<b>(49,656)</b>

Reserve for Possible Loan Losses	7,928 (B)
Before Direct Write-Offs	(21,922)

Reserve Ratio (B/A)	6.20
Before Direct Write-Offs	6.30

Difference between Consolidated and Non-Consolidated Total	(147,764)
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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)

	Sep 30, 2000			Mar 31, 2000	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Domestic Offices Total	10,737,029	2,245	220,481	10,734,783	10,516,548
Manufacturing	1,616,005	103,004	123,638	1,513,001	1,492,366
Agriculture	12,285	(133)	1,123	12,418	11,161
Forestry	950	(11)	(29)	962	980
Fisheries	1,554	752	744	802	810
Mining	4,257	(616)	(147)	4,874	4,405
Construction	689,426	(3,679)	24,308	693,105	665,117
Utilities	72,640	34,790	(7,196)	37,850	79,837
Transportation & Communication	331,605	(11,705)	(9,241)	343,310	340,847
Wholesale & Retail	1,733,022	44,114	142,931	1,688,907	1,590,090
Finance & Insurance	979,530	45,088	(33,598)	934,442	1,013,129
Real Estate	2,118,822	(63,002)	37,518	2,181,824	2,081,304
Services	986,998	4,191	57,194	982,807	929,804
Local Government	185,995	(55,722)	(44,478)	241,718	230,474
Others	2,003,933	(94,823)	(72,284)	2,098,757	2,076,218

## (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)

	Sep 30, 2000			Mar 31, 2000	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Domestic Offices Total	966,789	6,827	245,059	959,961	721,729
Manufacturing	89,883	(16,581)	40,179	106,464	49,703
Agriculture	446	91	204	354	241
Forestry	-	-	-	-	-
Fisheries	60	-	-	60	60
Mining	29	(326)	(352)	355	382
Construction	152,763	(6,571)	(15,344)	159,334	168,107
Utilities	51	40	40	11	11
Transportation & Communication	13,150	(2,601)	6,521	15,751	6,628
Wholesale & Retail	119,053	(46,455)	43,441	165,508	75,612
Finance & Insurance	129,877	2,649	(3,053)	127,227	132,930
Real Estate	315,138	92,499	129,209	222,638	185,928
Services	68,749	(31,164)	23,642	99,913	45,106
Local Government	-	-	-	-	-
Others	77,586	15,246	20,569	62,340	57,017



## (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)

(%)

	Sep 30, 2000			Mar 31, 2000	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]		
Loans to Small & Medium Sized Firms	7,758,339	(77,853)	657,766	7,836,193	7,100,573
Ratio of Loans to Small & Medium Sized Firms	72.25	(1.10)	4.73	73.35	67.51

(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 for March 31, 2000 and after are 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)

	Sep 30, 2000			Mar 31, 2000	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]		
Consumer Loans	2,076,043	(26,903)	(47,049)	2,102,946	2,123,092
Housing Loan	1,838,047	(13,908)	(22,886)	1,851,955	1,860,933
Others	237,996	(12,995)	(24,163)	250,991	262,159

## 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)

	Sep 30, 2000			Mar 31, 2000	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Balance of Loans	39,293	676	(1,177)	38,617	40,471
Number of Countries	5	-	-	5	5

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

	Sep 30, 2000			Mar 31, 2000	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Total Loan Balance	81,771	(8,129)	(27,652)	89,901	109,424
Risk Monitored Loans	20,205	(7,864)	(7,027)	28,070	27,233
China	10,018	(810)	(1,875)	10,828	11,893
Risk Monitored Loans	3,425	20	(829)	3,405	4,254
Hong Kong	26,365	(3,041)	(10,631)	29,406	36,996
Risk Monitored Loans	13,681	1,556	196	12,124	13,484
Indonesia	33,482	(869)	(3,077)	34,351	36,560
Risk Monitored Loans	2,039	(6,453)	(5,224)	8,493	7,264
Korea	2,366	(1,761)	(7,532)	4,128	9,899
Risk Monitored Loans	432	(45)	(102)	477	534
Singapore	2,604	(559)	(1,399)	3,163	4,003
Risk Monitored Loans	123	(311)	(315)	435	439
Thailand	4,452	(690)	(2,318)	5,142	6,771
Risk Monitored Loans	-	(2,444)	(516)	2,444	516
Others	2,482	(398)	(817)	2,881	3,299
Risk Monitored Loans	504	(185)	(234)	689	739

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

	Sep 30, 2000			Mar 31, 2000	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Total Loan Balance	456	(353)	(696)	809	1,152
Risk Monitored Loans	1	-	1	1	-
Brazil	41	(2)	(5)	43	47
Risk Monitored Loans	-	-	-	-	-
Ecuador	1	-	-	1	1
Risk Monitored Loans	1	-	1	1	-
Colombia	323	(107)	(215)	431	538
Risk Monitored Loans	-	-	-	-	-
Chile	44	(3)	(8)	48	53
Risk Monitored Loans	-	-	-	-	-
Mexico	44	(239)	(467)	284	512
Risk Monitored Loans	-	-	-	-	-

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

	Sep 30, 2000			Mar 31, 2000	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Russian Federation	0	(207)	(209)	208	210
Risk Monitored Loans	0	(207)	(209)	208	210

## 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)	
	First Half of			FY 1999	First Half of
	FY 2000				
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Deposits	10,640,717	77,061	169,097	10,563,656	10,471,620
Domestic Operations	10,393,290	88,932	213,947	10,304,358	10,179,343
Liquid Deposit	3,844,842	166,829	243,715	3,678,013	3,601,127
Time Deposit	6,548,448	(77,897)	(29,768)	6,626,345	6,578,216
International Operations	247,426	(11,872)	(44,851)	259,298	292,277
Negotiable Certificates of Deposit	762,392	169,820	124,477	592,572	637,915
Domestic Operations	762,392	169,820	124,477	592,572	637,915
Loans	9,765,830	5,552	109,659	9,760,278	9,656,171
Domestic Operations	9,551,642	69,052	221,521	9,482,590	9,330,121
International Operations	214,187	(63,501)	(111,863)	277,688	326,050
Entrusted Principal	1,263,996	(114,950)	(132,069)	1,378,946	1,396,065
Trust Account Loans	610,847	(61,768)	(84,391)	672,615	695,238

[Term-End Balance]				(Millions of Yen)	
	Sep 30, 2000			Mar 31, 2000	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]		
Deposits	11,026,761	1,028,553	377,914	9,998,208	10,648,847
Domestic Operations	10,780,369	1,022,808	340,828	9,757,561	10,439,541
Liquid Deposit	3,773,186	(146,636)	(129,449)	3,919,822	3,902,635
Time Deposit	7,007,183	1,169,444	470,277	5,837,739	6,536,906
International Operations	246,392	5,746	37,086	240,646	209,306
Negotiable Certificates of Deposit	635,699	(950,718)	153,450	1,586,417	482,249
Domestic Operations	635,699	(950,718)	153,450	1,586,417	482,249
Loans	10,120,087	140,404	353,223	9,979,683	9,766,864
Domestic Operations	9,916,241	157,392	397,156	9,758,849	9,519,085
International Operations	203,845	(16,989)	(43,933)	220,834	247,778
Entrusted Principal	1,215,503	(211,005)	(158,402)	1,426,508	1,373,905
Trust Account Loans	578,898	(49,656)	(91,732)	628,554	670,630

*Balance of Deposit (Banking & Trust Accounts in Domestic Offices : Term-end Balance)				(Millions of Yen)	
	Sep 30, 2000			Mar 31, 2000	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]		
Individual	5,385,095	34,667	169,952	5,350,428	5,215,143
Liquid Deposit	1,655,825	38,516	117,403	1,617,309	1,538,422
Time Deposit	3,609,051	(14,930)	24,867	3,623,982	3,584,184
Foreign Currency Deposit	120,219	11,082	27,682	109,137	92,537
Corporate	6,765,406	781,223	20,149	5,984,183	6,745,257
Liquid Deposit	2,016,778	(152,773)	(229,895)	2,169,552	2,246,674
Time Deposit	4,627,137	950,992	246,902	3,676,145	4,380,235
Foreign Currency Deposit	121,490	(16,995)	3,142	138,486	118,348

## . 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) [A]	Sep 30, 2000 (Actual) [B]	Difference [B] - [A]	Mar 31, 2001 (Planned)	Mar 31, 2003 (Planned)
(Number of Directors and Employees)							
Board Members	33	31	28	17	(11)	25	20
Directors	28	26	23	12	(11)	20	15
Auditors	5	5	5	5	-	5	5
Employees	8,091	7,546	7,315	7,282	(33)	7,100	6,300

## (Number of Domestic and Overseas Offices)

Head Office and Domestic Branches	174	169	167	160	(7)	159	150
Overseas Offices	6	5	-	-	-	-	-
Overseas Subsidiaries	9	6	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) [A]	Sep 30, 2000 (Actual) [B]	Difference [B] - [A]	Mar 31, 2001 (Planned)	Mar 31, 2003 (Planned)
(Personnel Expenses) (Billions of Yen)							
Personnel Expenses	71.0	61.6	57.5	26.5	***	57.0	52.3
Salary and Compensation	49.6	45.6	42.9	20.3	***	42.1	37.6
Average Monthly Salary(¥ thousand) *1	456	462	466	470	4	462	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	222	***	508	406
Salary	767	652	556	218	***	491	393
Bonus	26	22	20	4	***	17	14
Average Salary & Bonus *2	24	22	21	21	***	21	20
Average Retirement Pay *3	68	62	34	39	***	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. Figures for the interim period ended September 30, 2000 are annualized for comparison.

\*3. 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	51.9	***	103.1	102.4
Systems Related Expenses	28.1	21.5	17.3	7.1	***	17.2	12.9

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

## Earnings Forecast for FY 2000

\*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 1999 Actual [A]	FY 2000			Revitalization Plan	
		First Half Actual	Forecast [B]	Difference [B] - [A]	[C]	Difference [B] - [C]
Net Interest Income (Banking Account)	163.7	88.7	175.5	11.8	167.7	7.8
Fees & Commissions	27.4	14.5	28.0	0.6	28.9	(0.9)
Net of Gains & Losses on Bonds	0.6	(1.0)	(5.7)	(6.3)	-	(5.7)
Trust Fees	55.4	26.0	57.5	2.1	54.5	3.0
Interest Income from J.O.M.T	18.3	10.5	19.0	0.7	14.0	5.0
<NPL Disposal Exp. in J.O.M.T.>	2.6	0.7	0.7	(1.9)	-	0.7
Other Trust Fees	37.1	15.5	38.5	1.4	40.4	(1.9)
Gross Profits from International Operations	7.6	4.9	10.0	2.4	8.0	2.0
Others	1.6	(0.3)	0.5	(1.1)	-	0.5
Gross Profits Total	256.3	132.9	265.8	9.5	260.8	5.0
Transfer to General Reserve	11.8	(1.7)	(1.7)	(13.5)	-	(1.7)
General & Administrative Expenses	168.8	81.5	164.5	(4.3)	167.7	(3.2)
Personnel Expenses	57.5	26.6	53.2	(4.3)	57.0	(3.8)
Non-Personnel Expenses	104.3	51.9	105.1	0.8	103.1	2.0
Net Business Profits	75.7	53.1	103.0	27.3	93.0	10.0
Core Net Business Profits (1)	90.1	52.1	102.0	12.0	93.0	9.0
Core Net Business Profits (2)	89.4	53.1	107.7	18.3	93.0	14.7
Net of Non-Recurring Profits & Losses	(38.1)	(32.8)	(48.5)	(10.4)	(45.0)	(3.5)
Net of Gains & Losses on Stocks	104.5	36.2	30.5	(74.0)	(13.0)	43.5
NPL Disposal Expenses	149.3	67.1	82.1	(67.2)	30.0	52.1
Ordinary Profits	37.6	20.3	54.5	16.9	48.0	6.5
Net of Extraordinary Profits & Losses	4.6	6.2	9.3	4.7	-	9.3
Income before Income Taxes	42.2	26.5	63.8	21.6	48.0	15.8
Income Taxes - Deferred	24.1	22.4	35.8	11.7	20.0	15.8
Net Income	18.1	4.1	28.0	9.9	28.0	0.0

NPL Disposal Expenses	(Billions of Yen)					
	FY 1999 Actual [A]	FY 2000			Revitalization Plan	
		First Half Actual	Forecast [B]	Difference [B] - [A]	[C]	Difference [B] - [C]
NPL Disposal Expenses (*)	163.6	66.1	81.1	(82.5)	30.0	51.1
Transfer to General Reserve	11.8	(1.7)	(1.7)	(13.5)	-	(1.7)
Total NPL Disposal Expenses	151.9	67.8	82.8	(69.0)	30.0	52.8

(\*) 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)

	First Half of FY 2000 [A]	First Half of FY 1999 [B]	Increase/ (Decrease) [A] - [B]	Rate of Increase/ (Decrease) %
Consolidated Gross Profits	167,269	174,076	(6,806)	(3.9)
Net Interest Income	89,265	81,182	8,083	10.0
Trust Fees	26,011	24,696	1,315	5.3
Fees & Commissions	30,710	33,713	(3,003)	(8.9)
Trading Revenue, Net	2,702	3,284	(582)	(17.7)
Other Operating Income, Net	18,580	31,199	(12,619)	(40.4)
General & Admin. Exp.	115,247	122,567	(7,320)	(6.0)
NPL Disposal Expenses	62,872	60,131	2,741	4.6
Write-offs	24,514	29,649	(5,135)	(17.3)
Transfer to Specific Reserve	31,903	17,140	14,763	86.1
Transfer to General Reserve	(2,452)	6,093	(8,545)	(140.2)
Transfer to Reserve for Possible Losses on Loans to Restructuring Countries	(450)	(2,852)	2,402	-
Transfer to Reserve for Specific Borrowers under Support	-	3,792	(3,792)	(100.0)
Losses Incurred from Renunciation of Claims	-	101	(101)	(100.0)
Losses Incurred from Sales of Loans	1,019	1,087	(68)	(6.3)
Transfer to Reserve for Possible Losses on Loans Sold	8,338	5,119	3,218	62.9
Net of Gains on Sales of Stocks and Others	30,895	30,494	401	1.3
Equity in Earnings from Investments in Affiliates	3,356	2,417	938	38.8
Others	1,964	(127)	2,092	-
Ordinary Profits	18,652	19,326	(673)	(3.5)
Extraordinary Profits/(Losses), Net	6,319	1,779	4,539	255.0
Income before Income Taxes	24,972	21,106	3,865	18.3
Provision for Income Taxes	1,226	990	236	23.8
Income Taxes-Deferred	20,395	3	20,392	577,189.1
Minority Interests in Net Interim Income	1,900	2,612	(712)	(27.3)
Net Interim Income	1,449	17,499	(16,050)	(91.7)

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

(Reference)

Consolidated Net Business Profits	54,474	45,415	9,059	19.9
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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	50	59	(9)
Affiliates Applied Equity Method	8	11	(3)

## 2. Consolidated Earnings Forecast for FY 2000

[Consolidated]

(Billions of Yen)

	FY 1999		FY 2000			
	Interim [A]	(Actual) [B]	Interim [C]	Difference [C] - [A]	(Forecast) [D]	Difference [D] - [B]
Operating Income	298.1	779.4	273.2	(24.9)	540.0	(239.4)
Ordinary Profits/Losses	19.3	62.5	18.6	(0.7)	58.0	(4.5)
Extraordinary Profits/Losses	1.8	(16.2)	6.3	4.5	10.0	26.2
Income before Income Taxes	21.1	46.3	24.9	3.8	68.0	21.7
Income Taxes-Deferred	1.0	18.1	21.6	20.6	36.5	18.4
Minority Interests in Net Income/Loss	2.6	(1.4)	1.9	(0.7)	3.5	4.9
Net Income	17.5	29.6	1.4	(16.1)	28.0	(1.6)

## Consolidated NPL Disposal Expenses

(Billions of Yen)

	FY 1999		FY 2000			
	Interim [A]	(Actual) [B]	Interim [C]	Difference [C] - [A]	(Forecast) [D]	Difference [D] - [B]
NPL Disposal Expenses (*)	62.0	138.7	63.6	1.6	81.0	(57.7)
Transfer to General Reserve	6.1	19.4	(2.4)	(8.5)	(2.0)	(21.4)
Total NPL Disposal Expenses	55.9	119.3	66.0	10.1	83.0	(36.3)

(\*) 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	First Half of FY 2000	Increase/ (Decrease)
			[A]	[B]	[B] - [A]
Consolidated Subsidiaries	10	62	51	50	(1)
Non-Consolidated Subsidiaries	19	9	2	2	-
Subsidiaries Applied Equity Method	-	-	-	-	-
Affiliated Companies	1	3	11	8	(3)
Affiliated Applied Equity Method	-	2	11	8	(3)