

Summary of March 31, 2000 Results

1. Strong earnings base: Net operating profit of ¥155.4 billion well above target of Plan to Bolster Sound Operations

- **Sharp focus on core business**
 - Domestic interest income rose ¥22.2 billion, to ¥358.3 billion.
 - Substantial rise of 3.36% in ROE, to 11.25% (based on adjusted net operating profit)
 - Housing loan business continued to be strong, with a ¥405.9 billion increase.
- **High net interest margin rose further**
 - Net loans/deposits margin improved 0.25 percentage point, to 0.72%
 - Overall net interest margin rose substantially, by 0.09%
- **Steady progress in restructuring**
 - Reduction in expenses ¥10 billion larger than targeted in Plan to Bolster Sound Operations

2. Sounder, more-efficient asset portfolio: Substantial reduction in nonperforming loans and stockholdings

- **Accelerated disposal of nonperforming loans**
 - Nonperforming loans (based on Financial Reconstruction Law criteria) reduced ¥66.3 billion
 - Reserve coverage percentage for nonperforming loans rose about 2%
- **Response to market value accounting**
 - Stockholdings lowered ¥169.1 billion from previous year
 - But, unrealized losses decreased substantially, up ¥171.4 billion, to ¥58.3 billion.

3. Creation of a “New Financial Services Company”

- **Objectives of the merger**
 - Enhancing corporate value and increasing benefits to shareholders
- **Targeted image**
 - Service industry based on completely new concepts
- **Guiding concept of the merger**
 - Separate functions, gateway, and infrastructure, thoroughgoing upgrading

1. Strengthened Earnings Base

- Earnings far exceeded goals of the Plan to Bolster Sound Operations.

(Billions of yen)

	Mar. 2000 (a)	Mar. 1999 (b)	Change (a-b)
Net operating profit [<i>gyomu juneki</i>]	155.4	83.8	+71.5
Ordinary net income	88.0	(407.5)	+495.5
Net income	31.5	(220.0)	+251.5

Management Plan to Bolster Sound Operations	
(c)	Change (a-c)
129.5	+25.9
45.5	+42.5
27.3	+4.2

(%)

	Mar. 2000 (a)	Mar. 1999 (c)	Change (a-c)
ROA (adj. net op. profit, Annualized)	0.54%	0.28%	+0.26%
ROE (net op. profit, annualized) ^{*2}	11.25%	7.89%	+3.36%

Management Plan to Bolster Sound Operations	
(c)	Change (a-c)
0.45%	+0.09%
10.49%	+0.76%

^{*2} Net operating profit ÷ (equity at beginning of period + equity at end of period) / 2 (based on Management Plan to Bolster Sound Operations)

- Major improvement in performance indicators of the core business was attained through “focus and concentration.”

(Billions of yen)

	Mar. 2000 (a)	Mar. 1999 (b)	Change (a-b)
Domestic interest income	358.3	336.0	+22.2
Adjusted net operating profit ^{*1}	158.7	143.8	+14.8

^{*1} Adjusted net operating profit = net operating profit – bond-related gains and losses + transfer to general reserves

- Maintained excellent performance in housing loans: Asahi Bank builds reputation as leader in this area.

(Billions of yen)

	Mar. 2000 (a)	Mar. 1999 (b)	Change (a-b)
Housing Loans	5,832.0	5,426.0	+405.9
Owner-occupied	4,166.3	3,783.1	+383.2
Rental	1,665.6	1,642.8	+22.7

○ Expansion of the high net interest margin

(Billions of yen)

	Mar. 2000 (a)	Mar. 1999 (b)	Management Plan to Bolster Sound Operations		
			(c)	Change (a-c)	
Net loans/deposits margin (includes negotiable CDs)	0.72%	0.47%	+0.25%	0.43%	+0.29%
Net interest margin—total	0.44%	0.35%	+0.09%	0.28%	+0.16%
Avg. interest rate on loans	2.15%	2.25%	(0.10%)		
Avg. interest rate on deposits	0.21%	0.38%	(0.16%)		
Loan-deposit spread	1.93%	1.87%	+0.05%		

Management Plan to Bolster Sound Operations	
(c)	Change (a-c)
0.43%	+0.29%
0.28%	+0.16%

* Net interest margin on total assets and deposits for all branches; loans - deposits spread for domestic operations

○ Expenses cut ¥10 billion more than called for in the Plan to Bolster Sound Operations.

(Billions of yen)

	Mar. 2000 (a)	Mar. 1999 (b)	Management Plan to Bolster Sound Operations		
			(c)	Change (a-c)	
Expenses	250.8	252.5	(1.7)	260.0	(9.2)
Expenses (excluding IT expenditures)	215.9	220.3	(4.4)		

Management Plan to Bolster Sound Operations	
(c)	Change (a-c)
260.0	(9.2)

2. Sounder, More-Efficient Asset Base

- Nonperforming loans (under Financial Reconstruction Law criteria) cut ¥66.3 billion from the previous year.

(Billions of yen)

	Mar. 2000 (a)	Mar. 1999 (b)	Change (a-b)
Financial Revitalization Law standard	863.6	929.9	(66.3)
Unrecoverable	186.7	169.8	+16.8
Risk	503.6	553.3	(49.6)
Special attention	173.1	206.7	(33.5)
Reserve coverage ratio*	46.1%	44.4%	+1.7%

	Mar. 2000 (a)	Mar. 1999 (b)	Change (a-b)
Risk-managed loans	857.6	920.0	(62.4)
To borrowers in legal bankruptcy	73.4	96.7	(23.3)
Past due loans—6 months	611.0	662.3	(51.2)
Past due loans—3 months	84.9	50.5	+34.3
Restructured loans	88.2	110.4	(22.1)
Reserve coverage ratio*	46.4%	44.9%	+1.5%

* Total reserves excludes reserve for losses incurred from supporting certain borrowers.

	Mar. 2000 (a)	Mar. 1999 (b)	Change (a-b)
Reserve for possible loan losses	398.7	413.1	(14.4)
General reserve for possible loan losses	127.7	126.1	+1.6
Specific reserve for possible loan losses	266.7	282.7	(16.0)
Specific reserve for certain overseas loans	4.3	4.3	0

- The reduction in stockholdings was accelerated in preparation for the introduction of market-value accounting.

(Billions of yen)

	Mar. 2000 (a)	Mar. 1999 (b)	Change (a-b)
Stockholdings	2,092.2	2,261.3	(169.1)
Unrealized gains or losses	532.9	83.3	+449.6
Gains on revaluation of securities	591.3	313.1	+278.1
Losses on devaluation of securities	(58.3)	(229.7)	(171.4)

3. Creation of a “New Financial Services Company”

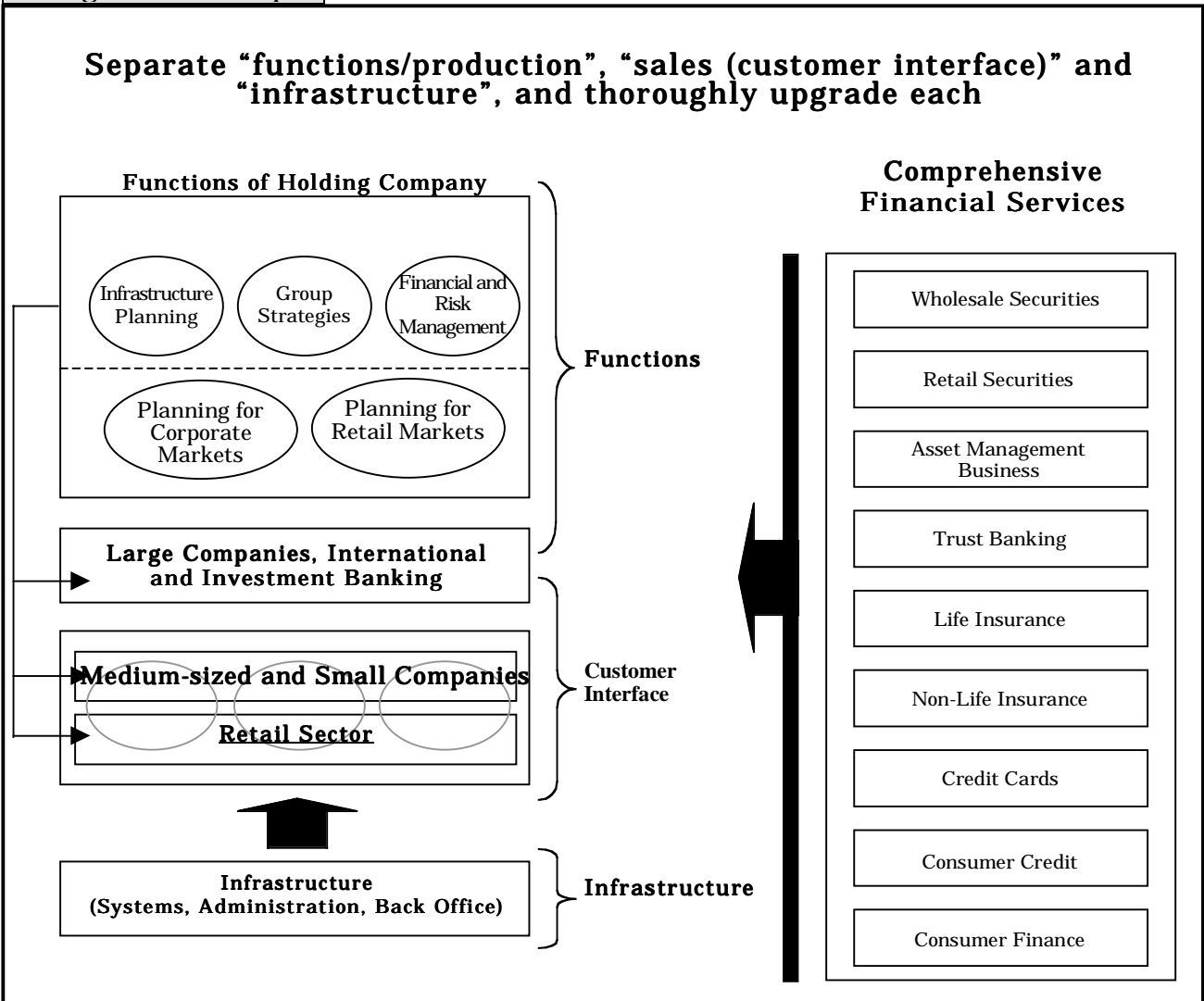
Aims of Integration

Enhance corporate value and raise shareholders’ benefit
 Realize the aim with maximum scale and speed through synergies of strengths and characteristics of 3 banks

Vision of New Group

“New Financial Services” Company
 Create competitive power for new era, going beyond boundaries of banking sector
 Aim to be a new services company, through alliances, etc., with different sectors
Top Brand for Middle and Retail Markets
 that provides comprehensive financial functions that go beyond sectorial borders, and creates brand-new services that beat “standards” within the industry
 Appropriate systems of corporate governance which support speedy management decisions and transparency of management

Integration Concept



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I Results for Fiscal Year Ended March 31, 2000

(1) Statements of operations

[Non-consolidated]

(Millions of yen, %)

	Fiscal year ended March 31, 2000	Change	Fiscal year ended March 31, 1999	Interim period ended September 30, 1999
Gross operating profit	407,847	(1,785)	409,632	204,997
Gross operating profit from domestic operations	384,208	7,820	376,388	191,855
Interest income	358,306	22,236	336,070	180,713
Fees and commissions	28,546	(49)	28,595	14,623
Trading income	1,507	(41)	1,548	932
Other operating income	(4,152)	(14,326)	10,174	(4,413)
Gain or loss on trading of Japanese government bonds	(4,160)	(14,420)	10,260	(4,420)
Gross operating profit from international operations	23,639	(9,604)	33,243	13,142
Interest income	14,398	(5,216)	19,614	8,397
Fees and commissions	2,043	(406)	2,449	969
Trading income	276	74	202	197
Other operating income	6,920	(4,057)	10,977	3,577
Gain or loss on trading of foreign government bonds	2,443	(493)	2,936	1,378
Expenses	250,839	(1,700)	252,539	125,286
Personnel expenses	108,780	(3,983)	112,763	54,992
Nonpersonnel expenses	127,092	2,729	124,363	62,703
Tax expenses	14,967	(445)	15,412	7,590
Net operating profit (less provision for reserve for possible loan losses)	158,725	14,829	143,896	82,753
Excluding gains or losses on trading of bonds	158,725	14,829	143,896	82,753
Including gains or losses on trading of bonds	157,008	85	157,093	79,711
Provision for reserve for possible loan losses	1,600	71,610	73,210	(2,500)
Net operating profit	155,408	71,525	83,883	82,211
Gains or losses on trading of bonds	(1,717)	(14,914)	13,197	(3,042)
Other gains or losses	(67,317)	424,066	(491,383)	(46,457)
Gains or losses on securities	152,892	48,293	104,599	27,599
Gains on sale of securities	410,247	275,735	134,512	51,427
Losses on sale of securities	160,781	142,724	18,057	7,807
Losses on devaluation of securities	96,573	84,719	11,854	16,020
Disposal of nonaccrual loans	202,786	(376,059)	578,845	60,730
Write-off of claims	65,662	(77,808)	143,470	27,697
Provision to specific reserve for losses	50,004	(91,366)	141,370	3,028
Losses on sales to Cooperative Credit Purchasing Company, Limited	15,899	(14,862)	30,761	3,383
Provision to reserve for contingent liabilities related to loans sold	22,556	(27,337)	49,893	10,610
Debt forgiveness	38,000	(132,661)	170,661	—
Losses from the sale of other claims	3,539	(25,983)	29,522	790
Transfer to reserve for losses incurred from supporting certain borrowers	6,603	6,603	—	13,271
Write-offs for foreign loans	—	(2,795)	2,795	—
Provision to specific reserve for losses on certain overseas loans	521	(3,807)	4,328	458
Provision to reserve for losses on investments in affiliates	—	(6,040)	6,040	1,489
Ordinary income	88,091	495,591	(407,500)	35,753
Extraordinary gains or losses	(6,376)	(38,890)	32,514	(3,544)
Gains or losses on disposition of real estate/premises and equipment	(6,488)	(38,811)	32,323	(3,583)
Gains on disposal of real estate/premises and equipment	173	(35,171)	35,344	0
Losses on disposal of real estate/premises and equipment	6,661	3,641	3,020	3,583
Income, inhabitants and enterprise taxes	2,175	(252)	2,427	407
Income taxes deferred	47,980	205,379	(157,399)	13,486
Net (interim) income	31,558	251,572	(220,014)	18,314

[consolidated]

(Millions of yen,%)

Ordinary income	94,051	506,091	(412,040)	(33,193)
Net (interim) income	31,404	285,469	(254,065)	17,046

(2) Gross operating profit

[Non-consolidated]

(Millions of yen)

	Fiscal year ended March 31, 2000	Change	Fiscal year ended March 31, 1999	Interim period ended September 30, 1999
	Net operating profit (less provision for reserve for possible loan losses)	157,008	(85)	157,093
Net operating profit per employee (thousands of yen)	12,924	451	12,473	6,305
Net operating profit (after provision for reserve for possible loan losses)	155,408	71,525	83,883	82,211
Net operating profit per employee (thousands of yen)	12,792	6,132	6,660	6,503

Note: Number of employees is based on the number of registered employees.

(3) Interest rate spreads (domestic operations)

[Non-consolidated]

(%)

	Fiscal year ended March 31, 2000	Change	Fiscal year ended March 31, 1999	Interim period ended September 30, 1999
	I. Interest on funds invested (A)	2.00	(0.11)	2.11
(1) Average interest rate of loans and bills discounted (domestic operations)	2.15	(0.10)	2.25	2.17
(2) Average interest rate on marketable securities	1.32	(0.24)	1.56	1.48
II. Average interest rate on procured funds (B)	1.49	(0.21)	1.70	1.51
(1) Average interest rate of deposits and negotiable CDs	0.21	(0.18)	0.39	0.22
(2) Average interest rate on external debt	1.03	(0.07)	1.10	1.06
III. Net interest margin (A-B)	0.51	0.10	0.41	0.53

(4) Gains or losses on marketable securities

[Non-consolidated]

(Millions of yen)

	Fiscal year ended March 31, 2000	Change	Fiscal year ended March 31, 1999	Interim period ended September 30, 1999
	I. Gains or losses on bonds	(1,717)	(14,914)	13,197
Gains on sales of bonds	18,888	(19,801)	38,689	12,698
Gains on redemption of bonds	2,977	(1,150)	4,127	1,563
Losses on sales of bonds	22,352	(6,570)	28,922	16,433
Losses on redemption of bonds	1,204	797	407	871
Losses on devaluation of bonds	26	(264)	290	—
II. Gains or losses on stocks	152,892	48,293	104,599	27,599
Gains on sales of stocks	410,247	275,735	134,512	51,427
Losses on sales of stocks	160,781	142,724	18,057	7,807
Losses on devaluation of stocks	96,573	84,719	11,854	16,020

(5) BIS capital ratio

1) Consolidated capital ratio

[Consolidated]

(Millions of yen, %)

	As of	Change	As of	As of
	March 31, 2000		March 31, 1999	September 30, 1999
(1) Capital ratio	11.80	(0.10)	11.90%	11.92%
(2) Tier I	1,246,163	4,401	1,241,762	1,252,232
(3) Tier II	1,043,295	(62,104)	1,105,399	1,068,842
1. Unrealized gains on securities	—	—	—	—
2. Land revaluation differences	98,402	(3,352)	101,754	99,824
3. Procurement of capital through issuance of preferred stock	799,615	(73,240)	872,855	837,695
(4) Deducted items (guarantees for fund-raising activities of other financial institutions)	—	—	—	—
(5) Owned capital (2) + (3) - (4)	2,289,459	(57,702)	2,347,161	2,321,074
(6) Risk-adjusted assets	19,393,089	(330,584)	19,723,673	19,463,947

2) Non-consolidated capital ratio

[Non-consolidated]

(Millions of yen, %)

(1) Capital ratio	11.97	(0.04)	12.01%	12.05%
(2) Owned capital	2,273,784	(60,831)	2,334,615	2,304,903
(3) Risk-adjusted assets	18,987,565	(435,500)	19,423,065	19,112,962

(6) ROE

[Non-consolidated]

(%)

	Fiscal year ended	Change	Fiscal year ended	Interim period
	March 31, 2000		March 31, 1999	ended September 30, 1999
Net operating profit ROE	15.4	5.1	10.3	16.4
Net income ROE	2.7	—	—	3.2

Note: ROE=
$$\frac{\text{Net operating profit (or net income)} - \text{preferred shareholders' dividends}}{[(\text{Total assets at the beginning of the period} - \text{preferred shares outstanding at the beginning of the period (par value)}) + (\text{Total assets at end of period} - \text{preferred shares outstanding at end of period (par value)})] \div 2}$$

II Loans and Bills Outstanding

(1) Nonaccrual loan disclosure

[Non-consolidated]

(Millions of yen, %)

	As of March 31, 2000	Change from March 31, 1999	As of March 31, 1999	As of September 30, 1999
Loans to borrowers in legal bankruptcy	73,432	(23,339)	96,771	82,799
Past due loans (for more than 6 months)	611,019	(51,285)	662,304	525,714
Loans past due over 3 months	84,920	34,333	50,587	109,634
Restructured loans	88,262	(22,170)	110,432	102,772
Risk-managed loans, total	857,635	(62,461)	920,096	820,921
Balance of loans	20,547,425	(296,084)	20,843,509	20,599,002
Risk-managed loans/Balance of loans	4.17	(0.24)	4.41	3.98

[Consolidated]

(Millions of yen, %)

	As of March 31, 2000	Change from March 31, 1999	As of March 31, 1999	As of September 30, 1999
Loans to borrowers in legal bankruptcy	76,530	(20,565)	97,095	82,858
Past due loans (for more than 6 months)	647,460	(17,881)	665,341	528,133
Loans past due over 3 months	88,790	37,985	50,805	109,826
Restructured loans	95,398	(16,092)	111,490	103,542
Risk-managed loans, total	908,180	(16,551)	924,731	824,361
Balance of loans	20,581,734	(224,949)	20,806,683	20,578,420
Risk-managed loans/Balance of loans	4.41	(0.03)	4.44	4.00

(2) Reserve for possible loan losses

[Non-consolidated]

(Millions of yen, %)

	As of March 31, 2000	Change from March 31, 1999	As of March 31, 1999	As of September 30, 1999
Reserve for possible loan losses	398,780	(14,415)	413,195	383,792
General reserve for possible loan losses	127,700	1,600	126,100	123,600
Specific reserve for possible loan losses	266,728	(16,017)	282,745	255,868
Special reserve for certain overseas loans	4,531	1	4,350	4,324
Reserve for contingent liabilities related to loans sold	64,073	(13,707)	77,780	73,565
Reserve for losses incurred from supporting certain borrowers	6,603	6,603	—	13,271
Reserve for losses on investments in affiliates	—	(6,040)	6,040	4,232
Total	469,456	(27,560)	497,016	474,862

[Consolidated]

(Millions of yen, %)

	As of March 31, 2000	Change from March 31, 1999	As of March 31, 1999	As of September 30, 1999
Reserve for possible loan losses	458,786	30,756	428,030	425,833
General reserve for possible loan losses	145,277	18,826	126,451	131,322
Specific reserves for possible loan losses	309,156	11,927	297,229	290,185
Special reserve for certain overseas loans	4,351	1	4,350	4,324
Reserve for contingent liabilities related to loans sold	64,073	(13,707)	77,780	73,565
Reserve for losses incurred from supporting certain borrowers	6,603	6,603	—	13,271
Reserve for losses on investments in affiliates	—	—	—	—
Total	529,462	23,651	505,811	512,670

(3) Percentage of reserves to total risk-managed loans (based on total reserves)

[Non-consolidated]

(%)

	As of March 31, 2000	Change from March 31, 1999	As of March 31,	As of September
			1999	30, 1999
Before partial direct write-off	64.1	3.7	60.4	63.8
After partial direct write-off	46.4	1.5	44.9	46.7

[Consolidated]

(%)

Before partial direct write-off	67.0	5.6	61.4	67.3
After partial direct write-off	50.5	4.2	46.3	51.6

(4) Loan disclosure according to the Financial Revitalization Law

[Non-consolidated]

(Millions of yen)

	As of March 31, 2000	Change from March 31, 1999	As of March 31,	As of September 30,
			1999	1999
Unrecoverable	186,765	16,895	169,870	151,171
Risk	503,662	(49,691)	553,353	464,766
Special attention	173,183	(33,556)	206,739	212,406
Financial Revitalization Law total (A)	863,611	(66,351)	929,962	828,344

Nonclassified	21,067,600	(401,388)	21,468,988	21,197,445
Financial Revitalization Law total	21,931,211	(467,740)	22,398,951	22,025,789

Total reserves	398,780	(14,415)	413,195	383,792
Coverage ratio	46.1	1.7	44.4	46.3

[consolidated]

(Millions of yen)

Unrecoverable	214,205	40,771	173,434	155,460
Risk	556,006	(37,838)	593,844	504,023
Special attention	184,188	(23,826)	208,014	213,369
Financial Revitalization Law total (A)	954,399	(20,893)	975,292	872,853

(5) Coverage of loans disclosed under the Financial Revitalization Law

[Non-consolidated]

(Billions of yen, %)

	As of March 31, 2000	Coverage (%)	Guarantees/ Collateral(%)	Reserves(%)	Coverage ratio
Unrecoverable	186.7	186.7 (100%)	174.4 (93.4)	12.3 (6.6)	100.0
Risk	503.6	387.9 (77.0)	138.8 (27.6)	249.1 (49.5)	77.0
Special attention	224.2	105.1 (46.9)	84.0 (37.5)	21.1 (9.4)	46.9
Total	914.6	679.8 (74.3)	397.3 (43.4)	282.5 (30.9)	74.3

Note: Coverage of the full amount of loans outstanding to borrowers classified as being in need of special attention

Comparison of Standards for Disclosing Nonperforming Loans (Non-Consolidated)

(Billions of yen)

Borrower Classifications Based on Internal Auditing			Financial Revitalization Law Standard	Bank Law Standard
Borrowers legally in Bankruptcy	Loans to borrowers in legal bankruptcy	Nonloans	Unrecoverable Loans 186.7 (16.8 increase from March 31, 1999)	Loans to Borrowers in Legal Bankruptcy 73.4 (23.3 decrease from March 31, 1999)
Borrowers substantially in bankruptcy	Loans to borrowers failed in substance	Nonloans		Past Due Loans (For More than Six Months) 611.0 (51.2 decrease from March 31, 1999)
Borrowers with a high probability of bankruptcy	Loans to borrowers with a high probability of failure	Nonloans	Risk Loans 503.6 (49.6 decrease from March 31, 1999)	Loans Past Due Over Three Months 84.9 (34.3 increase from March 31, 1999)
Borrowers under supervision and normal borrowers	Loans past due over three months (loans)		Special Attention Loans 173.1 (33.5 decrease from March 31, 1999)	Restructured Loans 88.2 (22.1 decrease from March 31, 1999)
	Restructured loans (loans)			
Total			863.6 (66.3 decrease from March 31, 1999)	857.6 (62.4 decrease from March 31, 1999)

Unclassified
21,067.6
(401.3 decrease from
March 31, 1999)

Figures are rounded down to the nearest ¥100 million

(6) Loans and bills discounted by industry

1) Industry breakdown of total loans and bills discounted

[Non-consolidated]

(Millions of yen)

	As of	Change from	Change from	As of	As of
	March 31, 2000	September 30, 1999	March 31, 1999	September 30, 1999	March 31, 1999
Domestic branches (excluding the JOM)	19,386,846	648,031	1,013,622	18,738,815	18,373,224
Manufacturing	2,610,011	199,814	281,792	2,410,197	2,328,219
Agriculture	17,274	(1,326)	(2,278)	18,600	19,552
Forestry	1,741	(47)	371	1,788	1,370
Fishing	2,131	(50)	(1,287)	2,181	3,418
Mining	25,730	337	(1,269)	25,393	26,999
Construction	1,118,245	68,109	60,723	1,050,136	1,057,522
Electricity, gas, heating, water	93,124	(11,785)	26,752	104,909	66,372
Transportation and communications	528,850	36,141	52,876	492,709	475,974
Retail, wholesale, and food services	2,761,460	87,432	113,294	2,674,028	2,648,166
Financial and insurance services	1,039,592	(55,576)	212,806	1,095,168	826,786
Real estate	2,186,475	48,479	55,538	2,137,996	2,130,937
Services	1,860,326	93,439	132,945	1,766,887	1,727,381
Local governments	428,976	15,509	(33,109)	413,467	462,085
Others	6,712,903	167,554	114,468	6,545,349	6,598,435
International operations and offshore transactions	1,160,579	(699,608)	(1,309,706)	1,860,187	2,470,285
Total	20,547,425	(51,577)	(296,084)	20,599,002	20,843,509

2) Risk-managed loans disclosure by industry

[Non-consolidated]

(Billions of yen)

	As of March	Change from	As of September 30, 1999
	31, 2000	September 30, 1999	
Domestic branches (excluding the JOM)	841.6	37.6	804.0
Manufacturing	72.2	5.3	66.9
Agriculture	1.3	(1.9)	3.2
Forestry	—	—	—
Fishing	—	—	—
Mining	—	—	—
Construction	25.9	4.6	21.3
Electricity, gas, heating and water	0.0	0.0	0.0
Transportation and communications	5.7	0.2	5.5
Retail, wholesale, and food services	139.5	25.2	114.3
Financial and insurance services	30.9	(3.0)	33.9
Real estate	302.8	63.8	239.0
Services	147.8	(39.0)	186.8
Local governments	—	—	—
Others	115.0	(17.7)	132.7
International operations and offshore transactions	16.0	(0.8)	16.8
Total	857.6	36.7	820.9

3) Loans to consumers

[Non-consolidated]

(Millions of yen)

	As of	Change from	Change from	As of	As of
	March 31, 2000	September 30, 1999	March 31, 1999	September 30, 1999	March 31, 1999
Total loans to consumers	6,101,587	189,964	381,911	5,911,623	5,719,676
Housing loans	5,832,003	201,638	405,988	5,630,365	5,426,015
Other loans	269,585	(11,673)	(24,076)	281,258	293,661

4) Ratio of loans to small and medium-sized corporations

[Non-consolidated]

(Millions of yen, %)

	76.99	2.17	2.17	74.82	74.82
Ratio of loans to small and medium-sized corporations					
Total loans from domestic branches	19,441,021	645,584	1,067,797	18,795,437	18,373,224
Loans to small and medium-sized corporations	14,967,769	904,018	1,219,794	14,063,751	13,747,975

(7) Loans to entities overseas by country

1) Certain overseas loans

[Non-consolidated]

(Millions of yen, countries)

	As of	Change from	As of	As of
	March 31, 2000	March 31, 1999	March 31, 1999	September 30, 1999
Total loans	22,777	(177)	22,954	22,792
Number of targeted countries	5	(1)	6	5

2) Loans by country

[Non-consolidated]

(Millions of yen)

Indonesia	33,963	(5,598)	39,561	37,261
Risk-managed loans	2,227	(3,699)	5,926	2,907
Thailand	49,203	(24,377)	73,580	58,554
Risk-managed loans	7,741	3,241	4,500	8,694
Singapore	28,084	(6,361)	34,445	29,853
Risk-managed loans	371	(51)	422	375
China	31,077	(25,685)	56,762	35,934
Risk-managed loans	3,041	2,179	862	701
Korea	28,373	(32,501)	60,874	48,798
Risk-managed loans	469	42	427	2,445
Hong Kong	51,061	(22,221)	73,282	53,659
Risk-managed loans	140	(334)	474	222
Other	38,353	(2,894)	41,247	38,357
Risk-managed loans	1	1	—	—
Loans to Asia	260,114	(119,637)	379,751	302,416
Risk-managed loans	13,990	1,379	12,611	15,344
Mexico	1,238	(14,095)	15,333	6,356
Risk-managed loans	—	—	—	—
Other	9,916	(664)	10,580	11,389
Risk-managed loans	—	(373)	373	—
Loans to Latin America	11,154	(14,759)	25,913	17,745
Risk-managed loans	—	(373)	373	—
Loans to Russia	—	—	—	—
Risk-managed loans	—	—	—	—

3) Overseas risk-managed loans and coverage ratio

[Non-consolidated]

(Billions of yen, %)

		As of March 31, 2000	Change from March 31, 1999	As of March 31, 1999	As of September 30, 1999	
Overseas Total	Asia	Risk-managed loans	14.0	1.4	12.6	15.3
		Specific reserve	11.0	3.9	7.1	9.9
		Reserve ratio	78.6	22.2	56.4	64.7
	The Americas	Risk-managed loans	1.9	(0.4)	2.3	1.4
		Specific reserve	—	—	—	—
		Reserve ratio	—	—	—	—
	Europe	Risk-managed loans	—	—	—	—
		Specific reserve	—	—	—	—
		Reserve ratio	—	—	—	—
Other	Risk-managed loans	0.1	0.0	0.1	0.1	
	Specific reserve	0.1	0.0	0.1	0.1	
	Reserve ratio	100.0	0.0	100.0	100.0	
Overseas Total	Risk-managed loans	16.0	1.0	15.0	16.8	
	Specific reserve	11.1	3.9	7.2	10.0	
	Reserve ratio	69.4	21.4	48.0	59.5	

Note: "Specific Reserves" include reserve for possible loan losses on individual (specific) loans and the specific reserve for overseas loans.

III Supplementary Data

(1) Total funds and interest rates

1) Total funds (as of period-end)

(Millions of yen, %)

	As of March 31, 2000	Change from March 31, 1999	As of March 31, 1999	As of September 30, 1999
Loans and bills discounted	20,547,425	(296,084)	20,843,509	20,599,002
Domestic operations	19,348,460	1,114,237	18,234,223	18,694,889
Housing loans (percentage of which is accounted for by domestic operations)	5,832,003 30.1	405,988 0.3	5,426,015 29.8	5,630,365 30.1
International operations	1,198,965	(1,410,321)	2,690,286	1,904,113
Deposits	20,146,263	229,654	19,916,609	20,412,891
Domestic operations	18,628,260	561,020	18,067,240	18,897,532
Liquid deposits	7,316,138	905,671	6,410,467	7,151,689
Time deposits	10,955,217	(331,140)	11,286,357	11,499,828
Other	356,905	(13,511)	370,416	246,015
International operations	1,518,002	(331,366)	1,849,368	1,515,358

2) Total funds (average balance for the period)

(Millions of yen)

	Fiscal year ended March 31, 2000	Change from fiscal year ended March 31, 1999	Fiscal year ended March 31, 1999	Interim period ended September 30, 1999
Loans and bills discounted	20,558,720	(811,492)	21,370,212	20,635,053
Domestic operations	18,621,674	354,906	18,266,768	18,302,287
International operations	1,937,046	(1,166,398)	3,103,444	2,332,765
Deposits	20,524,918	317,120	20,207,798	20,468,184
Domestic operations	18,759,870	1,325,487	17,434,383	18,491,931
International operations	1,765,047	(1,008,368)	2,773,415	1,976,252

3) Interest rates

(%)

		Fiscal year ended March 31, 2000	Change from fiscal year ended March 31, 1999	Fiscal year ended March 31, 1999	Interim period ended September 30, 1999
	Average interest rate of loans and bills discounted (domestic operations)	2.15	(0.10)	2.25	2.16
	Average interest rate of deposits and negotiable CDs (domestic operations)	0.21	(0.16)	0.38	0.23
	Loan deposit spread (domestic operations)	1.93	0.05	1.87	1.93
	Average interest rate on invested funds (domestic operations)	2.00	(0.11)	2.11	2.04
	Average interest rate on procured funds (domestic operations)	0.47	(0.18)	0.66	0.49
	Average interest spread (domestic operations)	1.52	0.07	1.45	1.55
	Net interest margin (domestic operations)	0.51	0.10	0.41	0.53
	Average interest spread (international operations)	0.60	0.06	0.53	0.64
	Net interest margin (international operations)	(0.17)	(0.16)	(0.00)	(0.03)
	Average interest margin (all branches)	1.44	0.11	1.33	1.47
	Overall net interest margin (all branches)	0.44	0.09	0.35	0.46

4) Breakdown of consumer, corporate, and other deposits

(Billions of yen)

		As of March 31, 2000	Change from March 31, 1999	As of March 31, 1999	As of September 30, 1999
	Consumer deposits	12,043.8	382.5	11,661.3	11,776.0
	Liquidity deposits	4,111.9	336.9	3,775.0	3,910.7
	Time deposits	7,928.5	45.2	7,883.3	7,862.8
	Corporate deposits	5,210.8	247.4	4,963.4	5,365.5
	Liquidity deposits	2,623.9	382.9	2,241.0	2,400.0
	Time deposits	2,474.8	(162.1)	2,636.9	2,883.9
	Deposits from other entities (financial institutions, local governments)	1,373.6	(68.8)	1,442.4	1,756.0
	Total deposits (domestic operations)	18,628.2	561.0	18,067.2	18,897.5

2. Employees and officers

[Non-consolidated]

(People)

Officers	37	(2)	39	37
Employees	12,148	(446)	12,594	12,642

Note: Number of employees is based on the number of registered employees.

3. Branches

[Non-consolidated]

(Branches / companies)

Domestic branches* ¹	329	(6)	335	331
Overseas branches	9	(3)	12	12
Overseas subsidiaries and affiliates* ²	9	(1)	10	9

Note 1. Excludes sub-branches and agencies

2. Seven of these companies are currently in the process of being liquidated

(4) Unrealized gains or losses on securities

[Non-consolidated]

(Millions of yen)

		As of March 31, 2000	Change from March 31, 1999	As of March 31, 1999	As of September 30, 1999
Unrealized gains or losses on listed securities	Bonds	478	(1,502)	1,980	769
	Stocks	512,120	441,352	70,768	385,585
	Other	7,346	(1,794)	9,140	9,066
Unrealized gains or losses on listed securities		519,945	438,056	81,889	395,421
Unrealized gains on listed securities		577,466	271,828	305,638	562,242
Unrealized losses on listed securities		57,521	(166,228)	223,749	166,821
Unrealized gains or losses on unlisted securities	Bonds	9,471	(15,916)	25,387	18,538
	Stocks	20,867	8,259	12,608	27,399
	Others	138	140	(2)	(103)
Unrealized gains or losses on unlisted securities		30,476	(7,517)	37,993	45,834
Unrealized gains on unlisted securities		33,255	(11,361)	44,616	49,705
Unrealized losses on unlisted securities		2,778	(3,845)	6,623	3,870
Unrealized gains or losses on securities, total	Bonds	9,949	(17,418)	27,367	19,307
	Stocks	532,987	449,611	83,376	412,985
	Others	7,484	(1,654)	9,138	8,962
Unrealized gains or losses on securities, total		550,421	430,539	119,882	441,255
Unrealized gains on securities, total		610,722	260,467	350,255	611,947
Unrealized losses on securities, total		60,300	(170,072)	230,732	170,691

(5) Liability for severance indemnities

[Non-consolidated]

Estimated at April 1, 2000		
Accrued liabilities for severance indemnities	1,300	Note) Discount rate-3.5%
Pension costs	900	
After adopted the adjusted pension plan		
Amortization of prior service cost incurred in changing accounting standards	900	Note) Amortized for 5 years

(6) Comparison of management plan to bolster sound operations

1) Funds

	Fiscal year ended March 31, 2000	Change from fiscal year ended March 31, 1999	Fiscal year ended March 31, 1999	(Billions of yen, %)
				Management Plan to Bolster Sound Operations for fiscal year ended March 31, 2000
Total assets (average)	28,356.7	(757.9)	29,114.6	28,720.7
Loans and bills outstanding	20,558.7	(811.5)	21,370.2	21,081.5
Marketable securities	3,990.8	162.7	3,828.1	3,708.1
Total liabilities (average)	26,995.4	(1,107.7)	28,103.1	27,487.2
Deposits and negotiable CDs	22,293.9	386.6	21,907.3	22,343.1
Total shareholders' equity	1,390.4	18.0	1,372.4	1,237.5

2) Profitability

Gross operating profit	407.8	(1.8)	409.6	389.5
Expenses	250.8	(1.7)	252.5	260.0
Net operating profit (less provision for reserve for possible loan losses)	157.0	(0.1)	157.1	129.5
Gains or losses on trading of bonds	(1.7)	(14.8)	13.1	(2.5)
Provision for reserve for possible loan losses	1.6	(71.6)	73.2	—
Net operating profit	155.4	71.5	83.9	129.5
Gains or losses on securities	152.8	48.2	104.6	—
Disposal of nonaccrual loans (excluding overseas)	202.7	(373.3)	576.0	70.0
Ordinary profit	88.0	495.5	(407.5)	45.5
Extraordinary gains or losses	(6.3)	(38.8)	32.5	—
Net income	31.5	251.5	(220.0)	27.3

3) Interest rate spreads (all branches)

	(%)			
Average interest on invested funds	2.27	(0.22)	2.49	2.41
Average interest on loans and bills discounted	2.19	(0.17)	2.36	2.32
Average interest on procured funds	1.83	(0.31)	2.14	2.13
Average interest of deposits and negotiable CDs	0.34	(0.40)	0.74	0.71
Ratio of general expenses to deposits	1.12	(0.03)	1.15	1.16
Net interest margin	0.44	0.09	0.35	0.28
Averaged interest margin	0.72	0.25	0.47	0.43

4) BIS capital adequacy ratio

	(Billions of yen, %)			
Tier I	1,246.1	4.4	1,241.7	1,237.5
Tier II	1,043.2	(62.1)	1,105.3	1,026.5
Owned capital	2,289.4	(57.7)	2,347.1	2,264.0
Risk managed assets	19,393.0	(330.6)	19,723.6	20,197.7
Capital adequacy ratio	11.80	(0.10)	11.90	11.20

5) Restructuring plan

	(Number of people, branches)			
Officers	37	(2)	39	37
Employees (registered basis)	12,148	(446)	12,594	12,400
Employees (in-house)	9,944	(407)	10,351	10,000
Domestic branches	328	(7)	335	332
Overseas branches	9	(3)	12	10

(7) Forecast for the fiscal year ending March 31, 2001

[Non-consolidated]

(Billions of yen)

	Forecast for the fiscal year ending March 31, 2001			For the fiscal year ended March 31, 2000
	For the interim period ended September 30, 1999		Change from March 31, 1999	
Total income	400.0	800.0	(283.0)	1,083.0
Net operating profit	75.0	150.0	(5.4)	155.4
Disposal of nonaccrual loans	50.0	100.0	(102.7)	202.7
Ordinary net income	25.0	50.0	(38.0)	88.0
Net income	15.0	30.0	(1.5)	31.5

[Consolidated]

(Billions of yen)

	Forecast for the fiscal year ending March 31, 2001			For the fiscal year ended March 31, 2000
	For the interim period ended September 30, 1999		Change from March 31, 1999	
Total income	450.0	900.0	(260.2)	1,160.2
Ordinary net income	25.0	50.0	(44.0)	94.0
Net income	15.0	30.0	(1.4)	31.4