



**Financial Results Report for FY 1999
- Reference Materials -**

The Daiwa Bank, Limited

May 23, 2000

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I . Earning Results for Fiscal Year 1999

1. Summary of Earning Results [Non-Consolidated]

(Millions of Yen)

	FY 1999 (A)	FY 1998 (B)	Comparison (A - B)	Percentage Increase (A - B)/B (%)
Gross Profits	256,259	292,755	△ 36,495	△ 12.5
Domestic Gross Profits	248,651	274,982	△ 26,331	△ 9.6
Net Interest Income	163,687	134,740	28,946	21.5
Trust Fees	55,378	56,669	△ 1,290	△ 2.3
NPL Disposal Expenses (Trust Account) (△)	2,576	3,660	△ 1,083	△ 29.6
Net Fees & Commissions	27,400	27,660	△ 260	△ 0.9
Net Trading Revenue	1,561	2,953	△ 1,391	△ 47.1
Net of Other Operating Income & Expenses	623	52,958	△ 52,334	△ 98.8
Net of Gains and Losses on Sales of Bonds	609	52,714	△ 52,105	△ 98.8
International Gross Profits	7,608	17,772	△ 10,163	△ 57.2
Net Interest Income	△ 1,571	6,595	△ 8,167	△ 123.8
Net Fees & Commissions	1,796	2,464	△ 667	△ 27.1
Net Trading Revenue	1,183	479	703	146.8
Net of Other Operating Income & Expenses	6,200	8,232	△ 2,032	△ 24.7
Net of Gains and Losses on Foreign Exchange Transactions	5,218	6,652	△ 1,434	△ 21.6
Provision for General Reserve for Possible Loan Losses (△)	11,763	20,029	△ 8,266	△ 41.3
General & Administrative Expenses (excluding extraordinary items) (△)	168,779	180,872	△ 12,093	△ 6.7
Personnel Expenses (△)	57,565	61,687	△ 4,122	△ 6.7
Non-Personnel Expenses (△)	104,339	110,539	△ 6,199	△ 5.6
Miscellaneous Taxes (△)	6,874	8,645	△ 1,770	△ 20.5
Net Business Profits before Write-offs and Addition to Reserves	75,716	91,853	△ 16,136	△ 17.6
Core Net Business Profits (1) <Note.1>	90,057	115,542	△ 25,485	△ 22.1
Core Net Business Profits (2) <Note.2>	89,447	62,828	26,619	42.4
Net of Non-Recurring Profits and Losses	△ 38,105	△ 341,823	303,717	-
Net of Gains & Losses on Stocks	104,460	13,249	91,210	688.4
Gains on Sales	261,708	45,140	216,567	479.8
Losses on Sales (△)	116,257	25,632	90,625	353.6
Devaluation Losses (△)	40,990	6,258	34,732	555.0
Non-Performing Loans Disposal Expenses (Banking Account) (△)	149,377	344,999	△ 195,622	△ 56.7
Write-Offs (△)	53,885	97,707	△ 43,822	△ 44.9
Provision for Specific Reserve for Possible Loan Losses (△)	72,499	52,690	19,809	37.6
Provision for Reserve for Possible Losses on Loans Sold (△)	14,493	8,657	5,836	67.4
Provision for Reserve for Specific Borrowers under Support (△)	6,231	102,186	△ 95,954	△ 93.9
Losses Incurred from Renunciation of Claims (△)	-	74,275	△ 74,275	△ 100.0
Losses Incurred from Loans Sold to CCPC (△)	3,377	1,061	2,315	218.1
Provision for Reserve for Loans to Restructuring Countries (△)	△ 2,049	5,030	△ 7,079	△ 140.7
Other Losses Incurred from Sales of Loans (△)	938	3,390	△ 2,451	△ 72.3
Ordinary Profits (△ denotes Ordinary Loss)	37,611	△ 249,970	287,581	-
Extraordinary Gains	7,188	52,596	△ 45,408	△ 86.3
Gains on Disposition of Premises & Equipment	1,375	52,571	△ 51,196	△ 97.4
Extraordinary Losses (△)	2,569	1,773	796	44.9
Losses on Disposition of Premises & Equipment (△)	2,569	1,773	796	44.9
Income before Income Taxes (△ denotes Loss before Income Taxes)	42,229	△ 199,146	241,376	-
Provision for Income Taxes (△)	2,942	918	2,024	220.4
Deferred Income Taxes (△)	21,148	△ 83,553	104,701	-
Net Income (△ denotes Net Loss)	18,139	△ 116,512	134,651	-

*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.

2. Net Business Profits (Non-Consolidated)

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

(Millions of Yen)

	FY 1999	Difference	FY 1998
Net Business Profits	75,716	△ 16,136	91,853
(Before NPL Disposal Expenses of Trust Account)	78,293	△ 17,219	95,513
Core Net Business Profits (1)	90,057	△ 25,485	115,542
Per Head CNBP (1) (thousand yen)	12,311	△ 3,001	15,312
Core Net Business Profits (2)	89,447	26,619	62,828
Per Head CNBP (2) (thousand yen)	12,228	3,902	8,326
Number of Personnel (3)	7,315	△ 231	7,546

*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. Figures are inclusive of staffs on loan.

3. Gross Interest Margin (Non-Consolidated)

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

(%)

(Domestic Operations)	FY 1999	Difference	FY 1998
Gross Interest Margin	1.29	0.28	1.01
Return on Earning Assets	1.80	△ 0.05	1.86
Loans & Bills Discounted	2.00	△ 0.04	2.05
Securities	1.18	△ 0.16	1.34
Cost of Funds	0.51	△ 0.34	0.85
Deposit & Others (NCD)	0.32	△ 0.31	0.63
Other External Liabilities	1.72	0.09	1.62

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.

4. Securities Related Gains & Losses (Non-Consolidated)

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

(Millions of Yen)

	FY 1999	Difference	FY 1998
Net of Gains & Losses on Bonds	609	△ 52,105	52,714
Gains on Sales	11,133	△ 50,934	62,067
Gains on Redemption	264	△ 213	477
Losses on Sales	9,326	2,264	7,061
Losses on Redemption	1,462	29	1,432
Losses on Devaluation	-	△ 1,336	1,336
Net of Gains & Losses on Stocks	104,460	91,210	13,249
Gains on Sales	261,708	216,567	45,140
Losses on Sales	116,257	90,625	25,632
Losses on Devaluation	40,990	34,732	6,258

[Reference] Net Unrealized Gains on Securities (Non-Consolidated)

(Millions of Yen)

	End of March, 2000			End of March, 1999		
	Net Gains	Gains	Losses	Net Gains	Gains	Losses
Net Unrealized Gains Total	115,825	274,961	159,135	△ 222,085	81,925	304,010
(Listed Securities)	104,824	257,636	152,812	△ 209,547	68,848	278,395
Bonds	△ 9,958	2,405	12,363	△ 4,931	9,621	14,552
(Listed Bonds)	△ 7,055	665	7,721	△ 6,945	2,152	9,097
Stocks	113,281	255,008	141,726	△ 189,185	66,868	256,053
(Listed Stocks)	100,184	240,229	140,044	△ 189,412	62,795	252,207
(Subsidiary)	3,780	3,780	-	△ 23,764	-	23,764
Others	12,502	17,547	5,045	△ 27,969	5,436	33,405

5. Capital Adequacy Ratio

(Note) Yen amounts are rounded down to the nearest 100 million yen.

Percentage figures below the third decimal place were omitted.

[Consolidated]	BIS Std.	BIS Std.	Domestic Std.	(100 Million Yen, %)	
	Mar 31, 1999 (Actual) [A]	Sep 30, 1999 (Actual) [B]	Mar 31, 2000 (Provisional) [C]	Difference [C] - [B]	Difference [C] - [A]
Capital Adequacy Ratio	12.73%	12.06%	11.84%	△ 0.21%	△ 0.88%
Tier I Ratio	7.96%	7.78%	7.79%	-	△ 0.17%
Total Qualifying Capital	13,600	13,119	13,026	△ 93	△ 573
Tier I	8,508	8,467	8,569	101	61
Tier II	5,141	5,151	4,956	△ 194	△ 185
Unrealized Gains on Securities	4	5	-	△ 5	△ 4
Land Revaluation Difference	-	-	-	-	-
Qualifying Subordinated Debt	4,628	4,498	4,269	△ 228	△ 358
Amount to be Deducted	50	500	500	-	450
Risk Adjusted Assets	106,824	108,721	109,941	1,219	3,117
Exchange Rate (Yen /1U.S.\$)	120.55	106.95	106.15	△ 0.80	△ 14.40

[Non-Consolidated]	BIS Std.	BIS Std.	Domestic Std.	(100 Million Yen, %)	
	Mar 31, 1999 (Actual) [A]	Sep 30, 1999 (Actual) [B]	Mar 31, 2000 (Provisional) [C]	Difference [C] - [B]	Difference [C] - [A]
Capital Adequacy Ratio	13.78%	13.02%	12.70%	△ 0.31%	△ 1.07%
Tier I Ratio	8.91%	8.75%	8.67%	△ 0.07%	△ 0.23%
Total Qualifying Capital	14,342	13,941	13,800	△ 140	△ 542
Tier I	9,272	9,371	9,420	49	148
Tier II	5,120	5,070	4,879	△ 190	△ 240
Unrealized Gains on Securities	-	-	-	-	-
Land Revaluation Difference	-	-	-	-	-
Qualifying Subordinated Debt	4,628	4,498	4,269	△ 228	△ 358
Amount to be Deducted	50	500	500	-	450
Risk Adjusted Assets	104,067	107,066	108,583	1,517	4,515

6. ROE (Non-Consolidated)

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

(%)

	FY 1999	Difference	FY 1998
ROE <Net Business Profits>	14.48	△ 6.95	21.43
ROE <CNBP (1)>	17.41	△ 9.61	27.03
ROE <CNBP (2)>	17.29	2.72	14.56
ROE <Net Income>	2.68	-	-

*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. Calculation of ROE

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

II. Non-Performing Loan Disposal

1. Amount of Non-Performing Loans Disposed [Non-Consolidated]

*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.

(Millions of Yen)

	FY 1999			FY 1998		
	Banking Account	Trust Account	Total	Banking Account	Trust Account	Total
Written-off Claims	53,885	2,576	56,461	97,707	3,458	101,166
Provision for Reserve for Possible Loan Losses (Specific Reserve)	72,499	-	72,499	52,690	-	52,690
Provision for Reserve for Specific Borrowers under Support	6,231	-	6,231	102,186	-	102,186
Losses Incurred from Renunciation of Claims	-	-	-	74,275	-	74,275
Losses on Loans Sold to CCPC	17,871	-	17,871	9,719	201	9,921
Provision for Reserve for Possible Losses on Loans Sold	14,493	-	14,493	8,657	-	8,657
Losses on Loans Sold to CCPC	3,377	-	3,377	1,061	201	1,263
Provision for Reserve for Loans to Restructuring Countries	△ 2,049	-	△ 2,049	5,030	-	5,030
Other Losses on Loans Sold	938	-	938	3,390	-	3,390
Loan Loss Charges Total	149,377	2,576	151,953	344,999	3,660	348,659
(Subsidiaries and Affiliates)	48,525	-	48,525	136,818	-	136,818

2. Loans to CCPC (Cooperative Credit Purchase Company), and Reserve for Possible Loan Losses [Non-Consolidated]

*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)

	Mar 31,	Difference	Mar 31
	2000		1999
	[A]	[A] - [B]	[B]
Loans Outstanding to CCPC	60,209	△ 13,632	73,842
Reserve for Possible Losses on Loans Sold to CCPC	37,033	8,002	29,030
Reserve Ratio (%)	61.50%	22.19%	39.31%

3. Loans Sold in Bulk (Non-Consolidated) (Millions of Yen)

	FY 1999	FY 1998
Amount of Loans Sold	6,494	87,628
Net Gains/Losses on Sales	△ 632	1,795

III. 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 23, 24, and 25 of the Non-Consolidated Balance Sheet.
- *2. Trust Account refers to those assets in 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]** (Millions of Yen)

	Mar 31, 2000			Mar 31, 1999	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]		
Loans to Bankrupt Borrowers	103,318	△ 4,203	15,410	107,522	87,908
Banking Account	100,627	△ 3,102	15,599	103,730	85,027
Trust Account	2,691	△ 1,101	△ 189	3,792	2,880
Non-Accrual Past Due Loans	482,858	357,555	375,937	125,303	106,921
Banking Account	470,476	353,100	371,100	117,376	99,376
Trust Account	12,381	4,454	4,836	7,926	7,544
Loans Past Due for Three Months or More	19,308	△ 63,624	△ 28,341	82,933	47,650
Banking Account	16,909	△ 58,498	△ 24,009	75,407	40,919
Trust Account	2,399	△ 5,126	△ 4,331	7,526	6,731
Loans with Altered Lending Conditions	381,313	△ 46,352	△ 126,515	427,666	507,828
Banking Account	370,222	△ 52,536	△ 131,853	422,759	502,075
Trust Account	11,091	6,184	5,338	4,907	5,752
Total	986,799	243,373	236,491	743,425	750,308
Banking Account	958,235	238,963	230,836	719,272	727,399
Trust Account	28,563	4,410	5,654	24,152	22,909

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

	Mar 31, 2000			Mar 31, 1999	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]		
Balance of Loans Total	10,608,237	333,628	170,742	10,274,608	10,437,495
Banking Account	9,979,683	421,886	212,818	9,557,797	9,766,864
Trust Account	628,554	△ 88,257	△ 42,076	716,811	670,630

[Ratios to Total Loan Balance] (%)

	Mar 31, 2000			Mar 31, 1999	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]		
Loans to Bankrupt Borrowers	0.97	△ 0.07	0.13	1.04	0.84
Banking Account	1.00	△ 0.07	0.13	1.08	0.87
Trust Account	0.42	△ 0.10	-	0.52	0.42
Non-Accrual Past Due Loans	4.55	3.33	3.52	1.21	1.02
Banking Account	4.71	3.48	3.69	1.22	1.01
Trust Account	1.96	0.86	0.84	1.10	1.12
Loans Past Due for Three Months or More	0.18	△ 0.62	△ 0.27	0.80	0.45
Banking Account	0.16	△ 0.61	△ 0.24	0.78	0.41
Trust Account	0.38	△ 0.66	△ 0.62	1.04	1.00
Loans with Altered Lending Conditions	3.59	△ 0.56	△ 1.27	4.16	4.86
Banking Account	3.70	△ 0.71	△ 1.43	4.42	5.14
Trust Account	1.76	1.07	0.90	0.68	0.85
Total	9.30	2.06	2.11	7.23	7.18
Banking Account	9.60	2.07	2.15	7.52	7.44
Trust Account	4.54	1.17	1.12	3.36	3.41

After Direct Write-Offs

[Consolidated]

(Millions of Yen)

	Mar 31, 2000			Mar 31, 1999	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Loans to Bankrupt Borrowers	86,838	△ 23,926	△ 3,597	110,764	90,435
Banking Account	84,146	△ 22,825	△ 3,408	106,971	87,555
Trust Account	2,691	△ 1,101	△ 189	3,792	2,880
Non-Accrual Past Due Loans	390,741	241,097	270,281	149,644	120,459
Banking Account	378,360	236,643	265,445	141,717	112,914
Trust Account	12,381	4,454	4,836	7,926	7,544
Loans Past Due for Three Months or More	28,588	△ 69,513	△ 33,998	98,102	62,587
Banking Account	26,189	△ 64,387	△ 29,667	90,576	55,856
Trust Account	2,399	△ 5,126	△ 4,331	7,526	6,731
Loans with Altered Lending Conditions	390,285	70,376	50,197	319,909	340,088
Banking Account	379,194	64,191	44,859	315,002	334,335
Trust Account	11,091	6,184	5,338	4,907	5,752
Total	896,454	218,033	282,882	678,421	613,571
(Consolidated - Parent)	△ 90,344	△ 25,340	46,391	△ 65,004	△ 136,736
Banking Account	867,890	213,622	277,228	654,268	590,662
Trust Account	28,563	4,410	5,654	24,152	22,909

[Balance of Loans] (Term-End Balance)

(Millions of Yen)

	Mar 31, 2000			Mar 31, 1999	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Balance of Loans Total	10,351,643	262,704	192,225	10,088,938	10,159,417
Banking Account	9,723,089	350,962	234,302	9,372,127	9,488,786
Trust Account	628,554	△ 88,257	△ 42,076	716,811	670,630

[Ratios to Total Loan Balance]

(%)

	Mar 31, 2000			Mar 31, 1999	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Loans to Bankrupt Borrowers	0.83	△ 0.25	△ 0.05	1.09	0.89
Banking Account	0.86	△ 0.27	△ 0.05	1.14	0.92
Trust Account	0.42	△ 0.10	-	0.52	0.42
Non-Accrual Past Due Loans	3.77	2.29	2.58	1.48	1.18
Banking Account	3.89	2.37	2.70	1.51	1.18
Trust Account	1.96	0.86	0.84	1.10	1.12
Loans Past Due for Three Months or More	0.27	△ 0.69	△ 0.33	0.97	0.61
Banking Account	0.26	△ 0.69	△ 0.31	0.96	0.58
Trust Account	0.38	△ 0.66	△ 0.62	1.04	1.00
Loans with Altered Lending Conditions	3.77	0.59	0.42	3.17	3.34
Banking Account	3.89	0.53	0.37	3.36	3.52
Trust Account	1.76	1.07	0.90	0.68	0.85
Total	8.66	1.93	2.62	6.72	6.03
Banking Account	8.92	1.94	2.70	6.98	6.22
Trust Account	4.54	1.17	1.12	3.36	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.

(No.7)

[Non-Consolidated]

(Millions of Yen)

	Mar 31, 2000			Mar 31, 1999	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Reserve for Possible Loan Losses	188,801	△ 371	26,697	189,172	162,103
General Reserve	61,299	11,531	3,680	49,767	57,618
Specific Reserve	124,879	△ 9,359	22,829	134,239	102,050
Dutiable Provisioning	113,619	△ 11,622	23,994	125,242	89,625
Reserve for Possible Losses on Loans to Restructuring Countries	2,622	△ 2,543	187	5,166	2,434
Reserve for Specific Borrowers under Support	55,096	△ 48,762	△ 46,956	103,858	102,053
Reserve Provided in Preparation for Write-Offs in Trust Account	1,900	110	△ 124	1,790	2,024
Reserve Total	245,797	△ 49,023	△ 20,383	294,821	266,181

(Millions of Yen)

Amount Directly Written-Off	352,453	57,328	38,227	295,125	314,226
Loans to Bankrupt Borrowers	193,470	42,323	25,978	151,147	167,491
Non-Accrual Past Due Loans	158,983	15,005	12,249	143,978	146,734

[Consolidated]

(Millions of Yen)

	Mar 31, 2000			Mar 31, 1999	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Reserve for Possible Loan Losses	187,458	△ 756	28,973	188,214	158,485
General Reserve	69,743	18,795	4,958	50,948	64,784
Specific Reserve	115,824	△ 16,275	23,951	132,100	91,873
Reserve for Possible Losses on Loans to Restructuring Countries	1,890	△ 3,275	63	5,166	1,827
Reserve for Specific Borrowers under Support	30,434	△ 39,596	△ 35,169	70,030	65,604
Reserve Provided in Preparation for Write-Offs in Trust Account	1,900	110	△ 124	1,790	2,024
Reserve Total	219,793	△ 40,242	△ 6,320	260,035	226,113

(Millions of Yen)

Amount Directly Written-Off	560,514	44,241	9,463	516,273	551,050
Exposures to Bankrupt Borrowers or Similar Exposures	560,514	44,241	9,463	516,273	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 & Trust Accounts)

(%)

	Mar 31, 2000			Mar 31, 1999	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Before Direct Write-Offs	44.67	△ 12.13	△ 9.85	56.80	54.52
After Direct Write-Offs	24.90	△ 14.74	△ 10.56	39.65	35.47

[Non-Consolidated] (Banking Account)

(%)

	Mar 31, 2000			Mar 31, 1999	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Before Direct Write-Offs	45.49	△ 12.48	△ 10.02	57.98	55.52
After Direct Write-Offs	25.45	△ 15.28	△ 10.86	40.73	36.31

[Consolidated] (Banking & Trust Accounts)

(%)

	Mar 31, 2000			Mar 31, 1999	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Before Direct Write-Offs	53.55	△ 11.42	△ 13.17	64.97	66.73
After Direct Write-Offs	24.51	△ 13.81	△ 12.33	38.32	36.85

[Consolidated] (Banking Account)

(%)

	Mar 31, 2000			Mar 31, 1999	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Before Direct Write-Offs	54.49	△ 11.67	△ 13.39	66.16	67.89
After Direct Write-Offs	25.10	△ 14.36	△ 12.83	39.47	37.93

4. Disclosure of Asset Assessment based on the Law Concerning the Revitalization of the Financial System (New Disclosure Standard) and Coverage Ratio

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

For those collaterals whose values were assessed during the past six months, 100% of such assessment values are deemed as collateral values.

*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, 2000)

[Provisional]

(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

(Change from the End of September, 1999)

(Millions of Yen, %)

	Total	Banking Acc	Trust Acc	Reserve, Collateral &		Coverage Ratio
				Guarantees	Reserve	
Classified Exposures Total	241,880	236,333	5,546	49,858	△ 24,280	△ 15.68
Exposures to Bankrupt Borrowers or Similar Exposures	33,006	32,302	703	18,306	307	△ 7.43
Exposures Containing Collection Risks	6,338	3,583	2,754	12,061	△ 23,532	1.38
Special Attention Loans	202,535	200,447	2,088	19,490	△ 1,055	△ 26.73
Normal Exposures	△ 164,249	△ 116,626	△ 47,622	***	3,800	***
Total	77,630	119,706	△ 42,075	***	△ 20,480	***
Before Direct Write-Offs	280,107	274,561	5,546	88,086	13,947	△ 12.06

(End of September, 1999)

(Millions of Yen, %)

	Total	Banking Acc	Trust Acc	Reserve, Collateral &		Coverage Ratio
				Guarantees	Reserve	
Classified Exposures Total	793,437	770,420	23,016	696,365	228,203	87.76
Exposures to Bankrupt Borrowers or Similar Exposures	164,620	158,262	6,357	164,620	37,632	100.00
Exposures Containing Collection Risks	430,730	425,473	5,256	407,927	165,448	94.70
Special Attention Loans	198,086	186,684	11,402	123,817	25,123	62.50
Normal Exposures	10,597,894	9,950,280	647,613	***	37,977	***
Total	11,391,331	10,720,701	670,630	***	266,181	***
Before Direct Write-Offs	1,107,663	1,084,646	23,016	1,010,591	542,429	91.23

(End of March, 1999)

(Millions of Yen, %)

	Total	Banking Acc	Trust Acc	Reserve, Collateral &		Coverage Ratio
				Guarantees	Reserve	
Classified Exposures Total	793,950	768,747	25,102	674,657	245,658	84.97
Exposures to Bankrupt Borrowers or Similar Exposures	217,390	210,145	7,245	217,315	70,571	99.96
Exposures Containing Collection Risks	407,843	402,129	5,714	361,827	164,120	88.71
Special Attention Loans	168,715	156,571	12,143	95,515	10,967	56.61
Normal Exposures	10,516,851	9,825,153	691,698	***	49,163	***
Total	11,310,700	10,593,900	716,800	***	294,821	***
Before Direct Write-Offs	1,088,974	1,063,872	25,102	969,782	540,783	89.05

Disclosure of Asset Assessment based on the Law Concerning the Revitalization of the Financial System (New Disclosure Standard) and Reserve Ratio

(No.9)

*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, 2000)

[Provisional]

(Millions of Yen, %)

	Total	Banking Acc	Trust Acc
Classified Exposures Total (A)	937,802	909,239	28,563
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
Total	11,002,785	10,374,231	628,554

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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(Change from the End of September 1999)

(Millions of Yen, %)

	Total	Banking Acc	Trust Acc
Classified Exposures Total (A)	261,723	256,176	5,546
Exposures to Bankrupt Borrowers or Similar Exposures	12,708	12,005	703
Exposures Containing Collection Risks	20,149	17,394	2,754
Special Attention Loans	228,865	226,776	2,088
Normal Exposures	△ 74,791	△ 27,169	△ 47,622
Total	186,931	229,007	△ 42,075

Reserve for Possible Loan Losses	△ 6,320 (B)
Before Direct Write-Offs	3,142

Reserve Ratio (B/A)	△ 10.00
Before Direct Write-Offs	△ 11.25

Difference between Consolidated and Non-Consolidated Total	19,842
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(End of September, 1999)

(Millions of Yen, %)

	Total	Banking Acc	Trust Acc
Classified Exposures Total (A)	676,079	653,062	23,016
Exposures to Bankrupt Borrowers or Similar Exposures	197,156	190,798	6,357
Exposures Containing Collection Risks	288,910	283,653	5,256
Special Attention Loans	190,012	178,610	11,402
Normal Exposures	10,139,774	9,492,161	647,613
Total	10,815,854	10,145,223	670,630

Reserve for Possible Loan Losses	226,113 (B)
Before Direct Write-Offs	777,164

Reserve Ratio (B/A)	33.44
Before Direct Write-Offs	63.33

Difference between Consolidated and Non-Consolidated Total	△ 117,357
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(End of March, 1999)

(Millions of Yen, %)

	Total	Banking Acc	Trust Acc
Classified Exposures Total (A)	739,769	714,666	25,102
Exposures to Bankrupt Borrowers or Similar Exposures	251,218	243,973	7,245
Exposures Containing Collection Risks	327,637	321,923	5,714
Special Attention Loans	160,913	148,770	12,143
Normal Exposures	10,046,631	9,354,934	691,698
Total	10,786,400	10,069,600	716,800

Reserve for Possible Loan Losses	260,035 (B)
Before Direct Write-Offs	776,308

Reserve Ratio (B/A)	35.15
Before Direct Write-Offs	61.80

Difference between Consolidated and Non-Consolidated Total	△ 54,181
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5. 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 & Trust Accounts)

(Millions of Yen)

	Mar 31, 2000			Mar 31, 1999	Sep 30, 1998
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Domestic Offices Total	10,734,783	523,942	218,235	10,210,841	10,516,548
Manufacturing	1,513,001	104,575	20,634	1,408,425	1,492,366
Agriculture	12,418	1,351	1,256	11,066	11,161
Forestry	962	240	△ 18	722	980
Fisheries	802	40	△ 8	762	810
Mining	4,874	131	468	4,743	4,405
Construction	693,105	98,823	27,988	594,282	665,117
Utilities	37,850	△ 27,045	△ 41,986	64,896	79,837
Transportation & Communication	343,310	2,609	2,463	340,701	340,847
Wholesale & Retail	1,688,907	208,851	98,817	1,480,056	1,590,090
Finance & Insurance	934,442	△ 56,617	△ 78,687	991,059	1,013,129
Real Estate	2,181,824	△ 49,760	100,520	2,231,585	2,081,304
Services	982,807	60,989	53,002	921,817	929,804
Local Government	241,718	△ 3,535	11,244	245,253	230,474
Others	2,098,757	183,288	22,538	1,915,468	2,076,218

(2) Loans under Risk Monitoring by Industry [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 & Trust Accounts)

[Provisional]

(Millions of Yen)

	Mar 31, 2000			Mar 31, 1999	Sep 30, 1998
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Domestic Offices Total	959,961	250,299	238,231	709,662	721,729
Manufacturing	106,464	58,038	56,761	48,426	49,703
Agriculture	354	△ 24	113	379	241
Forestry	-	-	-	-	-
Fisheries	60	-	-	60	60
Mining	355	15	△ 26	339	382
Construction	159,334	65,819	△ 8,772	93,515	168,107
Utilities	11	-	-	11	11
Transportation & Communication	15,751	8,774	9,122	6,977	6,628
Wholesale & Retail	165,508	99,975	89,896	65,533	75,612
Finance & Insurance	127,227	40,742	△ 5,702	86,484	132,930
Real Estate	222,638	△ 77,552	36,710	300,191	185,928
Services	99,913	52,351	54,806	47,562	45,106
Local Government	-	-	-	-	-
Others	62,340	2,158	5,322	60,181	57,017

(3) Loans to Small & 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 & Trust Accounts)

(Millions of Yen, %)

	Mar 31, 2000			Mar 31, 1999	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Loans to Small & Medium-sized Firms	7,836,193	793,701	735,620	7,042,492	7,100,573
Ratio to Total Balance of Loans	73.35	4.38	5.84	68.97	67.51

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

(2) In December, 1999, scope of small & medium sized companies was enlarged in accordance with the revision to Small and Medium Enterprise Basic Law.

(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 & Trust Accounts)

(Millions of Yen)

	Mar 31, 2000			Mar 31, 1999	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Consumer Loans	2,102,946	145,226	△ 20,146	1,957,720	2,123,092
Housing Loan	1,851,955	171,124	△ 8,978	1,680,831	1,860,933
Others	250,991	△ 25,898	△ 11,168	276,889	262,159

6. 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-end date.
 *3. Yen amounts are rounded down to the nearest million.

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

	Mar 31, 2000			Mar 31, 1999	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Outstanding Loans	38,617	△ 14,998	△ 1,854	53,615	40,471
Number of Countries	5	-	-	5	5

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

	Mar 31, 2000			Mar 31, 1999	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Total Loan Balance	89,901	△ 120,556	△ 19,523	210,457	109,425
Risk Monitored Loans	28,071	△ 2,334	837	30,405	27,234
China	10,828	△ 6,595	△ 1,066	17,423	11,894
Risk Monitored Loans	3,405	△ 590	△ 849	3,995	4,254
Hong Kong	29,406	△ 50,429	△ 7,590	79,835	36,997
Risk Monitored Loans	12,125	△ 3,182	△ 1,360	15,307	13,484
Indonesia	34,352	△ 28,271	△ 2,209	62,623	36,560
Risk Monitored Loans	8,493	△ 1,146	1,229	9,639	7,265
Korea	4,129	△ 11,771	△ 5,771	15,900	9,899
Risk Monitored Loans	478	△ 125	△ 57	603	535
Singapore	3,163	△ 12,795	△ 840	15,958	4,003
Risk Monitored Loans	435	△ 364	△ 4	799	439
Thailand	5,143	△ 8,335	△ 1,628	13,478	6,771
Risk Monitored Loans	2,445	2,445	1,928	-	517
Others	2,881	△ 2,359	△ 419	5,240	3,300
Risk Monitored Loans	690	628	△ 49	62	739

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

	Mar 31, 2000			Mar 31, 1999	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Total Loan Balance	809	△ 590	△ 343	1,399	1,152
Risk Monitored Loans	1	1	1	-	-
Brazil	43	△ 6	△ 3	50	47
Risk Monitored Loans	-	-	-	-	-
Ecuador	1	-	-	1	1
Risk Monitored Loans	1	1	1	-	-
Colombia	431	△ 190	△ 107	622	538
Risk Monitored Loans	-	-	-	-	-
Chile	48	△ 16	△ 4	65	53
Risk Monitored Loans	-	-	-	-	-
Mexico	284	△ 376	△ 227	661	512
Risk Monitored Loans	-	-	-	-	-

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

	Mar 31, 2000			Mar 31, 1999	Sep 30, 1999
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Russian Federation	208	△ 28	△ 1	236	210
Risk Monitored Loans	208	△ 28	△ 1	236	210

7. Loans & Deposits [Non-Consolidated]

- *1. Liquid Deposit = Checking Deposit + Ordinary Deposit + Savings Deposit + Notice Deposit
 *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 1999 [A]	[A] - [B]	[A] - [C]	FY 1998 [B]	First Half of FY 1998 [C]
Deposits	10,563,656	440,661	92,036	10,122,995	10,471,620
Domestic Operations	10,304,358	710,325	125,015	9,594,033	10,179,343
Liquid Deposit	3,678,013	1,126,122	206,833	2,551,891	3,471,180
Time Deposit	6,626,345	△ 333,271	48,129	6,959,616	6,578,216
International Operations	259,298	△ 269,664	△ 32,979	528,962	292,277
Negotiable Certificates of Deposit	592,572	△ 242,386	△ 45,343	834,958	637,915
Domestic Operations	592,572	△ 236,463	△ 45,343	829,035	637,915
International Operations	-	△ 5,922	-	5,922	-
Loans	9,760,278	△ 293,179	104,107	10,053,457	9,656,171
Domestic Operations	9,482,590	185,594	152,469	9,296,996	9,330,121
International Operations	277,688	△ 478,773	△ 48,362	756,461	326,050
Entrusted Principal	1,378,946	14,264	△ 17,119	1,364,682	1,396,065
Trust Account Loans	672,615	△ 129,529	△ 22,623	802,144	695,238

[Term-End Balance]

(Millions of Yen)

	Mar 31, 2000 [A]	[A] - [B]	[A] - [C]	Mar 31, 1999 [B]	Sep 30, 1999 [C]
Deposits	9,998,208	60,546	△ 650,639	9,937,662	10,648,847
Domestic Operations	9,757,561	205,793	△ 681,980	9,551,768	10,439,541
Liquid Deposit	3,919,822	981,715	194,441	2,938,107	3,725,381
Time Deposit	5,837,739	△ 579,309	△ 699,167	6,417,048	6,536,906
International Operations	240,646	△ 145,248	31,340	385,894	209,306
Negotiable Certificates of Deposit	1,586,417	349,132	1,104,168	1,237,285	482,249
Domestic Operations	1,586,417	349,132	1,104,168	1,237,285	482,249
Loans	9,979,683	421,886	212,819	9,557,797	9,766,864
Domestic Operations	9,758,849	629,523	239,764	9,129,326	9,519,085
International Operations	220,834	△ 207,637	△ 26,944	428,471	247,778
Entrusted Principal	1,426,508	482	52,603	1,426,026	1,373,905
Trust Account Loans	628,554	△ 88,257	△ 42,076	716,811	670,630

Balance of Deposit (Banking & Trust Accounts in Domestic Offices : Term-end Balance)

(Millions of Yen)

	Mar 31, 2000 [A]	[A] - [B]	[A] - [C]	Mar 31, 1999 [B]	Sep 30, 1999 [C]
Individual	5,350,428	188,132	135,285	5,162,296	5,215,143
Liquid Deposit	1,617,309	182,344	78,887	1,434,965	1,538,422
Time Deposit	3,623,982	△ 74,741	39,798	3,698,723	3,584,184
Foreign Currency Deposit	109,137	80,529	16,600	28,608	92,537
Corporate	5,984,183	△ 49,959	△ 761,074	6,034,142	6,745,257
Liquid Deposit	2,169,552	588,581	△ 77,122	1,580,971	2,246,674
Time Deposit	3,676,145	△ 553,695	△ 704,090	4,229,840	4,380,235
Foreign Currency Deposit	138,486	△ 84,845	20,138	223,331	118,348

IV. Restructuring [Non-Consolidated]

*1. Figures for the years ending March 31, 1999 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			Mar 31, 2001 (Planned)	Mar 31, 2003 (Planned)
			(Planned)	(Actual)	(Difference)		
			[A]	[B]	[B] - [A]		

(Number of Directors and Employees)

Board Members	33	31	28	28	-	25	20
Directors	28	26	23	23	-	20	15
Auditors	5	5	5	5	-	5	5
Employees	8,091	7,546	7,410	7,315	△ 95	7,100	6,300

(Number Domestic and Overseas Offices)

Head Office and Domestic Branches	174	169	165	**167	2	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.

** Planned closing of two domestic branches were postponed with a view to avoiding conceivable disturbances associated with Y2K issues.

These two branches were already closed in April, 2000.

	Fiscal 1997 (Actual)	Fiscal 1998 (Actual)	Fiscal 1999			Fiscal 2000 (Planned)	Fiscal 2002 (Planned)
			(Planned)	(Actual)	(Difference)		
			[A]	[B]	[B] - [A]		

(Personnel Expenses)

(100 Million Yen)

Personnel Expenses	710	616	585	575	△ 10	570	523
Salary and Compensation	495	456	436	429	△ 7	421	376
Average Monthly Salary (thousand yen) *1	456	462	478	466	△ 12	462	461

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

(Salary and Bonus Paid to Directors)

(100 Million Yen)

Salary and Bonus Paid to Directors *1	793	674	576	576	-	508	406
Salary	767	652	556	556	-	491	393
Bonus	26	22	20	20	-	17	14
Average Salary & Bonus (Million Yen) *2	24	22	22	21	△ 1	21	20
Average Retirement Pay (Million Yen) *3	68	62	42	34	△ 8	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. Besides lump-sum retirement grants, there is no such retirement plan for directors as pension program.

(Non-Personnel Expenses)

(100 Million Yen)

Non-Personnel Expenses *1	1,064	1,105	1,067	1,043	△ 24	1,031	1,024
Systems Related Expenses	281	215	197	173	△ 24	172	128

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

V. Earnings Forecast for FY 2000

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

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

*3. Yen amounts are rounded down to the nearest 100 million.

[Non-Consolidated]

(100 Million Yen)

	FY 1999 Actual [A]	FY 2000			Revitalization Plan	
		Forecast 1st Half	Forecast [B]	Difference [B] - [A]	[C]	Difference [B] - [C]
Net Interest Income (Banking Account)	1,636	875	1,745	109	1,677	68
Fees & Commissions	274	147	288	14	289	△ 1
Net of Gains & Losses on Bonds	6	△ 10	△ 20	△ 26	-	△ 20
Trust Fees	553	260	580	27	545	35
<NPL Disposal in Trust Account>	26	-	-	△ 26	-	-
Gross Profits from International Operations	76	27	60	△ 16	80	△ 20
Gross Profits	2,562	1,310	2,665	103	2,608	57
Transfer to General Reserve (△)	117	-	-	△ 117	-	-
General & Administrative Expenses (△)	1,687	870	1,715	28	1,677	38
Personnel Expenses	575	298	589	14	570	19
Non-Personnel Expenses	1,043	534	1,054	11	1,031	23
Net Business Profits	757	440	950	193	930	20
Core Net Business Profits (1)	900	440	950	50	930	20
Core Net Business Profits (2)	894	450	970	76	930	40
Net of Non-Recurring Profits & Losses	△ 381	△ 190	△ 430	△ 49	△ 450	20
Net of Gains & Losses on Stocks	1,045	150	100	△ 945	△ 130	230
NPL Disposal Expenses	1,493	300	450	△ 1,043	300	150
Ordinary Profits	376	250	520	144	480	40
Net of Extraordinary Profits & Losses	46	10	20	△ 26	-	20
Income before Income Taxes	422	260	540	118	480	60
Income Taxes - Deferred (△)	241	115	240	△ 1	200	40
Net Income	181	145	300	119	280	20

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

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

NPL Disposal Expenses

(100 Million Yen)

	FY 1999 Actual [A]	FY 2000			Revitalization Plan	
		Forecast 1st Half	Forecast [B]	Difference [B] - [A]	[C]	Difference [B] - [C]
NPL Disposal Expenses (*)	1,636	300	450	△ 1,186	300	150
Transfer to General Reserve (△)	117	-	-	△ 117	-	-
NPL Disposal Exp (Banking & Trust Accounts) (△)	1,519	300	450	△ 1,069	300	150

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

[Consolidated]

(100 Million Yen)

	FY 1999 Actual [A]	FY 2000		
		Forecast 1st Half	Forecast [B]	Difference [B] - [A]
Operating Income	7,794	2,600	5,000	△ 2,794
Ordinary Profits (Losses)	625	280	630	5
Extraordinary Profits (Losses)	△ 162	10	20	182
Income before Income Taxes	463	290	650	187
Income Taxes - Deferred (△)	181	115	360	179
Minority Interests in Net Income / Loss (△)	△ 14	25	50	64
Net Income	296	150	340	44

NPL Disposal Expenses

(100 Million Yen)

	FY 1999 Actual [A]	FY 2000		
		Forecast 1st Half	Forecast [B]	Difference [B] - [A]
NPL Disposal Expenses (*)	1,387	320	480	△ 907
Transfer to General Reserve (△)	194	-	-	△ 194
NPL Disposal Exp (Banking & Trust Accounts) (△)	1,193	320	480	△ 713

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

VI. Subsidiaries and Affiliates

	FY 1997 [A]	FY 1998 [B]	FY 1999	
			[C]	Difference [C] - [B]
Consolidated Subsidiaries	10	62	51	△ 11
Non-Consolidated Subsidiaries	19	9	2	△ 7
Subsidiaries Applied Equity Method	-	-	-	-
Affiliates	1	3	11	8
Affiliates Applied Equity Method	-	2	11	9 *

Affiliates newly included in consolidation
(As at the end of March, 2000)
(Present)

Bank of Kinki, Limited, Bank of Osaka Limited and 7 other affiliated companies.
Bank of Kinki Osaka, Limited and 3 other affiliated companies.