

# **Financial Results Report**

**-Reference Materials-**

**The Sakura Bank, Limited**

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## Financial Highlights of Annual Data for the FY1999

### 1. Composition of Profit / (Loss) 【Non-Consolidated】

( Millions of Yen )

Year Ended Mar 31			
	2000		1999
	(a)	(a)-(b)	(b)
Gross Operating Profit	711,915	12,734	699,181
( excluding Gains / (Losses) on Bonds )	(709,419)	( 61,379)	( 648,040)
Gross Operating Profit (Domestic)	665,589	38,321	627,268
( excluding Gains / (Losses) on Bonds )	(664,911)	(89,292)	(575,619)
Interest	612,081	92,486	519,595
Fees and Commissions	52,000	1,562	50,438
Trading	785	(5,009)	5,794
Other Operating	723	(50,717)	51,440
Gross Operating Profit (International)	46,325	(25,587)	71,912
Interest (*1)	12,789	(34,148)	46,937
Fees and Commissions	8,114	5,047	3,067
Trading	7,300	2,270	5,030
Other Operating (*1)	18,122	1,245	16,877
General and Administrative Expenses	397,771	(27,286)	425,057
Personnel	161,738	(16,425)	178,163
Non-personnel	216,133	(6,932)	223,065
Taxes	19,899	(3,928)	23,827
Bond Issue Costs	684	684	-
Net Operating Profit before (a)	313,459	39,336	274,123
Transfer to Reserve for Possible Loan Losses - (a)	(14,625)	(115,801)	101,176
Net Operating Profit	328,084	155,137	172,947
Gains / (Losses) on Bonds	2,495	(48,645)	51,140
Core Net Operating Profit (*2)	310,963	87,980	222,983
Others	(168,152)	758,983	(927,135)
Gains/(Losses) on Stock and Other Securities	341,760	329,200	12,560
Gains on Sales	406,308	255,392	150,916
Losses on Sales	29,928	(11,013)	40,941
Losses on Diminution in Value	34,619	(62,796)	97,415
Loan Losses	464,529	(457,853)	922,382
Direct Written-offs	113,381	(35,945)	149,326
Net Addition to Specific Reserves	194,715	(109,778)	304,493
Losses on Bulk Sales	14,162	8,253	5,909
Losses on Sales of Loans to CCPC	37,105	12,947	24,158
Net Addition to Reserve for Possible Losses from Loans Sold to CCPC	55,466	45,233	10,233
Losses on Financial Assistance Provided to Supported Companies	35,216	(296,684)	331,900
Net Reversals from Reserve for Loans to Restructuring Countries	(2,626)	(10,999)	8,373
Others	17,107	(70,879)	87,986
Operating Profit	159,932	914,119	(754,187)
Extraordinary profit/(Loss)	(5,862)	(111,361)	105,499
Gains / (Losses) on Dispositions Premises and Equipment	(6,120)	(111,605)	105,485
Gains on Disposition	697	(107,340)	108,037
Losses on Disposition	6,817	4,265	2,552
Income/(Loss) before Income Taxes	154,069	802,757	(648,688)
Income Taxes (Current)	3,986	(2,564)	6,550
Income Taxes (Deferred)	92,965	372,888	(279,923)
Effect by Tokyo municipal by-laws concerning the special treatment for the standard of business taxes to banking	35,791	35,791	-
Net Income / (Loss)	57,117	432,432	(375,315)

(\*1) Gains on Foreign Exchange Transactions are adjusted.

(\*2) Gains/(Losses) on Bonds are excluded from the Net Operating Profit before General Reserve for Possible Loan Losses.

Composition of Profit / (Loss) 【Consolidated】 (Millions of Yen )

Year Ended Mar 31			
	2000		1999
	(a)	(a)-(b)	(b)
Operating Profit	136,497	912,687	(776,190)
Net Income	62,581	541,847	(479,266)

( Number of Consolidated Subsidiaries and Affiliates )

	Mar 31 2000				Mar 31 1999	
	(a)		(a)-(b)		(b)	
	Total	(*)	Total	(*)	Total	(*)
Number of Consolidated Subsidiaries	51	11	(2)	2	53	9
Number of Subsidiaries and Affiliates accounted for equity method	32	25	(7)	(6)	39	31

(\*)Number based on control and influence concept

2. Net Operating Profit and Expense Ratio (Gross Operating Profit) per Employee 【Non- Consolidated】

(Millions of Yen, % )

Year Ended Mar 31			
	2000		1999
	(a)	(a)-(b)	(b)
(1) Net Operating Profit (*)	313,459	39,336	274,123
Per Employee (thousand yen )	22,302	4,333	17,969
(2) Net Operating Profit	328,084	155,137	172,947
Per Employee (thousand yen )	23,342	12,005	11,337
(3) Core Net Operating Profit	310,963	87,980	222,983
Per Employee (thousand yen )	22,124	7,507	14,617

Expense Ratio	56.0	(4.8)	60.8
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(\*)Before General Reserve for Possible Loan Losses

Note: The number of employees includes executive officers (not directors) and excludes those temporary, contracted and temporarily transferred.

The number of employees is at the end of March.

Expense ratio is (General and Administrative Expenses + Bond Issuance Cost)/Gross Operating Profit

3. Yield (Domestic) 【Non- Consolidated】

(%)

Year Ended Mar 31			
	2000		1999
	(a)	(a)-(b)	(b)
(1) Yield on Total Fund (A)	2.38	0.05	2.33
Interest Earned on Loans(B)	2.05	(0.04)	2.09
Interest Earned on Securities	1.21	(0.31)	1.52
(2) Cost of Funds (C)	1.67	(0.32)	1.99
Cost of Deposit etc. ( D )	1.32	(0.33)	1.65
Interest Paid on Deposits, etc	0.17	(0.23)	0.40
Expense Ratio	1.14	(0.11)	1.25
Interest Paid on Other Liabilities	0.85	(0.14)	0.99
(3) Overall Interest Spread (A)-(C)	0.71	0.37	0.34
Interest Spread(B)-(D)	0.73	0.29	0.44

**4. Gains / (Losses) on Securities 【Non-Consolidated】**

( Millions of Yen )

	Year Ended Mar 31		
	2000		1999
	(a)	(a)-(b)	(b)
Gains/(losses) on Bonds	2,495	(48,645)	51,140
Gains on Sales	21,918	(56,428)	78,346
Gains on Redemption	3,126	115	3,011
Losses on Sales	16,292	(4,798)	21,090
Losses on Redemption	6,076	(1,177)	7,253
Losses on Diminution	180	(1,693)	1,873

Gains/(Losses) on Stock and Other Securities	341,760	329,200	12,560
Gains on Sales	406,308	255,392	150,916
Losses on Sales	29,928	(11,013)	40,941
Losses on Diminution in Value	34,619	(62,796)	97,415

**5. Unrealized Gains/(Losses) on Securities**

【Non-Consolidated】

( Millions of Yen )

	Mar 31 2000			(a)-(b)	Mar 31 1999 Unrealized Gains/(Loss) (b)
	Unrealized Gains/(Loss) (a)	Unrealized Gain	Unrealized Loss		
	Bonds	(27,855)	7,264		
Listed	(25,061)	2,909	27,971	16,830	(41,891)
Stocks	682,912	1,075,602	392,690	771,379	(88,467)
Listed	622,410	1,007,438	385,027	733,287	(110,877)
Others	7,742	21,029	13,287	11,955	(4,213)
Listed	6,340	18,396	12,056	9,603	(3,263)
Total	662,799	1,103,897	441,097	782,891	(120,092)
Listed	603,689	1,028,744	425,055	759,721	(156,032)

【Consolidated】

( Millions of Yen )

	Mar 31 2000			(a)-(b)	Mar 31 1999 Unrealized Gains/(Loss) (b)
	Unrealized Gains/(Loss) (a)	Unrealized Gain	Unrealized Loss		
	Bonds	(26,694)	8,821		
Listed	(24,793)	3,490	28,284		
Stocks	680,501	1,083,336	402,835		
Listed	616,588	1,011,530	394,941		
Others	956	17,297	16,341		
Listed	72	14,540	14,468		
Total	654,763	1,109,456	454,692		
Listed	591,866	1,029,561	437,694		

**6. Capital Ratio ( BIS Guidelines ) 【 Consolidated 】**

( Millions of yen, % )

	Mar 31 2000, preliminary		Mar 31 1999
	(a)	(a)-(b)	(b)
(1) Capital Ratio	12.53	0.20	12.33
(2) Tier	2,440,605	43,772	2,396,833
(3) Tier	1,661,257	(63,532)	1,724,789
-Unrealized Gains on Securities, after 55% Discount	-	-	-
-Reserve for Unrealized Appreciation of Land, after 55% Discount	51,672	(1,577)	53,249
-Subordinated Term Debt	1,382,246	(46,640)	1,428,886
(4) Subtraction Item	999	0	999
(5) Total Capital ( 2 ) + ( 3 ) - ( 4 )	4,100,864	(19,759)	4,120,623
(6) Risk-Adjusted Assets	32,721,599	(677,685)	33,399,284

**7. ROE**
**【 Non-Consolidated 】**

( % )

	Year Ended Mar 31		
	2000		1999
	(a)	(a)-(b)	(b)
ROE(Net Operating Profit)(*)	14.0	(1.6)	15.6
ROE(Net Operating Profit)	14.7	4.8	9.8
ROE(Core Net Operating Profit)	13.9	1.2	12.7
ROE(Net Income)	2.6		

(\*) Before General Reserve for Possible Loan Losses

**【 Consolidated 】**

( % )

	Year Ended Mar 31		
	2000		1999
	(a)	(a)-(b)	(b)
ROE(Net Income)	2.9		

ROE =  $\frac{\text{Net Operating Profit (Net Income)}}{(\text{Stockholder's equity at the beginning of the term} + \text{Stockholder's equity at the end of the term}) / 2}$

## Loans

### 1. Risk-Monitored Loans

(after partial direct deduction of claims)

The Bank applies the criteria by which the Bank discontinues the accrual for interest income for accounting purposes, on loans in legal bankruptcy, in virtual bankruptcy and in possible bankruptcy based on self assessment.

#### Risk Monitored Loans 【Non-Consolidated】 (Millions of Yen)

	Mar 31 2000		Mar 31 1999
	(a)	(a)-(b)	(b)
In legal Bankruptcy	156,629	(8,476)	165,105
Past Due Loans	1,067,715	72,853	994,862
Past Due Loans(3 Months or more)	35,296	(23,666)	58,962
Restructured Loans	412,735	(128,899)	541,634
Non-Bank Affiliates	248,300	(69,711)	318,011
Total	1,672,375	(88,188)	1,760,563

The decreased amount due to the partial direct deduction of claims

Mar 31 2000 : In legal bankruptcy JPY360,583 million, Past due loans JPY441,870 million

Mar 31 1999 : In legal bankruptcy JPY389,384 million, Past due loans JPY390,658 million

Loan Balance	31,939,952	(351,311)	32,291,263
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#### Ratio to Total Loans ( % )

In legal Bankruptcy	0.5	0.0	0.5
Past Due Loans	3.3	0.2	3.1
Past Due Loans (3 Months or more)	0.1	(0.1)	0.2
Restructured Loans	1.3	(0.4)	1.7
Total	5.2	(0.3)	5.5

#### 【Consolidated】 (Millions of Yen)

	Mar 31 2000		Mar 31 1999
	(a)	(a)-(b)	(b)
In legal Bankruptcy	176,313	6,966	169,347
Past Due Loans	1,274,607	(1,502)	1,276,109
Past Due Loans(3 Months or more)	39,777	(44,527)	84,304
Restructured Loans	170,741	(66,364)	237,105
Total	1,661,440	(105,427)	1,766,867

The decreased amount due to the partial direct deduction of claims

Mar 31 2000 : In legal bankruptcy JPY467,132million, Past due loans JPY602,921million

Mar 31 1999 : In legal bankruptcy JPY568,716million, Past due loans JPY786,984million

Loan Balance	32,333,211	(629,662)	32,962,873
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#### Ratio to Total Loans ( % )

In legal Bankruptcy	0.5	0.0	0.5
Past Due Loans	3.9	0.0	3.9
Past Due Loans (3 Months or more)	0.1	(0.2)	0.3
Restructured Loans	0.5	(0.2)	0.7
Total	5.1	(0.3)	5.4

## 2. Reserve for possible Loan Losses

(after partial direct deduction of claims)

		Mar 31 2000		Mar 31 1999 (b)
		(a)	(a)-(b)	
Total		660,454	(75,108)	735,562
General Reserve		198,802	(14,625)	213,427
Specific Reserve(*)		454,002	(57,861)	511,863
Reserve for Loans to Restructuring Countries		7,650	(2,621)	10,271

( \* ) The decreased amount due to the partial direct deduction of claims:

Mar 31 2000 ; JPY810,615 million    Mar 31 1999 ; JPY789,439 million

Reserve for Possible Losses from Loans Sold to CCPC	94,853	(19,959)	114,812
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### 【Consolidated】 (Millions of Yen)

		Mar 31 2000		Mar 31 1999 (b)
		(a)	(a)-(b)	
Total		682,188	15,496	666,692
General Reserve		227,338	(15,316)	242,654
Specific Reserve(*)		446,463	33,533	412,930
Reserve for Loans to Restructuring Countries		8,386	(2,722)	11,108

( \* ) The decreased amount due to the partial direct deduction of claims:

Mar 31 2000 JPY1,125,967 million    Mar 31 1999 JPY1,457,662 million

Reserve for Possible Losses from Loans Sold to CCPC	95,992	(19,540)	115,532
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## 3. Reserve Ratio to Risk-Monitored Loans

### 【Non-Consolidated】 ( % )

		Mar 31 2000		Mar 31 1999 (b)
		(a)	(a)-(b)	
Before partial direct deduction		59.4	(0.6)	60.0
After partial direct deduction		39.5	(2.3)	41.8

### 【Consolidated】 ( % )

		Mar 31 2000		Mar 31 1999 (b)
		(a)	(a)-(b)	
Before partial direct deduction		66.2	(1.8)	68.0
After partial direct deduction		41.1	3.4	37.7

( \* ) Reserve Ratio = Reserve / Risk-Monitored Loans



#### 4. Disclosure based on Financial Revitalization Law

(after partial direct deduction of claims)

【Non-Consolidated】		( Millions of Yen )	
	Mar 31 2000		Mar 31 1999
	(a)	(a)-(b)	(b)
Bankruptcy Etc.	394,700	4,458	390,242
In Danger of Bankruptcy	880,829	71,588	809,241
Special Attention	448,031	(152,565)	600,596
Non-Bank Affiliates	248,300	(69,711)	318,011
Total(A)	1,723,560	(76,519)	1,800,079

(\*)The decreased amount due to the partial direct deduction of claims:

Mar 31, 2000 : Bankruptcy Etc. JPY807,852 million

Mar 31, 1999 : Bankruptcy Etc. JPY787,018 million

#### 5. Status of Coverage According to Financial Revitalization Law

【Non-Consolidated】

(after direct deduction of claims)

( Millions of Yen )

	Mar 31 2000		Mar 31 1999
	(a)	(a)-(b)	(b)
Amount of Coverage (B)	1,293,871	(18,644)	1,312,515
Reserve (*1) (C)	462,031	(69,872)	531,903
Collateral and Guarantees (D)	831,840	51,228	780,612

(\*1) The amount for the claims based on Financial Revitalization Law

The decreased amount due to the partial direct deduction of claims:

Mar 31 2000 : JPY807,852 million    Mar 31 1999 : JPY787,018 million

( % )

Coverage Ratio (B) / (A)	Mar 31 2000		Mar 31 1999
	(a)	(a)-(b)	(b)
Before partial direct deduction	83.0	1.8	81.2
Excluding Non-Bank Affiliates	87.5	1.2	86.3
After partial direct deduction	75.1	2.2	72.9
Excluding Non-Bank Affiliates	80.7	1.8	78.9

( % )

Reserve Ratio to Uncovered Claims (C) / (A-D)	Mar 31 2000		Mar 31 1999
	(a)	(a)-(b)	(b)
Before partial direct deduction	74.7	1.7	73.0
Excluding Non-Bank Affiliates	81.3	2.3	79.0
After partial direct deduction	51.8	(0.4)	52.2
Excluding Non-Bank Affiliates	60.0	4.5	55.5

6. Comparison of Self-Assessment and Disclosed Asset

( Billions of Yen )

Self-Assessment	Disclosure based on the Financial Revitalization Law	Classification based on Self-Assessment				Reserve for Possible Loan Losses	Reserve Ratio ( *2 )
		Unclassified	Class	Class	Class		
Legal	Bankruptcy Etc.	Claims Secured by Collateral and Guarantees	100% for specific reserve		Direct Written-off (*1)	23.8	100%
Virtual Bankruptcy	394.7	370.8	23.8				
Possible Bankruptcy	In Danger of Bankruptcy	Claims Secured by Collateral and Guarantees	Necessary Amount for Specific Reserve			377.4	70.2%
	880.8	343.0	537.7				
Caution	Special Attention	Claims Secured by Collateral and Guarantees					
	448.0	117.8					
	Normal Loans	"Caution" category excluding "Special Attention"				5.0%	
Normal	33,184.8	Normal Loans				0.15%	
Total							Coverage Ratio
34,908.4							$\frac{B+C}{A}$
A : Total Amount		B : Claims Secured by Collateral and Guarantees		Unsecured Claims excluding B			After Partial
1,723.5		831.8		891.7			75.1% (80.7%)
						C : Reserve for by Financial Revitalization Law	Before Partial
						462.0	83.0% (87.5%) (*3)

(\*1) JPY807.8 billion for direct deduction is included

(\*2) Reserve Ratio is calculated based on the reserve amount to the claims for "Normal" category and on the reserve amount secured by collateral etc. for other

(\*3) The figures in ( ) represent the coverage ratio excluding non-bank affiliates.

## 7. Information on Loan by Industry

(after partial direct deduction of claims)

### Loans and Bills Discounted by Industry 【Non-Consolidated】 (Millions of Yen)

	Mar 31 2000		Mar 31 1999
	(a)	(a)-(b)	(b)
Domestic Offices(*)	29,244,635	66,436	29,178,199
Manufacturing	3,915,347	176,789	3,738,558
Agriculture	91,432	(22,408)	113,840
Forestry	11,077	(248)	11,325
Fisheries	6,258	(54)	6,312
Mining	99,950	4,693	95,257
Construction	1,554,587	23,855	1,530,732
Public Enterprises	547,650	190,880	356,770
Transportation, Communications	1,087,400	89,071	998,329
Wholesaling and Retailing	4,342,496	(109,134)	4,451,630
Financing and Insurance	2,533,877	(90,462)	2,624,339
Real Estate	4,397,180	(29,566)	4,426,746
Services	3,026,554	(356,461)	3,383,015
Local Governments	332,396	25,255	307,141
Others	7,298,431	164,226	7,134,205

(\*)The special account for international financial transactions is excluded.

### Risk-Monitored Loans by Industry 【Non-Consolidated】 (Millions of Yen)

	Mar 31 2000		Mar 31 1999
	(a)	(a)-(b)	(b)
Domestic Offices(*)	1,614,455	58,360	1,672,815
Manufacturing	85,259	(19,926)	105,185
Agriculture	3,081	(1,542)	4,623
Forestry	910	0	910
Fisheries	-	(104)	104
Mining	2,462	(1,536)	3,998
Construction	157,986	68,623	89,363
Public Enterprises	43	(31)	74
Transportation, Communications	13,718	(108)	13,826
Wholesaling and Retailing	261,983	19,697	242,286
Financing and Insurance	270,654	(95,766)	366,420
[excluding Non-Bank Affiliates]	[22,354]	[(26,055)]	[48,409]
Real Estate	338,285	(3,748)	342,033
Services	399,462	29,538	369,924
Local Governments	-	-	-
Others	80,612	(53,457)	134,069

(\*) The special account for international financial transactions is excluded.

Disclosure based on Financial Revitalization Law by Industry 【Non-Consolidated】

( Millions of Yen, % )

	Mar 31 2000		
		Coverage Amount	Coverage Ratio
Domestic Offices(*)	1,659,627	1,247,055	75.1
Manufacturing	88,016	84,682	96.2
Agriculture	3,081	3,079	99.9
Forestry	911	750	82.3
Fisheries	-	-	-
Mining	4,636	4,636	100.0
Construction	159,344	106,359	66.7
Public Enterprises	43	43	100.0
Transportation, Communications	13,780	9,112	66.1
Wholesaling and Retailing	271,389	235,847	86.9
Financing and Insurance	274,983	128,007	46.6
[excluding Non-Bank Affiliates]	[26,683]	[24,160]	[90.5]
Real Estate	342,916	295,115	86.1
Services	401,921	282,351	70.3
Local Governments	-	-	-
Others	98,607	97,075	98.4

(\*)The special account for international financial transactions is excluded.

## 8. Information on Loan by Area

(after partial direct deduction of claims)

### Loans to Restructuring Countries 【Non-Consolidated】 (Millions of Yen)

	Mar 31 2000		Mar 31 1999
	(a)	(a)-(b)	(b)
Amount	122,324	(62,888)	185,212
Number of Countries	10	0	10

### Loan Balance to Asian Countries 【Non-Consolidated】 (Millions of Yen)

	Mar 31 2000		Mar 31 1999
	(a)	(a)-(b)	(b)
Indonesia	118,388	(44,835)	163,223
( Risk-Monitored Loans)	18,536	(13,735)	32,271
Thailand	124,465	(48,219)	172,684
( Risk-Monitored Loans)	5,048	(10,711)	15,759
Korea	68,456	(47,262)	115,718
( Risk-Monitored Loans)	-	(2,271)	2,271
Hong Kong	161,954	(26,752)	188,706
( Risk-Monitored Loans)	9,392	1,171	8,221
China	55,921	(27,338)	83,259
( Risk-Monitored Loans)	5,012	(3,802)	8,814
Singapore	65,881	5,794	60,087
( Risk-Monitored Loans)	229	(21)	250
India	25,785	(12,132)	37,917
( Risk-Monitored Loans)	2,880	1,740	1,140
Malaysia	27,068	(4,395)	31,463
( Risk-Monitored Loans)	2,171	(397)	2,568
Pakistan	1,719	(318)	2,037
( Risk-Monitored Loans)	538	538	-
Others	3,579	(4,763)	8,342
( Risk-Monitored Loans)	-	0	-
Total	653,220	(210,220)	863,440
( Risk-Monitored Loans)	43,806	(27,488)	71,294

Loan Balance to Latin America 【Non-Consolidated】 (Millions of Yen)

	Mar 31 2000		Mar 31 1999
	(a)	(a)-(b)	(b)
Chile	9,373	(1,187)	10,560
( Risk-Monitored Loans)	-	-	-
Columbia	8,046	(2,441)	10,487
( Risk-Monitored Loans)	-	-	-
Mexico	5,141	3,044	2,097
( Risk-Monitored Loans)	-	-	-
Argentina	21	(3)	24
( Risk-Monitored Loans)	-	-	-
Brazil	261	(69)	330
( Risk-Monitored Loans)	-	-	-
Venezuela	1,348	(339)	1,687
( Risk-Monitored Loans)	-	-	-
Total	24,191	(996)	25,187
( Risk-Monitored Loans)	-	-	-

Loan Balance to Russia 【Non-Consolidated】 (Millions of Yen)

	Mar 31 2000		Mar 31 1999
	(a)	(a)-(b)	(b)
Russia	106	(14)	120
( Risk-Monitored Loans)	106	42	64

Disclosure based on Financial Revitalization Law by Area 【Non-Consolidated】  
(Millions of Yen, %)

	Mar 31 2000		
		Coverage Amount	Coverage Ratio
Overseas	63,933	46,816	73.2
Asia	49,803	37,619	75.5
Indonesia	20,880	15,005	71.9
Hong Kong	9,392	8,487	90.4
India	5,498	4,107	74.7
China	5,267	3,693	70.1
Others	8,766	6,327	72.2
North America	8,101	6,579	81.2
West Europe	5,923	2,544	43.0
East Europe	106	74	70.0

Note: Coverage amount and ratio are calculated by the same method as in 5. Status of Coverage According to Financial Revitalization Law.

## 9. Information on Deposits and Loans

### Deposit and Loan Balance 【Non-Consolidated】 (Millions of Yen)

	FY 1999		FY 1998
	(a)	(a)-(b)	(b)
Deposit	29,803,721	(306,993)	30,110,714
( Average Balance )	31,049,440	(179,052)	31,228,492
Loan	31,939,952	(351,311)	32,291,263
( Average Balance )	32,298,163	(2,622,848)	34,921,011

Total Deposit (Domestic)	27,085,704	(285,035)	27,370,739
Individual	15,071,277	(281,429)	15,352,706
Corporate	12,014,427	(3,606)	12,018,033

( \* ) The special account for international financial transactions are excluded.  
 Transit account between headquarter ant branches is not adjusted.

### Loans to Individuals 【Non-Consolidated】 ( Millions of Yen )

	Mar 31 2000		Mar 31 1999
	(a)	(a)-(b)	(b)
Total	7,974,693	286,947	7,687,746
Housing Loans	6,612,767	439,629	6,173,138
Other Loans	1,361,926	(152,681)	1,514,607

### Loans and Bills Discounted to Small and Medium-sized Enterprises 【Non-Consolidated】

	Mar 31 2000		Mar 31 1999
	(a)	(a)-(b)	(b)
Ratio to Total Loans	72.7	2.9	69.8

Note: The law definition of the small and medium industries changed December 1999 and the figure in March 2000 is based on the new definition.

## 10. Expenses 【Non-Consolidated】

The Bank reduced personnel and Non-personnel expenses more than the figure indicated in "The Plan" because of reduction of employees, reassessment of bonus and fundamental reduction of purchases.

(Millions of Yen)

	Year Ended March 31			Mar 31 2001 "The Plan"
		2000		
		Change From Mar 31 1999	Change From "The Plan"	
Expenses	397,771	(27,286)	(18,329)	387,600
Personnel	161,738	(16,425)	(3,162)	154,000
Non-personnel	216,133	(6,932)	(11,267)	209,700
Taxes	19,899	(3,928)	(3,901)	23,900

(\* ) "The Plan" here stands for the "Plan toward Soundness of Management"

## 11. Number of Employees and Directors 【Non-Consolidated】

(a) Number of Directors/Auditors

-The Bank has reduced the number from 51 at the end of March 1999 to 19 (including 13 directors) at the end of March 2000.

(b) Number of Employees

-The Bank has achieved to reduce the employees by 1,400 at the end of March 2000 compared with that at the end of March 1999.

It outnumbered "The Plan" by 470.

		Mar 31 2000		Mar 31 2001 "The Plan"
		Change From Mar 31 1999	Change From "The Plan"	
		Directors, Auditors	19	
Employees	14,930	(1,400)	(470)	14,400

(\* ) "The Plan" here stands for the "Plan toward Soundness of Management"

Note: The number of employees includes executive officers (not directors) and excludes those contracted, temporary and overseas recruited.

## 12. Number of Offices 【Non-Consolidated】

- Reduced the number of domestic/overseas offices by 55.

- Because of the consideration of convenience of customers the number of branches was larger than the figure targeted in "The Plan".

The number of domestic branches is forecasted to achieve "The Plan" figure six months earlier at the end of September 2000 and two years earlier at the end of March 2001 respectively. The number of overseas branches is supposed to follow "The Plan" in the process of restructuring of branches before the merger.

		Mar 31 2000		Mar 31 2001 "The Plan"
		Change From Mar 31 1999	Change From "The Plan"	
		Domestic Offices	420	
Branches(*1)	376	(36)	8	352
Overseas Offices	26	(6)	6	19
Branches(*2)	18	0	4	13
Overseas Subsidiaries	19	(3)	0	19

(\*1) Sub-branches and Agencies are excluded.

(\*2) Sub-branches and Representative Offices are excluded.



## Performance Projection for FY2000

### 1. Profit / ( Loss )

【Non-Consolidated】

( Millions of Yen )

	FY2000		FY1999
	(a)	(a)-(b)	(b)
Net Operating Profit	360,000	31,916	328,084
(Net Operating Profit ( * ) )	(330,000)	(16,541)	(313,459)
Operating Profit	250,000	90,068	159,932
Net Income	112,000	54,883	57,117

( \* ) Before general reserve for possible loan losses.

Loan Loss related Expense(*)	155,000	(294,904)	449,904
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( \* ) General reserve for possible loan losses + loan loss related expenses in "Other Expenses"

【Consolidated】

( Millions of Yen )

	FY2000		FY1999
	(a)	(a)-(b)	(b)
Operating Profit	270,000	133,503	136,497
Net Income	120,000	57,419	62,581

### 2. Capital Ratio ( BIS Guidelines ) 【Consolidated】

( % )

	Mar 31 2001	Mar 31 2000
Capital Ratio	about12.2	12.53