

## Non-Consolidated Data File

## Earnings Performance

## Average Balances, Interest and Average Interest Rates

Years ended March 31,	Billions of yen								
	2000			1999			1998		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate	Average balance	Interest	Average rate
<b>Interest Earning Assets</b>									
Loans:									
Domestic .....	¥24,657.2	¥ 480.3	1.94%	¥24,432.6	¥ 507.4	2.07%	¥22,362.4	¥ 491.2	2.19%
International .....	4,924.6	244.2	4.95	7,561.8	362.0	4.78	11,983.2	504.3	4.20
Total .....	29,581.9	724.6	2.44	31,994.4	869.5	2.71	34,345.6	995.5	2.89
Investment Securities:									
Domestic .....	5,451.6	60.1	1.10	5,476.8	76.4	1.39	5,552.4	94.2	1.69
International .....	848.1	37.2	4.39	709.4	81.4	11.47	656.3	58.6	8.94
Total .....	6,299.8	97.4	1.54	6,186.2	157.8	2.55	6,208.8	152.9	2.46
Call Loans:									
Domestic .....	124.5	0.1	0.09	46.2	0.2	0.58	247.9	1.4	0.58
International .....	90.5	4.7	5.21	125.6	6.6	5.27	241.3	13.8	5.73
Total .....	215.0	4.8	2.24	171.9	6.8	4.01	489.2	15.3	3.12
Bills Purchased:									
Domestic .....	182.0	0.0	0.04	216.1	1.0	0.47	41.6	0.3	0.73
International .....	—	—	—	—	—	—	—	—	—
Total .....	182.0	0.0	0.04	216.1	1.0	0.47	41.6	0.3	0.73
Interest Bearing Deposits in Other Banks:									
Domestic .....	27.3	0.2	0.80	48.4	0.3	0.63	52.7	0.2	0.45
International .....	968.8	32.0	3.31	1,145.1	59.2	5.17	3,426.2	148.9	4.34
Total .....	996.1	32.2	3.24	1,193.5	59.5	4.98	3,479.0	149.1	4.28
Total Interest Earning Assets:									
Domestic .....	32,155.8	623.5	1.93	31,941.1	682.4	2.13	29,337.2	658.8	2.24
International .....	7,306.3	748.3	10.24	10,300.7	937.5	9.10	16,913.3	1,357.0	8.02
* .....	1,685.5	5.6	....	1,693.5	10.8	....	1,069.0	7.2	....
Total .....	¥37,776.5	¥1,366.2	3.61%	¥40,548.3	¥1,609.2	3.96%	¥45,181.5	¥2,008.6	4.44%

Note: \* Internal transaction between domestic sector and international sector.

Years ended March 31,	Billions of yen								
	2000			1999			1998		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate	Average balance	Interest	Average rate
<b>Interest Bearing Liabilities</b>									
Deposits:									
Domestic .....	¥23,145.1	¥ 57.5	0.24%	¥21,438.9	¥ 98.1	0.45%	¥20,900.9	¥ 106.8	0.51%
International .....	4,242.5	165.7	3.90	7,100.9	268.1	3.77	13,569.9	509.2	3.75
Total .....	27,387.6	223.3	0.81	28,539.8	366.2	1.28	34,470.8	616.0	1.78
Negotiable Certificates of Deposit:									
Domestic .....	3,141.4	6.3	0.20	3,562.5	22.0	0.61	2,393.2	15.4	0.64
International .....	76.1	4.2	5.53	228.5	14.7	6.47	893.1	57.0	6.39
Total .....	3,217.5	10.5	0.32	3,791.1	36.8	0.97	3,286.3	72.5	2.20
Call Money:									
Domestic .....	2,755.9	6.1	0.22	3,903.0	24.9	0.63	3,001.9	17.2	0.57
International .....	81.0	4.3	5.40	105.0	5.4	5.23	238.7	12.7	5.33
Total .....	2,836.9	10.5	0.37	4,008.1	30.4	0.75	3,240.7	29.9	0.92
Bills Sold:									
Domestic .....	186.4	0.1	0.05	220.4	1.0	0.48	201.0	1.2	0.63
International .....	17.7	0.8	4.73	61.5	3.8	6.31	192.4	10.8	5.61
Total .....	204.1	0.9	0.46	281.9	4.9	1.75	393.5	12.0	3.07
Commercial Paper:									
Domestic .....	659.4	1.7	0.26	320.8	1.9	0.61	....	....	....
International .....	—	—	—	—	—	—	....	....	....
Total .....	659.4	1.7	0.26	320.8	1.9	0.61	....	....	....
Borrowed Money:									
Domestic .....	959.3	29.3	3.05	1,053.5	32.7	3.10	1,672.7	40.8	2.44
International .....	959.4	39.6	4.13	984.1	43.5	4.42	812.5	28.0	3.45
Total .....	1,918.7	69.0	3.59	2,037.7	76.3	3.74	2,485.3	68.9	2.77
Total Interest Bearing Liabilities:									
Domestic .....	31,118.9	206.6	0.66	30,583.7	300.9	0.98	28,118.1	308.5	1.09
International .....	7,177.0	671.2	9.35	10,382.4	813.6	7.83	16,956.3	1,203.1	7.09
* .....	1,685.5	5.6	....	1,693.5	10.8	....	1,069.0	7.2	....
Total .....	¥36,610.4	¥872.2	2.38%	¥39,272.6	¥1,103.7	2.81%	¥44,005.4	¥1,504.3	3.41%

Notes: 1. \*Internal transaction between domestic sector and international sector.

2. Interest expenses on money held in trust is deducted from total interest bearing liabilities.

## Non-Consolidated Data File

## Breakdown of Changes of Net Interest Income

Years ended March 31,	Billions of yen								
	2000			1999			1998		
	Volume	Rate	Net Change	Volume	Rate	Net Change	Volume	Rate	Net Change
<b>Interest Income</b>									
Loans:									
Domestic .....	¥ 4.3	¥ (31.4)	¥ (27.0)	¥ 42.9	¥ (26.7)	¥ 16.2	¥14.1	¥ (35.4)	¥ (21.2)
International .....	(126.2)	8.4	(117.8)	(186.0)	43.8	(142.2)	16.6	22.7	39.4
Total .....	(61.9)	(83.0)	(144.9)	(66.1)	(59.8)	(126.0)	30.4	(12.3)	18.1
Investment Securities:									
Domestic .....	(0.2)	(16.0)	(16.2)	(1.0)	(16.6)	(17.7)	2.5	(9.4)	(6.8)
International .....	6.1	(50.2)	(44.1)	5.0	17.6	22.7	2.4	33.9	36.3
Total .....	1.7	(62.1)	(60.4)	(0.5)	5.5	4.9	4.4	25.0	29.5
Call Loans:									
Domestic .....	0.0	(0.2)	(0.1)	(1.1)	0.0	(1.1)	(0.9)	0.0	(0.8)
International .....	(1.8)	(0.0)	(1.9)	(6.5)	(0.6)	(7.2)	(2.4)	0.2	(2.1)
Total .....	0.9	(3.0)	(2.0)	(9.9)	(1.5)	(8.4)	(5.3)	2.3	(3.0)
Bills Purchased:									
Domestic .....	(0.0)	(0.9)	(0.9)	0.8	(0.1)	0.7	0.1	0.0	0.2
International .....	—	—	—	—	—	—	—	—	—
Total .....	(0.0)	(0.9)	(0.9)	0.8	(0.1)	0.7	0.1	0.0	0.2
Interest Bearing Deposits in Other Banks:									
Domestic .....	(0.1)	0.0	(0.0)	(0.0)	0.0	0.0	(0.2)	(0.1)	(0.3)
International .....	(6.8)	(20.3)	(27.1)	(99.1)	9.4	(89.6)	(14.3)	10.1	(4.2)
Total .....	(7.5)	(19.7)	(27.2)	(97.9)	8.3	(89.6)	(15.6)	11.0	(4.5)
Total Interest Income:									
Domestic .....	4.1	(63.1)	(58.9)	55.6	(31.9)	23.6	(0.1)	(45.1)	(45.2)
International .....	(272.5)	83.3	(189.2)	(530.5)	111.0	(419.5)	11.4	(80.1)	(68.6)
Total .....	¥(104.4)	¥(138.5)	¥(243.0)	¥(194.6)	¥(204.6)	¥(399.3)	¥ 6.2	¥(119.5)	¥(113.3)

Note: Allocation of the rate volume variance is based on the percentage relationship of changes in volume and changes in rate to the total "net change."

Years ended March 31,	Billions of yen								
	2000			1999			1998		
	Volume	Rate	Net Change	Volume	Rate	Net Change	Volume	Rate	Net Change
<b>Interest Expenses</b>									
Deposits:									
Domestic .....	¥ 4.2	¥ (44.8)	¥ (40.6)	¥ 2.4	¥ (11.1)	¥ (8.6)	¥ 0.3	¥(19.9)	¥(19.6)
International .....	(107.9)	5.6	(102.3)	(242.7)	1.6	(241.1)	(7.3)	26.0	18.6
Total .....	(9.9)	(133.0)	(142.9)	(87.4)	(162.3)	(249.7)	(2.4)	1.4	(0.9)
Negotiable Certificates of Deposit:									
Domestic .....	(1.1)	(14.5)	(15.6)	7.2	(0.6)	6.5	0.3	2.1	2.5
International .....	(9.6)	(0.9)	(10.5)	(42.4)	0.1	(42.2)	2.6	5.0	7.6
Total .....	(2.5)	(23.7)	(26.2)	4.9	(40.6)	(35.6)	2.2	7.9	10.2
Call Money:									
Domestic .....	(4.0)	(14.7)	(18.8)	5.6	2.0	7.6	(0.9)	2.0	1.0
International .....	(1.2)	0.1	(1.1)	(7.1)	(0.1)	(7.2)	(1.7)	1.0	(0.7)
Total .....	(5.9)	(13.9)	(19.9)	5.8	(5.3)	0.4	(1.9)	2.2	0.3
Bills Sold:									
Domestic .....	(0.0)	(0.9)	(0.9)	0.0	(0.3)	(0.2)	(1.0)	0.2	(0.8)
International .....	(2.5)	(0.4)	(3.0)	(7.3)	0.4	(6.9)	(1.2)	1.0	(0.2)
Total .....	(0.6)	(3.3)	(4.0)	(2.5)	(4.6)	(7.1)	(5.0)	4.0	(1.0)
Commercial Paper:									
Domestic .....	0.9	(1.1)	(0.2)	1.9	—	1.9	....	....	....
International .....	—	—	—	—	—	—	....	....	....
Total .....	0.9	(1.1)	(0.2)	1.9	—	1.9	....	....	....
Borrowed Money:									
Domestic .....	(2.9)	(0.4)	(3.4)	(15.1)	7.0	(8.0)	2.0	(4.0)	(1.9)
International .....	(1.0)	(2.8)	(3.9)	6.6	8.8	15.5	11.0	3.6	14.7
Total .....	(4.3)	(2.9)	(7.3)	(12.4)	19.8	7.4	11.6	1.1	12.7
Total Interest Expenses:									
Domestic .....	3.5	(97.7)	(94.2)	24.2	(31.8)	(7.5)	(2.0)	(6.3)	(8.4)
International .....	(251.1)	108.7	(142.4)	(466.4)	76.9	(389.5)	14.9	(23.5)	(8.5)
Total .....	¥ (66.9)	¥(164.5)	¥(231.4)	¥(143.8)	¥(256.7)	¥(400.6)	¥ 0.8	¥(17.3)	¥(16.4)

## Breakdown of Fee &amp; Commission Income

Years ended March 31,	Billions of yen		
	2000	1999	1998
<b>Income</b>			
Deposit and Loan-related:			
Domestic .....	¥ 4.7	¥ 4.4	¥ 4.1
International .....	11.3	12.5	16.1
Total .....	16.0	17.0	20.2
Remittance:			
Domestic .....	39.3	38.0	37.6
International .....	10.7	9.1	11.3
Total .....	50.0	47.1	49.0
Securities-related:			
Domestic .....	6.0	6.4	6.4
International .....	0.1	0.0	0.1
Total .....	6.2	6.5	6.6
Agent:			
Domestic .....	7.6	9.4	9.7
International .....	1.3	1.8	1.5
Total .....	8.9	11.3	11.3
Safe Deposit Box:			
Domestic .....	2.9	2.9	2.9
International .....	0.0	0.0	—
Total .....	2.9	2.9	2.9
Guarantees:			
Domestic .....	0.9	0.7	0.6
International .....	5.9	6.6	7.4
Total .....	6.9	7.4	8.1
Total Income:			
Domestic .....	79.5	73.2	70.7
International .....	36.4	33.4	39.0
Total .....	¥116.0	¥106.6	¥109.7
<b>Expenses</b>			
Remittance:			
Domestic .....	¥ 9.8	¥ 9.7	¥ 9.5
International .....	2.0	2.5	4.0
Total .....	11.8	12.3	13.5
Total Expenses:			
Domestic .....	37.1	34.6	31.6
International .....	8.2	11.2	13.0
Total .....	¥ 45.3	¥ 45.8	¥ 44.7

## Breakdown of Net of Other Operating Income and Commissions

Years ended March 31,	Billions of yen		
	2000	1999	1998
<b>Gains on Foreign Exchange Transactions:</b>			
Domestic .....	¥ —	¥ —	¥ —
International .....	27.9	16.4	17.6
Total .....	27.9	16.4	17.6
<b>Gains (Losses) on Sales of Bonds:</b>			
Domestic .....	13.1	76.1	58.4
International .....	(6.1)	3.5	19.3
Total .....	6.9	79.6	77.8
<b>Others:</b>			
Domestic .....	(0.0)	(0.9)	(3.9)
International .....	(8.4)	(13.1)	(9.1)
Total .....	(8.5)	(14.0)	(13.1)
<b>Total:</b>			
Domestic .....	13.0	75.1	54.4
International .....	13.2	6.8	27.8
Total .....	¥26.2	¥82.0	¥82.3

## Breakdown of Adjusted General & Administrative Expenses

Years ended March 31,	Billions of yen		
	2000	1999	1998
Salaries, Allowances .....	¥116.0	¥125.0	¥135.2
Retirement Allowances .....	5.2	5.3	3.7
Provision of Reserve for Retirement Allowance .....	3.9	4.1	4.4
Benefits .....	24.1	25.6	27.0
Depreciation .....	37.6	39.7	40.7
Lease on Buildings and Equipment .....	40.1	36.8	35.8
Repair Expenses .....	0.7	0.7	0.9
General Supplies .....	3.7	4.8	5.0
Lighting and Heating Expenses .....	4.8	4.9	5.1
Travel Expenses .....	1.9	2.4	2.7
Telephone, Fax, etc. ....	7.0	7.2	7.4
Advertising Expenses .....	3.8	5.2	5.7
Taxes .....	19.3	22.7	28.8
Other .....	81.5	82.5	82.6
Total .....	¥350.3	¥367.6	¥385.7

## Non-Consolidated Data File

## Deposits

### Breakdown of Deposits

March 31,	Billions of yen					
	2000		1999		1998	
	Average balance	End balance	Average balance	End balance	Average balance	End balance
<b>Liquid Deposits :</b>						
Domestic .....	¥ 9,724.0	¥10,173.1	¥ 7,269.8	¥ 8,865.5	¥ 6,905.0	¥ 8,148.2
International .....	68.3	76.1	87.6	62.5	158.6	46.5
Total .....	9,792.3	10,249.3	7,357.5	8,928.1	7,063.7	8,194.7
<b>Time Deposits:</b>						
Domestic .....	13,085.9	11,650.6	13,838.7	13,178.0	13,683.5	12,996.9
International .....	1,709.1	2,100.0	4,234.8	1,874.3	10,572.6	6,482.6
Total .....	14,795.0	13,750.7	18,073.6	15,052.4	24,256.1	19,479.5
<b>Negotiable Certificates of Deposit:</b>						
Domestic .....	3,141.4	4,528.7	3,562.5	5,050.4	2,393.2	2,609.6
International .....	76.1	81.5	228.5	108.7	893.1	516.3
Total .....	3,217.5	4,610.3	3,791.1	5,159.1	3,286.3	3,125.9
<b>Other:</b>						
Domestic .....	335.1	629.9	330.3	725.0	312.3	603.5
International .....	2,465.0	2,775.1	2,778.3	2,258.4	2,838.5	3,038.8
Total .....	2,800.2	3,405.0	3,108.6	2,983.5	3,150.9	3,642.3
<b>Total Deposits:</b>						
Domestic .....	26,286.5	26,982.5	25,001.4	27,819.1	23,294.1	24,358.4
International .....	4,318.6	5,032.9	7,329.5	4,304.0	14,463.0	10,084.2
Total .....	¥30,605.1	¥32,015.5	¥32,330.9	¥32,123.1	¥37,757.2	¥34,442.7

Note: Liquid deposits include current deposits, ordinary deposits, savings deposits and deposits at notice.

### Breakdown of Depositors

March 31,	Billions of yen					
	2000		1999		1998	
	Amount	% of total	Amount	% of total	Amount	% of total
Individuals .....	¥11,642.1	47.12%	¥11,294.2	46.87%	¥11,391.8	49.96%
Corporations .....	13,064.1	52.88	12,805.1	53.13	11,410.9	50.04
Total .....	¥24,706.3	100.00%	¥24,099.3	100.00%	¥22,802.7	100.00%

Notes: 1. Overseas branches and the Japan Offshore Market Account are not included.

2. Figures have not been adjusted for deposits in transit between the Bank's head office and branches.

## Loans and Bills Discounted

### Breakdown of Loans and Bills Discounted

Years ended March 31,	Billions of yen					
	2000		1999		1998	
	Average balance	End balance	Average balance	End balance	Average balance	End balance
Loans on Notes:						
Domestic .....	¥3,216.9	¥3,465.8	¥ 3,439.3	¥ 3,332.7	¥ 3,369.4	¥ 3,026.6
International .....	620.5	551.8	999.7	737.1	1,689.5	1,331.5
Total .....	3,837.5	4,017.7	4,439.0	4,069.8	5,058.9	4,358.1
Loans on Deeds:						
Domestic .....	14,621.2	15,521.6	14,310.0	14,458.7	13,891.4	13,824.9
International .....	4,589.8	3,512.8	6,538.2	4,971.2	10,264.7	7,776.1
Total .....	18,911.0	19,034.4	20,848.3	19,430.0	24,156.2	21,601.1
Overdrafts:						
Domestic .....	6,629.9	7,969.5	6,069.2	6,052.1	4,332.0	5,333.8
International .....	14.2	12.3	18.2	13.9	17.6	13.6
Total .....	6,644.2	7,981.9	6,087.4	6,066.1	4,349.6	5,347.5
Bills Discounted:						
Domestic .....	189.0	233.5	613.9	227.2	769.5	713.2
International .....	0.0	0.0	5.6	0.0	11.3	10.5
Total .....	189.0	233.5	619.6	227.2	780.8	723.7
Total:						
Domestic .....	24,657.2	27,190.6	24,432.6	24,070.9	22,362.4	22,898.7
International .....	4,924.6	4,077.0	7,561.8	5,722.3	11,983.2	9,131.8
Total .....	¥29,581.9	¥31,267.6	¥31,994.4	¥29,793.3	¥34,345.6	¥32,030.5

### Loans to Retail Sectors

March 31,	Billions of yen					
	2000		1999		1998	
	Number of customers	End balance	Number of customers	End balance	Number of customers	End balance
Total Loan Balance .....	1,036	¥27,609.5	1,183	¥24,581.7	1,198	¥23,442.0
Loans to Small/Medium Businesses .....	1,031	19,419.7	1,177	17,355.9	1,193	17,756.3
% of Total Loans .....	99.44%	70.33%	99.53%	70.61%	99.56%	75.75%

Notes: 1. "Number of customers" is shown in thousands.

2. Overseas branches and the Japan Offshore Market Account are not included.



## Breakdown of Loans by Purpose of Funds

March 31,	Billions of yen		
	2000	1999	1998
Funds for Capital Investment .....	¥ 10,525.6	¥ 11,023.3	¥ 11,550.1
Funds for Working Capital .....	20,741.9	18,769.9	20,480.3
Total .....	¥ 31,267.6	¥ 29,793.3	¥ 32,030.5

## Major Lending Classifications

March 31,	Billions of yen		
	2000	1999	1998
Domestic Offices (excludes loans booked in overseas branches and the Japan offshore market):			
Manufacturing .....	¥ 3,706.5	¥ 3,240.0	¥ 3,016.8
Agriculture .....	45.0	48.2	61.7
Forestry .....	2.7	2.8	2.5
Fisheries .....	10.2	12.2	10.8
Mining .....	27.0	27.8	27.6
Construction .....	1,081.7	1,092.0	1,094.0
Utilities .....	217.1	45.2	54.0
Transportation and Communications .....	947.0	805.5	985.2
Wholesale and Retail .....	3,941.2	3,665.4	3,656.2
Finance and Insurance .....	3,930.4	2,338.5	2,119.9
Real Estate .....	2,683.6	2,233.5	2,271.9
Services .....	4,787.6	4,716.6	4,369.2
Local Governments .....	207.1	192.4	167.8
Others .....	6,022.0	6,160.9	5,603.7
Total Domestic .....	27,609.5	24,581.7	23,442.0
Overseas Offices (includes loans booked in overseas branches and the Japan offshore market):			
Public Sector .....	137.4	155.6	264.5
Financial Institutions .....	534.7	998.4	1,549.3
Commerce and Industry .....	2,968.5	4,019.1	6,668.1
Others .....	17.3	38.3	106.4
Total Overseas .....	3,658.0	5,211.6	8,588.4
Total .....	¥ 31,267.6	¥ 29,793.3	¥ 32,030.5

## Collateral Information — Loans and Bills Discounted

March 31,	Billions of yen		
	2000	1999	1998
Securities .....	¥ 351.3	¥ 420.1	¥ 486.5
Commercial Claims .....	649.3	675.8	825.0
Commodities .....	—	—	—
Real Estate .....	2,860.7	3,190.2	3,716.9
Others .....	844.8	860.1	1,042.1
Total Secured Loans .....	4,706.3	5,146.4	6,070.7
Guarantees .....	13,818.2	13,113.9	13,711.7
Unsecured .....	12,743.0	11,532.8	12,248.0
Total .....	¥ 31,267.6	¥ 29,793.3	¥ 32,030.5

## Collateral Information — Acceptances and Guarantees

March 31,	Billions of yen		
	2000	1999	1998
Securities .....	¥ 7.5	¥ 5.8	¥ 10.7
Commercial Claims .....	42.4	51.4	39.8
Commodities .....	—	—	—
Real Estate .....	20.5	29.8	47.3
Others .....	75.4	180.3	155.5
Total Secured Loans .....	146.0	267.5	253.3
Guarantees .....	262.1	327.8	668.5
Unsecured .....	2,392.1	2,598.6	2,994.0
Total .....	¥2,800.3	¥3,193.9	¥3,915.9

## Housing / Consumer Loans

March 31,	Billions of yen		
	2000	1999	1998
Housing Loans .....	¥5,587.3	¥5,420.7	¥5,256.0
Consumer Loans .....	431.3	439.6	491.3

## Loans to Developing Countries

March 31,	Billions of yen		
	2000	1999	1998
Number of Countries .....	5	4	10
Balance of Loans .....	¥68.1	¥113.7	¥8.3
Balance of Loans as a Percentage of Total Assets .....	0.14%	0.24%	0.01%

Note: Specific loans to developing countries are loans subject to provisions for possible loan losses (Specific Reserve for Loans to Developing Countries) as stipulated in the account settlement standards applicable to banks.

## Securities

## Breakdown of Securities Holdings

Years ended March 31,	Billions of yen					
	2000		1999		1998	
	Average balance	End balance	Average balance	End balance	Average balance	End balance
<b>Japanese Government Bonds:</b>						
Domestic .....	¥1,442.4	¥1,664.0	¥1,131.1	¥1,014.0	¥1,101.2	¥1,090.2
International .....	—	—	—	—	—	—
Total .....	1,442.4	1,664.0	1,131.1	1,014.0	1,101.2	1,090.2
<b>Japanese Local Government Bonds:</b>						
Domestic .....	166.5	135.9	307.5	237.5	334.5	368.9
International .....	—	—	—	—	—	—
Total .....	166.5	135.9	307.5	237.5	334.5	368.9
<b>Corporate Bonds:</b>						
Domestic .....	287.5	274.0	412.8	367.1	474.8	481.0
International .....	—	—	—	—	—	—
Total .....	287.5	274.0	412.8	367.1	474.8	481.0
<b>Corporate Stocks:</b>						
Domestic .....	3,364.1	3,272.0	3,425.4	3,439.2	3,397.6	3,474.6
International .....	—	—	—	—	—	—
Total .....	3,364.1	3,272.0	3,425.4	3,439.2	3,397.6	3,474.6
<b>Other:</b>						
Domestic .....	190.8	186.9	199.7	179.9	244.1	195.6
International .....	848.1	894.6	709.4	599.8	656.3	640.2
Total .....	1,039.0	1,081.6	909.1	779.8	900.4	835.8
<b>Total Securities:</b>						
Domestic .....	5,451.6	5,533.1	5,476.8	5,237.9	5,552.4	5,610.5
International .....	848.1	894.6	709.4	599.8	656.3	640.2
Total .....	¥6,299.8	¥6,427.7	¥6,186.2	¥5,837.7	¥6,208.8	¥6,250.7

## Asset Liability Management

### Composition of Time Deposits by Type and Maturity

	Billions of yen						Total
	Less than three months	Three months to less than six months	Six months to less than one year	One year to less than two years	Two years to less than three years	Three years and over	
<b>March 31, 2000</b>							
Time Deposits with Deregulated Interest Rates (fixed) .....	¥4,895.7	¥2,154.6	¥2,892.5	¥729.5	¥710.2	¥217.4	¥11,600.1
Time Deposits with Deregulated Interest Rates (floating) .....	2.9	2.2	0.0	0.0	0.0	0.0	5.2
<b>Total .....</b>	<b>¥6,759.3</b>	<b>¥2,376.8</b>	<b>¥2,919.0</b>	<b>¥754.7</b>	<b>¥711.1</b>	<b>¥220.5</b>	<b>¥13,741.6</b>

Note: Installment time deposits are not included.

### Composition of Loans by Type and Maturity

	Billions of yen						Total
	One year or less	More than one year to three years	More than three years to five years	More than five years to seven years	Over seven years	Unspecified term	
<b>March 31, 2000</b>							
Floating Interest Rate.....	¥ ....	¥1,952.5	¥2,097.8	¥ 882.1	¥5,335.1	¥7,983.1	¥ ....
Fixed Interest Rate .....	....	1,393.4	904.5	402.6	2,875.5	—	....
<b>Total .....</b>	<b>¥7,440.1</b>	<b>¥3,345.9</b>	<b>¥3,002.5</b>	<b>¥1,284.8</b>	<b>¥8,210.7</b>	<b>¥7,983.1</b>	<b>¥31,267.5</b>

### Composition of Securities Holdings by Type and Maturity

	Billions of yen							Total
	One year or less	More than one year to three years	More than three years to five years	More than five years to seven years	More than seven years to ten years	Over ten years	Unspecified term	
<b>March 31, 2000</b>								
Japanese Government Bonds .....	¥748.8	¥ 36.4	¥656.7	¥ 99.8	¥119.1	¥ —	¥ —	¥1,661.0
Japanese Local Government Bonds .....	9.2	10.0	1.2	20.9	94.5	—	—	135.9
Corporate Bonds .....	48.9	69.0	75.5	33.1	47.4	—	—	274.0
Corporate Stocks .....	....	....	....	....	....	....	3,272.0	3,272.0
Others .....	129.5	138.9	177.0	28.7	61.8	77.2	467.5	1,081.2
Foreign Corporate Bonds .....	128.0	131.7	161.4	11.5	42.4	77.2	0.5	553.0
Foreign Corporate Stocks .....	....	....	....	....	....	....	341.1	341.1
Securities Lent .....	—	—	2.3	—	0.6	—	—	3.0

## Facilities and Premises/Personnel

## Number of Branches

March 31,	2000	1999	1998
Domestic:			
Branches .....	277	284	290
Sub-branches .....	30	34	43
Overseas:			
Branches .....	17	19	25
Sub-branches .....	3	2	1
(Representative offices) .....	(9)	(10)	(21)
Total .....	327	339	359

## Investment in Facilities

Year ended March 31, 2000	Billions of yen		
	Budget	Paid	Expected expenditure
Tama Computer Center .....	¥10.4	¥—	¥10.4

## Number of ATMs

March 31,	2000	1999	1998
Cash Dispensers.....	336	359	519
Automatic Tellers .....	3,182	3,226	3,399
Automatic Passbook Entry Machines .....	342	369	369
Total .....	3,860	3,954	4,287

## Personnel

March 31,	2000				1999			
	Number of employees	Average age	Average length of employment	Average monthly salary (yen)	Number of employees	Average age	Average length of employment	Average monthly salary (yen)
		<i>years - months</i>	<i>years - months</i>			<i>years - months</i>	<i>years - months</i>	
Male .....	8,985	39-9	17-3	¥598,856	9,398	39-8	17-2	¥594,252
Female .....	4,582	30-7	10-1	265,880	4,578	30-3	10-0	265,250
Total or Average .....	13,567	36-8	14-10	¥486,400	13,976	36-7	14-10	¥486,484

Notes: 1. "Number of employees" does not include non-regular or locally hired staff at the overseas offices, which totaled 2,639 and 2,737 as of March 31, 2000 and 1999, respectively.

2. "Average monthly salary" was calculated on the basis of total salary paid in March plus overtime allowance. This figure does not include annual bonus payments.

3. The stipulated age of retirement for employees is 60 years of age.

However, in certain cases where deemed necessary by the Bank, employees may be rehired as a non-regular employee for a fixed term.

## Principal Ratios

### BIS Capital Ratio on a Non-consolidated Basis

March 31,	Billions of yen		
	2000	1999	1998
Tier I Capital .....	¥ 2,415.0	¥ 2,360.5	....
Tier II Capital:			
Unrealized Gains on Securities, after 55% Discount .....	—	—	....
Land Revaluation Account, after 55% Discount .....	99.3	101.8	....
General Reserve for Possible Loan Losses .....	176.7	185.2	....
Subordinated Debt and Other .....	1,620.9	1,507.5	....
Total .....	1,897.0	1,794.6	....
Less .....	310.9	300.9	....
Total Qualifying Capital .....	¥ 4,001.1	¥ 3,854.1	....
Risk-Adjusted Assets:			
On-Balance Sheet Exposure .....	¥30,724.4	¥29,942.4	....
Off-Balance Sheet Exposure .....	2,870.1	3,272.9	....
Equivalent Market Risk / 8% .....	114.2	196.9	....
Total .....	¥33,708.8	¥33,412.3	....
Total Capital Ratio .....	11.86%	11.53%	....

Notes: 1. Figures in this table are calculated in accordance with guidelines established by the Financial Supervisory Agency and the Ministry of Finance.  
 2. Disclosed beginning with the term ended March 31, 1999.  
 3. The Bank issued preferred securities through Fuji JGB Investment L.L.C., a wholly-owned indirect subsidiary of the Bank. The preferred securities are treated as consolidated and non-consolidated Tier I capital of the Bank.  
 Please refer to “Consolidated Capital Ratio” on page 109.

### Return on Equity and Assets

Years ended March 31,	2000	1999	1998
Net Income as a Percentage of:			
Average Total Assets* (ROA) .....	0.24%	—	—
Average Shareholders' Equity .....	4.38%	—	—

Notes: \* Excluding Customers' Liabilities for Acceptances and Guarantees

### Margin on Funds

Years ended March 31,	2000	1999	1998
Yield on Funds (Yield on Interest Earning Assets) – (A) :			
Domestic .....	1.93%	2.13%	2.24%
International .....	10.24	9.10	8.02
Total .....	3.61	3.96	4.44
Cost of Funds (Yield on Interest Bearing Liabilities) – (B) :			
Domestic .....	1.55	1.92	2.18
International .....	10.21	8.48	7.50
Total .....	3.31	3.71	4.27
Overall Margin on Funds (A) – (B):			
Domestic .....	0.38	0.21	0.06
International .....	0.02	0.61	0.52
Total .....	0.30%	0.25%	0.17%

## Ratio of Loans to Deposits

March 31,	Billions of yen		
	2000	1999	1998
Loans:			
Domestic .....	¥27,190.6	¥24,070.9	¥22,898.7
International .....	4,077.0	5,722.3	9,131.8
Total .....	¥31,267.6	¥29,793.3	¥32,030.5
Deposits:			
Domestic .....	¥26,982.5	¥27,819.1	¥24,358.4
International .....	5,032.9	4,304.0	10,084.2
Total .....	¥32,015.5	¥32,123.1	¥34,442.7
Ratio of Loans to Deposits:			
Domestic .....	100.77%	86.52%	94.00%
International .....	81.00	132.95	90.55
Total .....	97.66%	92.74%	92.99%
Average Balance Outstanding During Year:			
Domestic .....	93.80%	97.72%	96.00%
International .....	114.03	103.16	82.85
Total .....	96.65%	98.95%	90.96%

## Deposit / Loan Balance per Office and Employee

March 31,	Billions of yen					
	Per office			Per employee		
	2000	1999	1998	2000	1999	1998
Deposits:						
Domestic .....	¥107.5	¥105.9	¥ 96.1	¥2.4	¥2.3	¥2.1
Overseas .....	131.4	106.3	262.2	1.2	1.1	3.2
Total .....	¥108.8	¥106.0	¥109.3	¥2.3	¥2.2	¥2.2
Loans:						
Domestic .....	¥ 99.6	¥ 86.5	¥ 80.8	¥2.2	¥1.9	¥1.7
Overseas .....	214.9	273.9	343.2	2.0	2.9	4.2
Total .....	¥106.3	¥ 98.3	¥101.6	¥2.2	¥2.0	¥2.1
Number of Offices:						
Domestic .....	277	284	290			
Overseas .....	17	19	25			
Total .....	294	303	315			

Notes: 1. Sub-branches are not included in the number of offices.

2. Number of employees denotes average number of employees for the year. The number of employees for domestic offices includes head office employees.

## Common Stock Stockholder Information

March 31,	2000	
	Number of stockholders	Number of stocks held (thousands)
Central/Local Governments .....	4	5,795 ( 0.17% )
Financial Institutions .....	229	969,906 ( 28.26 )
Securities Companies .....	77	18,084 ( 0.53 )
Other Corporate Entities .....	5,847	1,796,058 ( 52.32 )
Foreign Corporations, etc. ....	648	444,021 ( 12.93 )
Individuals and Other .....	44,558	198,776 ( 5.79 )
Total .....	51,363	3,432,640 (100.00%)

## Breakdown of Stockholders' Interests

March 31,	2000	
	Number of stockholders	Number of stocks held (thousands)
1,000 share units and above.....	417 ( 0.81% )	2,856,213 ( 83.21% )
500 share units and above.....	199 ( 0.39 )	144,712 ( 4.21 )
100 share units and above.....	794 ( 1.55 )	180,788 ( 5.27 )
50 share units and above.....	562 ( 1.09 )	38,904 ( 1.13 )
10 share units and above.....	6,134 ( 11.94 )	104,992 ( 3.06 )
5 share units and above.....	7,215 ( 14.05 )	45,279 ( 1.32 )
1 share unit and above.....	36,042 ( 70.17 )	61,752 ( 1.80 )
Total .....	51,363 (100.00%)	3,432,640 (100.00%)

## Fuji Bank Stock Price

Years ended March 31,	Yen		
	2000	1999	1998
Highest .....	¥1,493	¥829	¥1,840
Lowest .....	711	252	440

Note: Fuji Bank stocks are listed on the first section of the Tokyo Stock Exchange.