

Financial Highlights

The Industrial Bank of Japan, Limited and Consolidated Subsidiaries

Fiscal years ended March 31, 2000 and 1999

	(in millions of yen)		(in thousands of U.S.dollars)
	1999	1998	1999
For the Fiscal Year			
Total Income	¥ 2,999,663	¥ 3,386,760	\$ 28,258,726
Total Expense	2,832,600	3,642,993	26,684,883
Income (Loss) before Income Taxes and Others	167,063	(256,232)	1,573,843
Net Income (Loss)	70,754	(181,276)	666,549
Cash Dividends*	20,088	19,681	189,246

	(in millions of yen)		(in thousands of U.S.dollars)
	2000	1999	2000
At March 31			
Total Assets	¥42,466,450	¥46,166,409	\$400,060,770
Securities	7,580,782	8,942,151	71,415,760
Loans and Bills Discounted	22,779,689	23,327,907	214,599,053
Debentures	20,471,200	20,461,865	192,851,630
Deposits	6,636,501	8,116,321	62,520,032
Total Shareholders' Equity	1,627,417	1,561,350	15,331,296

	(in yen)		(in U.S.dollars)
	1999	1998	1999
For the Fiscal Year			
Per Share			
Net Income (Loss)	¥ 25.59	¥ (70.64)	\$ 0.241
Cash Dividends*			
Common Stock	7.00	7.00	0.066
Preferred Stock			
Preferre Stock First Series Class II	17.50	0.05	0.165
Preferre Stock Second Series Class II	5.38	0.02	0.051
Total Shareholders' Equity	483.94	458.91	4.559

At March 31

Capital Adequacy

Risk-Based Capital Ratio (BIS Capital Ratio)

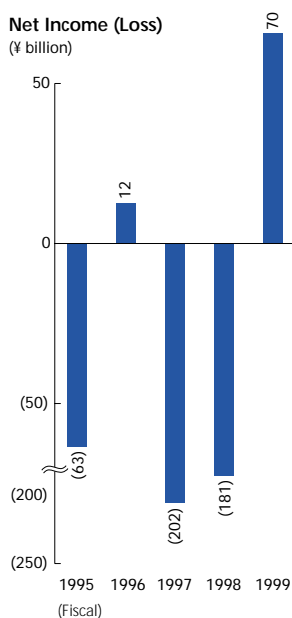
12.19% 11.34%

Note: U.S.dollar amounts are converted for convenience only, at the rate of ¥106.15 to US\$1.00, the rate of exchange on March 31, 2000.

*Cash Dividends are declared on both common stock and preferred stock together with interim cash dividends paid.

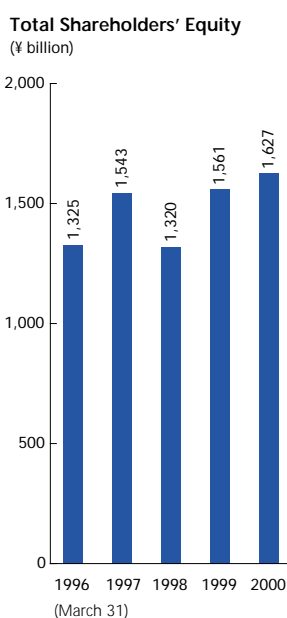
Net Income (Loss)

(¥ billion)



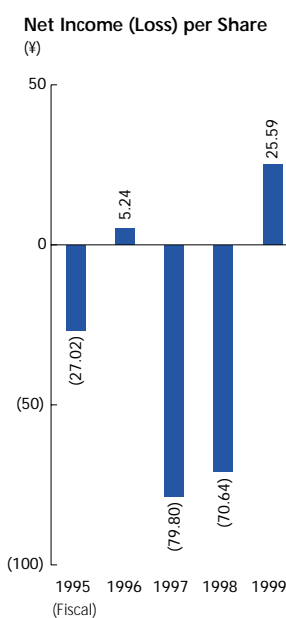
Total Shareholders' Equity

(¥ billion)



Net Income (Loss) per Share

(¥)



BIS Capital Ratio

(%)

