

SUPPLEMENTARY INFORMATION ON CONSOLIDATED FINANCIAL STATEMENTS REGARDING OFF-BALANCE-SHEET TRANSACTIONS

① DERIVATIVES AND FORWARD FOREIGN EXCHANGE

	100 millions of yen			
	Notional Amount		Credit Equivalent Amount	
	March 31, 1999	March 31, 1998	March 31, 1999	March 31, 1998
Interest Rate Swaps	¥ 853,893	¥ 881,440	¥12,836	¥11,059
Currency Swaps	21,143	21,430	1,960	2,508
Forward Foreign Exchange	282,416	549,220	9,802	25,325
Interest Rate Options	66,358	73,161	707	324
Currency Options	10,339	14,760	345	614
Other Derivatives	125,931	120,065	144	108
Close-Out Netting*	—	—	(15,516)	(22,516)
Total	¥1,360,083	¥1,660,079	¥10,280	¥17,425

* Close-Out Netting is an agreement in which all claims and debts are settled in one agreement by netting out when a certain event such as bankruptcy and reorganization procedures befalls either party concerned.

Notes: 1. The above figures are based on the risk-based capital guidelines formulated by the Basle Committee on Banking Supervision and pertain to the consolidated accounts. Transactions excluded from the risk-based ratio calculations are exchange rate contracts with an original maturity of 14 days or less, standardized contracts executed on exchange and options sold, which are as follows:

	100 millions of yen	
	Notional Amount	
	March 31, 1999	March 31, 1998
Forward Foreign Exchange	¥ 34,144	¥ 77,513
Interest Rate Options (Sold)	101,211	54,209
Interest Rate Options (Bought)	27,374	4,036
Currency Options (Sold)	12,692	16,514
Currency Options (Bought)	365	418
Other Derivatives*	317,374	156,045
Total	¥493,161	¥308,738

* Other Derivatives are mainly interest rate futures.

2. The notional amount represents the principal amount of the off-balance-sheet transactions used nominally or for calculation purposes. For example, in the case of an interest rate swap, it is interest amounts that are actually exchanged while the principal is used only for calculation of the amount. As a result, the notional principal amount does not represent the risk itself.
3. The credit equivalent amount is calculated through the current exposure method. Under this method, the credit equivalent amount is calculated as the sum of the replacement cost and the potential exposure of a contract. The replacement cost equals the cost incurred when concluding a contract with a third party of a comparable cash flow in the event that the other party is unable to fulfill the contract and represents the latent profit at market value. Potential exposure indicates the latent risk arising from increased credit exposure due to the change in the price of the original asset during the term of the contract.

② CREDIT-RELATED FINANCIAL INSTRUMENTS

	100 millions of yen			
	Contract Amount		Credit Equivalent Amount	
	March 31, 1999	March 31, 1998	March 31, 1999	March 31, 1998
Commitments	¥117,581	¥120,179	¥ 9,064	¥12,571
Guarantees	22,259	22,906	18,804	18,609
Other	4,807	10,111	4,807	10,110
Total	¥144,649	¥153,198	¥32,676	¥41,290