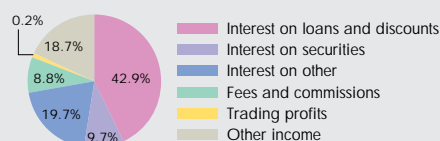
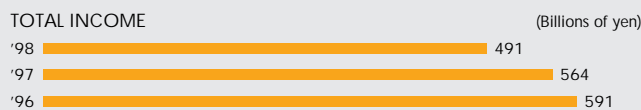


Financial Review

Consolidated Financial Data

TOTAL INCOME

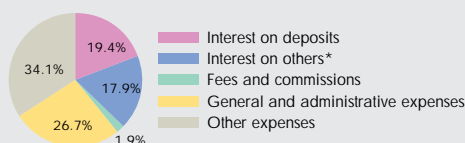
Years ended March 31	Billions of yen		Millions of U.S. dollars
	1998	1997	1998
Interest on loans and discounts	¥210.6	¥222.3	\$1,594.2
Interest on securities	47.7	51.8	361.2
Interest on other	96.6	83.8	731.8
Fees and commissions	43.0	45.0	325.6
Trading profits	1.0		7.0
Other income	91.9	161.0	695.6
Total	¥490.8	¥563.9	\$3,715.4



TOTAL EXPENSES

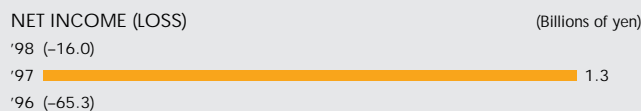
Years ended March 31	Billions of yen		Millions of U.S. dollars
	1998	1997	1998
Interest on deposits	¥101.5	¥107.0	\$ 768.5
Interest on others*	93.2	86.2	704.9
Fees and commissions	10.0	11.6	75.9
General and administrative expenses	139.7	141.9	1,057.8
Other expenses	178.2	212.6	1,348.9
Total	¥522.6	¥559.3	\$3,956.0

*Comprises borrowings and rediscounts and other



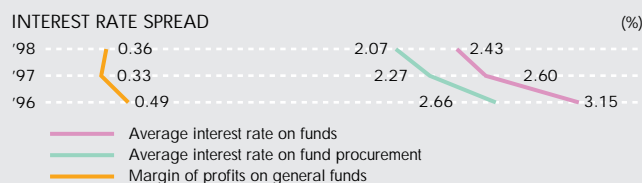
NET INCOME

Years ended March 31	Billions of yen		Millions of U.S. dollars
	1998	1997	1998
Income (loss) before income taxes and minority interest	¥(31.7)	¥4.6	\$(240.6)
Total income taxes	(15.7)	3.2	(119.2)
Minority interest in net income	—	(0.1)	—
Net income (loss)	¥(16.0)	¥1.3	\$(121.4)



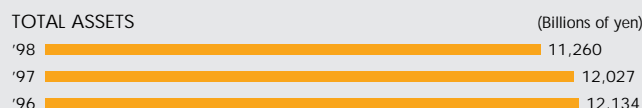
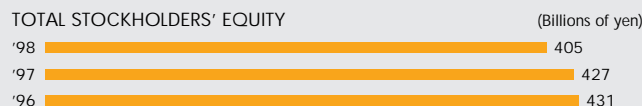
INTEREST RATE SPREAD (DOMESTIC OPERATIONS)

Years ended March 31	Percentage	
	1998	1997
Average interest rate on funds	2.43%	2.60%
Average interest rate on fund procurement	2.07	2.27
Margin of profits on general funds	0.36%	0.33%



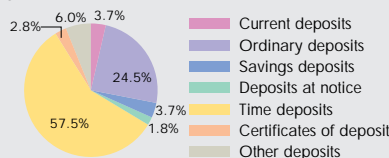
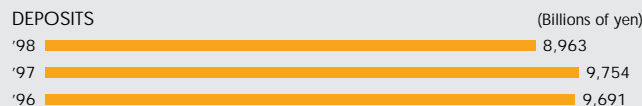
ASSETS, LIABILITIES, AND STOCKHOLDERS' EQUITY

At March 31	Billions of yen		Millions of U.S. dollars
	1998	1997	1998
Total liabilities	¥10,854.5	¥11,600.5	\$82,169.2
Total stockholders' equity	405.2	426.9	3,067.0
Total assets	11,259.7	12,027.3	85,236.2



DEPOSITS

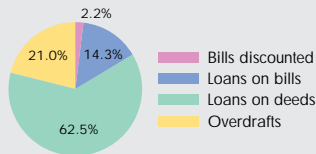
At March 31	Billions of yen		Millions of U.S. dollars
	1998	1997	1998
Current deposits	¥ 331.0	¥ 367.1	\$ 2,506.0
Ordinary deposits	2,191.7	2,028.8	16,591.0
Savings deposits	332.0	334.8	2,513.6
Deposits at notice	160.0	158.1	1,210.8
Time deposits	5,158.0	5,669.3	39,046.0
Certificates of deposit	250.0	473.4	1,892.2
Other deposits	540.3	722.8	4,090.4
Total	¥8,963.0	¥9,754.3	\$67,850.0



LOANS AND BILLS DISCOUNTED

At March 31	Billions of yen		Millions of U.S. dollars
	1998	1997	1998
Bills discounted	¥ 173.6	¥ 190.6	\$ 1,314.0
Loans on bills	1,153.2	1,365.7	8,730.0
Loans on deeds	5,023.9	5,079.3	38,031.2
Overdrafts	1,686.5	1,812.4	12,766.5
Total	¥8,037.2	¥8,448.0	\$60,841.7

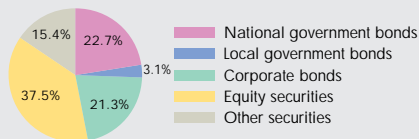
LOANS AND BILLS DISCOUNTED		(Billions of yen)
'98		8,037
'97		8,448
'96		8,725



INVESTMENT SECURITIES

At March 31	Billions of yen		Millions of U.S. dollars
	1998	1997	1998
National government bonds	¥ 362.0	¥ 251.7	\$ 2,740.6
Local government bonds	50.0	10.9	378.4
Corporate bonds	339.6	394.4	2,571.0
Equity securities	597.7	631.8	4,524.5
Other securities	245.6	318.7	1,858.8
Total	¥1,594.9	¥1,607.5	\$12,073.3

INVESTMENT SECURITIES		(Billions of yen)
'98		1,595
'97		1,608
'96		1,534



TRADING ASSETS

At March 31, 1998	Billions of yen	Millions of U.S. dollars
	Trading securities	¥ 35.0
Derivatives of trading securities	0.06	0.4
Trading-related financial derivatives	1.9	14.0
Others	111.5	844.3
Total	¥148.4	\$1,123.6

TRADING ASSETS



TRADING ACCOUNT SECURITIES

At March 31, 1997	Billions of yen	
	National government bonds	¥15.7
Local government bonds	0.2	
National government guaranteed bonds	0.0	
Other trading account securities	3.5	
Total	¥19.4	

At March 31, 1997		Billions of yen
Trading volume of trading account securities		¥5,371.6

TRADING ACCOUNT SECURITIES		(Billions of yen)
'97		19
'96		28

TRADING VOLUME OF TRADING ACCOUNT SECURITIES		(Billions of yen)
'97		5,372
'96		5,455

INTERNATIONAL ASSETS

At March 31	Billions of yen		Millions of U.S. dollars
	1998	1997	1998
International assets	¥966.9	¥1,595.5	\$7,319.3

FOREIGN EXCHANGE TRANSACTIONS (NON-CONSOLIDATED BASIS)

At March 31	Millions of U.S. dollars		
	1998	1997	1996
Exports	\$ 2,949	\$ 3,335	\$ 3,356
Imports	2,059	2,209	2,471
Others	152,763	142,629	185,218
Total	\$157,771	\$148,173	\$191,045

FOREIGN EXCHANGE TRANSACTIONS		(Billions of U.S. dollars)
'98		158
'97		148
'96		191

CAPITAL ADEQUACY RATIO

At March 31	Percentage, Billions of yen	
	1998	1997
Total risk-based capital adequacy ratio under the BIS formula standard	9.23%	9.10%
Tier I	¥ 402.3	¥ 424.4
Tier II	316.4	341.5
Risk assets	¥7,781.6	¥8,410.1