

For Immediate Press Release:

Shinsei Bank announces Interim Financial Results for Fiscal 2000

Tokyo (Monday, December 5, 2000) – Shinsei Bank, Limited (“Shinsei Bank”) today announced its financial results for the first half of fiscal year 2000, which ended on September 30, 2000.

Profits/Loss

For the first half of fiscal 2000, Shinsei Bank posted Gross Business Profit (gyomu so-rieki) 46.0 billion yen on non-consolidated basis, consisting of Net Interest Income of 38.9 billion yen due to the improvement of funding environment and loan spread, Fees and Commission of 5.8 billion yen and others.

Expense was 28.4 billion yen on non-consolidated basis. Reduction of non-personnel expense mainly by operational rationalization was more than offsetting increased personnel expense caused by hiring highly skilled individuals mainly in new businesses, financial products, risk management and retail business. This is about 5.0 billion yen less than the half of annual expense planned in the Plan for Restoring Sound Management” (the “Plan”), as we planned 67.0 billion yen of annual expense in the Plan.

Net Business Profit before general reserves (jisshitsu gyomu jun-eki) was 17.5 billion yen on non-consolidated basis, substantially exceeded 2.0 billion yen projection at the beginning of the term. This was achieved because of (1) about 10.0 billion yen improvement of Gross Business Profit partly due to margin improvement and about 4.0 billion prepayment fees and (2) reduction of expense by 5 billion yen.

Due to the increase of number of customers with financial difficulties, the Bank reversed 86.9 billion yen from General Reserve for Possible Loan Losses and then set-aside 88.8 billion yen for Specific Reserve for Possible Loan Losses, resulting 1.8 billion yen net increase of the reserve for loan losses, all on non-consolidated basis.

Non-consolidated Profit after Tax was 69.7 billion yen including 55.0 billion gain from stock sold to the Deposit Insurance Corporation of Japan in April this year as initially scheduled. This exceeded original projection of 55.0 billion yen of Profit after Tax for the first half, and even exceeded 69.0 billion yen projection of annual Profit after Tax for fiscal year ending March 31, 2001 in the Plan.

On consolidated basis, Gross Operating Profit, Expense, Net Business Profit before general reserves and Profit after Tax were, 46.8 billion yen, 29.9 billion yen, 17.7 billion yen and 69.8 billion yen, respectively, without substantial

differences with those on non-consolidated basis.

Balance Sheet

On asset side, Loans decreased by 463.7 billion yen compared to March 31, 2000, to 7,241.0 billion yen on non-consolidated basis. Efforts by large corporate borrowers to de-leverage their balance sheets and weaker demands for borrowed fund for capital expenditures prevented the Bank to increase the balance of loans. Short-term loans increased by about 50 billion yen, as the bank actively accommodate working capital needs.

On liabilities side, Debentures decreased by 1,565.7 billion yen compared to March 2000, to 4,916.0 billion yen. Deposits (including NCDs) increased by 107.6 billion yen to 2,931.7 billion yen. Balance of one-year Debentures remained at the same level reflecting the funding matching to the shortened assets, especially loans.

Asset Quality

On non-consolidated basis, the total of claims classified as “Sub-standard” and below under the disclosure of criteria of the Financial Reconstruction Law as of September 30, 2000 was 1,873.8 billion yen and remained at about the same level as March 31, 2000. Due to several bankruptcies of large borrowers, “Doubtful” and “Sub-standard” claims decreased, while “Bankrupt” claims increased.

Capital Adequacy

Consolidated capital adequacy ratio rose by 3.34 percentage points from March 31, 2000 to 15.55%, due to a reduction of 760 billion yen in risk assets and an increase in shareholders' equity resulting from earnings.

The Bank started applying the market value method from this interim accounting period for Available-for-Sale securities and posted minus one billion yen in the capital account as a difference in evaluation.

Performance Forecast for Fiscal Year 2000

For Fiscal Year 2000 ending March 31, 2001, the Bank expects Net Business Profit before general reserves (jisshitsu gyomu jun-eki) of 34.0 billion yen, Net Operating Income (keijo rieki) of 82.0 billion yen and Net Income (touki rieki) of 82.0 billion yen, respectively.

Note: Figures are non-consolidated basis unless mentioned otherwise.

Financial Highlights - Consolidated

Balance Sheet data at the end of	billions of yen			
	Sep. 2000	Mar. 2000	change	
	a	b	a-b	%
Total Assets	10,949.0	13,206.7	-2,257.7	-17.1%
Loans and Bills Discounted	7,244.7	7,711.0	-466.3	-6.0%
Securities	2,701.8	2,804.7	-102.8	-3.7%
Cash and Due from Banks	525.8	1,930.2	-1,404.3	-72.8%
Debentures	5,106.3	6,730.7	-1,624.4	-24.1%
Deposits (including NCDs)	2,883.5	2,777.5	106.0	3.8%
Total Stockholders' Equity	543.9	473.5	70.4	14.9%
Capital Adequacy Ratios (BIS)	15.55%	12.21%	3.34%	27.4%
Risk Assets	6,995.7	7,755.6	-759.9	-9.8%

Profit for the Fiscal Terms Ended	billions of yen			
	Sep. 2000	Sep. 1999	change	
	a	b	a-b	%
Total Operating Income	192.8	232.1	-39.3	-16.9%
Net Business Profit (<i>gyomu jun-eki</i>)	17.7	-29.8	47.6	-159.7%
(Before General Loan Loss Reserves)				
Net Operating Income (<i>keijo rieki</i>)	69.8	-347.3	417.1	-120.1%
Net Income	69.8	0.3	69.5	-
Net Income per Share (yen)	25.72	0.14		
Dividend per Share (yen)	-	-		

Cash Flow for the Fiscal Terms Ended	billions of yen	
	Sep. 2000	Mar. 2000
	(6 months)	(12 months)
	a	b
Cash Flows from Operating Activities	-810.1	-2,997.1
Cash Flows from Investing Activities	104.8	-302.0
Cash Flows from Financing Activities	-303.4	3,923.8
Cash and Cash Equivalents at End of Term	31.9	1,040.6

References	Sep. 2000	Mar. 2000	Sep.1999
Exchange Rate (¥/\$)	108.00	106.15	106.95
Nikkei Average	15,747.26	20,337.32	17,605.46

Consolidated Balance Sheet

in millions of yen

	Sep. 30, 2000	Mar. 31, 2000	Change	
	a	b	a-b	%
<<Assets>>				
Loans and Bills Discounted	7,244,711	7,711,024	-466,313	-6.0%
Foreign Exchanges	15,534	14,294	1,240	8.7%
Securities	2,701,842	2,804,703	-102,861	-3.7%
Money Held in Trust	49,425	-	49,425	-
Trading Assets	293,438	545,120	-251,682	-46.2%
Bills Bought	-	-	-	-
Commercial Paper and Other Debt Purchased	17	1,189	-1,172	-98.6%
Call Loans and Bills Purchased	458,570	363,492	95,078	26.2%
Cash and Due from Banks	525,861	1,930,219	-1,404,358	-72.8%
Other Assets	252,666	366,778	-114,112	-31.1%
Premises and Equipment	35,958	35,865	93	0.3%
Deferred Discounts on and Issuance Expenses for Debentures	1,510	1,981	-471	-23.8%
Customers' Liabilities for Acceptances and Guarantees	215,259	298,624	-83,365	-27.9%
Reserve for Loan Losses	-845,744	-866,518	20,774	-2.4%
Total Assets	10,949,054	13,206,776	-2,257,722	-17.1%
<<Liabilities>>				
Debentures	5,106,360	6,730,795	-1,624,435	-24.1%
Deposits	2,511,296	2,046,045	465,251	22.7%
Negotiable Certificates of Deposits	372,257	731,470	-359,213	-49.1%
Borrowed Money	620,512	902,995	-282,483	-31.3%
Trading Liabilities	215,039	277,876	-62,837	-22.6%
Commercial Paper and Other debt Purchased	1,189	11,204	-10,015	-89.4%
Commercial Paper	-	500	-500	-100.0%
Call Money and Bills Sold	89,000	245,206	-156,206	-63.7%
Foreign Exchanges	127	270	-143	-53.0%
Other Liabilities	1,256,171	1,482,460	-226,289	-15.3%
Reserve for Derivative-Related Credit Risk	-	1,295	-1,295	-100.0%
Reserve for Employee Retirement Benefit	18,902	15,512	3,390	21.9%
Reserve for Loss on Disposition of Premises and Equipment	81	80	1	1.3%
Special Statutory Reserves	0	0	0	0.0%
Acceptances and Guarantees	215,259	298,624	-83,365	-27.9%
Total Liabilities	10,405,009	12,733,132	-2,328,123	-18.3%
Minority Interests in Subsidiaries	60	59	1	1.7%
<<Stockholders' Equity>>				
Paid-in Capital	451,296	229,296	222,000	96.8%
Preferred Stock Subscription	-	240,000	-240,000	-100.0%
Capital Surplus	18,558	281,413	-262,855	-93.4%
Unrealized Loss on Available for sale Securities	-1,023	-	-	-
Foreign Currency Transaction Adjustments	1,899	-	-	-
Treasury Stock, at Cost	0	0	0	-
Earned Surplus (Deficit)	73,254	(277,125)	350,379	-126.4%
Total Stockholders' Equity	543,985	473,584	70,401	14.9%
Total Liabilities, Minority Interest in Subsidiaries and Stockholders' Equity	10,949,054	13,206,776	-2,257,722	-17.1%

US\$/yen

@108.00

@106.15

Consolidated Statements of Income

in millions of yen

	IH/FY'00	IH/FY'99	Change	
	a	b	a-b	%
Operating Income	192,827	232,137	-39,310	-16.9%
Interest Income	124,569	190,983	-66,414	-34.8%
Interest on Loans and Discounts	82,944	117,801	-34,857	-29.6%
Interest and Dividends on Securities	5,834	14,589	-8,755	-60.0%
Fees and Commissions (Income)	7,177	3,836	3,341	87.1%
Trading Revenue	2,067	2,953	-886	-30.0%
Other Operating Income	1,432	6,942	-5,510	-79.4%
Other Income	57,580	27,420	30,160	110.0%
Operating Expenses	122,962	579,459	-456,497	-78.8%
Interest Expenses	86,052	188,892	-102,840	-54.4%
Interest on Coupon Debentures	46,412	80,763	-34,351	-42.5%
Interest on Discount Debentures	856	1,856	-1,000	-53.9%
Interest on Deposits	3,995	13,732	-9,737	-70.9%
Fees and Commissions (Expense)	999	3,578	-2,579	-72.1%
Other Operating Expenses	1,381	11,221	-9,840	-87.7%
General and Administrative Expenses	29,955	31,497	-1,542	-4.9%
Other Expenses	4,573	344,269	-339,696	-98.7%
Net Operating Income (loss)	69,865	(347,322)	417,187	-120.1%
Non-Operating Income	652	1,128,278	-1,127,626	-0,099.9%
Non-Operating Expenses	386	781,813	-781,427	-0,100.0%
Income (loss) before Income Taxes	70,130	(857)	70,987	-8283.2%
Income Taxes	253	-1,220	1,473	-120.7%
Current	253	579	-326	-56.3%
Deferred	-	-1,799	1,799	-100.0%
Minority Interests in Net Income of Subsidiaries	0	15	-15	-100.0%
Net Income	69,876	346	629,630	181974.0%
(Ref.) Net Business Profit (gyomu jun-eki)	17,768	-	17,768	-

US\$ / yen @108.00 @106.15

Financial Highlights - Non-Consolidated

Balance Sheet data at the end of	billions of yen			
	Sep. 2000	Mar. 2000	change	
	a	b	a-b	%
Total Assets	11,477.2	13,755.7	-2,278.4	-16.6%
Loans and Bills Discounted	7,240.9	7,704.7	-463.8	-6.0%
Securities	2,741.4	2,810.1	-68.7	-2.4%
Cash and Due from Banks	595.5	1,969.7	-1,374.1	-69.8%
Debentures	4,916.0	6,481.8	-1,565.7	-24.2%
Deposits (including NCDs)	2,931.7	2,824.2	107.5	3.8%
Total Stockholders' Equity	538.5	469.8	68.7	14.6%

Profit for the Fiscal Terms Ended	billions of yen			
	Sep. 2000	Sep. 1999	change	
	a	b	a-b	%
Total Operating Income	190.2	226.7	-36.5	-16.1%
Net Business Profit (<i>gyomu jun-eki</i>)	104.5	162.3	-57.7	-35.6%
(Before General Loan Loss Reserves)	17.5	-30.6	48.1	-
(Bond Gains - net)	-0.5	-0.4	-0.1	25.0%
Net Operating Income (<i>keijo rieki</i>)	69.5	-346.0	415.6	-
(Stock Gains - net)	56.7	-41.5	98.2	-
(Credit Cost)	88.8	474.9	-386.0	-81.3%
Net Income	69.7	0.0	69.7	-
(Total Credit Cost)	88.8	1,056.9	-968.1	-91.6%
Net Income per Share (yen)	25.67	0.00		
Dividend per Share (yen)	-	-		

References	Sep. 2000	Mar. 2000	Sep.1999
Exchange Rate (¥/\$)	108.00	106.15	106.95
Nikkei Average	15,747.26	20,337.32	17,605.46

Non-Consolidated Balance Sheet

in millions of yen

	Sep. 30, 2000	Mar. 31, 2000	Change	
	a	b	a-b	%
<<Assets>>				
Loans and Bills Discounted	7,240,961	7,704,725	-463,764	-6.0%
Foreign Exchanges	15,534	14,294	1,240	8.7%
Securities	2,741,458	2,810,164	-68,706	-2.4%
Money Held in Trust	53,760	-	53,760	-
Trading Assets	526,274	785,219	-258,945	-33.0%
Commercial Paper and Other Debt Purchased	17	1,189	-1,172	-98.6%
Bills Bought	-	-	-	-
Bills Purchased	130,000	280,200	-150,200	-53.6%
Call Loans	328,000	83,292	244,708	293.8%
Cash and Due from Banks	595,569	1,969,712	-1,374,143	-69.8%
Other Assets	226,255	365,021	-138,766	-38.0%
Premises and Equipment	35,608	35,631	-23	-0.1%
Deferred Discounts on and Issuance Expenses for Debentures	1,030	1,236	-206	-16.7%
Customers' Liabilities for Acceptances and Guarantees	428,819	571,997	-143,178	-25.0%
Reserve for Loan Losses	-846,023	-868,981	22,958	-2.6%
Total Assets	11,477,268	13,755,705	-2,278,437	-16.6%
<<Liabilities>>				
Debentures	4,916,096	6,481,884	-1,565,788	-24.2%
Deposits	2,559,227	2,092,756	466,471	22.3%
Negotiable Certificates of Deposits	372,557	731,470	-358,913	-49.1%
Borrowed Money	829,470	1,093,646	-264,176	-24.2%
Trading Liabilities	469,109	564,910	-95,801	-17.0%
Bills Sold	14,000	5,900	8,100	137.3%
Commercial Paper	-	500	-500	-100.0%
Call Money	75,000	239,306	-164,306	-68.7%
Foreign Exchange	161	270	-109	-40.4%
Other Liabilities	1,255,614	1,486,654	-231,040	-15.5%
Reserve for Derivative-Related Credit Risk	-	1,295	-1,295	-100.0%
Reserve for Employee Retirement Benefit	18,626	15,255	18,626	122.1%
Special Statutory Reserves	0	0	0	-
Acceptances and Guarantees	428,819	571,997	-143,178	-25.0%
Total Liabilities	10,938,684	13,285,849	-2,347,165	-17.7%
<<Stockholders' Equity>>				
Paid-in Capital	451,296	229,296	222,000	96.8%
Preferred Stock Subscription	-	240,000	-240,000	-100.0%
Capital Surplus	18,558	281,413	-262,855	-93.4%
Earned Surplus (Deficit)	69,752	(280,845)	350,597	-124.8%
Total Stockholders' Equity	538,583	469,855	68,728	14.6%
Total Liabilities and Stockholders' Equity	11,477,268	13,755,705	-2,278,437	-16.6%

US\$ / yen

@108.00

@106.15

Non-Consolidated Statements of Income

in millions of yen

	IH/FY'00	IH/FY'99	Change	
	a	b	a-b	%
Operating Income	190,218	226,789	-36,571	-16.1%
Interest Income	123,561	187,658	-64,097	-34.2%
Interest on Loans and Discounts	81,117	116,050	-34,933	-30.1%
Interest and Dividends on Securities	7,623	14,355	-6,732	-46.9%
Fees and Commissions (Income)	6,795	4,673	2,122	45.4%
Trading Revenue	1,449	2,058	-609	-29.6%
Other Operating Income	897	6,831	-5,934	-86.9%
Other Income	57,514	25,568	31,946	124.9%
Operating Expenses	120,618	572,795	-452,177	-78.9%
Interest Expenses	84,649	187,158	-102,509	-54.8%
Interest on Coupon Debentures	40,575	76,328	-35,753	-46.8%
Interest on Discount Debentures	856	1,856	-1,000	-53.9%
Interest on Deposits	4,828	13,985	-9,157	-65.5%
Fees and Commissions (Expense)	984	4,169	-3,185	-76.4%
Other Operating Expenses	1,124	10,941	-9,817	-89.7%
General and Administrative Expenses	29,257	30,209	-952	-3.2%
Other Expenses	4,602	340,317	-335,715	-98.6%
Net Operating Income (loss)	69,599	(346,006)	415,605	-120.1%
Non-Operating Income	652	1,128,278	-1,127,626	-99.9%
Non-Operating Expenses	385	781,807	-781,422	-100.0%
Income before Income Taxes	69,866	464	69,402	14957.3%
Income Taxes	114	464	-350	-75.4%
Net Income	69,752	-	69,752	-
Loss Brought Forward from Previous Term	-	390,710	-390,710	-100.0%
Interim Dividends	-	-	-	-
Transfer to Legal Reserve	-	-	-	-
Unappropriated Profit (loss) at the Interim of the Term	69,752	(390,710)	460,462	-117.9%
(Ref.) Net Business Profit (gyomu jun-eki)	104,554	162,331	-57,777	-35.6%

US\$ / yen @108.00 @106.15

Supplemental Information

I. Summary of Income Statement - Consolidated

in millions of yen

	1H/FY00 (a)	1H/FY99 (b)	
		Change (a)-(b)	
Gross Business Profit (gyomu sorieki)	46,813	45,790	1,023
Interest Income (net)	38,517	36,426	2,091
Fees and Commissions (net)	6,177	5,920	257
Trading (net)	2,067	-886	2,953
Others	50	4,328	-4,278
General and Administrative Expense	29,955	-1,542	31,497
Non Business Profit/Loss	53,006	560,849	-507,843
Net Stock Gains	56,577	98,106	-41,529
Write-offs	-	-832	832
Specific Reserve Provisioning	88,802	-372,760	461,562
General Reserve Provisioning	-86,957	102,614	-189,571
Reserves against Credits in Specific Countries	31	8,397	-8,366
Investment Profit and Loss under Equity Method	-45	130	-175
Others	-1,712	7,096	-8,808
Net Operating Profit	69,865	-112,499	-346,006
Extraordinary Profit/Loss	265	-346,199	346,464
Net Income before Tax	70,130	70,987	-857
Tax	253	1,472	-1,219
Minority Interests in Net Income of Subsidiaries	0	-15	15
Net Income after Tax	69,876	69,530	346
(ref.) Net Business Profit (gyomu Jun-eki) before general reserves	17,768	47,663	-29,895

Number of Affiliated Companies			
Consolidated Subsidiaries	8	0	8
Affiliated Companies under Equity Method	5	-1	6

Summary of Income Statement - Non-Consolidated

in millions of yen

	1H/FY00 (a)	1H/FY99 (b)	
		Change (a)-(b)	
Gross Business Profit (gyomu sorieki)	46,017	46,083	-66
Interest Income (net)	38,984	37,990	994
Fees and Commissions (net)	5,822	5,233	589
Trading (net)	1,449	-609	2,058
Others*	-238	3,470	-3,708
Debenture Issuing Cost*	-	-486	486
General and Administrative Expense	28,419	-1,705	30,124
Personnel	12,386	927	11,459
Non-Personnel	14,946	-2,391	17,337
Tax	1,086	-242	1,328
Net Business Profit (gyomu jun-eki) before general reserves	17,597	48,275	-30,678
General Reserve Provisioning	-86,956	106,054	-193,010
Net Business Profit (gyomu jun-eki)	104,554	-57,777	162,331
Non Business Profit/Loss	-34,882	472,961	-507,843
Net Stock Gains	56,745	98,274	-41,529
Credit Cost	88,838	-386,070	474,908
Write-offs	-	-2,710	2,710
Specific Reserve Provisioning	88,837	-372,792	461,629
Reserves for Contingencies on Loans Sold	-	-4,633	4,633
Losses on Sale of Credits	1	-5,933	5,934
Reserves against Credits in Specific Countries	-31	8,335	-8,366
Tokyo Metropolitan's Enterprise Tax	778	778	-
Net Operating Profit	69,599	415,605	-346,006
Extraordinary Profit/Loss	266	-346,204	346,470
Gains on Sale of Property	-385	-635	250
Gains	-	-830	830
Losses	385	-195	580
Losses on Sale of Inappropriate Assets	-	-582,081	582,081
Increase in Temporary Nationalization Account	-	-936,594	936,594
Net Income before Tax	69,866	69,402	464
Tax	114	-350	464
Net Income after Tax	69,752	-69,752	-
Total Credit Cost	88,838	1,145,828	-1,056,990

* Debenture Issuing Cost is included in "Other Business Expenses" from this Fiscal Year.

II. Yield, Capital, Securities

1. Yields on Assets and Liabilities - Non-Consolidated, Domestic Business

	1H/FY00 (a)		1H/FY99 (b)
		change (a)-(b)	
(1) Interest Earning Assets (A)	1.86%	-0.21%	2.07%
Loans	2.01%	0.37%	1.64%
Securities	0.35%	-0.98%	1.33%
(2) Interest Bearing Liabilities (B)	1.86%	-0.25%	2.11%
Debentures	1.44%	-0.60%	2.04%
Deposits & NCDs	0.20%	-0.15%	0.35%
(3) Gross Spread (A)-(B)	0.00%	0.04%	-0.04%

2. Capital Adequacy (BIS International Standard) - Consolidated

in billions of yen

	Sep-00			Mar-00	Sep-99
		Change from Mar. 00	Change from Sep. 99		
(1) Total Capital Ratio	15.55%	3.34%	15.36%	12.21%	0.19%
(2) Tier 1	544.0	70.4	530.7	473.6	13.3
(3) Tier 2	544.0	70.4	530.7	473.6	13.3
45% of Unrealized Gains on Securities	-	-	-	-	130.3
General Loan Loss Reserves	43.7	-4.7	-130.6	48.4	174.3
Sub Debts, Hybrid Capital Instruments	615.4	-190.9	134.4	806.3	481.0
Cut Off (Tier 1 Cap)	115.0	-266.1	-657.3	381.1	772.3
(4) Deductions (Double Gearing/Leveraging)	-	-	-	-	-
(5) Total Capital (2)+(3)-(4)	1,088.0	140.8	1,061.3	947.2	26.7
(6) Risk Assets	6,995.7	-759.9	-6,949.9	7,755.6	13,945.6

3. Unrealized Gains on Securities Holdings - Consolidated

in millions of yen

	Unrealized Gains (net)		
		Gains	Losses
Bonds	62	62	0
Equities	-1,404	952	2,356
Other	318	876	558
Total	-1,023	1,892	2,915

III. Asset Quality

1. Risk Monitored Credits

in millions of yen

	Sep-00		Mar-00	Sep-99	
		Change from Mar. 00			Change from Sep. 99
Bankrupt	567,490	379,324	-544,364	188,166	1,111,854
Past Due	658,674	-142,581	-417,941	801,255	1,076,615
3 Months Past Due	22,210	-455	2,434	22,665	19,776
Restructured	546,370	-232,445	128,654	778,815	417,716
Total	1,794,746	3,844	-831,217	1,790,902	2,625,963

Total Loans Outstanding	7,240,961	-463,764	-2,388,036	7,704,725	9,628,997
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(ref. % to Total Loans)

Bankrupt	7.8%	5.4%	-3.7%	2.4%	11.5%
Past Due	9.1%	-1.3%	-2.1%	10.4%	11.2%
3 Months Past Due	0.3%	0.0%	0.1%	0.3%	0.2%
Restructured	7.5%	-2.6%	3.2%	10.1%	4.3%
Total	24.8%	1.6%	-2.5%	23.2%	27.3%

Consolidated

in millions of yen

	Sep-00		Mar-00	Sep-99	
		Change from Mar. 00			Change from Sep. 99
Bankrupt	567,492	379,326	-544,362	188,166	1,111,854
Past Due	658,099	-142,617	-418,516	800,716	1,076,615
3 Months Past Due	22,210	-455	2,434	22,665	19,776
Restructured	546,529	-232,286	128,813	778,815	417,716
Total	1,794,332	3,970	-831,631	1,790,362	2,625,963

Total Loans Outstanding	7,244,711	-466,313	-2,406,881	7,711,024	9,651,592
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(ref. % to Total Loans)

Bankrupt	7.8%	5.4%	-3.7%	2.4%	11.5%
Past Due	9.1%	-1.3%	-2.1%	10.4%	11.2%
3 Months Past Due	0.3%	0.0%	0.1%	0.3%	0.2%
Restructured	7.5%	-2.6%	3.2%	10.1%	4.3%
Total	24.8%	1.6%	-2.4%	23.2%	27.2%

2. Reserve for Loan Losses

Non-Consolidated

in millions of yen

	Sep-00	Change from		Mar-00	Sep-99
		Mar. 00	Sep. 99		
Reserve for Loan Losses	846,023	-20,958	-1,219,814	866,981	2,065,837
General	215,007	-102,473	-5,683	317,480	220,690
Specific	630,733	81,542	-1,213,384	549,191	1,844,117
Country Risk	282	-26	-747	308	1,029
Reserves for Sale of Specific Assets	-	-	-51,737	-	51,737
Reserves for Contingencies on Loans Sold	-	-	-100,216	-	100,216

Consolidated

in millions of yen

	Sep-00	Change from		Mar-00	Sep-99
		Mar. 00	Sep. 99		
Reserve for Loan Losses	845,744	-20,774	-1,221,545	866,518	2,067,289
General	215,302	-102,255	-6,907	317,557	222,209
Specific	630,159	81,507	-1,213,891	548,652	1,844,050
Country Risk	282	-26	-747	308	1,029
Reserves for Sale of Specific Assets	-	-	-51,737	-	51,737
Reserves for Contingencies on Loans Sold	-	-	-100,216	-	100,216

3. Reserve Ratio

Non-Consolidated

	Sep-00	Change from		Mar-00	Sep-99
		Mar. 00	Sep. 99		
% On Risk Monitored Credits	47.1%	-1.3%	-31.6%	48.4%	78.7%

Consolidated

	Sep-00	Change from		Mar-00	Sep-99
		Mar. 00	Sep. 99		
% On Risk Monitored Credits	47.1%	-1.3%	-31.6%	48.4%	78.7%

4. Disclosures Based on Financial Reconstruction Law - Non-Consolidated

in millions of yen

	Sep-00		Mar-00	Sep-99
		Change from Mar. 00		
Bankrupt, Quasi Bankrupt	808,316	519,266	-859,007	1,667,323
Doubtful	496,977	-277,234	-410,371	907,348
Sub Standard	568,581	-232,899	131,088	437,493
Total (A)	1,873,875	9,133	-1,138,290	3,012,165
Loan Loss Reserves (B)	846,023	-20,958	-1,219,814	2,065,837
Reserve Ratio (B)/(A)	45.1%	-1.4%	-23.5%	68.6%

5. Loans by Industry - Non-Consolidated

in millions of yen

	Sep-00		Mar-00	Sep-99
		Change from Mar. 00		
Loans by Domestic Branches (excl. Special International Finance)	7,240,337	-463,543	-2,279,526	9,519,863
Manufacturing	945,547	-23,213	-58,280	1,003,827
Agricultural	1,956	-81	-416	2,372
Forestry	1,077	-36	-215	1,292
Fishery	15,939	215	-1,469	17,408
Mining	33,290	-2,489	-8,630	41,920
Construction	345,616	-27,569	-45,221	390,837
Utilities	465,833	-37,163	-66,955	532,788
Transportation, Communication	662,929	-41,557	-46,275	709,204
Wholesale, Retail, Restaurants	753,034	-77,468	-156,512	909,546
Finance, Insurance	1,662,509	-49,510	-763,294	2,425,803
Real Estate	938,509	-67,069	-312,308	1,250,817
Service	869,031	-143,894	-686,099	1,555,130
Municipals	154,573	42,047	34,615	119,958
Other	390,487	-35,763	-168,474	558,961

6. Exposures in Specific Countries - Non-Consolidated

in millions of yen

	Sep-00		Mar-00	Sep-99
		Change from Mar. 00		
Total Exposure	728	-94	-2,384	3,112
Indonesia	633	-89	-2,273	2,906
Russia	93	2	1	92
Number of Specific Countries	4	-1	-4	8

7. Balance of Major Assets and Liabilities - Non-Consolidated

in millions of yen

	Sep-00		Mar-00	Sep-99
		Change from Mar. 00		
Debentures	4,916,096	-1,565,788	-2,474,146	7,390,242
(average balance)	5,699,308	-1,709,990	-1,921,059	7,620,367
Deposits & NCDs	2,931,785	107,559	-732,915	3,664,700
(average balance)	2,882,899	-859,663	-933,085	3,815,984
Loans	7,240,961	-463,764	-2,388,036	9,628,997
(average balance)	7,531,323	-3,054,051	-4,608,337	12,139,660