

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

### ① Derivatives and Forward Foreign Exchange

	100 million yen			
	Notional Amount		Credit Equivalent Amount	
	March 31, 2000	March 31, 1999	March 31, 2000	March 31, 1999
Interest Rate Swaps	¥ 867,034	¥ 853,893	¥10,927	¥12,836
Currency Swaps	21,820	21,143	2,074	1,960
Forward Foreign Exchanges	77,853	282,416	2,129	9,802
Interest Rate Options (Bought)	39,748	66,358	265	707
Currency Options (Bought)	9,291	10,339	227	345
Other Derivatives	43,371	125,931	46	144
Close-Out Netting*	/	/	(8,633)	(15,516)
<b>Total</b>	<b>¥1,059,121</b>	<b>¥1,360,083</b>	<b>¥ 7,037</b>	<b>¥10,280</b>

\* 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 million yen	
	Notional Amount	
	March 31, 2000	March 31, 1999
Forward Foreign Exchanges	¥ 33,674	¥ 34,144
Interest Rate Options (Sold)	81,656	101,211
Interest Rate Options (Bought)	23,922	27,374
Currency Options (Sold)	11,281	12,692
Currency Options (Bought)	121	365
Other Derivatives*	208,716	317,374
<b>Total</b>	<b>¥359,373</b>	<b>¥493,161</b>

\* Other Derivatives are mainly interest rate futures.

- 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.
- 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 million yen			
	Contract Amount		Credit Equivalent Amount	
	March 31, 2000	March 31, 1999	March 31, 2000	March 31, 1999
Commitments	¥115,092	¥117,581	¥ 7,161	¥ 9,064
Guarantees	20,397	22,259	17,299	18,804
Other	84	4,807	84	4,807
<b>Total</b>	<b>¥135,573</b>	<b>¥144,649</b>	<b>¥24,545</b>	<b>¥32,676</b>