

**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, 1998	March 31, 1997	March 31, 1998	March 31, 1997
Interest Rate Swaps	¥ 881,440	¥ 765,063	¥11,059	¥ 10,475
Currency Swaps	21,430	21,871	2,508	2,273
Forward Foreign Exchange	549,220	677,193	25,325	29,233
Interest Rate Options	73,161	41,212	324	627
Currency Options	14,760	20,666	614	481
Other Derivatives	120,065	131,441	108	208
Close-Out Netting*	—	—	(22,516)	(21,347)
Total	¥1,660,079	¥1,657,449	¥17,425	¥ 21,953

* 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, 1998	March 31, 1997
Interest Rate Swaps	¥ —	¥ —
Currency Swaps	—	—
Forward Foreign Exchange	77,513	100,776
Interest Rate Options (Sold)	54,209	27,338
Interest Rate Options (Bought)	4,036	2,668
Currency Options (Sold)	16,514	22,202
Currency Options (Bought)	418	350
Other Derivatives*	156,045	111,427
Total	¥308,738	¥264,764

* 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, 1998	March 31, 1997	March 31, 1998	March 31, 1997
Commitments	¥120,179	¥116,244	¥12,571	¥12,536
Guarantees	22,906	24,731	18,609	19,754
Other	10,111	15,319	10,110	15,319
Total	¥153,198	¥156,295	¥41,290	¥47,610