

### Financial Highlights (Consolidated Basis)

	1999 (Billions of yen)	2000 (Billions of yen)	2000 (Millions of U.S. dollars)
<b>Financial Data</b>			
Operating Revenues .....	¥ 2,597.0	¥ 2,588.3	\$ 24,384
Operating Income .....	310.5	310.5	2,925
Net Income .....	52.4	52.3	492
Net Operating Profit After Tax (NOPAT) .....	183.4	199.9	1,883
Total Assets .....	7,176.7	7,500.9	70,663

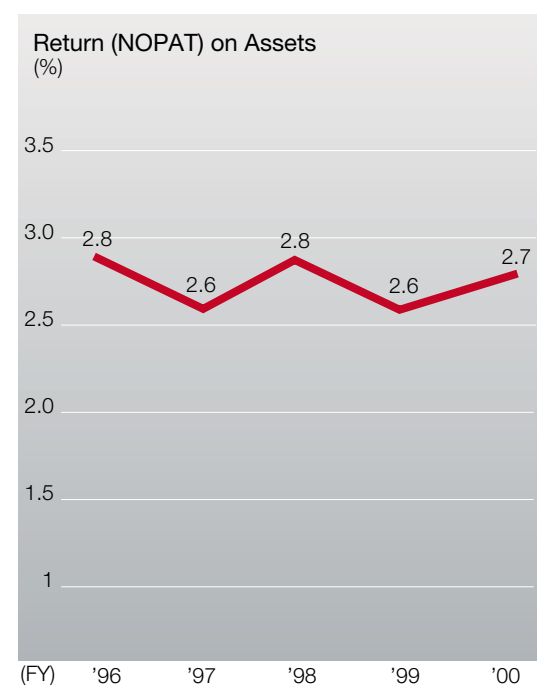
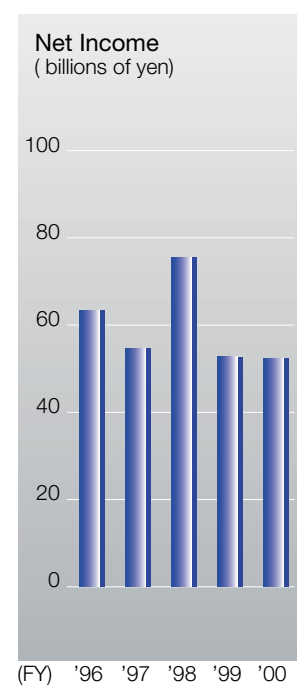
#### Per Share Data (Yen and U.S. dollars)

Net Income .....	53.6	53.4	0.50
Cash Dividends .....	50.0	50.0	0.47

#### Key Ratios (%)

Shareholders' Equity Ratio .....	17.6%	18.7%
Return on Equity (ROE) .....	4.2%	3.9%
Return (NOPAT) on Assets .....	2.6%	2.7%

Notes; 1. U.S. dollar amounts have been translated from yen, for convenience only, at the rate of ¥106.15=U.S.\$1, the approximate rate of exchange at March 31, 2000.  
2. Net Operating Profit After Tax (NOPAT) = (Operating Income + Financial Revenues) x (1 - Income Tax Rate)



### Financial Highlights (Non-Consolidated Basis)

	1999 (Billions of yen)	2000 (Billions of yen)	2000 (Millions of U.S. dollars)
<b>Financial Data</b>			
Operating Revenues .....	¥ 2,534.8	¥ 2,517.2	\$ 23,713
Operating Income .....	298.2	315.2	2,969
Net Income .....	50.9	43.6	411
Net Operating Profit After Tax (NOPAT) .....	176.6	203.5	1,917
Total Assets .....	6,914.5	7,166.8	67,516

#### Per Share Data (Yen and U.S. dollars)

Net Income .....	52.1	44.6	0.42
Cash Dividends .....	50.0	50.0	0.47

#### Key Ratios (%)

Shareholders' Equity Ratio .....	15.5%	16.7%
Return on Equity (ROE) .....	4.8%	3.9%
Return (NOPAT) on Assets .....	2.6%	2.9%

Notes; 1. U.S. dollar amounts have been translated from yen, for convenience only, at the rate of ¥106.15=U.S.\$1, the approximate rate of exchange at March 31, 2000.  
2. Net Operating Profit After Tax (NOPAT) = (Operating Income + Financial Revenues) x (1 - Income Tax Rate)

