

Trends in Principal Financial Indicators

(Units: Billion yen)

	Fiscal 2002	Fiscal 2001	Fiscal 2000	Fiscal 1999	Fiscal 1998
Total Operating Income	240.5	277.1	305.6	393.2	451.0
Income (Loss) before Income Taxes and Other	2.4	4.5	(19.2)	(21.4)	(62.4)
Net Income (Loss)	4.1	5.9	(12.8)	(15.9)	(44.5)
Capital	511.2	506.0	493.9	474.8	433.1
(Total Subscription in Thousands of Units)	(5,112,650)	(5,060,650)	(4,939,650)	(4,748,650)	(4,331,650)
Total Capital Funds	636.2	629.8	608.5	605.0	582.9
Total Assets	12,929.1	13,665.5	14,012.9	13,910.2	14,558.0
Outstanding Deposits	2,313.3	2,379.4	2,389.1	2,237.8	2,124.2
Outstanding Debentures	9,281.1	9,779.3	10,170.6	10,528.6	10,777.0
Outstanding Loans	10,090.3	10,539.2	10,886.5	11,169.3	11,378.0
Balance of Investment Securities	2,043.0	2,588.8	2,318.3	2,239.8	2,070.7
Capital Ratio (%)	7.45	7.30	6.94	6.95	6.66
Dividend per Cooperative Subscription Unit (Yen)	3.00	3.00	3.00	3.00	4.00
Dividend Payment Ratio (%)	75.23	50.50	—	—	—
Number of Employees	4,691	4,835	5,003	5,107	5,178

Note: The Reserve for Possible Loan Losses was listed in the Liabilities section until the end of the March 1999 period, and has been listed as a deduction at the end of the Assets section starting from the March 2000 period.