

INTERIM FINANCIAL REPORT (SUMMARY)
FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2001



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I . Interim Consolidated Information

1 . Interim Consolidated Balance Sheets

(Millions of Yen)

	As of SEP 30, 2001 (A)	SEP 30, 2000 (B)	Differerence (A) - (B)	MAR 31, 2001 (C)	Differerence (A) - (C)
ASSETS:					
Cash and due from banks	1 2 4 , 2 1 8	9 0 , 4 6 6	3 3 , 7 5 2	8 5 , 6 9 8	3 8 , 5 2 0
Call loans and bills purchased	3 3 7 , 0 7 7	3 0 5 , 9 6 7	3 1 , 1 1 0	4 1 6 , 8 8 7	(7 9 , 8 1 0)
Commercial paper and dept purchased	6 7 , 4 0 2	6 3 , 8 7 6	3 , 5 2 6	6 0 , 9 3 9	6 , 4 6 3
Trading account securities	1 , 9 9 6	6 , 0 8 9	(4 , 0 9 3)	2 , 0 8 7	(9 1)
Money held in trust	8 6 , 1 2 0	7 5 , 1 0 7	1 1 , 0 1 3	7 9 , 6 6 0	6 , 4 6 0
Investment securities	1 , 2 5 6 , 5 2 2	1 , 2 5 2 , 6 5 2	3 , 8 7 0	1 , 2 7 0 , 9 1 9	(1 4 , 3 9 7)
Loans and bills discounted	3 , 1 2 1 , 5 2 9	3 , 1 6 2 , 8 2 4	(4 1 , 2 9 5)	3 , 1 6 3 , 0 4 2	(4 1 , 5 1 3)
Foreign exchange assets	1 , 2 9 8	4 6 8	8 3 0	4 5 9	8 3 9
Other assets	6 0 , 7 1 6	5 8 , 1 6 4	2 , 5 5 2	5 8 , 8 3 7	1 , 8 7 9
Premises and equipment	5 6 , 5 8 0	6 0 , 7 8 7	(4 , 2 0 7)	5 8 , 7 7 2	(2 , 1 9 2)
Deferred tax assets	2 2 , 1 3 7	1 , 3 6 7	2 0 , 7 7 0	1 , 5 4 8	2 0 , 5 8 9
Customers' liabilities for acceptances and guarantees	8 6 , 8 4 4	9 9 , 3 0 9	(1 2 , 4 6 5)	9 2 , 9 7 8	(6 , 1 3 4)
Allowance for possible loan losses	(9 4 , 3 3 0)	(7 5 , 2 7 5)	(1 9 , 0 5 5)	(7 9 , 1 2 4)	(1 5 , 2 0 6)
Allowance for losses on investment securities	(1)		(1)	(1)	0
Total	5 , 1 2 8 , 1 1 4	5 , 1 0 1 , 8 0 7	2 6 , 3 0 7	5 , 2 1 2 , 7 0 6	(8 4 , 5 9 2)
LIABILITIES:					
Deposits	4 , 4 8 5 , 6 2 6	4 , 4 8 4 , 7 9 1	8 3 5	4 , 5 8 1 , 7 7 4	(9 6 , 1 4 8)
Negotiable certificates of deposit	9 8 , 1 9 0	3 , 0 2 0	9 5 , 1 7 0	8 1 0	9 7 , 3 8 0
Call money and bills sold	1 9 , 1 8 3	2 1 , 4 7 8	(2 , 2 9 5)	3 7 , 8 3 8	(1 8 , 6 5 5)
Payables under repurchased agreements	7 4 9		7 4 9		7 4 9
Borrowed money	2 7 , 9 9 7	5 0 , 0 3 2	(2 2 , 0 3 5)	4 9 , 0 0 2	(2 1 , 0 0 5)
Foreign exchange liabilities	6 1	7 2	(1 1)	1 2 5	(6 4)
Convertible bonds	1 9 , 3 3 4	1 9 , 3 3 4	0	1 9 , 3 3 4	0
Other liabilities	4 5 , 1 8 2	5 2 , 5 7 6	(7 , 3 9 4)	6 4 , 0 5 5	(1 8 , 8 7 3)
Liability for employees' retirement benefits	3 5 , 6 9 2	2 4 , 0 2 2	1 1 , 6 7 0	3 4 , 8 9 1	8 0 1
Deferred tax liabilities		1 5 , 7 2 3	(1 5 , 7 2 3)	2 , 6 4 1	(2 , 6 4 1)
Acceptances and guarantees	8 6 , 8 4 4	9 9 , 3 0 9	(1 2 , 4 6 5)	9 2 , 9 7 8	(6 , 1 3 4)
Sub total	4 , 8 1 8 , 8 6 3	4 , 7 7 0 , 3 6 0	4 8 , 5 0 3	4 , 8 8 3 , 4 5 0	(6 4 , 5 8 7)
MINORITY INTERESTS:					
Minority interests	5 , 7 5 5	5 , 3 5 0	4 0 5	5 , 5 1 1	2 4 4
STOCKHOLDERS' EQUITY:					
Common stock	2 4 , 6 5 8	2 4 , 6 5 8	0	2 4 , 6 5 8	0
Additional paid-in capital	7 , 8 3 5	7 , 8 3 5	0	7 , 8 3 5	0
Retained earnings	2 2 3 , 1 5 7	2 1 6 , 8 0 8	6 , 3 4 9	2 2 1 , 0 6 6	2 , 0 9 1
Net unrealized gains on available-for-sale securities	4 8 , 1 7 5	7 7 , 1 2 2	(2 8 , 9 4 7)	7 0 , 5 1 2	(2 2 , 3 3 7)
(Sub total)	3 0 3 , 8 2 6	3 2 6 , 4 2 4	(2 2 , 5 9 8)	3 2 4 , 0 7 2	(2 0 , 2 4 6)
Treasury stock	(3)	(0)	(3)	(1)	(2)
Shares of parent company held by subsidiaries	(3 2 7)	(3 2 7)	0	(3 2 7)	0
Sub total	3 0 3 , 4 9 5	3 2 6 , 0 9 6	(2 2 , 6 0 1)	3 2 3 , 7 4 3	(2 0 , 2 4 8)
Total	5 , 1 2 8 , 1 1 4	5 , 1 0 1 , 8 0 7	2 6 , 3 0 7	5 , 2 1 2 , 7 0 6	(8 4 , 5 9 2)

Note: Figures less than ¥1 million are omitted.

2 . Interim Consolidated Statements of Income

(Millions of Yen)

	1st Half 2002 (A)	1st Half 2001 (B)	Difference (A) - (B)	Fiscal 2001
Ordinary income	7 9 , 3 1 2	6 9 , 8 8 5	9 , 4 2 7	1 4 1 , 1 9 6
Interest income	5 2 , 4 8 7	5 1 , 9 1 9	5 6 8	1 0 5 , 1 1 1
[Interest on loans and bills discounted]	[3 3 , 1 1 2]	[3 4 , 6 2 9]	[(1 , 5 1 7)]	[6 9 , 8 5 6]
[Interest and dividends on securities]	[1 5 , 9 6 2]	[1 6 , 5 9 7]	[(6 3 5)]	[3 2 , 9 2 9]
Fees and commissions	7 , 3 1 2	7 , 2 3 2	8 0	1 4 , 4 8 8
Other operating income	8 , 3 6 8	8 , 2 2 7	1 4 1	1 7 , 0 4 7
Other income	1 1 , 1 4 4	2 , 5 0 6	8 , 6 3 8	4 , 5 4 9
Ordinary expenses	7 3 , 3 3 7	6 0 , 0 1 8	1 3 , 3 1 9	1 2 1 , 7 5 9
Interest expenses	7 , 6 9 0	7 , 0 9 5	5 9 5	1 5 , 3 2 2
[Interests on deposits]	[3 , 1 1 1]	[4 , 7 2 9]	[(1 , 6 1 8)]	[9 , 8 0 4]
Fees and commissions	1 , 6 2 5	1 , 5 7 8	4 7	3 , 2 1 3
Other operating expenses	8 , 7 0 7	7 , 7 8 1	9 2 6	1 5 , 5 7 1
General and administrative expenses	3 2 , 2 6 6	3 1 , 6 0 2	6 6 4	6 2 , 7 6 4
Other expenses	2 3 , 0 4 6	1 1 , 9 5 9	1 1 , 0 8 7	2 4 , 8 8 7
Income before extraordinary items and income taxes and minority interests	5 , 9 7 5	9 , 8 6 7	(3 , 8 9 2)	1 9 , 4 3 7
Extraordinary profits	4 1	1 2 , 2 3 5	(1 2 , 1 9 4)	2 4 , 4 6 0
Extraordinary losses	1 5 0	1 2 , 1 7 4	(1 2 , 0 2 4)	2 4 , 5 3 3
Income before income taxes and minority interests	5 , 8 6 6	9 , 9 2 9	(4 , 0 6 3)	1 9 , 3 6 3
Current income taxes	9 , 6 1 8	1 5 , 0 0 1	(5 , 3 8 3)	2 7 , 4 1 4
Deferred income taxes	(7 , 3 1 2)	(1 1 , 0 4 3)	3 , 7 3 1	(1 9 , 5 9 5)
Minority interests in net income	2 7 6	1 7 9	9 7	3 4 6
Net income	3 , 2 8 3	5 , 7 9 1	(2 , 5 0 8)	1 1 , 1 9 7

Note: Figures less than ¥1 million are omitted.

3 . Interim Consolidated Statements of Retained Earnings

(Millions of Yen)

	1st Half 2002 (A)	1st Half 2001 (B)	Difference (A) - (B)	Fiscal 2001
Balance of retained earnings at the beginning of year	2 2 1 , 0 6 6	2 1 2 , 2 0 9	8 , 8 5 7	2 1 2 , 2 0 9
Additions				
Deductions	1 , 1 9 2	1 , 1 9 2	0	2 , 3 4 0
Cash dividends	1 , 1 4 8	1 , 1 4 8	0	2 , 2 9 6
Bonuses to directors and corporate auditors	4 3	4 3	0	4 3
Net income	3 , 2 8 3	5 , 7 9 1	(2 , 5 0 8)	1 1 , 1 9 7
Balance of retained earnings at the end of the term	2 2 3 , 1 5 7	2 1 6 , 8 0 8	6 , 3 4 9	2 2 1 , 0 6 6

Note : Figures less than ¥1 million are omitted .

4 . Interim Consolidated Statements of Cash Flows

(Millions of Yen)

	1st Half 2002 (A)	1st Half 2001 (B)	Difference (A) - (B)	Fiscal 2001
. Operating activities				
Income before income taxes and minority interests	5,866	9,929	(4,063)	19,363
Depreciation and amortization	8,477	8,777	(300)	17,697
Increase in allowance for possible loan losses	15,205	10,601	4,604	14,450
Increase in allowance for losses on investment securities	(0)		(0)	1
Decrease in liabilities for employees' retirement benefits		(11,442)	11,442	(11,442)
Increase in liabilities for employees' retirement benefits	801	24,022	(23,221)	34,891
Interest income	(52,487)	(51,919)	(568)	(105,111)
Interest expenses	7,690	7,095	595	15,322
Investment securities losses (gains) - net	(8,981)	(1,193)	(7,788)	(2,672)
Losses (gains) on money held in trust - net	1,296	(145)	1,441	397
Foreign exchange losses (gains) - net	2,136	(635)	2,771	(9,106)
Losses (gains) on disposal of premises and equipment - net	130	(27)	157	132
Net decrease (increase) in loans and bills discounted	41,512	(38,186)	79,698	(38,404)
Net increase (decrease) in deposits	(96,148)	3,785	(99,933)	100,769
Net increase (decrease) in certificates of deposit	97,380	(19,550)	116,930	(21,760)
Net increase (decrease) in others borrowings	(1,004)	(3,237)	2,233	(4,268)
Net decrease (increase) in due from banks	(78)	1,017	(1,095)	1,111
Net decrease in call loans etc.	73,344	112,971	(39,627)	4,988
Net increase (decrease) in call money	(17,904)	6,309	(24,213)	22,669
Net decrease (increase) in trading account securities	90	(4,586)	4,676	(584)
Net decrease (increase) in foreign exchange assets	(3,371)	(26)	(3,345)	(17)
Net increase (decrease) in foreign exchange liabilities	(8,002)	323	(8,325)	7,953
Interest received	52,254	49,279	2,975	103,164
Interest paid	(9,382)	(7,621)	(1,761)	(16,993)
Other - net	(3,752)	(2,819)	(933)	(8,147)
Payment of bonuses to directors and corporate auditors	(61)	(62)	1	(62)
Sub total	105,012	92,658	12,354	124,344
Income tax paid	(19,637)	(7,481)	(12,156)	(15,239)
Net cash provided by operating activities	85,375	85,177	198	109,104
. Investing activities				
Purchases of investment securities	(151,345)	(236,793)	85,448	(394,626)
Proceeds from sales of investment securities	20,939	59,680	(38,741)	117,650
Proceeds from maturity of investment securities	115,646	84,603	31,043	164,616
Increase in money held in trust	(10,000)		(10,000)	(6,000)
Purchases of premises and equipment	(1,392)	(2,221)	829	(4,137)
Proceeds from sales of premises and equipment	391	143	248	407
Net cash used in investing activities	(25,761)	(94,587)	68,826	(122,089)
. Financing activities				
Repayments subordinated borrowed money	(20,000)		(20,000)	
Purchases of treasury stock	(24)	(24)	0	(42)
Proceeds from sales of treasury stock	22	25	(3)	42
Dividends paid	(1,148)	(1,148)	0	(2,297)
Dividends paid to minority interests stockholders	(8)	(8)	0	(8)
Net cash used in financing activities	(21,158)	(1,154)	(20,004)	(2,305)
. Foreign currency translation adjustments on cash and cash equivalents				
	(15)	4	(19)	56
. Net increase (decrease) in cash and cash equivalents	38,441	(10,560)	49,001	(15,234)
. Cash and cash equivalents, beginning of year	84,196	99,430	(15,234)	99,430
. Cash and cash equivalents, end of the term	<u>122,637</u>	<u>88,870</u>	<u>33,767</u>	<u>84,196</u>

Note: Figures less than ¥1 million are omitted.

5 . Segment Information

Business Segment Information ===

1st Half of Fiscal 2002 (from April 1, 2001 to September 30, 2001)

(Millions of Yen)

	Bankings Operations	Lease Operations	Other Operations	Total	Eliminations	Consolidated
Ordinary income						
Income from customers	70,222	7,521	1,568	79,312		79,312
Intersegment income	285	1,201	765	2,253	(2,253)	
Total	70,507	8,723	2,334	81,565	(2,253)	79,312
Ordinary expenses	65,056	8,389	2,132	75,579	(2,242)	73,337
Income before extraordinary items and income taxes and minority interests	5,451	333	201	5,986	(10)	5,975

1st Half of Fiscal 2001 (from April 1, 2000 to September 30, 2000)

(Millions of Yen)

	Bankings Operations	Lease Operations	Other Operations	Total	Eliminations	Consolidated
Ordinary income						
Income from customers	60,908	7,427	1,549	69,885		69,885
Intersegment income	310	1,357	742	2,409	(2,409)	
Total	61,219	8,784	2,292	72,295	(2,409)	69,885
Ordinary expenses	51,688	8,343	2,367	62,398	(2,380)	60,018
Income (losses) before extraordinary items and income taxes and minority interests	9,530	441	(75)	9,896	(29)	9,867

Fiscal 2001 (from April 1, 2000 to March 31, 2001)

(Millions of Yen)

	Bankings Operations	Lease Operations	Other Operations	Total	Eliminations	Consolidated
. Ordinary income, and income before extraordinary items and income taxes and minority interests:						
Ordinary income						
Income from customers	123,131	14,929	3,136	141,196		141,196
Intersegment income	609	2,624	1,459	4,693	(4,693)	
Total	123,740	17,553	4,595	145,889	(4,693)	141,196
Ordinary expenses	104,949	16,784	4,678	126,413	(4,653)	121,759
Income (losses) before extraordinary items and income taxes and minority interests	18,790	768	(82)	19,476	(39)	19,437
. Assets, depreciation and capital expenditures:						
Assets	5,185,719	39,840	18,411	5,243,970	(31,264)	5,212,706
Depreciation	4,876	12,773	48	17,697		17,697
Capital expenditures	3,572	12,079	21	15,672	(73)	15,598

Note: 1 .Figures less than ¥1 million are omitted.

2 .Segmentation is based on business segment of consolidated company. "Other operations" consists of credit card transactions and others.

. Interim Non-consolidated Information

1 . Interim Non-consolidated Balance Sheets

(Millions of Yen)

	As of SEP 30 , 2001 (A)	SEP 30 , 2000 (B)	Difference (A) - (B)	MAR 31 , 2001 (C)	Difference (A) - (C)
ASSETS :					
Cash and due from banks	124,015	89,712	34,303	85,572	38,443
Call loans	337,077	305,967	31,110	416,887	(79,810)
Commercial paper and dept purchased	67,402	63,876	3,526	60,939	6,463
Trading account securities	1,996	6,089	(4,093)	2,087	(91)
Money held in trust	86,120	75,107	11,013	79,660	6,460
Investment securities	1,256,021	1,252,157	3,864	1,270,403	(14,382)
[Treasury stocks]	[0]	(0)]	1]	(1)]
Loans and bills discounted	3,137,800	3,179,265	(41,465)	3,179,012	(41,212)
Foreign exchange assets	1,298	468	830	459	839
Other assets	23,052	20,267	2,785	20,488	2,564
Premises and equipment	51,758	54,586	(2,828)	53,134	(1,376)
Deferred tax assets	20,419		20,419		20,419
Customers' liabilities for acceptances and guarantees	86,844	99,309	(12,465)	92,978	(6,134)
Allowance for possible loan losses	(90,790)	(71,383)	(19,407)	(75,956)	(14,834)
Allowance for losses on investment securities	(1)		(1)	(1)	0
Total	5,103,015	5,075,425	27,590	5,185,666	(82,651)
LIABILITIES:					
Deposits	4,492,880	4,492,525	355	4,589,182	(96,302)
Negotiable certificates of deposit	98,190	3,020	95,170	810	97,380
Call money	19,183	21,478	(2,295)	37,838	(18,655)
Payables under repurchase agreements	749		749		749
Borrowed money	10,287	30,308	(20,021)	30,277	(19,990)
Foreign exchange liabilities	61	72	(11)	125	(64)
Convertible bonds	19,334	19,334	0	19,334	0
Other liabilities	36,160	43,907	(7,747)	54,004	(17,844)
Liability for employees' retirement benefits	35,383	23,684	11,699	34,594	789
Deferred tax liabilities		15,716	(15,716)	2,633	(2,633)
Acceptances and guarantees	86,844	99,309	(12,465)	92,978	(6,134)
Sub total	4,799,076	4,749,356	49,720	4,861,780	(62,704)
STOCKHOLDERS' EQUITY:					
Common stock	24,658	24,658	0	24,658	0
Additional paid-in capital	7,835	7,835	0	7,835	0
Legal reserve	24,658	24,658	0	24,658	0
Retained earnings	198,614	191,795	6,819	196,222	2,392
Voluntary reserve	192,698	183,549	9,149	183,549	9,149
Undivided profit at the end of the term	5,916	8,245	(2,329)	12,672	(6,756)
Net unrealized gains on available-for-sale securities	48,175	77,120	(28,945)	70,511	(22,336)
Treasury Stock	(3)		(3)		(3)
Sub total	303,938	326,068	(22,130)	323,886	(19,948)
Total	5,103,015	5,075,425	27,590	5,185,666	(82,651)

Note: Figures less than ¥1 million are omitted.

2. Interim Non-consolidated Statements of Income

(Millions of Yen)

	1st Half 2002 (A)	1st Half 2001 (B)	Difference (A) - (B)	Fiscal 2001
Ordinary income	7 0 , 4 2 8	6 1 , 1 2 7	9 , 3 0 1	1 2 3 , 5 9 9
Interest income	5 2 , 0 9 5	5 1 , 5 4 4	5 5 1	1 0 4 , 4 0 3
[Interest on loans and bills discounted]	[3 2 , 7 2 3]	[3 4 , 2 6 2]	[(1 , 5 3 9)]	[6 9 , 1 6 1]
[Interest and dividends on securities]	[1 5 , 9 5 9]	[1 6 , 5 8 9]	[(6 3 0)]	[3 2 , 9 1 7]
Fees and commissions	6 , 9 8 2	6 , 9 2 1	6 1	1 3 , 8 4 8
Other operating income	1 2 1	8 2	3 9	6 4 4
Other income	1 1 , 2 2 9	2 , 5 7 9	8 , 6 5 0	4 , 7 0 2
Ordinary expenses	6 4 , 6 4 4	5 1 , 4 4 7	1 3 , 1 9 7	1 0 4 , 4 6 6
Interest expenses	7 , 5 5 9	6 , 9 2 6	6 3 3	1 5 , 0 0 4
[Interests on deposits]	[3 , 1 1 6]	[4 , 7 3 3]	[(1 , 6 1 7)]	[9 , 8 1 4]
Fees and commissions	1 , 9 0 0	1 , 8 5 6	4 4	3 , 7 6 8
Other operating expenses	1 , 4 3 3	7 6 0	6 7 3	1 , 5 4 3
General and administrative expenses	3 1 , 5 2 3	3 0 , 8 9 1	6 3 2	6 1 , 3 0 7
Other expenses	2 2 , 2 2 8	1 1 , 0 1 3	1 1 , 2 1 5	2 2 , 8 4 2
Income before extraordinary items and income taxes and minority interests	5 , 7 8 3	9 , 6 7 9	(3 , 8 9 6)	1 9 , 1 3 3
Extraordinary profits	2 0	1 2 , 2 0 0	(1 2 , 1 8 0)	2 4 , 4 0 1
Extraordinary losses	1 4 9	1 2 , 1 7 2	(1 2 , 0 2 3)	2 4 , 5 3 3
Income before income taxes and minority interests	5 , 6 5 4	9 , 7 0 7	(4 , 0 5 3)	1 9 , 0 0 1
Current income taxes	9 , 2 1 2	1 4 , 4 5 2	(5 , 2 4 0)	2 6 , 5 4 5
Deferred income taxes	(7 , 1 4 2)	(1 0 , 6 7 4)	3 , 5 3 2	(1 9 , 0 4 9)
Net income	3 , 5 8 4	5 , 9 2 9	(2 , 3 4 5)	1 1 , 5 0 5
Profit brought forward from the previous term	2 , 3 3 2	2 , 3 1 6	1 6	2 , 3 1 6
Interim dividends				1 , 1 4 9
Undivided profit at the end of term	5 , 9 1 6	8 , 2 4 5	(2 , 3 2 9)	1 2 , 6 7 2

Note: Figures less than ¥1 million are omitted.

. Explanatory Material to Interim Financial Report

1 . Interim Financial Data

A. Interest Margin

		1st Half 2002		1st Half 2001 (B)	Fiscal 2001
		(A)	(A)-(B)		
【Non-consolidated】 (%)					
(1)	Fund management yield (A)	2.18	(0.02)	2.20	2.25
	Loans and bills discounted interest rate	2.10	(0.07)	2.17	2.19
	Securities interest rate	2.71	(0.36)	3.07	2.98
(2)	Funding cost (B)	1.66	0.00	1.66	1.70
	Deposits and certificates of deposit interest rate	0.13	(0.07)	0.20	0.22
(3)	Net interest margin (A)-(B)	0.52	(0.02)	0.54	0.55

		1st Half 2002		1st Half 2001 (B)	Fiscal 2001
		(A)	(A)-(B)		
(Ref.) Interest margin (Domesitic operations) 【Non-consolidated】 (%)					
(1)	Fund management yield (A)	1.99	(0.14)	2.13	2.15
	Loans and bills discounted interest rate	2.10	(0.07)	2.17	2.19
	Securities interest rate	2.62	(0.28)	2.90	2.78
(2)	Funding cost (B)	1.48	(0.10)	1.58	1.60
	Deposits and certificates of deposit interest rate	0.12	(0.05)	0.17	0.18
(3)	Net interest margin (A)-(B)	0.51	(0.04)	0.55	0.55

B. Gains or Losses of Securites

		1st Half 2002		1st Half 2001 (B)	Fiscal 2001
		(A)	(A)-(B)		
【Non-consolidated】 (Millions of Yen)					
Gains (losses) on bonds		(750)	(344)	(406)	(412)
	Gains on sales	106	58	48	503
	Gains on maturity	-	-	-	-
	Losses on sales	69	(258)	327	789
	Losses on maturity	642	516	126	126
	Writeoff	145	145	-	-
Gains (losses) on stocks		9,733	8,134	1,599	3,103
	Gains on sales	10,112	8,478	1,634	3,288
	Losses on sales	52	52	0	14
	Writeoff	326	292	34	170

Note: In 1st half 2001 and fiscal year 2001, gains on sales of stocks for covering the retirement benefits cost, other than the above gains, are appropriated on extraordinary profits.
(1st half 2001 - ¥12,139 million, fiscal year 2001 - ¥22,629 million)

C. Capital Adequacy Ratio

(Domestic Standard) 【Consolidated】

(Millions of Yen)

	As of SEP 30, 2001 (Preliminary)			MAR 31, 2001	SEP 30, 2000
	(A)	(A)-(B)	(A)-(C)	(B)	(C)
(1) Capital adequacy ratio	10.35%	0.09%	0.14%	10.26%	10.21%
Tier capital ratio	9.65%	0.16%	0.22%	9.49%	9.43%
(2) Tier capital	259,922	2,409	6,763	257,513	253,159
(3) Tier capital	18,830	(2,124)	(1,935)	20,954	20,765
a. Difference appropriated in capital after appraisal					
b. Debt funding instruments and others	2,000	(2,000)	(2,000)	4,000	4,000
(4) Deduction (Cross-holdings with other financial institutions)					
(5) Total capital (2)+(3)-(4)	278,753	286	4,829	278,467	273,924
(6) Risk-adjusted assets	2,692,871	(19,809)	10,417	2,712,680	2,682,454

(Ref.) (Domestic Standard) 【Non-consolidated】

(Millions of Yen)

	As of SEP 30, 2001 (Preliminary)			MAR 31, 2001	SEP 30, 2000
	(A)	(A)-(B)	(A)-(C)	(B)	(C)
(1) Capital adequacy ratio	10.24%	0.08%	0.14%	10.16%	10.10%
Tier capital ratio	9.54%	0.15%	0.22%	9.39%	9.32%
(2) Tier capital	254,613	2,432	6,816	252,181	247,797
(3) Tier capital	18,671	(2,113)	(1,931)	20,784	20,602
a. Difference appropriated in capital after appraisal					
b. Debt funding instruments and others	2,000	(2,000)	(2,000)	4,000	4,000
(4) Deduction (Cross-holdings with other financial institutions)					
(5) Total capital (2)+(3)-(4)	273,284	319	4,885	272,965	268,399
(6) Risk-adjusted assets	2,667,455	(18,020)	11,100	2,685,475	2,656,355

D. Return on Equity

【Non-consolidated】

(%)

	1st Half 2002		1st Half 2001	Fiscal 2001
	(A)	(A)-(B)	(B)	
net income on equity	2.27	(1.87)	4.14	4.05

2 . Condition of Loans Portfolio

A. Risk-monitored Loans

Partly direct writeoff : Not applicable

Standard for not appropriating accrued interest : All the accrued interest to borrowers under "Bankruptcy", "Substantially bankruptcy" and "Possibly bankruptcy" based on self credit assessments is not appropriated.

Loans to borrowers belonging to the above classifications, regardless of the accrued interest, are classified as "Loans to borrowers under bankruptcy" or "Past due loans".

【Non-consolidated】

	As of SEP 30, 2001			(Millions of Yen)	
	(A)	(A)-(B)	(A)-(C)	MAR 31, 2001 (B)	SEP 30, 2000 (C)
Loans to borrowers under bankruptcy	25,180	4,354	(1,574)	20,826	26,754
Past due loans	109,882	63,697	66,535	46,185	43,347
Accrued loans contractually past due three month or more	1,055	(3,424)	(3,280)	4,479	4,335
Restructured loans	112,293	(5,267)	(5,448)	117,560	117,741
Total	248,412	59,361	56,235	189,051	192,177
Loans and bills discounted	3,137,800	(41,212)	(41,465)	3,179,012	3,179,265
= Percentage of total loans and bills discounted = (%)					
Loans to borrowers under bankruptcy	0.80	0.15	(0.04)	0.65	0.84
Past due loans	3.50	2.05	2.14	1.45	1.36
Accrued loans contractually past due three month or more	0.03	(0.11)	(0.10)	0.14	0.13
Restructured loans	3.57	(0.12)	(0.13)	3.69	3.70
Total	7.91	1.97	1.87	5.94	6.04

Note : From SEP 30, 2001, loans to borrowers under "Bankruptcy", "Substantially bankruptcy" and "possibly bankruptcy" based on self credit assessments, regardless of the accrued interest, are classified as "Loans to borrowers under bankruptcy" or "Past due loans". Consequently, "Loans to borrowers under bankruptcy" increased to ¥2,227 million and "Past due loans" increased to ¥61,108 million.

Ref) In case of applying partly direct writeoff (Million of Yen)

	SEP 31, 2001	Partly direct writeoff
Total of risk-monitored loans (Percentage of total loans)	212,990 (6.86%)	35,421
Loans and bills discounted	3,102,378	

【Consolidated】

	As of SEP 30, 2001			(Millions of Yen)	
	(A)	(A)-(B)	(A)-(C)	MAR 31, 2001 (B)	SEP 30, 2000 (C)
Loans to borrowers under bankruptcy	25,473	4,484	(2,219)	20,989	27,692
Past due loans	112,275	63,924	66,184	48,351	46,091
Accrued loans contractually past due three month or more	1,055	(3,424)	(3,280)	4,479	4,335
Restructured loans	112,316	(5,270)	(5,454)	117,586	117,770
Total	251,121	59,715	55,233	191,406	195,888
Loans and bills discounted	3,121,529	(41,513)	(41,295)	3,163,042	3,162,824
= Percentage of total loans and bills discounted = (%)					
Loans to borrowers under bankruptcy	0.81	0.15	(0.06)	0.66	0.87
Past due loans	3.59	2.07	2.14	1.52	1.45
Accrued loans contractually past due three month or more	0.03	(0.11)	(0.10)	0.14	0.13
Restructured loans	3.59	(0.12)	(0.13)	3.71	3.72
Total	8.04	1.99	1.85	6.05	6.19

Note : From SEP 30, 2001, loans to borrowers under "Bankruptcy", "Substantially bankruptcy" and "possibly bankruptcy" based on self credit assessments, regardless of the accrued interest, are classified as "Loans to borrowers under bankruptcy" or "Past due loans". Consequently, "Loans to borrowers under bankruptcy" increased to ¥2,227 million and "Past due loans" increased to ¥61,108 million.

B. Allowance for Possible Loan Losses

(1) Writeoff and Allowance Standard

a. General Allowance

Classifications		Allowance Standard
Claims on normal borrowers		The amount multiplied by the projected rate of loss calculated by loan-loss figures of the past <u>two</u> years, are recorded in General allowance.
Claims on cautioned borrowers	Claims on cautioned borrowers other than managed	The amount multiplied by the projected rate of loss calculated by loan-loss figures of the past <u>two</u> years, are recorded in General allowance.
	Claims on managed borrowers	The amount multiplied by the projected rate of loss calculated by loan-loss figures of the past <u>three</u> years, are recorded in General allowance.

b. Special Allowance

Classifications	Writeoff and Allowance Standard
Claims on borrowers under possibly bankruptcy	The amount not secured by collateral and guarantee, multiplied by the projected rate of loss (75%) calculated by loan-loss figures of the past <u>three</u> years, are recorded in Special allowance.
Claims on borrowers under substantially bankruptcy	Total amount not secured by collateral and guarantee are recorded in Special allowance or written off.
Claims on borrowers under bankruptcy	

(2) Conditions of Allowance for Possible Loan Losses

【Non-consolidated】

(Millions of Yen)

	As of SEP 30, 2001			MAR 31, 2001	SEP 30, 2000
	(A)	(A)-(B)	(A)-(C)	(B)	(C)
Allowance for possible Loan losses	90,790	14,834	19,407	75,956	71,383
General allowance	34,556	7,071	8,444	27,485	26,112
Special allowance	56,234	7,764	10,964	48,470	45,270
Special allowance for loans to certain countries					

【Consolidated】

(Millions of Yen)

	As of SEP 30, 2001			MAR 31, 2001	SEP 30, 2000
	(A)	(A)-(B)	(A)-(C)	(B)	(C)
Allowance for possible Loan losses	94,330	15,206	19,055	79,124	75,275
General allowance	35,689	7,277	8,655	28,412	27,034
Special allowance	58,640	7,929	10,399	50,711	48,241
Special allowance for loans to certain countries					

C. Loans by Industry

【Non-consolidated】

(Millions of Yen)

	As of SEP 30, 2001			MAR 31, 2001 (B)	SEP 30, 2000 (C)
	(A)	(A)-(B)	(A)-(C)		
Domestic offices (Excluding Japan offshore banking accounts)	3,135,743	(41,150)	(41,368)	3,176,893	3,177,111
Manufacturing	311,403	(8)	23	311,411	311,380
Agriculture	6,303	(273)	(94)	6,576	6,397
Forestry	551	(27)	(63)	578	614
Fishery	20,799	(1,713)	(1,666)	22,512	22,465
Mining	2,809	(705)	(702)	3,514	3,511
Construction companies	223,422	(21,871)	(5,785)	245,293	229,207
Utilities	34,662	(5,484)	2,156	40,146	32,506
Transportation and communications	88,448	6,502	5,674	81,946	82,774
Wholesale, retail and restaurants	477,440	(20,844)	(36,410)	498,284	513,850
Financial institutions	257,014	9,226	(11,374)	247,788	268,388
Real estate companies	369,314	(382)	4,559	369,696	364,755
Services	367,576	2,730	3,414	364,846	364,162
Municipalities	333,700	(2,167)	7,456	335,867	326,244
Other	642,296	(6,136)	(8,556)	648,432	650,852

D. Risk-monitored Loans by Industry

【Non-consolidated】

(Millions of Yen)

	As of SEP 30, 2001			MAR 31, 2001 (B)	SEP 30, 2000 (C)
	(A)	(A)-(B)	(A)-(C)		
Domestic offices (Excluding Japan offshore banking accounts)	248,412	59,361	56,235	189,051	192,177
Manufacturing	34,282	13,551	11,862	20,731	22,420
Agriculture	1,922	(29)	(91)	1,951	2,013
Forestry	108	(21)	(27)	129	135
Fishery	10,320	184	32	10,136	10,288
Mining	75	51	50	24	25
Construction companies	27,073	11,394	10,505	15,679	16,568
Utilities	0	0	0		
Transportation and communications	6,154	887	1,320	5,267	4,834
Wholesale, retail and restaurants	66,904	24,388	24,258	42,516	42,646
Financial institutions	190	(1,939)	(2,830)	2,129	3,020
Real estate companies	45,493	5,096	3,584	40,397	41,909
Services	50,843	5,072	6,518	45,771	44,325
Municipalities					
Other	5,042	727	1,054	4,315	3,988

E. Loans to Consumers

【Non-consolidated】

(Millions of Yen)

	As of SEP 30, 2001			MAR 31, 2001 (B)	SEP 30, 2000 (C)
	(A)	(A)-(B)	(A)-(C)		
Consumer loans	584,506	(3,741)	(5,179)	588,247	589,685
Housing loans	496,268	726	3,425	495,542	492,843
Other consumer loans	88,238	(4,467)	(8,604)	92,705	96,842

F. Loans to Small and Medium-sized Companies

【Non-consolidated】

(%)

	As of SEP 30, 2001			MAR 31, 2001 (B)	SEP 30, 2000 (C)
	(A)	(A)-(B)	(A)-(C)		
Percentage of total loans	64.31	(1.27)	(1.47)	65.58	65.78

3 . Condition of Securities Portfolio

A. Appraisal Standard for Investment Securities

Available-for-sale securities	Market value method (unrealized gains/losses are appropriated to profit and loss)
Held-to-maturity securities	Depreciation cost method
Other investment securities	Market value method (unrealized gains/losses are inserted directly into capital)
Subsidiary and affiliate stocks	Cost method

(Ref.) Investment securities in money held in trust

Money held in trust for investing	Market value method (unrealized gains/losses are appropriated to profit and loss)
Other money held in trust	Market value method (unrealized gains/losses are inserted directly into capital)

B. Unrealized Gains or Losses of Investment Securities

【Consolidated】

(Millions of Yen)

	As of SEP 30, 2001				MAR 31, 2001		
	Unrealized gains		Gains	Losses	Unrealized gains (losses) (B)	Gains	Losses
	(losses) (A)	(A) - (B)					
Held-to-maturity	54	(5)	54	-	59	59	-
Other investment	84,587	(36,021)	92,710	8,122	120,608	124,693	4,085
Stocks	37,935	(29,195)	43,604	5,669	67,130	69,344	2,213
Bonds	47,640	(6,494)	48,006	366	54,134	54,242	107
Other	(988)	(331)	1,098	2,086	(657)	1,106	1,763
Total	84,642	(36,025)	92,764	8,122	120,667	124,752	4,085
Stocks	37,935	(29,195)	43,604	5,669	67,130	69,344	2,213
Bonds	47,694	(6,500)	48,060	366	54,194	54,301	107
Other	(988)	(331)	1,098	2,086	(657)	1,106	1,763

- Note: 1. Figures contains "Investment securities" and commercial papers in "Commercial paper and debt purchased" in Interim Consolidated Balance Sheets.
2. In the above "Other investment", difference between the amount of the Balance Sheets and the purchased amount is appropriated because market value method is applied.
3. Appraisal of "Other investment" is based on the market value at the the interim end of fiscal year.
4. Net unrealized gains on "Other investment" : ¥49,396 million on 09/30/01, ¥70,423 million on 03/31/01.

【Non-consolidated】

(Millions of Yen)

	As of SEP 30, 2001				MAR 31, 2001		
	Unrealized gains		Gains	Losses	Unrealized gains (losses) (B)	Gains	Losses
	(losses) (A)	(A) - (B)					
Held-to-maturity	-	-	-	-	-	-	-
Subsidiary and affiliate stocks	-	-	-	-	-	-	-
Other investment	84,581	(36,004)	92,701	8,120	120,585	124,667	4,082
Stocks	37,928	(29,179)	43,596	5,667	67,107	69,318	2,210
Bonds	47,640	(6,494)	48,006	366	54,134	54,242	107
Other	(988)	(331)	1,098	2,086	(657)	1,106	1,763
Total	84,581	(36,004)	92,701	8,120	120,585	124,667	4,082
Stocks	37,928	(29,179)	43,596	5,667	67,107	69,318	2,210
Bonds	47,640	(6,494)	48,006	366	54,134	54,242	107
Other	(988)	(331)	1,098	2,086	(657)	1,106	1,763

- Note: 1. Figures contains "Investment securities" and commercial papers in "Commercial paper and debt purchased" in Interim Non-consolidated Balance Sheets.
2. In the above "Other investment", difference between the amount of the Balance Sheets and the purchased amount is appropriated because market value method is applied.
3. Appraisal of "Other investment" is based on the market value at the the interim end of fiscal year.
4. Net unrealized gains on "Other investment" : ¥49,395 million on 09/30/01, ¥70,421 million on 03/31/01.