

supplemental data (consolidated)

INCOME ANALYSIS

operating income, classified by domestic and foreign operations

Year ended March 31	Millions of Yen			
	Domestic Operations 2000	Foreign Operations 2000	Elimination 2000	Total 2000
Interest income	¥ 1,052,708	¥ 530,614	¥ (55,291)	¥ 1,528,031
Interest expenses	476,516	451,858	(55,300)	873,073
Net interest income	576,191	78,756	9	654,958
Fees and commissions (income)	¥ 165,029	¥ 19,744	¥ (2,136)	¥ 182,637
Fees and commissions (expenses)	30,170	8,430	(1,825)	36,775
Net fees and commissions	134,858	11,313	(310)	145,861
Trading profits	¥ 28,625	¥ 45,772	¥ (4,638)	¥ 69,760
Trading losses	937	26,553	(4,638)	22,853
Net trading income	27,687	19,219	–	46,907
Other operating income	¥ 568,113	¥ 22,061	¥ (535)	¥ 589,638
Other operating expenses	497,156	13,352	(75)	510,433
Net other operating income	70,956	8,709	(460)	79,204

Notes: 1. "Domestic Operations" refers to the operation of the Bank (except for overseas branches) and its consolidated subsidiaries within Japan. "Foreign Operations" refers to the operation of the overseas branches of the Bank and its consolidated subsidiaries with the head office located overseas.

2. "Interest expenses" are shown after deduction of an amount equivalent to interest expenses on money held in trust (¥1,242 million).

3. Internal transaction between "Domestic Operations" and "Foreign Operations" are shown in the "Elimination" column.

the average balance of interest-earning assets and interest-bearing liabilities, interest and yields

Domestic Operations

Year ended March 31	Millions of Yen		
	Average Balance 2000	Interest 2000	Earnings Yield 2000
Interest-earning assets	¥39,967,136	¥ 1,052,708	2.63%
Loans and bills discounted	30,585,767	650,841	2.13
Securities	7,751,326	119,432	1.54
Call loans	257,639	3,953	1.53
Deposits with banks	1,026,205	36,865	3.59
Interest-bearing liabilities	¥39,427,381	¥ 476,516	1.21%
Deposits	25,410,496	119,424	0.47
Certificates of deposit	5,658,239	8,815	0.16
Call money	3,541,425	6,021	0.17
Commercial paper	366,793	978	0.27
Borrowed money	3,947,864	108,178	2.74
Bonds	336,515	6,155	1.83

Notes: 1. As a general rule, average balances are calculated using average daily balances. For some consolidated subsidiaries, however, an average balance based on the balances at the end of each week, month or semi-annual period is used.

2. "Domestic Operations" refers to the operation of the Bank (except for overseas branches) and its consolidated subsidiaries within Japan.

3. "Interest-earning assets" are shown after deduction of the average balance of money held in trust (¥108,483 million) and "Interest-bearing liabilities" are shown after deduction of an amount equivalent to the average balance of money held in trust (¥108,483 million) and interest (¥1,242 million).

Foreign Operations

<i>Year ended March 31</i>	Millions of Yen		
	Average Balance	Interest	Earnings Yield
	2000	2000	2000
Interest-earning assets	¥ 7,512,428	¥ 530,614	7.06%
Loans and bills discounted	5,605,366	243,195	4.34
Securities	644,374	42,839	6.65
Call loans	58,404	1,617	2.77
Deposits with banks	946,961	47,796	5.05
Interest-bearing liabilities	¥ 5,635,880	¥ 451,858	8.02%
Deposits	4,047,646	151,248	3.74
Certificates of deposit	178,330	9,200	5.16
Call money	62,856	2,586	4.11
Commercial paper	70,598	4,031	5.71
Borrowed money	242,133	12,194	5.04
Bonds	977,033	38,696	3.96

Notes: 1. For some consolidated subsidiaries, an average balance based on the balance at the end of each week, month, or semi-annual period is used.

2. "Foreign Operations" refers to the operation of the overseas branches of the Bank and its consolidated subsidiaries with the head office located overseas.

Total of Domestic and Foreign Operations

<i>Year ended March 31</i>	Millions of Yen		
	Average Balance	Interest	Earnings Yield
	2000	2000	2000
Interest-earning assets	¥45,951,745	¥ 1,528,031	3.33%
Loans and bills discounted	34,686,573	839,295	2.42
Securities	8,393,160	162,129	1.93
Call loans	316,043	5,570	1.76
Deposits with banks	1,952,501	84,335	4.32
Interest-bearing liabilities	¥43,534,455	¥ 873,073	2.01%
Deposits	29,436,514	270,347	0.92
Certificates of deposit	5,836,546	18,016	0.31
Call money	3,604,281	8,607	0.24
Commercial paper	437,391	5,010	1.15
Borrowed money	2,685,437	65,621	2.44
Bonds	1,311,007	44,709	3.41

Notes: 1. The amounts shown in the "Total" column exclude internal transactions between "Domestic Operations" and "Foreign Operations".

2. "Interest-earning assets" are shown after deduction of the average balance of money held in trust (¥108,483 million) and "Interest-bearing liabilities" are shown after deduction of an amount equivalent to the average balance of money held in trust (¥108,483 million) and interest (¥1,242 million).

fees and commissions

<i>Year ended March 31</i>	Millions of Yen			
	Domestic Operations	Foreign Operations	Elimination	Total
	2000	2000	2000	2000
Fees and commissions (income)	¥ 165,029	¥ 19,744	¥ (2,136)	¥ 182,637
Deposits and loans	9,515	10,497	–	20,013
Remittances and transfers	43,182	3,980	–	47,162
Securities-related business	6,624	660	(645)	6,639
Agency	8,202	148	–	8,351
Safe deposits	2,813	6	–	2,820
Guarantees	12,514	1,147	(1,487)	12,175
Credit card	62,499	–	–	62,499
Fees and commissions (expenses)	¥ 30,170	¥ 8,430	¥ (1,825)	¥ 36,775
Remittances and transfers	10,190	1,843	–	12,033

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2. Internal transaction between "Domestic Operations" and "Foreign Operations" are shown in the "Elimination" column.

trading income

<i>Year ended March 31</i>	Millions of Yen			
	Domestic Operations	Foreign Operations	Elimination	Total
	2000	2000	2000	2000
Trading profits	¥ 28,625	¥ 45,772	¥ (4,638)	¥ 69,760
Gains on trading securities	2,776	33,683	–	36,460
Gains on securities related to trading transactions	–	–	–	–
Gains on trading-related financial derivatives	24,451	10,250	(4,638)	30,063
Other	1,398	1,837	–	3,235
Trading losses	¥ 937	¥ 26,553	¥ (4,638)	¥ 22,853
Losses on trading account securities	–	6,839	–	6,839
Losses on securities related to trading transactions	937	6	–	944
Losses on trading-related financial derivatives	–	19,228	(4,638)	14,590
Other	–	479	–	479

Notes: 1. "Domestic Operations" refers to the operation of the Bank (except for overseas branches) and its consolidated subsidiaries within Japan. "Foreign Operations" refers to the operation of the overseas branches of the Bank and its consolidated subsidiaries with the head office located overseas.

2. Internal transaction between "Domestic Operations" and "Foreign Operations" are shown in the "Elimination" column.