

### III. Projections for FY2000 Earnings

(Non-consolidated)

(Billions of Yen)

	Fiscal Year 2000			Fiscal Year 1999 (Actual)
	Six-month Period ending Sep. 30, 2000 (Projections)	Projections	Change from FY1999	
<b>Operating Income</b>	900.0	1,800.0	(382.3)	2,182.3
<b>Operating Profit</b>	120.0	240.0	63.5	176.5
<b>Net Income</b>	50.0	100.0	51.2	48.8
<b>Core Banking Profit (*1)</b>	180.0	360.0	(29.4)	389.4
<b>Total Credit Costs</b>	(125.0)	(250.0)	430.7	(680.7)

(\*1) Excluding transfer to General Reserve

(Consolidated)

(Billions of Yen)

	Fiscal Year 2000			Fiscal Year 1999 (Actual)
	Six-month Period ending Sep. 30, 2000 (Projections)	Projections	Change from FY1999	
<b>Operating Income</b>	1,200.0	2,400.0	(602.9)	3,002.9
<b>Operating Profit</b>	140.0	290.0	52.7	237.3
<b>Net Income</b>	50.0	105.0	43.1	61.9