

**COMPARATIVE CONSOLIDATED INTERIM STATEMENTS OF INCOME
FOR THE SIX-MONTH PERIOD ENDED SEPTEMBER 30, 2000 AND 1999,
AND FOR THE FISCAL YEAR ENDED MARCH 31, 2000**

	Six-month period ended September 30			Fiscal year ended March 31
	2000 (A)	1999 (B)	Difference (A-B)	2000 (Selected data)
Millions of Yen				
Operating income:				
Interest income	596,758	727,851	(131,093)	1,528,031
Interest on loans and discounts	404,976	432,614	(27,638)	839,295
Interest and dividends on securities	77,851	77,697	154	162,129
Fees and commissions	98,051	86,718	11,333	182,637
Trading profits	31,938	46,287	(14,349)	69,760
Other operating income	270,285	297,090	(26,805)	589,638
Other income	297,436	178,722	118,714	632,855
Total operating income	1,294,470	1,336,670	(42,200)	3,002,923
Operating expenses:				
Interest expenses	295,820	376,388	(80,568)	874,315
Interest on deposits	160,436	130,409	30,027	270,347
Fees and commissions	17,041	18,598	(1,557)	36,775
Trading losses	1,662	15,779	(14,117)	22,853
Other operating expenses	240,412	232,672	7,740	510,433
General and administrative expenses	220,105	240,449	(20,344)	466,140
Other expenses	257,089	308,189	(51,100)	855,118
Total operating expenses	1,032,132	1,192,077	(159,945)	2,765,637
Operating profits	262,337	144,593	117,744	237,285
Extraordinary profits	912	9,446	(8,534)	10,694
Extraordinary losses	17,478	27,085	(9,607)	31,477
Income before income taxes and minority interests	245,771	126,954	118,817	216,503
Current income taxes	69,661	46,916	22,745	50,794
Deffered income taxes	95,166	21,037	74,129	96,387
Minority interests in net income	5,062	5,522	(460)	7,444
Net income	75,881	53,477	22,404	61,875

Note: Amounts less than millions are rounded down.