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

Millions of Yen 2000 1999 Difference (AB) 2000 (Selected data) Operating income: Interest income 596,758 727,851 (131,093) 1,528,03 Interest on loans and discounts 404,976 432,614 (27,638) 839,292 Interest and dividends on securities 77,851 77,697 1.54 162,12 Fees and commissions 98,051 86,718 11,333 182,63 Trading profits 31,938 46,287 (14,349) 69,76 Other operating income 270,285 297,090 (26,805) 589,63 Other operating income 297,436 178,722 118,714 632,85 Total operating income 1,294,470 1,336,670 (42,200) 3,002,92 Operating expenses: Interest expenses 295,820 376,388 80,568) 874,31 Interest expenses 295,820 376,388 80,568) 874,31 Interest expenses 1,662 15,779 (14,117) 22,85 Other oper		Six-month period ended September 30			Fiscal year ended March 31
Millions of Yen (A) (B) (A-B) (Selected data) Operating income: Interest income 596,758 727,851 (131,093) 1,528,03 Interest on loans and discounts 404,976 432,614 (27,638) 839,29 Interest and dividends on securities 77,851 77,697 1.54 162,12 Fees and commissions 98,051 86,718 11,333 182,63 Trading profits 31,938 46,287 (14,349) 69,76 Other operating income 270,285 297,090 (26,805) 589,63 Other income 297,436 178,722 118,714 632,85 Total operating income 1,294,470 1,336,670 (42,200) 3,002,92 Operating expenses: Interest on deposits 160,436 130,409 30,027 270,34 Fees and commissions 17,041 18,598 (1,557) 36,77 Trading losses 240,412 232,672 7,740 510,43 General and administrative	-			Difference	
Interest income	Millions of Yen				
Interest income		(/	(-)	()	(
Interest and dividends on securities	•	596,758	727,851	(131,093)	1,528,031
Interest and dividends on securities	Interest on loans and discounts	404,976	432,614	(27,638)	839,295
Trading profits 31,938 46,287 (14,349) 69,76 Other operating income 270,285 297,090 (26,805) 589,63 Other income 297,436 178,722 118,714 632,85 Total operating income 1,294,470 1,336,670 (42,200) 3,002,92 Operating expenses: Interest expenses 295,820 376,388 (80,568) 874,31 Interest on deposits 160,436 130,409 30,027 270,34 Fees and commissions 17,041 18,598 (1,557) 36,77 Trading losses 1,662 15,779 (14,117) 22,85 Other operating expenses 220,105 240,449 (20,344) 466,14 Other expenses 257,089 308,189 (51,100) 855,11 Total operating expenses 1,032,132 1,192,077 (159,945) 2,765,63 Operating profits 912 9,446 (8,534) 10,69 Extraordinary profits 912 9,446 (8,534)	Interest and dividends on securities	77,851	77,697		162,129
Other operating income 270,285 297,090 (26,805) 589,63 Other income 297,436 178,722 118,714 632,85 Total operating income 1,294,470 1,336,670 (42,200) 3,002,92 Operating expenses: Interest expenses 295,820 376,388 (80,568) 874,31 Interest on deposits 160,436 130,409 30,027 270,34 Fees and commissions 17,041 18,598 (1,557) 36,77 Trading losses 1,662 15,779 (14,117) 22,85 Other operating expenses 240,412 232,672 7,740 510,43 General and administrative expenses 220,105 240,449 (20,344) 466,14 Other expenses 257,089 308,189 (51,100) 855,11 Total operating expenses 1,032,132 1,192,077 (159,945) 2,765,63 Operating profits 912 9,446 (8,534) 10,69 Extraordinary losses 17,478 27,085	Fees and commissions	98,051	86,718	11,333	182,637
Other income 297,436 178,722 118,714 632,85 Total operating income 1,294,470 1,336,670 (42,200) 3,002,92 Operating expenses: Interest expenses 295,820 376,388 (80,568) 874,31 Interest on deposits 160,436 130,409 30,027 270,34 Fees and commissions 17,041 18,598 (1,557) 36,77 Trading losses 1,662 15,779 (14,117) 22,85 Other operating expenses 240,412 232,672 7,740 510,43 General and administrative expenses 220,105 240,449 (20,344) 466,14 Other expenses 257,089 308,189 (51,100) 855,11 Total operating expenses 1,032,132 1,192,077 (159,945) 2,765,63 Operating profits 912 9,446 (8,534) 10,69 Extraordinary losses 17,478 27,085 (9,607) 31,47 Income before income taxes and minority interests 245,771	Trading profits	31,938	46,287	(14,349)	69,760
Total operating income 1,294,470 1,336,670 (42,200) 3,002,92 Operating expenses: Interest expenses 295,820 376,388 (80,568) 874,31 Interest expenses 295,820 376,388 (80,568) 874,31 Interest on deposits 160,436 130,409 30,027 270,34 Fees and commissions 17,041 18,598 (1,557) 36,77 Trading losses 1,662 15,779 (14,117) 22,85 Other operating expenses 240,412 232,672 7,740 510,43 General and administrative expenses 220,105 240,449 (20,344) 466,14 Other expenses 257,089 308,189 (51,100) 855,11 Total operating expenses 1,032,132 1,192,077 (159,945) 2,765,63 Operating profits 912 9,446 (8,534) 10,69 Extraordinary profits 912 9,446 (8,534) 10,69 Extraordinary losses 17,478 27,085 (9,607) 31	Other operating income	270,285	297,090	(26,805)	589,638
Total operating income 1,294,470 1,336,670 (42,200) 3,002,92 Operating expenses: Interest expenses 295,820 376,388 (80,568) 874,31 Interest expenses 295,820 376,388 (80,568) 874,31 Interest on deposits 160,436 130,409 30,027 270,34 Fees and commissions 17,041 18,598 (1,557) 36,77 Trading losses 1,662 15,779 (14,117) 22,85 Other operating expenses 240,412 232,672 7,740 510,43 General and administrative expenses 220,105 240,449 (20,344) 466,14 Other expenses 257,089 308,189 (51,100) 855,11 Total operating expenses 1,032,132 1,192,077 (159,945) 2,765,63 Operating profits 912 9,446 (8,534) 10,69 Extraordinary losses 17,478 27,085 (9,607) 31,47 Income before income taxes and minority interests 69,661 46,916	Other income	297,436	178,722	118,714	632,855
Interest expenses 295,820 376,388 (80,568) 874,31 Interest on deposits 160,436 130,409 30,027 270,34 Fees and commissions 17,041 18,598 (1,557) 36,77 Trading losses 1,662 15,779 (14,117) 22,85 Other operating expenses 240,412 232,672 7,740 510,43 General and administrative expenses 220,105 240,449 (20,344) 466,14 Other expenses 257,089 308,189 (51,100) 855,11 Total operating expenses 1,032,132 1,192,077 (159,945) 2,765,63 Operating profits 912 9,446 (8,534) 10,69 Extraordinary profits 912 9,446 (8,534) 10,69 Extraordinary losses 17,478 27,085 (9,607) 31,47 Income before income taxes and minority interests 245,771 126,954 118,817 216,50 Current income taxes 69,661 46,916 22,745 50,79 Deffered income taxes 95,166 21,037 74,129 <t< td=""><td>Total operating income</td><td></td><td>1,336,670</td><td></td><td>3,002,923</td></t<>	Total operating income		1,336,670		3,002,923
Interest expenses 295,820 376,388 (80,568) 874,31 Interest on deposits 160,436 130,409 30,027 270,34 Fees and commissions 17,041 18,598 (1,557) 36,77 Trading losses 1,662 15,779 (14,117) 22,85 Other operating expenses 240,412 232,672 7,740 510,43 General and administrative expenses 220,105 240,449 (20,344) 466,14 Other expenses 257,089 308,189 (51,100) 855,11 Total operating expenses 1,032,132 1,192,077 (159,945) 2,765,63 Operating profits 912 9,446 (8,534) 10,69 Extraordinary profits 912 9,446 (8,534) 10,69 Extraordinary losses 17,478 27,085 (9,607) 31,47 Income before income taxes and minority interests 245,771 126,954 118,817 216,50 Current income taxes 69,661 46,916 22,745 50,79 Deffered income taxes 95,166 21,037 74,129 <t< td=""><td>Operating expenses:</td><td></td><td></td><td></td><td></td></t<>	Operating expenses:				
Interest on deposits 160,436 130,409 30,027 270,34 Fees and commissions 17,041 18,598 (1,557) 36,77 Trading losses 1,662 15,779 (14,117) 22,85 Other operating expenses 240,412 232,672 7,740 510,43 General and administrative expenses 220,105 240,449 (20,344) 466,14 Other expenses 257,089 308,189 (51,100) 855,11 Total operating expenses 1,032,132 1,192,077 (159,945) 2,765,63 Operating profits 912 9,446 (8,534) 10,69 Extraordinary profits 912 9,446 (8,534) 10,69 Extraordinary losses 17,478 27,085 (9,607) 31,47 Income before income taxes and minority interests 245,771 126,954 118,817 216,50 Current income taxes 69,661 46,916 22,745 50,79 Deffered income taxes 95,166 21,037 74,129 96,38		295.820	376.388	(80.568)	874,315
Fees and commissions 17,041 18,598 (1,557) 36,77 Trading losses 1,662 15,779 (14,117) 22,85 Other operating expenses 240,412 232,672 7,740 510,43 General and administrative expenses 220,105 240,449 (20,344) 466,14 Other expenses 257,089 308,189 (51,100) 855,11 Total operating expenses 1,032,132 1,192,077 (159,945) 2,765,63 Operating profits 912 9,446 (8,534) 10,69 Extraordinary losses 17,478 27,085 (9,607) 31,47 Income before income taxes and minority interests 245,771 126,954 118,817 216,50 Current income taxes 69,661 46,916 22,745 50,79 Deffered income taxes 95,166 21,037 74,129 96,38 Minority interests in net income 5,062 5,522 (460) 7,44	•	,	· · · · · · · · · · · · · · · · · · ·		270,347
Trading losses 1,662 15,779 (14,117) 22,85 Other operating expenses 240,412 232,672 7,740 510,43 General and administrative expenses 220,105 240,449 (20,344) 466,14 Other expenses 257,089 308,189 (51,100) 855,11 Total operating expenses 1,032,132 1,192,077 (159,945) 2,765,63 Operating profits 262,337 144,593 117,744 237,28 Extraordinary profits 912 9,446 (8,534) 10,69 Extraordinary losses 17,478 27,085 (9,607) 31,47 Income before income taxes and minority interests 245,771 126,954 118,817 216,50 Current income taxes 69,661 46,916 22,745 50,79 Deffered income taxes 95,166 21,037 74,129 96,38 Minority interests in net income 5,062 5,522 (460) 7,44	1	*		,	36,775
Other operating expenses 240,412 232,672 7,740 510,43 General and administrative expenses 220,105 240,449 (20,344) 466,14 Other expenses 257,089 308,189 (51,100) 855,11 Total operating expenses 1,032,132 1,192,077 (159,945) 2,765,63 Operating profits 262,337 144,593 117,744 237,28 Extraordinary profits 912 9,446 (8,534) 10,69 Extraordinary losses 17,478 27,085 (9,607) 31,47 Income before income taxes and minority interests 245,771 126,954 118,817 216,50 Current income taxes 69,661 46,916 22,745 50,79 Deffered income taxes 95,166 21,037 74,129 96,38 Minority interests in net income 5,062 5,522 (460) 7,44	Trading losses		· · · · · · · · · · · · · · · · · · ·	. , ,	22,853
General and administrative expenses 220,105 240,449 (20,344) 466,14 Other expenses 257,089 308,189 (51,100) 855,11 Total operating expenses 1,032,132 1,192,077 (159,945) 2,765,63 Operating profits 262,337 144,593 117,744 237,28 Extraordinary profits 912 9,446 (8,534) 10,69 Extraordinary losses 17,478 27,085 (9,607) 31,47 Income before income taxes and minority interests 245,771 126,954 118,817 216,50 Current income taxes 69,661 46,916 22,745 50,79 Deffered income taxes 95,166 21,037 74,129 96,38 Minority interests in net income 5,062 5,522 (460) 7,44	2	*	·	* ' '	510,433
Other expenses 257,089 308,189 (51,100) 855,11 Total operating expenses 1,032,132 1,192,077 (159,945) 2,765,63 Operating profits 262,337 144,593 117,744 237,28 Extraordinary profits 912 9,446 (8,534) 10,69 Extraordinary losses 17,478 27,085 (9,607) 31,47 Income before income taxes and minority interests 245,771 126,954 118,817 216,50 Current income taxes 69,661 46,916 22,745 50,79 Deffered income taxes 95,166 21,037 74,129 96,38 Minority interests in net income 5,062 5,522 (460) 7,44	1 6 1	*	,	*	466,140
Total operating expenses 1,032,132 1,192,077 (159,945) 2,765,63 Operating profits 262,337 144,593 117,744 237,28 Extraordinary profits 912 9,446 (8,534) 10,69 Extraordinary losses 17,478 27,085 (9,607) 31,47 Income before income taxes and minority interests 245,771 126,954 118,817 216,50 Current income taxes 69,661 46,916 22,745 50,79 Deffered income taxes 95,166 21,037 74,129 96,38 Minority interests in net income 5,062 5,522 (460) 7,44	1		-, -	` ' '	855,118
Operating profits 262,337 144,593 117,744 237,28 Extraordinary profits 912 9,446 (8,534) 10,69 Extraordinary losses 17,478 27,085 (9,607) 31,47 Income before income taxes and minority interests 245,771 126,954 118,817 216,50 Current income taxes 69,661 46,916 22,745 50,79 Deffered income taxes 95,166 21,037 74,129 96,38 Minority interests in net income 5,062 5,522 (460) 7,44	<u> </u>			· · · ·	2,765,637
Extraordinary losses 17,478 27,085 (9,607) 31,47 Income before income taxes and minority interests 245,771 126,954 118,817 216,50 Current income taxes 69,661 46,916 22,745 50,79 Deffered income taxes 95,166 21,037 74,129 96,38 Minority interests in net income 5,062 5,522 (460) 7,44					237,285
Extraordinary losses 17,478 27,085 (9,607) 31,47 Income before income taxes and minority interests 245,771 126,954 118,817 216,50 Current income taxes 69,661 46,916 22,745 50,79 Deffered income taxes 95,166 21,037 74,129 96,38 Minority interests in net income 5,062 5,522 (460) 7,44	Extraordinary profits	912	9.446	(8.534)	10.694
Income before income taxes and minority interests 245,771 126,954 118,817 216,50 Current income taxes 69,661 46,916 22,745 50,79 Deffered income taxes 95,166 21,037 74,129 96,38 Minority interests in net income 5,062 5,522 (460) 7,44			,		31,477
Deffered income taxes 95,166 21,037 74,129 96,38 Minority interests in net income 5,062 5,522 (460) 7,44				<u> </u>	216,503
Deffered income taxes 95,166 21,037 74,129 96,38 Minority interests in net income 5,062 5,522 (460) 7,44	Current income taxes	69.661	46.916	22.745	50,794
Minority interests in net income 5,062 5,522 (460) 7,44	0 0 0 0 0 0	,	,		96,387
				· · · · · · · · · · · · · · · · · · ·	7,444
Net income (5.88) 53.477 22.404 61.87	Net income	75,881	53,477	22,404	61,875

Note: Amounts less than millions are rounded down.