

# I. Summary for First Half of Fiscal 2000, ended September 30

## 1. Financial Result (Non-Consolidated)

(Millions of Yen)

		Six-month Period		Six-month Period
		ended Sep. 30, 2000	Change	ended Sep. 30, 1999
<b>Gross Banking Profit</b>	1	363,178	(6,831)	370,009
<Excl. gains/losses on sales & redemption of bonds >	2	364,016	(7,681)	371,697
<b>Gross Domestic Profit</b>	3	285,269	(3,865)	289,134
<Excl. gains/losses on sales & redemption of bonds >	4	282,551	(9,531)	292,082
Net Interest Income	5	256,837	(11,845)	268,682
Net Fees & Commissions	6	25,577	3,805	21,772
Net Trading Income	7	686	(687)	1,373
Other	8	2,169	4,863	(2,694)
<Gains/losses on sales & redemption of bonds >	9	2,718	5,666	(2,948)
<b>Gross International Profit</b>	10	77,908	(2,967)	80,875
<Excl. gains/losses on sales & redemption of bonds >	11	81,465	1,850	79,615
Net Interest Income	12	44,433	(1,253)	45,686
Net Fees & Commissions	13	12,668	3,791	8,877
Net Trading Income	14	24,281	8,843	15,438
Other	15	(3,474)	(14,347)	10,873
<Gains/losses on sales & redemption of bonds >	16	(3,557)	(4,817)	1,260
<b>Expenses</b>	17	(159,580)	5,410	(164,990)
Personnel Expenses	18	(70,177)	2,215	(72,392)
General Expenses	19	(81,650)	2,140	(83,790)
Taxes	20	(7,752)	1,054	(8,806)
<b>Core Banking Profit (Excl. transfer to Gen. Reserve)</b>	21	203,597	(1,422)	205,019
<Excl. gains/losses on sales & redemption of bonds >	22	204,435	(2,272)	206,707
<b>Transfer to general reserve for possible loan losses</b>	23	127,858	132,589	(4,731)
<b>Core Banking Profit</b>	24	331,455	131,167	200,288
<Gains/losses on sales & redemption of bonds >	25	(838)	850	(1,688)
<b>Other Operating Profit (Loss)</b>	26	(192,016)	(82,496)	(109,520)
<Total Credit Cost >	27	(199,251)	(16,931)	(182,320)
Write-off of loans	28	(54,509)	(15,886)	(38,623)
Transfer to specific reserve	29	(266,448)	(131,532)	(134,916)
Losses on sale of loans to CCPC	30	(4,292)	(3,409)	(883)
Losses on problem loans sold	31	(3,194)	1,180	(4,374)
Transfer to reserve for loss on loans sold	32	623	501	122
Loan loss reserve for specific overseas countries	33	711	(374)	1,085
<Transfer to general reserve for possible loan losses >	34	127,858	132,589	(4,731)
<b>Gains and losses on stocks</b>	35	139,524	53,148	86,376
Gains on sale of stocks	36	157,310	53,167	104,143
(Losses) on sale of stocks	37	(7,181)	1,011	(8,192)
(Losses) on devaluation of stocks	38	(10,604)	(1,029)	(9,575)
Enterprise tax of Tokyo Metropolitan Government	39	(3,700)	(3,700)	---
Other	40	(731)	17,576	(18,307)
<b>Operating Profit</b>	41	139,439	48,671	90,768
<b>Extraordinary Profit (Loss)</b>	42	(16,143)	8,919	(25,062)
Gains (Losses) on disposition of premises and equipment	43	(6,283)	(2,522)	(3,761)
Gains on disposition of premises and equipment	44	521	(394)	915
(Losses) on disposition of premises and equipment	45	(6,804)	(2,128)	(4,676)
Amortization of net obligation under new accounting standard for employees' retirement benefits	46	(10,083)	(10,083)	---
Additional contribution to pension plans	47	---	21,519	(21,519)
<b>Income before income taxes</b>	48	123,295	57,590	65,705
<b>Income taxes, current</b>	49	(20,458)	(15,762)	(4,696)
<b>Income taxes, deferred</b>	50	(54,474)	(34,963)	(19,511)
deferred due to introduction of enterprise tax by Osaka Prefectural Government	51	(26,616)	(26,616)	---
<b>Net Income</b>	52	48,361	6,864	41,497

(Note) Amounts less than one million yen are rounded down

**(Consolidated)**

(Millions of Yen)

		Six-month Period ended Sep. 30, 2000		Six-month Period ended Sep. 30, 1999
			Change	
<b>Consolidated Gross Profit</b>	1	442,095	(72,414)	514,509
Net Interest Income	2	300,937	(50,526)	351,463
Net Fees & Commissions	3	81,010	12,891	68,119
Net Trading Income	4	30,275	(233)	30,508
Other	5	29,872	(34,545)	64,417
<b>Operating Expenses</b>	6	(220,105)	20,344	(240,449)
<b>Total credit cost</b>	7	(228,110)	(14,844)	(213,266)
Write-off of loans	8	(73,332)	37,971	(111,303)
Transfer to specific reserve	9	(281,455)	(181,740)	(99,715)
Transfer to general reserve for possible loan losses	10	133,798	131,854	1,944
Other	11	(7,120)	(2,928)	(4,192)
<b>Gains and losses on stocks</b>	12	252,323	128,778	123,545
Pro rata share of income (loss) of subsidiaries and affiliates accounted for under equity method	13	16,675	63,815	(47,140)
<b>Other</b>	14	540	(6,854)	7,394
<b>Operating Profit</b>	15	262,337	117,744	144,593
<b>Extraordinary Profit (Loss)</b>	16	(16,566)	1,072	(17,638)
<b>Income before income taxes</b>	17	245,771	118,817	126,954
<b>Income taxes, current</b>	18	(69,661)	(22,745)	(46,916)
<b>Income taxes, deferred</b>	19	(95,166)	(74,129)	(21,037)
Minority interests in net income of consolidated subsidiaries	20	(5,062)	460	(5,522)
<b>Net Income</b>	21	75,881	22,404	53,477

(Note) 1. Consolidated Gross Profit = (Interest income - Interest expenses)

+ (Fees and commissions (income) - Fees and commissions (Expenses) )

+ (Trading profits - Trading losses) + (Other income - Other losses)

2. Amounts less than one million yen are rounded down

**(References)**

(Billions of Yen)

<b>Consolidated Core Banking Profit</b>	22	228.4	(24.9)	253.3
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\* Consolidated Core Banking Profit = Non-consolidated Core Banking Profit excl. transfer to General Reserve

+Operating Profit of consolidated subsidiaries excl. non-recurring items

+Pro-rata share of operating profit of affiliates accounted for under equity method

- Intercompany dividend

**(Subsidiaries and Affiliates)**

(Number of Companies)

<b>Subsidiaries and affiliates consolidated</b>	71	(4)	75
<b>Subsidiaries and affiliates accounted for under equity method</b>	39	18	21