

.Projections for FY2000 Earnings

(Non-consolidated)

(Billions of Yen)

	FY2000 Projections			FY 1999 (Actual)
	Six-month Period ended Sep. 30, 2000 (Actual)		Change from FY1999	
Operating Income	823.3	1,750.0	(432.3)	2,182.3
Operating Profit	139.4	260.0	83.5	176.5
Net Income	48.4	100.0	51.2	48.8
Core Banking Profit*	203.6	360.0	(29.4)	389.4
Total Credit Cost	(199.3)	(350.0)	330.7	(680.7)

* Excluding transfer to General Reserve

(Consolidated)

(Billions of Yen)

	FY2000 Projections			FY 1999 (Actual)
	Six-month Period ended Sep. 30, 2000 (Actual)		Change from FY1999	
Operating Income	1,294.5	2,600.0	(402.9)	3,002.9
Operating Profit	262.3	390.0	152.7	237.3
Net Income	75.9	125.0	63.1	61.9

Core Banking Profit*	228.4	400.0	(68.0)	468.0
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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