

**COMPARATIVE NON-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	Six-month period ended September 30			Fiscal year ended March 31
	2000 (A)	1999 (B)	Difference (A-B)	2000 (Selected data)
Operating income:				
Interest income	568,282	695,980	(127,698)	1,416,579
Interest on loans and discounts	367,375	386,342	(18,967)	761,170
Interest and dividends on securities	94,938	69,949	24,989	142,745
Fees and commissions	57,409	51,655	5,754	106,565
Trading profits	24,967	18,568	6,399	34,227
Other operating income	8,016	35,180	(27,164)	61,072
Other income	164,600	106,677	57,923	563,860
Total operating income	823,277	908,062	(84,785)	2,182,305
Operating expenses:				
Interest expenses	267,311	382,208	(114,897)	813,101
Interest on deposits	158,816	126,005	32,811	264,425
Fees and commissions	19,164	21,005	(1,841)	37,306
Trading losses	-	1,757	(1,757)	944
Other operating expenses	9,322	27,001	(17,679)	49,091
General and administrative expenses	163,372	177,264	(13,892)	350,791
Other expenses	224,667	208,057	16,610	754,592
Total operating expenses	683,837	817,293	(133,456)	2,005,828
Operating profits	139,439	90,768	48,671	176,477
Extraordinary profits	744	1,132	(388)	2,042
Extraordinary losses	16,888	26,195	(9,307)	30,019
Income before income taxes	123,295	65,705	57,590	148,500
Current income taxes	20,458	4,696	15,762	6,634
Deferred income taxes	54,474	19,511	34,963	93,047
Net income	48,361	41,497	6,864	48,818
Unappropriated retained earnings brought forward	34,973	29,938	5,035	29,938
Transfer from revaluation reserve for land	1,724	2,536	(812)	3,152
Declared interim dividends	-	-	-	11,199
Transfer to legal reserve	-	-	-	2,239
Unappropriated retained earnings	85,059	73,972	11,087	68,469