

**NON-CONSOLIDATED INTERIM STATEMENT OF INCOME  
FOR THE SIX-MONTH PERIOD ENDED SEPTEMBER 30, 2000**

Millions of Yen

**Operating income:**

Interest income	568,282
Interest on loans and discounts	367,375
Interest and dividends on securities	94,938
Fees and commissions	57,409
Trading profits	24,967
Other operating income	8,016
Other income	164,600
<b>Total operating income</b>	<b>823,277</b>

**Operating expenses:**

Interest expenses	267,311
Interest on deposits	158,816
Fees and commissions	19,164
Other operating expenses	9,322
General and administrative expenses	163,372
Other expenses	224,667
<b>Total operating expenses</b>	<b>683,837</b>
<b>Operating profits</b>	<b>139,439</b>

<b>Extraordinary profits</b>	<b>744</b>
<b>Extraordinary losses</b>	<b>16,888</b>
<b>Income before income taxes</b>	<b>123,295</b>

<b>Current income taxes</b>	<b>20,458</b>
<b>Deferred income taxes</b>	<b>54,474</b>
<b>Net income</b>	<b>48,361</b>

<b>Unappropriated retained earnings brought forward</b>	<b>34,973</b>
<b>Transfer from revaluation reserve for land</b>	<b>1,724</b>
<b>Unappropriated retained earnings</b>	<b>85,059</b>