

**COMPARATIVE CONSOLIDATED STATEMENTS OF INCOME
FOR THE YEAR ENDED MARCH 31, 2001 AND 2000**

(Millions of Yen)

	Year ended March 31		
	2000 (A)	1999 (B)	Difference (A-B)
Operating income:	1,723,182	2,147,495	(424,313)
Interest income	1,107,828	1,398,941	(291,113)
Interest on loans and discounts	795,443	764,328	31,115
Interest and dividends on securities	134,621	117,759	16,862
Fees and commissions	209,261	186,213	23,048
Trading profits	26,807	17,484	9,323
Other operating income	97,621	99,261	(1,640)
Other income	281,663	445,593	(163,930)
Operating expenses:	1,539,306	2,010,998	(471,692)
Interest expenses	437,840	745,550	(307,710)
Interest on deposits	233,379	162,312	71,067
Fees and commissions	61,863	66,414	(4,551)
Trading losses	-	994	(994)
Other operating expenses	55,471	67,883	(12,412)
General and administrative expenses	490,621	487,472	3,149
Other expenses	493,509	642,682	(149,173)
Operating profit	183,876	136,497	47,379
Extraordinary profit	50,431	9,606	40,825
Extraordinary loss	102,261	19,964	82,297
Income before income taxes and minority interests	132,046	126,139	5,907
Current income taxes	8,091	7,831	260
Deferred income taxes	69,900	74,247	(4,347)
Minority interests in net income	5,115	(18,521)	23,636
Net income	48,939	62,581	(13,642)

Note : Amounts less than millions are rounded down.