

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

	(Millions of yen)		
	2001 (A)	2000 (B)	Difference (A-B)
<b>Operating income:</b>	2,725,995	3,002,923	(276,928)
Interest income	1,328,056	1,528,031	(199,975)
Interest on loans and discounts	851,820	839,295	12,525
Interest and dividends on securities	193,828	162,129	31,699
Fees and commissions	202,836	182,637	20,199
Trading profits	84,376	69,760	14,616
Other operating income	552,060	589,638	(37,578)
Other income	558,665	632,855	(74,190)
<b>Operating expenses:</b>	2,415,254	2,765,637	(350,383)
Interest expenses	674,508	874,315	(199,807)
Interest on deposits	374,606	270,347	104,259
Fees and commissions	33,918	36,775	(2,857)
Trading losses	2,146	22,853	(20,707)
Other operating expenses	505,193	510,433	(5,240)
General and administrative expenses	450,268	466,140	(15,872)
Other expenses	749,218	855,118	(105,900)
<b>Operating profit</b>	<b>310,741</b>	<b>237,285</b>	<b>73,456</b>
<b>Extraordinary profit</b>	<b>1,590</b>	<b>10,694</b>	<b>(9,104)</b>
<b>Extraordinary loss</b>	<b>38,863</b>	<b>31,477</b>	<b>7,386</b>
<b>Income before income taxes and minority interests</b>	<b>273,468</b>	<b>216,503</b>	<b>56,965</b>
Income taxes, Current	57,439	50,794	6,645
Income taxes, Deferred	128,327	96,387	31,940
<b>Minority interests in net income</b>	<b>4,231</b>	<b>7,444</b>	<b>(3,213)</b>
<b>Net income</b>	<b>83,469</b>	<b>61,875</b>	<b>21,594</b>

Note : Amounts less than one million have been omitted.