

NON-CONSOLIDATED STATEMENT OF INCOME

Year Ended March 31, 2001	(Millions of yen)
Operating income	1,439,956
Interest income	1,016,508
Interest on loans and discounts	728,652
Interest and dividends on securities	130,003
Interest on call loans	4,851
Interest on bills bought	65
Interest on deposits with banks	97,005
Other interest income	55,929
Fees and commissions	111,790
Fees and commissions on domestic and foreign exchanges	50,705
Other fees and commissions	61,084
Trading profits	20,776
Gains on trading securities	2,436
Gains on trading-related financial derivatives	17,402
Other trading income	937
Other operating income	49,455
Gains on foreign exchange transactions	15,393
Gains on sales of bonds	14,202
Gains on redemption of bonds	54
Gains on financial derivatives	18,123
Other	1,680
Other income	241,426
Gains on sales of stocks	160,707
Gains on money held in trust	942
Other	79,776
Operating expenses	1,249,209
Interest expenses	417,944
Interest on deposits	226,267
Interest on negotiable certificates of deposit	13,012
Interest on call money	12,823
Interest on bills sold	579
Interest on commercial paper	2,976
Interest on borrowed money	74,761
Interest on straight bonds	6,114
Interest on convertible bonds	2
Interest on interest swaps	16,803
Other interest expenses	64,603
Fees and commissions	42,512
Fees and commissions on domestic and foreign exchanges	10,871
Other fees and commissions	31,641
Other operating expenses	7,810
Losses on sales of bonds	4,481
Losses on redemption of bonds	1,446
Losses on devaluation of bonds	384
Amortization of deferred bond cost	580
Other	917
General and administrative expenses	380,520
Other expenses	400,421
Transfer to reserve for possible loan losses	(43,728)
Write-offs of loans	240,536
Losses on sales of stocks	28,944
Losses on devaluation of stocks	80,281
Losses on money held in trust	352
Other	94,036
Operating profit	190,746
Extraordinary profit	1,878
Gains on disposition of premises and equipment	1,147
Collection of written-off claims	730
Extraordinary loss	53,565
Losses on disposition of premises and equipment	17,203
Other extraordinary loss	36,361
Income before income taxes	139,060
Income taxes, Current	1,767
Deferred	55,131
Net income	82,160
Unappropriated profit brought forward	59,581
Transfer from land revaluation excess	6,558
Interim dividends	17,853
Transfer to earned surplus reserve	3,570
Delivered money due to merger	17,853
Unappropriated profit at end of year	109,023