

**NONCONSOLIDATED STATEMENT OF INCOME
FOR FISCAL 2000 ENDED MARCH 31, 2001**

	(Millions of yen)	
Operating income		<u>1,849,600</u>
Interest income	1,259,171	
Interest on loans and discounts	772,492	
Interest and dividends on securities	218,173	
Interest on call loans	5,378	
Interest on receivables under resale agreements	1,614	
Interest on bills bought	813	
Interest on deposits with banks	216,812	
Other interest income	43,886	
Fees and commissions	119,990	
Fees and commissions on domestic and foreign exchanges	50,934	
Other fees and commissions	69,056	
Trading profits	74,609	
Gains on trading securities	2,831	
Gains on securities related to trading transactions	606	
Gains on trading-related financial derivatives	68,196	
Other trading income	2,974	
Other operating income	24,021	
Gains on sales of bonds	22,786	
Gains on financial derivatives	266	
Other	967	
Other income	371,807	
Gains on sales of stocks	335,534	
Gains on money held in trust	1,199	
Other	<u>35,074</u>	
Operating expenses		1,681,179
Interest expenses	617,697	
Interest on deposits	375,271	
Interest on negotiable certificates of deposit	22,932	
Interest on call money	13,906	
Interest on payables under repurchase agreements	7,512	
Interest on bills sold	1,516	
Interest on commercial paper	1,567	
Interest on borrowed money	101,491	
Interest on straight bonds	14,740	
Amortization of discount on bonds	28	
Interest on convertible bonds	406	
Interest on interest rate swaps	2,559	
Other interest expenses	75,766	
Fees and commissions	38,575	
Fees and commissions on domestic and foreign exchanges	11,672	
Other fees and commissions	26,903	
Other operating expenses	49,272	
Losses on foreign exchanges	25,651	
Losses on sales of bonds	19,286	
Losses on redemption of bonds	1,192	
Losses on devaluation of bonds	1,457	
Amortization of deferred bond cost	1,348	
Other	336	
General and administrative expenses	331,467	
Other expenses	644,164	
Transfer to reserve for possible loan losses	5,653	
Write-offs of loans	500,896	
Transfer to reserve for possible losses on loans sold	19,053	
Losses on sales of stocks	37,817	
Losses on devaluation of stocks	37,776	
Losses on money held in trust	871	
Other	<u>42,095</u>	
Operating profit		<u>168,421</u>
Extraordinary profit		1,234
Gains on disposition of premises and equipment	958	
Collection of written-off claims	<u>276</u>	
Extraordinary loss		35,604
Losses on disposition of premises and equipment	15,436	
Other extraordinary loss	<u>20,167</u>	
Income before income taxes		<u>134,051</u>
Income taxes, Current	7,759	
Deferred	<u>70,616</u>	
Net income		<u>55,675</u>
Unappropriated profit brought forward	34,973	
Transfer from land revaluation excess	5,281	
Interim dividends	11,199	
Transfer to earned surplus reserve	<u>2,239</u>	
Unappropriated profit at end of year		<u><u>82,490</u></u>