

COMPARATIVE NON-CONSOLIDATED STATEMENT OF INCOME

(SELECTED DATA)

Year Ended March 31	2001	2000	Millions of Yen Inc./ (Dec.)
Operating income	1,439,956	1,929,971	(490,015)
Interest income	1,016,508	1,338,818	(322,310)
Interest on loans and discounts	728,652	726,783	1,869
Interest and dividends on securities	130,003	111,654	18,349
Fees and commissions	111,790	102,556	9,234
Trading profits	20,776	8,498	12,278
Other operating income	49,455	57,954	(8,499)
Other income	241,426	422,144	(180,718)
Operating expenses	1,249,209	1,770,039	(520,830)
Interest expenses	417,944	731,140	(313,196)
Interest on deposits	226,267	159,583	66,684
Fees and commissions	42,512	42,441	71
Trading expenses	-	412	(412)
Other operating expenses	7,810	24,231	(16,421)
General and administrative expenses	380,520	430,417	(49,897)
Other expenses	400,421	541,395	(140,974)
Operating profit	190,746	159,932	30,814
Extraordinary profit	1,878	956	922
Extraordinary loss	53,565	6,818	46,747
Income before income taxes	139,060	154,069	(15,009)
Income taxes, Current	1,767	3,986	(2,219)
Deferred	55,131	92,965	(37,834)
Net income	82,160	57,117	25,043
Unappropriated profit brought forward	59,581	43,420	16,161
Transfer from land revaluation excess	6,558	1,852	4,706
Interim dividends	17,853	17,815	38
Transfer to earned surplus reserve	3,570	3,563	7
Delivered money due to merger	17,853	-	17,853
Unappropriated profit at end of year	109,023	81,011	28,012