

**COMPARATIVE NONCONSOLIDATED STATEMENT OF INCOME
FOR YEAR ENDED MARCH 31, 2001 AND MARCH 31, 2000**

	(Millions of yen)		
	As of March 31		
	2001 (A)	2000 (B)	Difference (A) – (B)
Operating income	1,849,600	2,182,305	(332,705)
Interest income	1,259,171	1,416,579	(157,408)
Interest on loans and discounts	772,492	761,170	11,322
Interest and dividends on securities	218,173	142,745	75,428
Fees and commissions	119,990	106,565	13,425
Trading profits	74,609	34,227	40,382
Other operating income	24,021	61,072	(37,051)
Other income	371,807	563,860	(192,053)
 Operating expenses	 1,681,179	 2,005,828	 (324,649)
Interest expenses	617,697	813,101	(195,404)
Interest on deposits	375,271	264,425	110,846
Fees and commissions	38,575	37,306	1,269
Trading losses	–	944	(944)
Other operating expenses	49,272	49,091	181
General and administrative expenses	331,467	350,791	(19,324)
Other expenses	644,164	754,592	(110,428)
Operating profit	<u>168,421</u>	<u>176,477</u>	<u>(8,056)</u>
Extraordinary profit	1,234	2,042	(808)
Extraordinary loss	<u>35,604</u>	<u>30,019</u>	<u>5,585</u>
Income before income taxes	<u>134,051</u>	<u>148,500</u>	<u>(14,449)</u>
Income taxes, Current	7,759	6,634	1,125
Deferred	<u>70,616</u>	<u>93,047</u>	<u>(22,431)</u>
Net income	<u>55,675</u>	<u>48,818</u>	<u>6,857</u>
Unappropriated profit brought forward	34,973	29,938	5,035
Transfer from land revaluation excess	5,281	3,152	2,129
Interim dividends	11,199	11,199	(0)
Transfer to earned surplus reserve	<u>2,239</u>	<u>2,239</u>	<u>(0)</u>
Unappropriated profit at end of year	<u><u>82,490</u></u>	<u><u>68,469</u></u>	<u><u>14,021</u></u>