Notes:

1 Amounts less than one million have been omitted.

2 Income on transactions with subsidiaries is JPY 37,066 million.
Expense on transactions with subsidiaries is JPY 141,320 million.

3 Trading revenue and trading expenses include interest received and paid, the amount of increases/decreases in evaluation gains/losses on the balance sheet date for securities and monetary claims, and amounts of increases/decreases of evaluation gains/losses incurred from the estimated settlement price assuming settlement in cash on the balance sheet date for derivatives, compared with that at the end of the previous term.

4 'Other' in Other income includes JPY 43,661 million of gain from equity related financial derivatives, and JPY 29,602 million of gains on establishment of retirement benefit trust.

5 Other in Other expenses includes JPY 33,864 million of transfer to reserve for possible losses on loans sold and JPY 20,449 million of losses on sale of morgage loans to CCPC. The Losses incurred in supporting sub-standard borrowers, which were included in 'Other' in Other expenses in the prior period, are included in 'Write-offs of loans' from this period. The amount of losses incurred in supporting sub-standard borrowers reported within 'Write-offs of loans' for this period is JPY 87,927 million.

6 Extraordinary loss includes amortized cost of unrecognized net obligation from initial application of the new accounting standard for employees retirement benefit in Japan.

7 Effective April 1, 2000, a new accounting standard of employees retirement benefit ('Opinions on Setting the Accounting Standard for Retirement Benefit' Business Accounting Council, June 16, 1998) is adopted in Japan. As a result, Operating profit increased by JPY 9,468 million, and Income before income taxes decreased by JPY 26,892 million, compared with those calculated by the previous method.

The balance of prior 'Reserve for retirement allowances' at the last fiscal year end was transferred to 'Reserve for employee benefit' at the beginning of this fiscal year.

8 Effective April 1, 2000, a new accounting standard for financial instruments is adopted in Japan. Accordingly, the valuation methods of securities and derivatives excluding those in trading portfolio have been changed, and the hedge accounting has been applied. As a result, both Operating profits and Income before income taxes have increased compared with prior accounting by JPY 36,380 million. And income and expenses relating to derivative transactions that meet the criteria for hedge accounting are presented by net by each account, which has been changed from prior accounting that presented net by each transaction. Operating profits and Income before income taxes have not been affected by this change, but Operating income and Operating expenses have decreased by JPY 151,991 million respectively, because ‘Interest on interest rate swaps’ were offset between income and expenses by JPY 148,507 million, ‘Other interest income’ and ‘Other interest expenses’ were by JPY 3,453 million, and ‘Gains on sales of bonds’ and ‘Losses on sales of bonds’were by JPY 30 million.

9 Other expenses include enterprise taxes whose basis of taxation are not amounts of income. In this term, Other expenses include enterprise taxes by the metropolitan government, JPY 8,733 million. Enterprise taxes by the metropolitan government were included in 'Income taxes, Current' before 'The Ordinance Concerning Special Bases of Taxation of Enterprise Taxes for Banks in Tokyo' (2000, Metropolitan Ordinance No. 145) was enforced on April 1, 2000.