

# CONSOLIDATED STATEMENT OF CASH FLOWS

Year ended March 31, 2002

(Millions of yen)

## 1. Cash flows from operating activities:

Loss before income taxes and minority interests	(604,338)
Depreciation of premises, equipment and others	96,374
Depreciation of lease assets	306,044
Amortization of goodwill	4,806
Net (income) loss from unconsolidated entities accounted for by the equity method	(2,964)
Net change in reserve for possible loan losses	884,174
Net change in reserve for possible losses on loans sold	(58,895)
Net change in reserve for employee bonuses	21,606
Net change in reserve for employee retirement benefits	(42,469)
Interest income	(2,176,685)
Interest expenses	726,901
Net (gains) losses on securities	(64,057)
Net (income) loss from money held in trust	56
Net exchange (gains) losses	(160,717)
Net (gains) losses from disposition of premises and equipment	23,052
Net (gains) losses from disposition of lease assets	995
Gain on sale of business operation	(5,000)
Net change in trading assets	(757,328)
Net change in trading liabilities	1,030,514
Net change in loans and bills discounted	1,794,503
Net change in deposits	1,887,932
Net change in negotiable certificates of deposit	(4,989,141)
Net change in borrowed money (excluding subordinated debt)	(456,519)
Net change in deposits with banks	2,018,942
Net change in call loans, bills bought and receivables under resale agreements	1,904,425
Net change in pledged money for securities borrowing transactions	(2,196,808)
Net change in call money, bills sold and payables under repurchase agreements	(3,020,667)
Net change in commercial paper	(569,827)
Net change in pledged money for securities lending transactions	(1,715,984)
Net change in foreign exchanges (Assets)	(56,299)
Net change in foreign exchanges (Liabilities)	48,749
Issuance and redemption of bonds (excluding subordinated bonds)	359,901
Interest received	2,342,208
Interest paid	(829,888)
Other, net	(1,070,901)

### Subtotal

(5,327,304)

Income taxes paid

(54,205)

### Net cash used in operating activities

(5,381,510)

## 2. Cash flows from investing activities:

Purchases of securities	(39,722,661)
Proceeds from sale of securities	32,828,672
Proceeds from maturity of securities	12,828,207
Purchases of money held in trust	(5,011)
Proceeds from sale of money held in trust	42,663
Purchases of premises and equipment	(73,354)
Proceeds from sale of premises and equipment	134,704
Purchases of lease assets	(342,964)
Proceeds from sale of lease assets	37,736
Purchases of stocks of subsidiaries	(599)
Proceeds from sale of stocks of subsidiaries	416
Proceeds from sale of business operation	5,000

### Net cash provided by investing activities

5,732,808

## 3. Cash flows from financing activities:

Proceeds from issuance of subordinated debt	128,000
Repayment of subordinated debt	(278,000)
Proceeds from issuance of subordinated bonds and convertible bonds and notes	201,198
Repayment of subordinated bonds and convertible bonds and notes	(262,361)
Dividends paid	(11,101)
Payment of delivered money due to merger	(17,839)
Income from minority stockholders	9,000
Dividends paid to minority stockholders	(39,064)
Purchases of treasury stock	(8,539)
Proceeds from sale of treasury stock	8,286
Proceeds from sale of parent bank stocks held by subsidiaries	1,607

### Net cash used in financing activities

(268,813)

## 4. Foreign currency translation adjustments on cash and cash equivalents

3,595

## 5. Net change in cash and cash equivalents

86,079

## 6. Cash and cash equivalents at beginning of year

868,132

## 7. Change in cash and cash equivalents due to merger

1,075,527

## 8. Change in cash and cash equivalents due to merger of consolidated subsidiaries

2,544

## 9. Change in cash and cash equivalents due to newly consolidated subsidiaries

96,459

## 10. Cash and cash equivalents at end of year

2,128,742