

# Financial Highlights for FY 2001

## 1. Financial Result

<Non-consolidated>

(Millions of yen)

		FY2001	Change	FY2000
Gross banking profit	1	1,853,515	350,312	1,503,203
<Excluding gains(losses) on bonds>	2	<1,786,954>	<292,547>	<1,494,407>
Gross domestic profit	3	1,256,373	(2,842)	1,259,215
<Excluding gains(losses) on bonds>	4	<1,201,015>	<(49,831)>	<1,250,846>
Net interest income	5	1,079,358	(29,839)	1,109,197
Net fees and commissions	6	122,274	9,279	112,995
Net trading income	7	1,004	(8,175)	9,179
Net other operating income	8	53,735	25,894	27,841
<Gains(losses) on bonds>	9	<55,358>	<46,989>	<8,369>
Gross international profit	10	597,141	353,154	243,987
<Excluding gains(losses) on bonds>	11	<585,939>	<342,379>	<243,560>
Net interest income	12	397,154	265,620	131,534
Net fees and commissions	13	42,997	5,300	37,697
Net trading income	14	120,284	34,080	86,204
Net other operating income	15	36,705	48,155	(11,450)
<Gains(losses) on bonds>	16	<11,202>	<10,775>	<427>
Expenses (excluding non-recurring losses)	17	(670,145)	29,983	(700,128)
Personnel expenses	18	(271,788)	22,216	(294,004)
Non-personnel expenses	19	(366,637)	3,952	(370,589)
Taxes	20	(31,719)	3,814	(35,533)
Banking profit (excluding transfer to general reserve for possible loan losses)	21	1,183,369	380,296	803,073
<Excluding gains(losses) on bonds>	22	<1,116,808>	<322,531>	<794,277>
Transfer to general reserve for possible loan losses	23	(504,558)	(693,154)	188,596
Banking profit	24	678,811	(312,859)	991,670
<Gains(losses) on bonds>	25	66,560	57,766	8,794
Non-recurring gains (losses)	26	(1,200,917)	(568,415)	(632,502)
<Total credit cost>	27	<(1,543,078)>	<(723,975)>	<(819,103)>
Write-off of loans	28	(283,895)	457,537	(741,432)
Transfer to specific reserve	29	(663,184)	(506,688)	(156,496)
Transfer to reserve for losses on loans sold	30	(37,034)	15,883	(52,917)
Losses on loans sold to CCPC	31	(8,363)	23,382	(31,745)
Losses on sale of delinquent loans	32	(50,589)	(25,481)	(25,108)
Transfer to loan loss reserve for specific overseas countries	33	4,546	4,544	2
<Transfer to general reserve for possible loan losses>	34	<(504,558)>	<(693,154)>	<188,596>
Gains(losses) on stocks	35	(130,689)	(442,110)	311,421
Gains on sale of stocks	36	54,196	(442,045)	496,241
Losses on sale of stocks	37	(54,300)	12,461	(66,761)
Losses on devaluation of stocks	38	(130,585)	(12,528)	(118,057)
Enterprise taxes by Local Governments	39	(30,000)	(13,167)	(16,833)
Others	40	(1,708)	(82,317)	80,609
Operating profit (loss)	41	(522,106)	(881,273)	359,167
Extraordinary gains (losses)	42	(14,531)	71,525	(86,056)
Gains(losses) on disposition of premises and equipment	43	(14,201)	16,332	(30,533)
Gains on disposition of premises and equipment	44	4,360	2,255	2,105
Losses on disposition of premises and equipment	45	(18,562)	14,077	(32,639)
Amortization of net transition obligation from initial application of the new accounting standard for employee retirement benefits	46	(20,167)	36,361	(56,528)
Income(loss) before income taxes	47	(536,637)	(809,748)	273,111
Income taxes, current	48	(32,737)	(23,211)	(9,526)
Income taxes, deferred	49	246,522	372,269	(125,747)
Effect of introduction of enterprise taxes on the banking industry by the Osaka Prefectural Government	50	---	32,038	(32,038)
Net income (loss)	51	(322,852)	(460,687)	137,835

(Note) Amount less than 1 million yen are rounded down. Figures in parenthesis indicate the amount of loss or decrease.

## &lt;Consolidated&gt;

(Millions of yen)

		FY2001		FY2000
			Change	
Consolidated gross profit	1	2,077,681	239,776	1,837,905
Net interest income	2	1,449,783	126,249	1,323,534
Net fees and commissions	3	319,532	3,217	316,315
Net trading profit	4	129,432	20,396	109,036
Net other operating income	5	178,932	89,916	89,016
General and administrative expenses	6	(935,553)	5,336	(940,889)
Total credit cost	7	(1,703,363)	(710,454)	(992,909)
Write-off of loans	8	(391,923)	422,500	(814,423)
Transfer to specific reserve	9	(681,457)	(422,918)	(258,539)
Transfer to general reserve for possible loan losses	10	(527,445)	(736,984)	209,539
Others	11	(102,537)	26,947	(129,484)
Gains(losses) on stocks	12	(17,808)	(486,275)	468,467
Net income(loss) from nonconsolidated entities accounted for by the equity method	13	2,964	(41,398)	44,362
Other income (expenses)	14	(4,547)	(82,228)	77,681
Operating profit (loss)	15	(580,628)	(1,075,245)	494,617
Extraordinary gains (losses)	16	(23,710)	65,392	(89,102)
Income(loss) before income taxes and minority interests	17	(604,338)	(1,009,852)	405,514
Income taxes, current	18	(101,860)	(36,330)	(65,530)
Income taxes, deferred	19	289,305	487,532	(198,227)
Minority interests in net income (loss)	20	(46,993)	(37,647)	(9,346)
Net income (loss)	21	(463,887)	(596,295)	132,408

(Note) Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions (income) - Fees and commissions (expenses))  
+ (Trading profit - Trading loss) + (Other operating income - Other operating expenses)

## (Reference)

(Billions of yen)

Consolidated banking profit	22	991.9	158.7	833.2
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(Note) Consolidated banking profit = Non-consolidated banking profit (excluding transfer to general reserve for possible loan losses)  
+ Subsidiaries' operating profit (excluding temporary factors)  
+ (Affiliates' operating profit) x (Ownership ratio) - Internal transactions (dividends, etc.)

## (Number of subsidiaries and affiliates)

		Mar. 31, 2002		Mar. 31, 2001
			Change	
Consolidated subsidiaries	23	144	(5)	149
Affiliated companies accounted for by the equity method	24	38	(3)	41