

## NONCONSOLIDATED STATEMENT OF INCOME

Year ended March 31, 2002

(Millions of yen)

<b>Operating income</b>		<b>2,791,405</b>
Interest income	2,192,961	
Interest on loans and discounts	1,256,848	
Interest and dividends on securities	504,732	
Interest on call loans	4,432	
Interest on receivables under resale agreements	1,781	
Interest on bills bought	27	
Interest on deposits with banks	185,085	
Interest on interest rate swaps	173,443	
Other interest income	66,611	
Fees and commissions	239,645	
Fees and commissions on domestic and foreign exchanges	100,509	
Other fees and commissions	139,135	
Trading profits	121,414	
Gains on trading-related financial derivatives	120,302	
Other trading income	1,112	
Other operating income	150,886	
Gains on foreign exchanges	10,439	
Gains on sales of bonds	124,773	
Gains on financial derivatives	15,110	
Other	562	
Other income	86,498	
Gains on sales of stocks	54,196	
Gains on money held in trust	1,810	
Other	30,490	
<b>Operating expenses</b>		<b>3,313,512</b>
Interest expenses	716,677	
Interest on deposits	323,249	
Interest on negotiable certificates of deposit	14,430	
Interest on call money	8,807	
Interest on payables under repurchase agreements	17,379	
Interest on bills sold	1,253	
Interest on commercial paper	970	
Interest on borrowed money	136,900	
Interest on straight bonds	31,187	
Amortization of discount on bonds	50	
Interest on convertible bonds	97	
Other interest expenses	182,350	
Fees and commissions	74,373	
Fees and commissions on domestic and foreign exchanges	20,634	
Other fees and commissions	53,738	
Trading losses	125	
Losses on trading securities	107	
Losses on securities related to trading transactions	17	
Other operating expenses	60,445	
Losses on sales of bonds	50,522	
Losses on redemption of bonds	1,985	
Losses on devaluation of bonds	5,704	
Amortization of deferred bond cost	2,161	
Other	71	
General and administrative expenses	696,775	
Other expenses	1,765,115	
Transfer to reserve for possible loan losses	1,158,947	
Write-offs of loans	283,895	
Transfer to reserve for possible losses on loans sold	37,034	
Losses on sales of stocks	54,300	
Losses on devaluation of stocks	130,585	
Losses on money held in trust	1,867	
Other	98,485	
<b>Operating loss</b>		<b>522,106</b>
<b>Extraordinary gains</b>		<b>26,783</b>
Gains on disposition of premises and equipment	4,360	
Collection of written-off claims	258	
Other extraordinary gains	22,164	
<b>Extraordinary losses</b>		<b>41,314</b>
Losses on disposition of premises and equipment	18,562	
Other extraordinary losses	22,752	
<b>Loss before income taxes</b>		<b>536,637</b>
Income taxes, Current		32,737
Deferred		(246,522)
<b>Net loss</b>		<b>322,852</b>
Unappropriated profit brought forward		68,994
Unappropriated profit inherited due to merger		114,169
Transfer from land revaluation excess		59,967
Transfer from earned surplus reserve		241,421
Unappropriated profit at end of year		<b>161,699</b>