

20. Projections for FY2002 Earnings

1. Profits(Losses)

<Non-consolidated>

(Billions of yen)

	FY2002		FY2001
	Projections	Change	
Banking profit (excluding transfer to general reserve for possible loan losses)	850.0	(333.4)	1,183.4
Operating profit (loss)	230.0	752.1	(522.1)
Net income (loss)	80.0	402.9	(322.9)
Total credit cost*	(500.0)	1,043.1	(1,543.1)

(*) (Transfer to general reserve for possible loan losses) + (Credit cost included in non-recurring losses)

<Consolidated>

(Billions of yen)

	FY2002		FY2001
	Projections	Change	
Operating profit (loss)	320.0	900.6	(580.6)
Net income (loss)	100.0	563.9	(463.9)
Consolidated banking profit	920.0	(71.9)	991.9