

### 3. Interest Spread (Domestic) <Non-consolidated>

(%)

	Six-month Period		Six-month Period
	ended Sep.30, 2001	Change	ended Sep.30, 2000
(1)Yield on interest earning assets (A)	1.54	(0.22)	1.76
Interest earned on loans and bills discounted (C)	1.88	(0.09)	1.97
Interest earned on securities	0.85	(0.14)	0.99
(2)Total cost of funding (including expenses) (B)	0.96	(0.15)	1.11
Cost of interest bearing liabilities	0.18	(0.05)	0.23
Interest paid on deposits, etc. (D)	0.10	(0.04)	0.14
Interest paid on other liabilities	0.27	(0.23)	0.50
Expense ratio	0.78	(0.10)	0.88
(3)Overall interest spread (A) - (B)	0.58	(0.07)	0.65
Interest spread (C) - (D)	1.78	(0.05)	1.83