

21. Projections for FY2001 Earnings

1. Profits/Losses

<Non-consolidated>

(Billions of yen)

	FY2001			FY2000
	Six-month Period ended Sep.30, 2001	Projections	Change from FY2000	
Banking profit (excluding transfer to general reserve for possible loan losses)	515.8	1,050.0	246.9	803.1
Operating profit	127.1	(45.0)	(404.2)	359.2
Net income	79.8	(55.0)	(192.8)	137.8
Total credit cost*	(305.4)	(1,000.0)	(180.9)	(819.1)

* (Transfer to general reserve for possible loan losses) + (Credit cost included in other operating losses)

<Consolidated>

(Billions of yen)

	FY2001			FY2000
	Six-month Period ended Sep.30, 2001	Projections	Change from FY2000	
Operating profit	114.5	(70.0)	(564.6)	494.6
Net income	34.2	(150.0)	(282.4)	132.4
Consolidated banking profit	447.8	940.0	106.8	833.2