

STATEMENT OF INCOME

Six months ended September 30, 2001

(Millions of yen)

Operating income:

Interest income	1,061,396
Interest on loans and discounts	651,463
Interest and dividends on securities	224,002
Fees and commissions	113,779
Trading profits	70,906
Other operating income	56,889
Other income	34,320
Total operating income	1,337,291

Operating expenses:

Interest expenses	386,960
Interest on deposits	190,777
Fees and commissions	40,494
Other operating expenses	26,379
General and administrative expenses	348,545
Other expenses	407,763
Total operating expenses	1,210,143

Operating profit

Extraordinary profit	167
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Extraordinary loss	16,260
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Income before income taxes	111,055
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Income taxes, Current	9,762
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Income taxes, Deferred	21,499
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Net income	79,794
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Unappropriated profit brought forward	68,994
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Unappropriated profit inherited due to merger	109,023
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Transfer from land revaluation excess	(413)
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Unappropriated profit	257,398
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