

COMPARATIVE STATEMENTS OF INCOME

(Millions of yen)

Six months ended September 30, 2001 and 2000, and Year ended March 31, 2001	Six months ended September 30			Year ended March 31
	2001 (A)	2000 (B)	Difference (A-B)	2001 (Condensed)
Operating income:				
Interest income	1,061,396	1,123,199	(61,803)	2,275,679
Interest on loans and discounts	651,463	723,641	(72,178)	1,501,144
Interest and dividends on securities	224,002	150,341	73,661	348,176
Fees and commissions	113,779	114,274	(495)	231,780
Trading profits	70,906	34,154	36,752	95,385
Other operating income	56,889	36,300	20,589	73,476
Other income	34,320	263,987	(229,667)	613,233
Total operating income	1,337,291	1,571,918	(234,627)	3,289,556
Operating expenses:				
Interest expenses	386,960	537,813	(150,853)	1,035,641
Interest on deposits	190,777	257,209	(66,432)	601,538
Fees and commissions	40,494	39,723	771	81,087
Other operating expenses	26,379	13,331	13,048	57,082
General and administrative expenses	348,545	354,263	(5,718)	711,987
Other expenses	407,763	371,680	36,083	1,044,585
Total operating expenses	1,210,143	1,316,812	(106,669)	2,930,388
Operating profit	127,148	255,105	(127,957)	359,167
Extraordinary profit	167	1,318	(1,151)	3,112
Extraordinary loss	16,260	39,570	(23,310)	89,169
Income before income taxes	111,055	216,853	(105,798)	273,111
Income taxes, Current	9,762	22,651	(12,889)	9,526
Income taxes, Deferred	21,499	93,898	(72,399)	125,747
Net income	79,794	100,300	(20,506)	137,835
Unappropriated profit brought forward	68,994	94,554	(25,560)	94,554
Unappropriated profit inherited due to merger	109,023	—	109,023	—
Transfer from land revaluation excess	(413)	3,754	(4,167)	11,839
Interim dividends	—	—	—	29,052
Transfer to earned surplus reserve	—	—	—	5,809
Delivered money due to merger	—	—	—	17,853
Unappropriated profit	257,398	198,610	58,788	191,513

Notes 1. Amounts less than millions are rounded down.

2. Amounts for September 2000 and March 2001 are the sum of those of the Sakura Bank and the Sumitomo Bank.