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| Notes to Consolidated Statement of Cash Flows |
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1. Amounts less than one million are omitted.
2. For the purposes of the consolidated statements of cash flows, 'Cash and cash equivalents' represents cash on hand and non-interest earning deposits with banks.
3. Reconciliation of 'Cash and due from banks' in the consolidated balance sheet to 'Cash and cash equivalents' at the term-end is as follows:

| | (Millions of yen) |
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| Cash and due from banks | 5,736,255 |
| <u>Interest earning deposits</u> | <u>(3,972,206)</u> |
| Cash and cash equivalents | <u>1,764,049</u> |
| (= Cash on hand and non-interest earning deposits with banks) | |

4. 'Depreciation of premises and equipment' (28,992 million yen for the six months ended September 30, 2001) and 'Depreciation of other assets' (17,719 million yen) that was included in 'Other' in operating activities were reported on the consolidated statement of cash flows for the year ended March 31, 2001. From this fiscal year, they are included in 'Depreciation of premises, equipment and others'