

Financial Results
First Half of Fiscal 2001
ended September 30
-Supplementary Information-

Sumitomo Mitsui Banking Corporation

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Basically, the numbers of "Six-month Period ended Sep. 30, 2000" and "FY2000" are combined numbers of former Sakura Bank and Sumitomo Bank.

Financial Highlights for First Half of FY 2001

1. Financial Result

<Non-consolidated>

(Millions of yen)

		Six-month Period		Six-month Period
		ended Sep.30, 2001	Change	
Gross banking profit	1	849,274	131,786	717,488
<Excluding gains/losses on bonds>	2	<819,142>	<99,422>	<719,720>
Gross domestic profit	3	615,980	(16,090)	632,070
<Excluding gains/losses on bonds>	4	<589,945>	<(40,339)>	<630,284>
Net interest income	5	537,184	(16,837)	554,021
Net fees and commissions	6	52,777	(3,968)	56,745
Net trading profit	7	1,124	(388)	1,512
Other operating income	8	24,893	5,102	19,791
<Gains and losses on bonds>	9	<26,035>	<24,249>	<1,786>
Gross international profit	10	233,294	147,878	85,416
<Excluding gains/losses on bonds>	11	<229,197>	<139,762>	<89,435>
Net interest income	12	137,389	105,598	31,791
Net fees and commissions	13	20,507	2,702	17,805
Net trading profit	14	69,781	37,139	32,642
Other operating income	15	5,615	2,437	3,178
<Gains and losses on bonds>	16	<4,096>	<8,115>	<(4,019)>
Expenses	17	(333,470)	13,543	(347,013)
Personnel expenses	18	(140,090)	7,151	(147,241)
Non-personnel expenses	19	(177,730)	5,293	(183,023)
Taxes	20	(15,649)	1,098	(16,747)
Banking profit (excluding transfer to general reserve for possible loan losses)	21	515,804	145,331	370,473
<Excluding gains/losses on bonds>	22	485,671	112,966	372,705
Transfer to general reserve for possible loan losses	23	(37,402)	(182,047)	144,645
Banking profit	24	478,401	(36,717)	515,118
<Gains/Losses on bonds>	25	30,132	32,364	(2,232)
Other operating profit (loss)	26	(351,253)	(91,240)	(260,013)
<Total credit cost>	27	<(305,437)>	<(7,555)>	<(297,882)>
Write-off of loans	28	(138,692)	(9,428)	(129,264)
Transfer to specific reserve	29	(98,372)	181,207	(279,579)
Transfer to reserve for losses on loans sold	30	(23,633)	(1,414)	(22,219)
Losses on loans sold to CCPC	31	(2,159)	3,481	(5,640)
Losses on sale of delinquent loans	32	(13,510)	(10,193)	(3,317)
Transfer to loan loss reserve for specific overseas countries	33	8,332	10,838	(2,506)
<Transfer to general reserve for possible loan losses>	34	<(37,402)>	<(182,047)>	<144,645>
Gains/Losses on stocks	35	(52,646)	(175,630)	122,984
Gains on sale of stocks	36	28,221	(151,922)	180,143
Losses on sale of stocks	37	(11,958)	2,058	(14,016)
Losses on devaluation of stocks	38	(68,908)	(25,766)	(43,142)
Enterprise tax	39	(14,000)	(5,986)	(8,014)
Other	40	(16,573)	(84,117)	67,544
Operating profit	41	127,148	(127,957)	255,105
Extraordinary profit (loss)	42	(16,092)	22,158	(38,250)
Gains/Losses on disposition of premises and equipment	43	(4,596)	5,636	(10,232)
Gains on disposition of premises and equipment	44	126	(947)	1,073
Losses on disposition of premises and equipment	45	(4,722)	6,583	(11,305)
Amortization of net obligation under new accounting standard for employees' retirement benefits	46	(10,083)	18,180	(28,263)
Income before income taxes	47	111,055	(105,798)	216,853
Income taxes, current	48	(9,762)	12,889	(22,651)
Income taxes, deferred	49	(21,499)	72,399	(93,898)
Effect of introduction of enterprise taxes to banking industries by Osaka Prefectural Government	50	---	32,431	(32,431)
Net income	51	79,794	(20,506)	100,300

<Consolidated>

(Millions of yen)

		Six-month Period		Six-month Period ended Sep.30, 2000
		ended Sep.30, 2001	Change	
Consolidated gross profit	1	974,718	112,441	862,277
Net interest income	2	674,730	64,280	610,450
Net fees and commissions	3	153,547	(502)	154,049
Net trading profit	4	73,656	30,345	43,311
Other operating income	5	72,784	18,319	54,465
General and administrative expenses	6	(468,382)	(19,791)	(448,591)
Total credit cost	7	(356,690)	27,302	(383,992)
Write-off of loans	8	(196,816)	(32,857)	(163,959)
Transfer to specific reserve	9	(62,300)	287,080	(349,380)
Transfer to general reserve for possible loan losses	10	(62,814)	(227,219)	164,405
Other	11	(34,758)	299	(35,057)
Gains and losses on stocks	12	(18,895)	(262,101)	243,206
Net income/loss from unconsolidated entities by equity method	13	(364)	(24,482)	24,118
Other operating profit	14	(15,935)	(87,254)	71,319
Operating profit	15	114,450	(253,886)	368,336
Extraordinary profit (loss)	16	(15,785)	21,279	(37,064)
Income before income taxes	17	98,665	(232,606)	331,271
Income taxes, current	18	(37,746)	37,443	(75,189)
Income taxes, deferred	19	(3,605)	133,277	(136,882)
Minority interests in net income	20	(23,116)	(11,101)	(12,015)
Net Income	21	34,196	(72,987)	107,183

(Note) Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions (income) - Fees and commissions (expenses))
+ (Trading profits - Trading losses) + (Other income - Other losses)

(Reference)

(Billions of yen)

Consolidated banking profit	22	447.8	35.9	411.9
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(Note) Consolidated banking profit = (Non-consolidated banking profit (excl. transfer to general reserve)) + (Subsidiaries' operating profit (excluding temporary factors) + (Affiliates' operating profit) X (Ownership ratio) - (Internal transaction (dividends, etc.)))

(Number of subsidiaries and affiliates)

		Six-month Period		Six-month Period ended Sep.30, 2000
		ended Sep.30, 2001	Change	
Consolidated subsidiaries	23	155	6	149
Affiliated companies accounted for by equity method	24	40	(1)	41

2. Banking Profit per Employee / Overhead Ratio <Non-consolidated>

(Millions of yen, %)

	Six-month Period		Six-month Period ended Sep.30, 2000
	ended Sep.30, 2001	Change	
(1)Banking profit (excluding transfer to general reserve for possible loan losses)	515,804	145,331	370,473
Per employee (thousands of yen)	21,421	7,620	13,801
(2)Banking profit	478,401	(36,717)	515,118
Per employee (thousands of yen)	19,867	677	19,190
(3)Banking profit (excluding transfer to general reserve for possible loan losses and gains/losses on bonds)	485,671	112,966	372,705
Per employee (thousands of yen)	20,169	6,284	13,885
Overhead ratio	39.2	(9.1)	48.3

(Note) - Employees include executive officers (who are not also board members) and overseas local staffs, and exclude employee temporarily transferred to other companies, temporary staff, and part-time staff.

- For per-employee calculation purpose, the average number of employees during the period is used.

- Overhead ratio = (Expenses) / (Gross banking profit)

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

(%)

	Six-month Period		Six-month Period ended Sep.30, 2000
	ended Sep.30, 2001	Change	
(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

4. Gains/Losses on Securities <Non-consolidated>

(Millions of yen)

	Six-month Period		Six-month Period ended Sep.30, 2000
	ended Sep.30, 2001	Change	
Gains/(Losses) on bonds	30,132	32,364	(2,232)
Gains on sales	47,311	37,977	9,334
Losses on sales	(13,505)	(3,771)	(9,734)
Gains on redemption	---	(24)	24
Losses on redemption	(1,867)	(625)	(1,242)
Losses on devaluation	(1,806)	(1,191)	(615)
Gains/(Losses) on stocks	(52,646)	(175,630)	122,984
Gains on sales	28,221	(151,922)	180,143
Losses on sales	(11,958)	2,058	(14,016)
Losses on devaluation	(68,908)	(25,766)	(43,142)

5. Evaluation Gains/Losses on Securities

(1) Evaluation method of securities

Trading purpose		Fair value method (net evaluation gains/losses recognized in income statement)
Held-to-maturity purpose		Amortized cost method
Other securities	With market value	Fair value method (net evaluation gains/losses directly charged to capital)
	Without market value	Cost method or amortized cost method
Stocks of subsidiaries and affiliates		Cost method

(Reference) Securities in money held in trust

Investment purpose		Fair value method (net evaluation gains/losses recognized in income statement)
Other money held in trust	With market value	Fair value method (net evaluation gains/losses directly charged to capital)
	Without market value	Cost method or amortized cost method

(2) Evaluation gains/losses

<Non-consolidated>

(Millions of yen)

	Sep. 30, 2001				Apr., 2001 (after merger)		
	Evaluation gains/losses				Evaluation gains/losses		
	(a)	(a) - (b)	Gains	Losses	(b)	Gains	Losses
Held-to-maturity purpose	625	685	710	(85)	(60)	1	(61)
Stocks of subsidiaries and affiliates	3,562	5,663	19,211	(15,648)	(2,101)	6,249	(8,351)
Other securities	(689,542)	(889,953)	327,411	(1,016,954)	200,411	505,260	(304,849)
Stocks	(798,693)	(892,476)	196,474	(995,168)	93,783	387,839	(294,056)
Bonds	79,138	(25,827)	87,267	(8,128)	104,965	107,521	(2,556)
Others	30,012	28,348	43,670	(13,657)	1,664	9,899	(8,236)
Other money held in trust	(4,017)	(403)	278	(4,296)	(3,614)	811	(4,426)
Total	(689,372)	(884,007)	347,612	(1,036,984)	194,635	512,324	(317,690)
Stocks	(795,131)	(886,812)	215,685	(1,010,816)	91,681	394,089	(302,408)
Bonds	79,138	(25,827)	87,267	(8,128)	104,965	107,521	(2,556)
Others	26,619	28,631	44,659	(18,039)	(2,012)	10,713	(12,725)

- (Note) 1. Evaluation gains/losses on negotiable certificates of deposits in 'Cash and due from banks' and commercial paper and beneficiary certificates in loan trusts in 'Debt purchased' are included, in addition to those on securities.
2. Evaluation gains/losses of stocks (excluding stocks of subsidiaries and affiliates) as of Sep. 30, 2001 are calculated with the average market price during the final month of the interim period. Rest of the securities are evaluated with the market price at the balance sheet date.
3. Evaluation gains/losses as of Apr. 2001 (after merger) are calculated by evaluating the book value of Sakura Bank's other securities with evaluation losses at the market value as of Mar. 31, 2001.
4. The book value of other securities as of Sep. 30, 2001 are evaluated by fair value method, so their evaluation gains/losses in the above table are calculated as book value less historical cost (or amortized cost).

<Consolidated>

(Millions of yen)

	Sep. 30, 2001				Apr., 2001 (after merger)		
	Evaluation gains/losses				Evaluation gains/losses		
	(a)	(a) - (b)	Gains	Losses	(b)	Gains	Losses
Held-to-maturity purpose	284	364	783	(498)	(80)	49	(130)
Other securities	(640,983)	(970,133)	408,906	(1,049,890)	329,150	661,071	(331,920)
Stocks	(806,287)	(900,376)	214,158	(1,020,446)	94,089	408,737	(314,648)
Bonds	82,029	(28,424)	91,936	(9,906)	110,453	113,651	(3,195)
Others	83,274	(41,331)	102,811	(19,537)	124,605	138,680	(14,074)
Other money held in trust	(4,017)	(403)	278	(4,296)	(3,614)	811	(4,426)
Total	(644,716)	(970,170)	409,969	(1,054,685)	325,454	661,931	(336,478)
Stocks	(806,287)	(900,376)	214,158	(1,020,446)	94,089	408,737	(314,648)
Bonds	81,736	(28,720)	91,976	(10,239)	110,456	113,654	(3,196)
Others	79,834	(41,073)	103,834	(23,999)	120,907	139,538	(18,630)

- (Note) 1. Evaluation gains/losses on negotiable certificates of deposits in 'Cash and due from banks' and commercial paper and beneficiary certificates in loan trusts in 'Debt purchased' are included, in addition to those on securities.
2. Evaluation gains/losses of stocks as of Sep. 30, 2001 are mainly calculated with the average market price during the final month of the interim period. Rest of the securities are evaluated with the market price at the balance sheet date.
3. Evaluation gains/losses as of Apr. 2001 (after merger) are calculated by evaluating the book value of Sakura Bank's other securities with evaluation losses at the market value as of Mar. 31, 2001.
4. The book value of other securities as of Sep. 30, 2001 are evaluated by fair value method, so their evaluation gains/losses in the above table are calculated as book value less historical cost (or amortized cost).

6. (Hedging purpose) Derivative Transactions <Non-consolidated>

(Billions of yen)

	Sep. 30, 2001			
			Net evaluation	Deferred
	Assets	Liabilities	gains/losses	gains/losses
	(1)	(2)	(1) - (2)	(3)
Interest rate swaps	875.1	387.8	487.3	204.2
Currency swaps	134.1	118.2	15.9	15.7
Other	114.9	152.5	(37.6)	(46.0)
Total	1,124.1	658.5	465.6	173.9

(Note) 1. Derivative transactions are carried at fair value in the balance sheet (including hedging purpose derivatives - (1) and (2) in the above chart), except those to which 'the short-cut method for interest rate swap' is applied.

2. Gains and losses on derivative transactions are treated as follows:

- The Bank adopts deferred hedge accounting by applying 'the risk adjustment approach', which is one of the methods of macro hedging.
- Deferred hedge accounting is an accounting method which defers gains/losses (based on fair value accounting) on hedging purpose derivatives that do not match the gains/losses (based on accrual accounting) on hedged assets/liabilities as deferred assets/liabilities.

In detail, deferred gains/losses ((3) in above table) of derivative transactions are calculated as net evaluation gains/losses ((1) - (2) in the above table) less accrued interest in accrual accounting.

- Hedging purpose swap transactions that meet certain requirements regarding contract amount, receivable/payable condition, contract term and other conditions are recorded on a cost basis using 'the short-cut method for interest rate swaps', in accordance with the accounting standard for financial instruments.

(Reference) Contract amount of interest rate swaps (to which deferred hedge accounting is applied), classified by maturity

(Billions of yen)

	Sep. 30, 2001			
	1 year or less	1-5 years	Over 5 years	Total
Receivable fixed rate/ payable floating rate	17,905.6	24,288.4	2,742.8	44,936.8
Receivable floating rate/ payable fixed rate	14,496.2	11,517.2	2,825.5	28,838.9
Receivable floating rate/ payable floating rate	129.8	195.5	298.6	623.9
Total contract amount	32,531.6	36,001.1	5,866.9	74,399.6

7. Employee Retirement Benefit

(1) Balance of the retirement benefit liability

<Non-consolidated>

(Millions of yen)

		Six-month Period ended Sep.30, 2001		Six-month Period ended Sep.30, 2000
		Change		
Balance of the retirement benefit liability*	(A)	1,000,226	(14,111)	1,014,337
(Discount rate)		(3.5%)	(---)	(3.5%)
Market value of pension assets*	(B)	752,315	99,487	652,828
Reserve for employee retirement benefit*	(C)	164,865	86,002	78,863
Prepaid pension cost*	(D)	---	---	---
Unrecognized net obligation from change of accounting method*	(E)	80,670	(201,973)	282,643
Unrecognized prior service cost (deductable from the obligation)*	(F)	(47,125)	(47,125)	---
Unrecognized actuarial net gain or loss*	(A-B-C+D-E-F)	49,500	49,500	---

*As of beginning of the term

(Reference) <Consolidated>

(Millions of yen)

		Six-month Period ended Sep.30, 2001		Six-month Period ended Sep.30, 2000
		Change		
Balance of the retirement benefit liability*	(A)	1,093,546	(5,007)	1,098,553
Market value of pension assets*	(B)	800,890	97,376	703,514
Reserve for employee retirement benefit*	(C)	190,729	94,780	95,949
Prepaid pension cost*	(D)	271	271	---
Unrecognized net obligation from change of accounting method*	(E)	94,219	(204,868)	299,087
Unrecognized prior service cost (deductable from the obligation)*	(F)	(48,789)	(48,789)	---
Unrecognized actuarial net gain or loss*	(A-B-C+D-E-F)	56,767	56,767	---

*As of beginning of the term

(2) Cost for employee retirement benefit

<Non-consolidated>

(Millions of yen)

		Six-month Period ended Sep.30, 2001		Six-month Period ended Sep.30, 2000
		Change		
Cost for employee retirement benefit		23,504	(22,172)	45,676
Service cost		10,513	(2,621)	13,134
Interest cost		17,503	(247)	17,750
Expected returns on pension assets		(16,484)	893	(17,377)
Amortization of net obligation from change of accounting method (amortized using the straight-line method over 5 years)		10,083	(18,180)	28,263
Amortization of prior service cost		(2,356)	(2,356)	---
Amortization of actuarial net gain or loss		2,475	2,475	---
Other		1,768	(2,135)	3,903

(Reference) <Consolidated>

(Millions of yen)

		Six-month Period ended Sep.30, 2001		Six-month Period ended Sep.30, 2000
		Change		
Cost for employee retirement benefit		30,123	(17,849)	47,972

8. Capital Ratio (BIS Guidelines) <Consolidated>

(Billions of yen, %)

	Sep. 30, 2001		Mar. 31, 2000	
	[Preliminary]	Change from Mar. 31, 2001	Sakura	Sumitomo
(1) Capital ratio	10.79		11.31	10.94
(2) Tier I	4,083.7		2,496.4	2,258.3
(3) Tier II	3,300.9		1,351.6	1,995.4
(a) 45% of unrealized gains on securities	---		---	---
(b) 45% of unrealized appreciation of land	169.2		46.7	122.2
(c) General reserve	457.4		163.1	232.7
(d) Subordinated debt	2,674.3		1,141.8	1,640.5
(4) Subtraction items	89.7		13.7	103.6
(5) Total capital (2) + (3) - (4)	7,294.9		3,834.3	4,150.0
(6) Risk-adjusted assets	67,557.4		33,891.4	37,925.2

9. ROE

<Non-consolidated>

(%)

	Six-month Period		FY2000	
	ended Sep.30, 2001	Change	Sakura	Sumitomo
ROE (numerator: Banking profit ^{*1})	44.0		23.6	31.8
ROE (numerator: Banking profit)	40.8		27.4	41.2
ROE (numerator: Banking profit ^{*2})	41.4		23.0	31.7
ROE (numerator: Net income)	6.8		4.9	3.7

(*1) Excluding transfer to general reserve for possible loan losses

(*2) Excluding transfer to general reserve for possible loan losses and gains/losses on bonds

<Consolidated>

(%)

	Six-month Period		FY2000	
	ended Sep.30, 2001	Change	Sakura	Sumitomo
ROE (numerator: Net income)	3.0		2.7	6.1

$$\text{ROE} = \frac{(\text{Net income (or Banking profit)} - \text{Dividends on preferred stocks}) \times (\text{Days in fiscal year}) / (\text{Days in interim year})}{\{(\text{Stockholders' equity at the beginning of the term}) - (\text{Number of preferred stocks at the beginning of the term}) \times (\text{Issue price}) + (\text{Stockholders' equity at the end of the term}) - (\text{Number of preferred stocks at the end of the term}) \times (\text{Issue price})\} / 2} \times 100$$

	Six-month Period		FY2000	
	ended Sep.30, 2001	Change	Sakura	Sumitomo
Fully-diluted ROE (numerator: Net income) ^{*3}	1.9		2.2	4.3

(*3) Fully-diluted basis, including convertible preferred stocks and mandatorily exchangeable subordinated notes

10. Classification under Self-Assessment, Disclosure of Problem Assets, and Reserve Policy

<As of Sep. 30, 2001>		(Billions of yen)						
Category of Borrowers under Self-Assessment	Disclosure of Problem Assets Based on Financial Reconstruction Law	Classification under Self-Assessment				Reserve for Possible Loan Losses	Reserve Ratio (*3)	
		Classification I	Classification II	Classification III	Classification IV			
Bankrupt Borrowers	Bankrupt and Quasi-Bankrupt Assets 574.0 (Change from Mar. 2001: -15.9)	Claims secured by collateral and guarantees, etc. 535.3	Fully reserved 38.7	Direct Write-offs (*1)	Specific Reserve	42.9 (*2)	100%	
Effectively Bankrupt Borrowers								
Potentially Bankrupt Borrowers	Doubtful Assets 1,645.7 (Change from Mar. 2001: -297.4)	Claims secured by collateral and guarantees, etc. 730.8	Necessary amount reserved 914.9		Specific Reserve	548.7 (*2)	60.0%	
Borrowers Requiring Caution	Substandard Loans 1,107.2 (Change from Mar. 2001: +817.8) (Claims to Substandard Borrowers)	Substandard Loans secured by collateral and guarantees, etc. 391.5			Specific Reserve 0.5	General Reserve for Substandard Loans 106.9	15.0% (*3)	Avg. 4.8%
	Normal Assets 64,039.9	Claims to Borrowers Requiring Caution excluding Claims to Substandard Borrowers			General Reserve	405.2	Avg. 3.1%	
Normal Borrowers		Claims to Normal Borrowers						Average 0.2%
Total		67,366.8				Loan Loss Reserve for Specific Overseas Countries 11.7		
A: Problem Assets Based on Financial Reconstruction Law 3,326.9 (Change from Mar. 2001: +504.4)		B: Portion secured by collateral and guarantees, etc. 1,657.6	(A - B) 1,669.3		C: Reserve for Problem Assets Based on Financial Reconstruction Law 699.0	Reserve Ratio (*4) $\frac{C}{A - B}$ 41.9%		

$$\text{Coverage Ratio} = (B+C)/A \quad 70.8\%$$

(*1) Including direct reduction of 1,580.8 billion yen.

(*2) Includes reserves for assets which do not fall under the Financial Reconstruction Law disclosure standards.

(Bankrupt/Effectively Bankrupt Borrowers: 4.2 billion yen, Potentially Bankrupt Borrowers: 8.2 billion yen)

(*3) Reserve ratio to normal borrowers is the proportion of the reserve to the total claims to normal borrowers. Reserve ratios to other borrowers are the proportion of the reserve to the claims of each category excluding the portion secured by collateral and guarantees, etc.

(*3') The proportion of the reserve to the unsecured claims to substandard borrowers (excluding the claims to borrowers with specific reserves).

(*4) The proportion of the reserve to the claims excluding the portion secured by collateral and guarantees, etc.

11. Risk-Monitored Loans

<Non-consolidated>

(Millions of yen)

		Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk-monitored loans	Bankrupt loans	217,079	(18,575)	(23,566)	235,654	240,645
	Non-accrual loans	1,945,507	(261,997)	(914,374)	2,207,504	2,859,881
	Past due loans (3 months or more)	105,760	2,534	27,356	103,226	78,404
	Restructured loans	1,001,475	815,269	720,820	186,206	280,655
	Total	3,269,821	537,231	(189,764)	2,732,590	3,459,585
Amount of direct reduction		1,550,524	10,144	(121,347)	1,540,380	1,671,871

Total loans (term-end balance)	61,071,591	(676,289)	(1,951,750)	61,747,880	63,023,341
(%)					

Ratio to total loans	Bankrupt loans	0.4	0.0	0.0	0.4	0.4
	Non-accrual loans	3.2	(0.4)	(1.3)	3.6	4.5
	Past due loans (3 months or more)	0.2	0.0	0.1	0.2	0.1
	Restructured loans	1.6	1.3	1.2	0.3	0.4
	Total	5.4	1.0	(0.1)	4.4	5.5

<Consolidated>

(Millions of yen)

		Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk-monitored loans	Bankrupt loans	248,680	(24,447)	(38,881)	273,127	287,561
	Non-accrual loans	2,294,807	(282,710)	(1,013,463)	2,577,517	3,308,270
	Past due loans (3 months or more)	124,521	(1,258)	(5,659)	125,779	130,180
	Restructured loans	1,114,939	834,945	762,309	279,994	352,630
	Total	3,782,947	526,529	(295,698)	3,256,418	4,078,645
Amount of direct reduction		1,984,757	48,195	(194,347)	1,936,562	2,179,104

Total loans (term-end balance)	64,727,609	(809,482)	(1,934,783)	65,537,091	66,662,392
(%)					

Ratio to total loans	Bankrupt loans	0.4	0.0	0.0	0.4	0.4
	Non-accrual loans	3.5	(0.4)	(1.5)	3.9	5.0
	Past due loans (3 months or more)	0.2	0.0	0.0	0.2	0.2
	Restructured loans	1.7	1.3	1.2	0.4	0.5
	Total	5.8	0.8	(0.3)	5.0	6.1

12. Reserve for Possible Loan Losses

<Non-consolidated>

(Millions of yen)

	Sep. 30, 2001			Mar. 31, 2001 (b)	Sep. 30, 2000 (c)
	(a)	(a) - (b)	(a) - (c)		
Reserve for possible loan losses	1,008,891	(86,950)	(459,046)	1,095,841	1,467,937
General reserve	405,182	37,403	(6,549)	367,779	411,731
Specific reserve	592,049	(116,024)	(441,661)	708,073	1,033,710
Loan loss reserve for specific overseas countries	11,659	(8,330)	(10,837)	19,989	22,496
Amount of direct reduction	1,580,785	9,960	(118,319)	1,570,825	1,699,104
Reserve for possible losses on loans sold	119,143	(18,829)	(16,505)	137,972	135,648

<Consolidated>

(Millions of yen)

	Sep. 30, 2001			Mar. 31, 2001 (b)	Sep. 30, 2000 (c)
	(a)	(a) - (b)	(a) - (c)		
Reserve for possible loan losses	1,163,469	(105,384)	(458,133)	1,268,853	1,621,602
General reserve	457,366	61,508	23,500	395,858	433,866
Specific reserve	694,435	(158,540)	(470,015)	852,975	1,164,450
Loan loss reserve for specific overseas countries	11,667	(8,351)	(11,617)	20,018	23,284
Amount of direct reduction	2,038,535	29,057	(222,029)	2,009,478	2,260,564
Reserve for possible losses on loans sold	126,538	(18,728)	(15,495)	145,266	142,033

13. Reserve Ratio to Risk-Monitored Loans

<Non-consolidated>

(%)

	Sep. 30, 2001			Mar. 31, 2001 (b)	Sep. 30, 2000 (c)
	(a)	(a) - (b)	(a) - (c)		
Before direct reduction	53.7	(8.7)	(8.0)	62.4	61.7
After direct reduction	30.9	(9.2)	(11.5)	40.1	42.4

<Consolidated>

(%)

	Sep. 30, 2001			Mar. 31, 2001 (b)	Sep. 30, 2000 (c)
	(a)	(a) - (b)	(a) - (c)		
Before direct reduction	55.5	(7.6)	(6.5)	63.1	62.0
After direct reduction	30.8	(8.2)	(9.0)	39.0	39.8

(Note) Reserve ratio = (Reserves for possible loan losses) / (Risk-monitored loans)

14. Problem Assets Based on Financial Reconstruction Law

<Non-consolidated>

(Millions of yen)

	Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Bankrupt and quasi-bankrupt assets	573,974	(15,955)	(47,738)	589,929	621,712
Doubtful assets	1,645,669	(297,429)	(922,182)	1,943,098	2,567,851
Substandard loans	1,107,235	817,803	748,176	289,432	359,059
Total (A)	3,326,878	504,419	(221,744)	2,822,459	3,548,622
Amount of direct reduction	1,580,785	13,433	(114,609)	1,567,352	1,695,394

(Note) In addition to loans, "Problem Assets Based on Financial Reconstruction Law" includes acceptances and guarantees, suspense payments, and other credit-type assets.

(Millions of yen)

	Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Total coverage (B)	2,356,611	112,465	(464,640)	2,244,146	2,821,251
Reserve for possible loan losses* (C)	699,010	(35,113)	(374,743)	734,123	1,073,753
Reserve for supporting specific borrowers	---	---	---	---	---
Amount recoverable due to guarantees, collateral and others (D)	1,657,601	147,578	(89,897)	1,510,023	1,747,498

* Sum of general reserve for substandard loans and specific reserve.

(%)

Coverage ratio (B) / (A)	70.8	(8.7)	(8.7)	79.5	79.5
--------------------------	------	-------	-------	------	------

Coverage ratio calculated with total reserve for possible loan losses included in the numerator

	80.1	(12.2)	(10.5)	92.3	90.6
--	------	--------	--------	------	------

(%)

Reserve ratio to uncovered assets (C) / (A - D)	41.9	(14.0)	(17.7)	55.9	59.6
---	------	--------	--------	------	------

Reserve ratio calculated with total reserve for possible loan losses included in the numerator

	60.4	(23.1)	(21.1)	83.5	81.5
--	------	--------	--------	------	------

<Consolidated>

(Millions of yen)

	Sep. 30, 2001		Mar. 31, 2001
	(a)	(a) - (b)	(b)
Bankrupt and quasi-bankrupt assets	735,034	(42,305)	777,339
Doubtful assets	1,858,781	(307,634)	2,166,415
Substandard loans	1,249,244	838,008	411,236
Total (A)	3,843,059	488,068	3,354,991

(Millions of yen)

	Sep. 30, 2001
Total coverage (B)	2,792,755
Reserve for possible loan losses (C)	813,948
Reserve for supporting specific borrowers	---
Amount recoverable due to guarantees, collateral and others (D)	1,978,807

(%)

Coverage ratio (B) / (A)	72.7
--------------------------	------

Coverage ratio calculated with total reserve for possible loan losses included in the numerator

	81.8
--	------

(%)

Reserve ratio to uncovered assets (C) / (A - D)	43.7
---	------

Reserve ratio calculated with total reserve for possible loan losses included in the numerator

	62.4
--	------

1. Progress in decreasing problem assets existed at Sep. 30, 2000

(1) Problem assets based on Financial Reconstruction Law (excluding substandard loans)

(Billions of yen)

	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Change
Bankrupt and quasi-bankrupt assets	621.7	472.7	376.9	(95.8)
Doubtful assets	2,567.9	1,353.1	1,049.2	(303.9)
Total	3,189.6	1,825.8	1,426.1	(399.7)

(A) (B)

(2) Progress in decreasing problem assets

(Billions of yen)

	First half of FY2001
Disposition by borrower's liquidation	(9.5)
Re-constructive disposition --- (a)	(47.8)
Improvement in debtors' performance due to (a)	---
Loan sales to secondary market	(194.5)
Write-off	55.9
Others	(203.8)
Collection/repayment, etc.	(152.1)
Improvement in debtors' performance	(51.7)
Total	(399.7)

Notes:

(*1) "Disposition by borrower's liquidation" refers to omission or write-off of loans involved in bankruptcy liquidation proceedings (bankruptcy or special liquidations).

(*2) "Re-constructive disposition" refers to omission of loans involved in rehabilitative bankruptcy proceedings (corporate reorganization, civil rehabilitation, composition and arrangement), loan forgiveness involving special mediation or other types of civil mediation, or loan forgiveness for restructuring involving a private reorganization.

(*3) "Improvement in debtors' performance due to re-constructive disposition" was categorized as "Others" in FY2000 financial results published in May.

(B)

2. Progress in decreasing problem assets newly occurred in the second half of FY2000

(1) Problem assets based on Financial Reconstruction Law (excluding substandard loans)

(Billions of yen)

	Mar. 31, 2001	Sep. 30, 2001	Change
Bankrupt and quasi-bankrupt assets	117.2	141.6	24.4
Doubtful assets	590.1	268.7	(321.4)
Total	707.3	410.3	(297.0)

(C) (D)

(2) Progress in decreasing problem assets

(Billions of yen)

	First half of FY2001
Disposition by borrower's liquidation	---
Re-constructive disposition --- (a)	(0.3)
Improvement in debtors' performance due to (a)	---
Loan sales to secondary market	(5.6)
Write-off	(138.2)
Others	(152.9)
Collection/repayment, etc.	(138.7)
Improvement in debtors' performance	(14.2)
Total	(297.0)

(D)

3. Newly occurred problem assets during the first half of FY2001

(Billions of yen)

	Sep. 30, 2001
Bankrupt and quasi-bankrupt assets	55.5
Doubtful assets	327.8
Total	383.3

(E)

(Reference) Problem assets based on Financial Reconstruction Law (excluding substandard loans) at Sep. 30, 2001

(Billions of yen)

	Sep. 30, 2001
Bankrupt and quasi-bankrupt assets	574.0
Doubtful assets	1,645.7
Total	2,219.7

(A) + (C) + (E)

15. Loan Portfolio, Classified by Industry

(1) Loans and bills discounted, classified by industry <Non-consolidated>

(Millions of yen)

	Sep. 30, 2001			Mar. 31, 2001 (b)	Sep. 30, 2000 (c)
	(a)	(a) - (b)	(a) - (c)		
Domestic offices (excluding offshore banking account)	55,377,565	(173,638)	(1,743,989)	55,551,203	57,121,554
Manufacturing	7,157,942	(297,448)	(394,603)	7,455,390	7,552,545
Agriculture, forestry, fisheries, and mining	172,526	(16,295)	(28,158)	188,821	200,684
Construction	2,841,548	(87,613)	(373,283)	2,929,161	3,214,831
Transportation, communications and other public enterprises	2,806,753	(175,443)	(198,604)	2,982,196	3,005,357
Wholesale and retail	7,151,844	(479,294)	(664,419)	7,631,138	7,816,263
Finance and insurance	4,370,465	(479,714)	(221,917)	4,850,179	4,592,382
Real estate	8,839,667	(382,575)	(206,782)	9,222,242	9,046,449
Services	6,446,636	(273,770)	(1,090,830)	6,720,406	7,537,466
Municipalities	250,236	(53,907)	(58,300)	304,143	308,536
Other	15,339,938	2,072,414	1,492,901	13,267,524	13,847,037
Overseas offices and offshore banking accounts	5,694,026	(502,650)	(207,761)	6,196,676	5,901,787
Public sector	233,302	(30,719)	(14,696)	264,021	247,998
Financial institutions	332,935	(45,829)	(64,843)	378,764	397,778
Commerce and industry	4,906,847	(581,372)	(286,282)	5,488,219	5,193,129
Other	220,941	155,272	158,063	65,669	62,878
Total	61,071,591	(676,289)	(1,951,750)	61,747,880	63,023,341

Risk-monitored loans, classified by industry <Non-consolidated>

(Millions of yen)

	Sep. 30, 2001			Mar. 31, 2001 (b)	Sep. 30, 2000 (c)
	(a)	(a) - (b)	(a) - (c)		
Domestic offices (excluding offshore banking account)	3,136,150	503,947	(210,466)	2,632,203	3,346,616
Manufacturing	270,913	108,264	121,572	162,649	149,341
Agriculture, forestry, fisheries, and mining	6,180	(1,077)	(3,675)	7,257	9,855
Construction	265,859	166,827	(431,449)	99,032	697,308
Transportation, communications and other public enterprises	53,783	(7,601)	20,064	61,384	33,719
Wholesale and retail	387,067	(17,695)	(17,878)	404,762	404,945
Finance and insurance	100,723	(2,229)	(2,927)	102,952	103,650
Real estate	1,033,594	189,175	170,290	844,419	863,304
Services	798,078	22,585	(171,366)	775,493	969,444
Municipalities	---	(506)	---	506	---
Other	219,953	46,204	104,903	173,749	115,050
Overseas offices and offshore banking accounts	133,671	33,284	20,702	100,387	112,969
Public sector	15,258	14,192	13,948	1,066	1,310
Financial institutions	868	(3,414)	(6,587)	4,282	7,455
Commerce and industry	117,534	22,729	13,538	94,805	103,996
Other	11	(223)	(197)	234	208
Total	3,269,821	537,231	(189,764)	2,732,590	3,459,585

(2) Problem Assets Based on Financial Reconstruction Law, classified by industry <Non-consolidated>

(Millions of yen, %)

	Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000	
	(a)	Reserve ratio	(a) - (b)	(a) - (c)	(b)	
Domestic offices (excluding offshore banking account)	3,175,780	40.7	473,755	(244,392)	2,702,025	3,420,172
Manufacturing	272,508	28.8	108,112	121,911	164,396	150,597
Agriculture, forestry, fisheries, and mining	6,276	55.2	(1,336)	(3,645)	7,612	9,921
Construction	266,122	20.0	166,359	(448,529)	99,763	714,651
Transportation, communications and other public enterprises	55,012	49.0	(10,299)	21,186	65,311	33,826
Wholesale and retail	396,166	47.1	(25,115)	(16,671)	421,281	412,837
Finance and insurance	106,722	88.2	(8,182)	(9,182)	114,904	115,904
Real estate	1,035,448	35.8	178,616	167,115	856,832	868,333
Services	801,351	46.6	21,084	(179,650)	780,267	981,001
Municipalities	---	---	(506)	---	506	---
Other	236,175	96.5	45,022	103,073	191,153	133,102
Overseas offices and offshore banking accounts	151,098	48.2	30,664	22,648	120,434	128,450
Public sector	15,258	15.6	14,192	13,948	1,066	1,310
Financial institutions	868	70.0	(4,090)	(6,786)	4,958	7,654
Commerce and industry	134,961	53.4	20,785	15,683	114,176	119,278
Other	11	100.0	(223)	(197)	234	208
Total	3,326,878	41.9	504,419	(221,744)	2,822,459	3,548,622

(*1) In addition to loans, "Problem Assets Based on Financial Reconstruction Law" includes acceptances and guarantees, suspense payments, and other credit-type assets.

(*2) Reserve Ratio = (Reserve for possible loan losses) / (Assets excluding the amount recoverable due to collaterals and guarantees)
Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve.

(3) Consumer loans outstanding <Non-consolidated>

(Millions of yen)

	Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Consumer loans	13,441,608	(43,152)	(130,075)	13,484,760	13,571,683
Housing loans	11,842,662	51,413	54,279	11,791,249	11,788,383
Residential	7,612,030	166,878	327,025	7,445,152	7,285,005
Other loans	1,598,946	(94,565)	(184,353)	1,693,511	1,783,299

(4) Loans to small and medium-sized enterprises outstanding <Non-consolidated>

(Millions of yen, %)

	Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Outstanding balance	38,426,978	(2,044,320)	(2,612,823)	40,471,298	41,039,801
Ratio to total loans	69.4	(3.5)	(2.4)	72.9	71.8

(Note) Outstanding balance does not include loans to overseas offices and offshore banking accounts.

16. Overseas Loans

(1) Loans to specific overseas countries

(Millions of yen)

	Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Loan balance	136,241	(56,670)	(42,686)	192,911	178,927
Number of countries	8	(1)	(5)	9	13

(2) Loans classified by country

(i) Loans to Asian countries

(Millions of yen)

	Sep. 30, 2001
Indonesia	156,187
(Risk-monitored loans)	40,043
Thailand	264,748
(Risk-monitored loans)	10,477
Korea	172,071
(Risk-monitored loans)	1,681
Hong Kong	342,151
(Risk-monitored loans)	17,353
China	150,346
(Risk-monitored loans)	3,587
Singapore	224,504
(Risk-monitored loans)	656
India	53,465
(Risk-monitored loans)	5,221
Malaysia	68,978
(Risk-monitored loans)	9,781
Pakistan	4,908
(Risk-monitored loans)	1,965
Other	50,848
(Risk-monitored loans)	4,554
Total	1,488,206
(Risk-monitored loans)	95,318

(Note) Classified by domicile of debtors (same for the following tables).

(ii) Loans to Central and South American countries

(Millions of yen)

	Sep. 30, 2001
Chile	5,114
(Risk-monitored loans)	-
Columbia	18,832
(Risk-monitored loans)	895
Mexico	20,318
(Risk-monitored loans)	-
Argentina	2,278
(Risk-monitored loans)	-
Brazil	66,604
(Risk-monitored loans)	-
Venezuela	9,981
(Risk-monitored loans)	-
Panama	191,447
(Risk-monitored loans)	-
Other	1,026
(Risk-monitored loans)	-
Total	315,600
(Risk-monitored loans)	895

(iii) Loans to Russia

(Millions of yen)

	Sep. 30, 2001
Russia	502
(Risk-monitored loans)	-

(3) Problem Assets Based on Financial Reconstruction Law, classified by domicile <Non-consolidated>
(Millions of yen, %)

	Sep. 30, 2001	
	(a)	Reserve ratio
Overseas and Japan offshore banking accounts	151,098	48.2
Asia	105,724	50.0
Indonesia	41,548	41.0
Hong Kong	19,184	46.9
India	7,388	64.3
China	3,917	66.8
Others	33,687	50.0
North America	39,027	47.7
Central and South America	895	70.1
Western Europe	1,678	50.0
Eastern Europe	3,774	63.0

(*1) In addition to loans, "Problem Assets Based on Financial Reconstruction Law" includes acceptances and guarantees, suspense payments, and other credit-type assets.

(*2) Reserve Ratio = (Reserve for possible loan losses) / (Assets excluding amounts recoverable due to collaterals and guarantees)
Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve.

(*3) Classified by domicile of debtors.

17. Information on Deposits and Loans

(1) Deposits and loans outstanding <Non-consolidated>

(Millions of yen, %)

	Six-month Period ended Sep.30, 2001 (a)	FY2000		Six-month Period ended Sep.30, 2000 (c)
		(a) - (b)	(a) - (c)	
Deposits (term-end balance)	56,611,281	(2,430,032)	(948,829)	57,560,110
Deposits (average balance)	57,031,809	(2,016,331)	(1,982,533)	59,014,342
Domestic	46,267,967	(827,735)	(2,548,155)	48,816,122
Average yield	0.11	(0.06)	(0.04)	0.15
Loans (term-end balance)	61,071,591	(676,289)	(1,951,750)	63,023,341
Loans (average balance)	60,358,803	(2,465,231)	(1,911,058)	62,269,861
Domestic	53,552,733	(1,753,310)	(1,626,740)	55,179,473
Average yield	1.88	(0.11)	(0.09)	1.97

(2) Deposits outstanding, classified by depositor <Non-consolidated>

(Millions of yen)

	Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic deposits (term-end balance)	49,383,184	599,982	589,510	48,783,202	48,793,674
Individual	28,752,460	443,027	509,145	28,309,433	28,243,315
Corporate	20,630,724	156,955	80,365	20,473,769	20,550,359

(Note) Calculation based on the numbers before elimination of temporary inter-office accounts.

Excludes offshore banking accounts.

(Reference)

(Millions of yen)

	Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Outstanding balance of investment trust sales	1,721,627	363,555	527,080	1,358,072	1,194,547
Sales to individuals	1,464,033	271,810	496,193	1,192,223	967,840

(Note) Contract basis, calculated from the net worth of respective funds at term-end.

18. Expenses <Non-consolidated>

(Millions of yen)

	Six-month Period		Six-month Period ended Sep.30, 2000 (b)	FY2001 "The Plan"*
	ended Sep.30, 2001 (a)	(a) - (b)		
Expenses	333,470	(13,543)	347,013	728,000
Personnel	140,090	(7,151)	147,241	294,000
Non-personnel	177,730	(5,293)	183,023	399,000
Taxes	15,649	(1,098)	16,747	35,000

*"The Plan for the Strengthening of the Financial Base of the Bank"

(i) Personnel expenses

- Number of employees: Reduction of 340 employees since Mar. 31, 2001.
- Employee salaries: No increase in basic salary for 6 consecutive years from FY1996.

(ii) Non-personnel expenses

- Rationalization of domestic and overseas branch network, and improvement of the efficiency of channel networks (e.g. ATMs)
- Reduction of ordinary expenses through decreasing procurement costs and system maintenance fees

19. Number of Directors and Employees <Non-consolidated>

	Sep. 30, 2001		Mar. 31, 2001 (b)	Mar. 31, 2002 "The Plan"*
	(a)	(a) - (b)		
Directors and auditors	35	(3)	38	38
Employees	26,802	(340)	27,142	26,200

Number of directors and auditors are those of executives as defined in the Commercial Code of Japan.

Employees include clerical staffs and transferred staffs, and exclude executive officers, part-timers, temporary and overseas local staffs.

20. Number of Offices <Non-consolidated>

	Sep. 30, 2001		Mar. 31, 2001 (b)	Mar. 31, 2002 "The Plan"*
	(a)	(a) - (b)		
Domestic branches ^{*1}	577	(1)	578	573
Overseas branches ^{*2}	21	(12)	33	23
Overseas subsidiaries ^{*3}	29	(5)	34	30

(*1) Sub-branches, agencies, branches specialized in receiving money transfers, branch specialized in controlling ATMs in convenience stores, and International Business Operations Department are excluded.

(*2) Sub-branches and representative offices are excluded.

(*3) Excluding affiliates, of which the Bank has less than 50% equity interest.

(Reference) Other Financial Data <Non-consolidated>

1. Debt Forgiveness (first half of FY2001)

(Billions of yen)

Number of companies forgiven the debt	2
Major companies	Sumigin Guarantee Royal Hotel
Principal amount forgiven	(14.3)

(Note) Debt forgiveness associated with legal settlement is not included.

3. Sales of cross-held shares

(Billions of yen)

Result in first half of FY2001	Approx. (160)
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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