

# CONSOLIDATED INTERIM STATEMENT OF CASH FLOWS

Six months ended September 30, 2002

(Millions of yen)

## 1. Cash flows from operating activities:

Income before income taxes and minority interests	110,349
Depreciation of premises, equipment and others	44,208
Depreciation of lease assets	149,071
Amortization of goodwill	2,773
Equity in earnings of affiliates	(2,807)
Net change in reserve for possible loan losses	(109,670)
Net change in reserve for possible losses on loans sold	(39,180)
Net change in reserve for employee bonuses	(402)
Net change in reserve for employee retirement benefits	147
Interest income	(954,856)
Interest expenses	220,912
Net (gain) loss on securities transactions	107,763
Net (income) loss from money held in trust	3,703
Net exchange (gain) loss	154,537
Net (gain) loss from disposition of premises and equipment	11,034
Net (gain) loss from disposition of lease assets	2,020
Net change in trading assets	(216,670)
Net change in trading liabilities	321,258
Net change in loans and bills discounted	1,008,160
Net change in deposits	(3,532,384)
Net change in negotiable certificates of deposit	(1,813,399)
Net change in borrowed money (excluding subordinated debt)	(71,036)
Net change in interest-earning deposits	2,294,589
Net change in call loans, bills bought and receivables under resale agreements	1,071,737
Net change in receivables under securities borrowing transactions	834,028
Net change in call money, bills sold and payables under repurchase agreements	2,490,237
Net change in commercial paper	(982,000)
Net change in payables under securities lending transactions	667,795
Net change in foreign exchanges (assets)	(129,163)
Net change in foreign exchanges (liabilities)	139,635
Net change in bonds (excluding subordinated bonds)	182,702
Interest received	1,049,827
Interest paid	(243,453)
Other, net	(171,533)

### Subtotal

2,599,937

Income taxes paid

(37,447)

### Net cash provided by operating activities

2,562,490

## 2. Cash flows from investing activities:

Purchases of securities	(27,644,498)
Proceeds from sale of securities	20,817,747
Proceeds from maturity of securities	4,256,509
Purchases of money held in trust	(14,621)
Proceeds from sale of money held in trust	4,026
Purchases of premises and equipment	(30,911)
Proceeds from sale of premises and equipment	28,219
Purchases of lease assets	(162,426)
Proceeds from sale of lease assets	14,875
Purchases of stocks of subsidiaries	(3,924)
Proceeds from sale of stocks of subsidiaries	53

### Net cash used in investing activities

(2,734,949)

## 3. Cash flows from financing activities:

Proceeds from issuance of subordinated debt	117,000
Repayment of subordinated debt	(204,500)
Proceeds from issuance of subordinated bonds, bonds with subscription rights for shares and notes	152,687
Repayment of subordinated bonds, bonds with subscription rights for shares and notes	(226,871)
Dividends paid	(37,313)
Payment from minority stockholders	220
Dividends paid to minority shareholders	(25,147)
Purchases of treasury stock	(3,588)
Proceeds from sale of treasury stock	4,968

### Net cash used in financing activities

(222,546)

## 4. Foreign currency translation adjustments on cash and cash equivalents

(2,325)

## 5. Net change in cash and cash equivalents

(397,329)

## 6. Cash and cash equivalents at beginning of six-month period

2,128,742

## 7. Change in cash and cash equivalents due to merger of consolidated subsidiaries

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## 8. Cash and cash equivalents at end of six-month period

1,731,413