

COMPARATIVE CONSOLIDATED STATEMENTS OF INCOME (CONDENSED)

(Millions of yen)

Six months ended September 30, 2002 and 2001, and Year ended March 31, 2002	Six months ended September 30			Year ended March 31
	2002 (A)	2001 (B)	Difference (A-B)	2002
Operating income:				
Interest income	954,856	1,067,744	(112,888)	2,176,685
Interest on loans and discounts	639,943	731,458	(91,515)	1,420,950
Interest and dividends on securities	140,090	147,883	(7,793)	318,508
Fees and commissions	204,619	189,936	14,683	387,280
Trading profits	110,534	73,656	36,878	129,450
Other operating income	444,096	394,199	49,897	845,583
Other income	48,429	76,266	(27,837)	240,702
Total operating income	1,762,535	1,801,802	(39,267)	3,779,702
Operating expenses:				
Interest expenses	220,912	393,013	(172,101)	726,901
Interest on deposits	83,905	193,420	(109,515)	331,670
Fees and commissions	42,195	36,388	5,807	67,747
Trading losses	718	—	718	17
Other operating expenses	333,888	321,415	12,473	666,651
General and administrative expenses	446,103	468,382	(22,279)	935,553
Other expenses	568,862	468,151	100,711	1,963,458
Total operating expenses	1,612,679	1,687,351	(74,672)	4,360,330
Operating profit	149,856	114,450	35,406	(580,628)
Extraordinary gains	2,942	5,866	(2,924)	29,428
Extraordinary losses	42,448	21,652	20,796	53,138
Income before income taxes and minority interests	110,349	98,665	11,684	(604,338)
Income taxes, Current	26,700	37,746	(11,046)	101,860
Income taxes, Deferred	10,333	3,605	6,728	(289,305)
Minority interests in net income	18,170	23,116	(4,946)	46,993
Net income	55,145	34,196	20,949	(463,887)

Note: Amounts less than one million yen have been omitted.