

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

(%)

	Six-month Period ended Sep.30, 2002			Six-month Period ended Sep.30, 2001
		Change from Six-month Period ended Mar.31,2002	Change from Six-month Period ended Sept.30,2001	
(1)Yield on interest earning assets (A)	1.46	(0.07)	(0.08)	1.54
Interest earned on loans and bills discounted (C)	1.72	(0.06)	(0.16)	1.88
Interest earned on securities	0.70	(0.25)	(0.15)	0.85
(2)Total cost of funding (including expenses) (B)	0.86	(0.13)	(0.10)	0.96
Cost of interest bearing liabilities	0.10	(0.05)	(0.08)	0.18
Interest paid on deposits, etc. (D)	0.04	(0.03)	(0.06)	0.10
Interest paid on other liabilities	0.19	(0.09)	(0.08)	0.27
Expense ratio	0.76	(0.08)	(0.02)	0.78
(3)Overall interest spread (A) - (B)	0.60	0.06	0.02	0.58
Interest spread (C) - (D)	1.68	(0.03)	(0.10)	1.78