

INTERIM STATEMENT OF INCOME

Six months ended September 30, 2002

(Millions of yen)

Operating income:

Interest income	860,493
Interest on loans and discounts	555,851
Interest and dividends on securities	127,624
Fees and commissions	130,980
Trading profits	104,126
Other operating income	102,559
Other income	42,739
Total operating income	1,240,900

Operating expenses:

Interest expenses	224,401
Interest on deposits	81,023
Fees and commissions	45,196
Trading losses	718
Other operating expenses	30,017
General and administrative expenses	332,302
Other expenses	508,569
Total operating expenses	1,141,205
Operating profit	99,694
Extraordinary gains	1,791
Extraordinary losses	40,527
Income before income taxes	60,958
Income taxes, Current	6,787
Income taxes, Deferred	9,308
Net income	44,862
Unappropriated profit brought forward	124,362
Transfer from land revaluation excess	2,101
Unappropriated profit	171,326