

Notes to Interim Statement of Income

1. Amounts less than one million have been omitted.
2. Profits and losses on trading transactions are recognized on a trade date basis, and recorded as 'Trading profits' and 'Trading losses.' Both accounts include interest received or paid during the interim term. The valuation differences of securities and money claims between Fiscal 2001 and current interim term-end are recorded in the above-mentioned accounts. As for the derivatives, assuming that the settlement will be made in cash, the valuation gains/losses incurred due to comparing the current interim term-end amounts with Fiscal 2001 are recorded in the above-mentioned accounts.
3. The amounts recorded under 'Other income' includes gains on sale of stocks of 35,153 million yen.
4. The amount recorded under 'Other expenses' includes transfer to reserve for possible loan losses of 161,398 million yen, write-off of loans of 88,928 million yen and devaluation of stocks of 175,452 million yen.
5. The amount recorded under 'Extraordinary losses' includes amortized cost of unrecognized net obligation from initial application of the new accounting standard for employees retirement benefits of 10,083 million yen, losses on disposition of premises of 11,182 million yen and losses on disposal of software of 12,041 million yen.