

(Table 5) Earnings by Business Unit

(Billions of yen)

	FY02 Actual	FY03 Actual	FY04 Forecast
Net interest income	278.3	277.8	278.0
Fees and commissions + Foreign exchange	34.4	55.9	75.0
Consumer Banking Unit	312.7	333.7	353.0
Net interest income	337.2	322.4	345.0
Fees and commissions + Foreign exchange	231.8	281.8	291.0
Middle Market Banking Unit	569.0	604.2	636.0
Net interest income	101.7	104.3	92.0
Fees and commissions + Foreign exchange	61.1	70.9	95.0
Corporate Banking Unit	162.8	175.2	187.0
Marketing business	87.6	88.8	80.0
Treasury business	1.3	1.7	2.0
International Banking Unit	86.4	92.7	81.0
Net interest income	9.4	10.2	11.0
Fees and commissions + Foreign exchange	0.2	0.6	1.0
Community Banking Unit	9.6	10.8	12.0
Treasury Unit	581.5	375.8	280.0
Headquarters	38.6	(8.3)	16.0
Gross banking profit	1,760.6	1,584.1	1,565.0
Expenses	(647.0)	(584.0)	(585.0)
Banking profit (excluding transfer to general reserve for possible loan losses)	1,113.6	1,000.1	980.0