

INTERIM REPORT(EXCERPT)

TRANSLATION

For six months ended September 30,2003

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A .Digest of Interim Financial Results for six months ended September 30, 2003

1. Income status

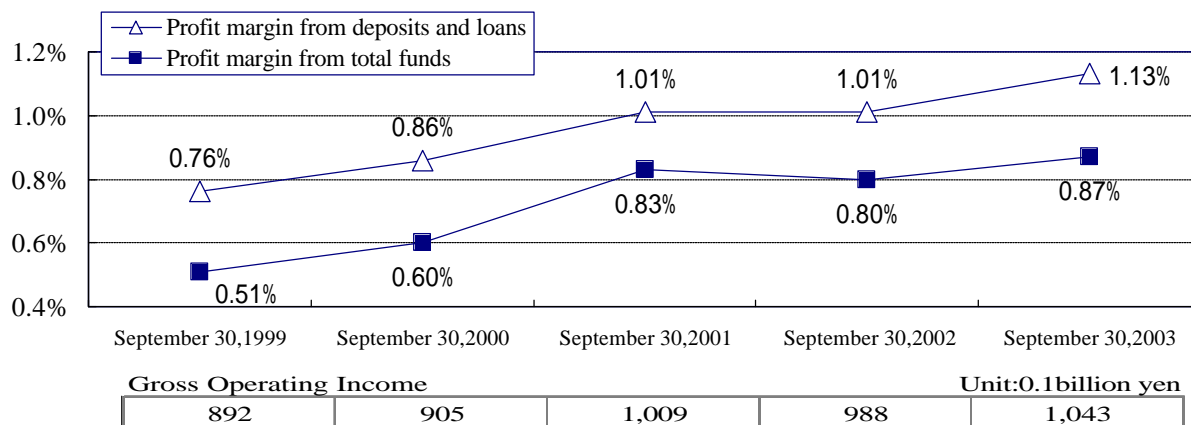
(Unit: 0.1 billion yen , %)

	September 30, 2002	September 30, 2003	Increase /(Decrease)	Ratio(%)
Gross operating income	988	1,043	55	5.5
Gross operating income from domestic operations	948	994	46	4.9
Interest income	790	810	20	
Fees and commissions	121	142	21	
Trading profits	4	2	(2)	
Other operating income	32	38	6	
Gross operating income from international operations	40	48	8	19.9
Expenses	456	436	(20)	(4.4)
Of which, personnel	179	163	(16)	(9.3)
Of which, facilities	248	244	(4)	(1.4)
Net business profit (before transfer to allowance for possible loan losses)	531	607	76	14.3
Transfer to reserve for possible loan losses	19	(7)	(26)	
Net business profit (after transfer to reserve for possible loan losses)	512	615	103	20.0
Unusual profits and losses	(462)	(274)	188	
Of which, disposal of bad debts	245	247	2	
(Including transfer to reserve for possible loan losses)	264	239	(25)	
Of which, gains or losses on securities	(192)	(1)	191	
Of which, losses on devaluation of securities	214	1	(213)	
Ordinary profit	50	340	290	581.4
Special gains and losses	(4)	7	11	
Income taxes-deferred	15	146	131	
Interim net income	30	200	170	571.9

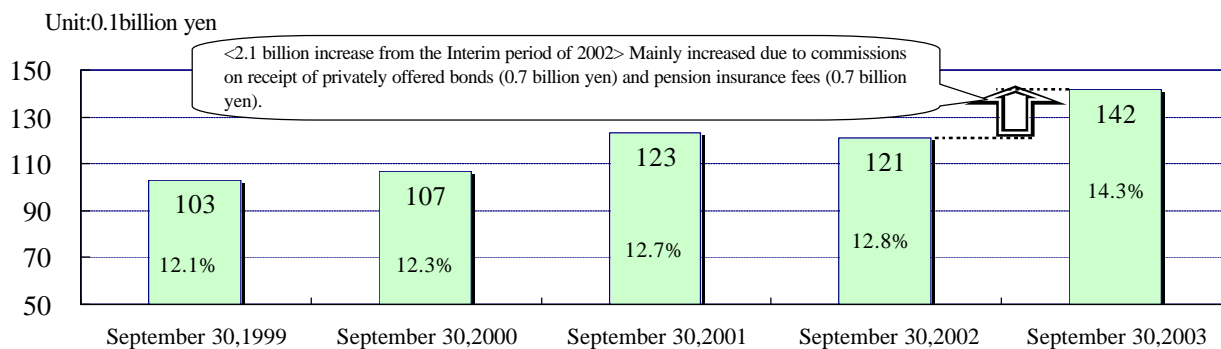
(1) Gross Operating Income Increased by 5.5% to reach 104.3 billion yen

Gross operating income increased by 5.5% to reach 104.3 billion yen against the previous interim period mainly due to an increase in domestic interest income (2 billion increase) and fees and commissions (2.1 billion increase).

(Reference1) Transition of profit margins (from domestic operations)



(Reference 2)Transition of fees and commissions(from domestic operations).

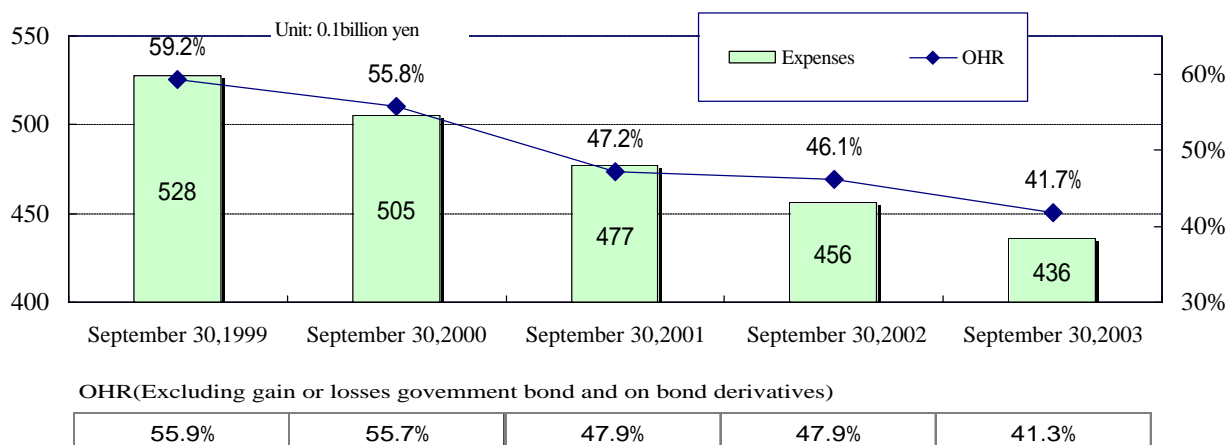


(2) Expenses: Decreased by 4.4% through further reductions

Expenses decreased by 4.4% to 43.6 billion yen against the previous interim period as a result of further reduction efforts. As gross operating income increased, *OHR dropped to 41.7%.

*OHR(%)=Expenses / Gross operating income(Excluding gains or losses on government bonds and other bonds)

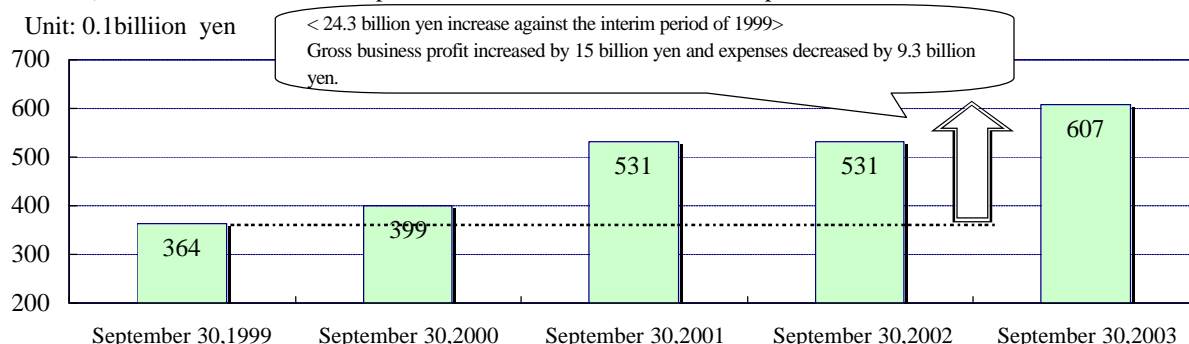
(Reference) Transition of Expenses and OHR



(3) Net business profit : Net business profit before transfer to allowance for possible loan losses increased by 14.3% to reach 60 billion yen level.

Net business profit increased by 14.3% (7.6 billion yen) against the previous interim period to reach 60.7 billion yen due to expansion of domestic income and reductions in expenses.

(Reference) Transition of net business profit before transfer to allowance for possible loan losses



(4) Disposal of bad debts: Disposed 23.9 billion yen, 2.5 billion yen decrease from the previous interim period.

Due to sluggish economic conditions, disposal of non-performing loans was 23.9 billion yen, a 2.5 billion yen decrease from the previous interim period due to improvement in the categorization of borrowers, collection, etc. Actual amount of non-performing loans disposed, including income from recovery of bad debts, was 21.9 billion yen, a 4.5 billion yen decrease from the previous interim period.

(5) Losses on devaluation of securities: Impairment losses have largely decreased due to price rises in the stock market.

Losses on devaluation of shares, decreased 21.3 billion yen against the previous interim period to 0.1 billion yen due to the price rise in stock market.

(6) Ordinary profit / interim net income: Both ordinary profit and interim net income largely increased.

From the above, ordinary profit reached 34 billion yen, a 29 billion yen increase from the previous interim period. Interim net income was 20 billion yen, a 17 billion yen increase from the previous interim period.

2 .Assets and Liabilities

(1) Loans: Individual loans increased mainly through housing loans.

As a result of focusing on regional retailing banking, individual loans largely increased to reach 248.1 billion yen mainly through housing loans. Ratio of individual loans to total loans increased to 37.8 %.

(Reference) Transition of loans related to regional retailing

(Unit: 0.1 billion yen , %)

	September 30, 2001	September 30, 2002	Increase /(Decrease)	September 30, 2003	Increase /(Decrease)
Loans to small businesses, etc.	61,567	60,515	(1.7 %) 1,052	64,140	(6.9%) 3,625
Of which, loans to individuals	25,029	27,409	(9.5%) 2,380	29,890	(9.0%) 2,481
Of which, housing-related loans	21,617	24,137	(11.6%) 2,520	26,687	(10.5%) 2,550
Housing loans	13,278	15,474	(16.5%) 2,196	17,465	(12.8%) 1,991
Apartment house loans	8,338	8,663	(3.8%) 325	9,221	(6.4%) 558
Percentage of loans to individuals against total loans	32.2%	35.4%	3.2%	37.8%	2.4%

(2) Deposits: Individual deposits have steadily progressed.

Deposits have progressed steadily, out of which individual deposits increased by 191.2 billion yen (2.9% increase) from the previous interim period mainly in Kanagawa Prefecture and total deposits increased by 379.2 billion yen from the previous interim period.

(Reference) Transition of Deposits

(Unit: 0.1 billion yen,%)

	September 30, 2001	September 30, 2002	Increase /(Decrease)	September 30, 2003	Increase /(Decrease)
Deposits	86,600	86,586	(0.0%) (14)	90,378	(4.3%) 3,792
Of which, individual deposits	64,403	65,681	(1.9%) 1,278	67,593	(2.9%) 1,912
Of which, corporate deposits	18,635	17,327	(7.0%) (1,308)	19,738	(13.9%) 2,411

(3) Products for individuals: Income from Investment Trust / Pension Insurance steadily increased.

As a result of actively responding to the diversified needs of customers, the balance of investment trusts increased by 51.7 billion yen from the previous interim period to reach 262.2 billion yen and income was 1.6 billion yen, a 0.4 billion yen increase. Handling of pension insurance, for which the Bank started sales from the second half of the previous year, has steadily increased and the balance was 27.5 billion yen and income was 0.7 billion yen.

(Reference 1) Transition of products for individuals

(Unit: 0.1 billion yen)

	September 30, 2001	September 30,2002	Increase /(Decrease)	September 30, 2003	Increase /(Decrease)
Balance of investment trusts	1,647	2,105	458	2,622	517
Balance of pension insurance	-	-	-	275	275
Balance of foreign currency deposits	600	650	50	569	(81)

(Reference 2) Commission revenues from products for individuals

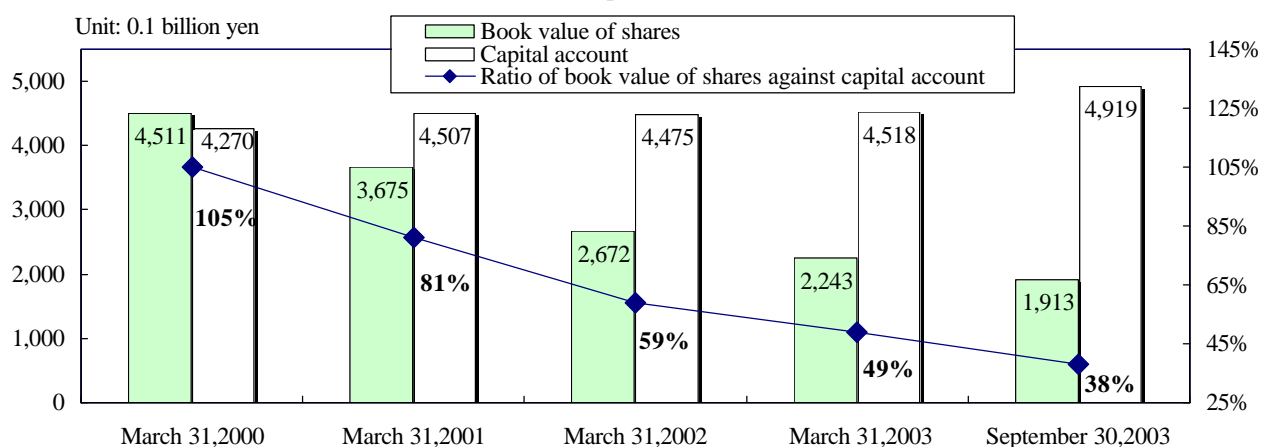
(Unit: 0.1 billion yen)

	September 30, 2001	September 30,2002	Increase /(Decrease)	September 30, 2003	Increase /(Decrease)
Investment trusts (fees and commissions)	11	12	1	16	4
Pension insurance, fees and commissions	-	-	-	7	7
Foreign currency deposits (income from international operations)	8	6	(2)	5	(1)

(4) Securities: Decrease of 33 billion yen due to outright sales, etc.

Book value of equity decreased by 33 billion yen from March 31, 2003 due to outright sales, etc. Ratio to capital account has continued to decrease to 38%.

(Reference) Transition of book value of shares and capital account



Increase/(decrease) of book value of shares					Unit: 0.1 billion yen
(745)	(836)	(1,003)	(429)	(330)	

**Although we have taken market value appraisal since March 2001, the amount above was stated at acquisition cost.*

3 .Bad debts: Ratio of non-performing loans decreased by 0.4% to 4.5%.

As a result of promoting off-balancing and collection, etc., non-performing loans (in accordance with the standards of the Financial Reconstruction Law) decreased 28.5 billion yen from March 31, 2003. Ratio of non-performing loans became 4.5%, 0.4% decrease from March 31, 2003.

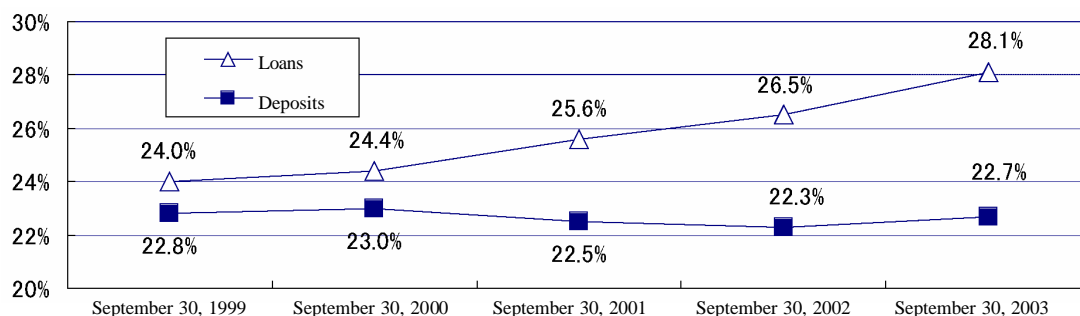
(Reference) Transition of credits disclosed under the Financial Reconstruction Law

(Unit: 0.1 billion yen)						
Categories of credits		March 31, 2002	March 31, 2003	Increase / (Decrease)	September 30, 2003	Increase / (Decrease)
Unrecoverable or valueless (in legal or virtual bankruptcy)		846	506	(340)	538	32
	Doubtful (in possible bankruptcy)	2,473	2,262	(211)	2,117	(145)
	In need of special caution	1,447	1,267	(180)	1,094	(173)
Subtotal(bad debts) A		4,767	4,035	(732)	3,750	(285)
In need of caution		11,629	10,615	(1,014)	9,528	(1,087)
	Credits to normal customers	64,648	66,664	2,016	68,390	1,726
Normal credits B		76,278	77,279	1,001	77,919	640
Total credits C = A + B		81,046	81,315	269	81,669	354
(Unit: %)						
Ratio against total credits A/C		5.8	4.9	(0.9)	4.5	(0.4)

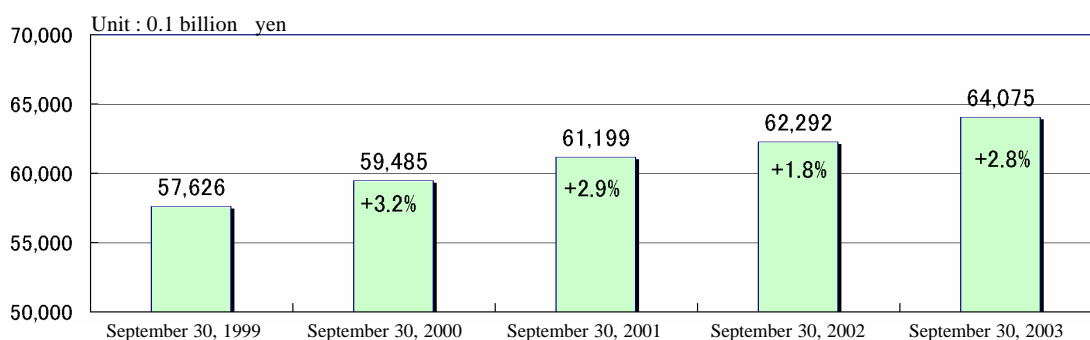
4. Conditions in Kanagawa Prefecture: The share of loans increased to 28.1% and individual deposits and loans steadily increased.

In Kanagawa Prefecture, due to concentrated investment of business resources as a regional financial institution, both individual deposits and loans steadily increased. As a result, the share of loans in the Prefecture increased by 1.6 % to 28.1% and deposits increased by 0.4% to 22.7%. Individual loans continued to log a high growth rate of 8.3%.

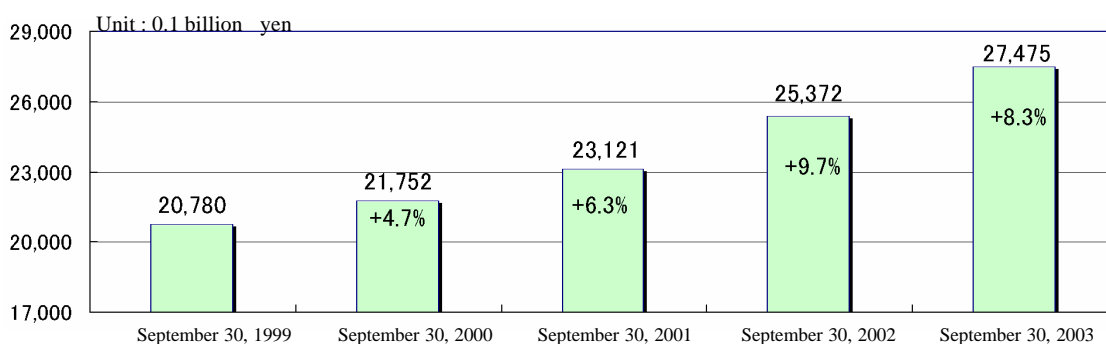
(1) Shares in Kanagawa Prefecture



(2) Individual Deposits in Kanagawa Prefecture



(3) Loans to Individual in Kanagawa Prefecture

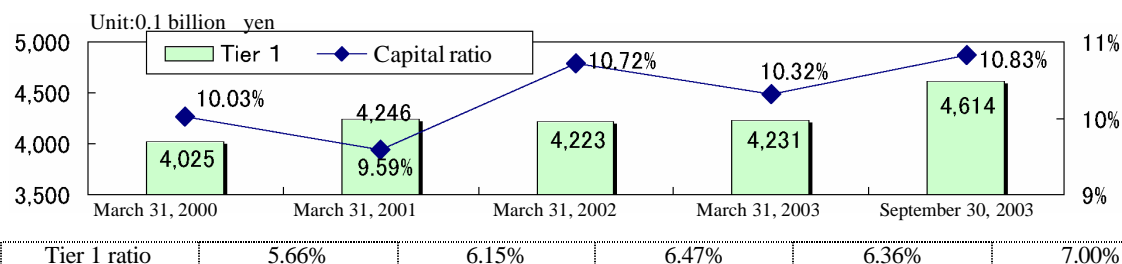


* Figures in the bar graph are the rate of increase per year.

5.Capital Ratio: Reached 10.83% mainly due to the increase in the Tier 1

Capital ratio increased by 0.51% to reach 10.83% mainly due to the increase in the Tier 1 ratio as a result of steady accumulation of profit.

(Reference) Transition of capital ratio (consolidated, based on domestic standards)

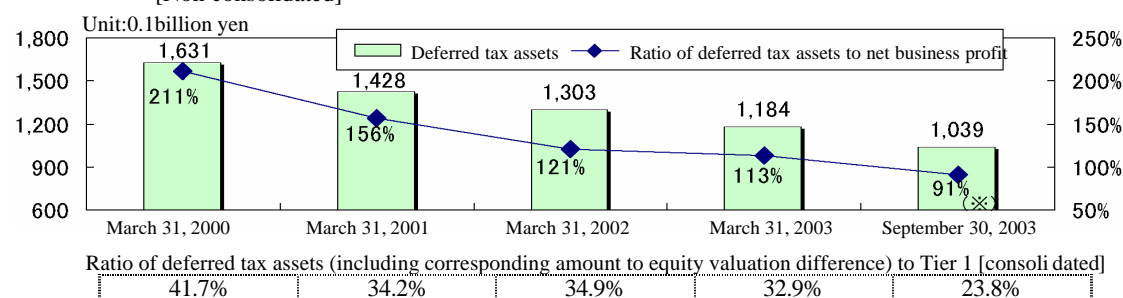


6.Deferred Tax Assets: Steadily decreased both in balance and ratio

Balance and ratio to net business profit before transfer to allowance for possible loan losses have steadily decreased and has dropped to 91% (*) of net business profit.

(*) Ratio to net operating profit as of September 30, 2003 has been calculated based on the expected net operating profit as of March 31, 2004.

(Reference) Balance of deferred tax assets (excluding corresponding amount to equity valuation difference)
[Non-consolidated]



7.Prospect : Net business profit is expected to be at the 110 billion yen level and net profit to be at the 30 billion yen level in the fiscal year ending March 31, 2004

Net operating profit before transfers to the allowance for possible loan losses is expected to be 114 billion yen, a 9.2 billion yen increase from the previous year by reinforcing earning capability and promoting further rationalization and efficiency.

Due to a decrease in disposal of non-performing loans and improvement in gains or losses on equity, ordinary profit is expected to largely increase to 64 billion yen, a 38.7 billion yen increase from the previous year. Net profit is expected to be 38 billion yen, a 22.9 billion yen increase from the previous year.

<Non-consolidated>

(Unit: 0.1 billion yen)

	March 31, 2003	Prospects for the fiscal year 2003	Increase / (decrease)	September 30, 2003
Gross operating profit	1,949	2,020	71	1,043
Expenses	901	880	(21)	436
Net operating profit (before transfer to allowance for possible loan losses)	1,048	1,140	92	607
Disposed non-performing loans	436	400	(36)	239
Gains or losses on equity	(295)	(50)	245	(1)
Ordinary profit	253	640	387	340
Net profit	151	380	229	200
Retained earnings (Earned surplus excluding earned surplus reserve)	737	1,099	362	919

< Consolidated >

(Unit: 0.1 billion yen)

	March 31, 2003	Prospects for the year 2003	Increase / (decrease)	September 30, 2003
Ordinary profit	271	650	379	348
Net profit	168	380	212	197

B . CONSOLIDATED INTERIM FINANCIAL INFORMATION

B . 連結中間決算情報

1 . Consolidated Interim Balance Sheet (Unaudited)

1 . 中間連結貸借対照表

September 30,2003

(Millions of yen)

ASSETS:	(資産の部)		LIABILITIES :	(負債の部)	
Cash and due from banks	現金預け金	318,817	Deposits	預金	9,011,511
Call loans	コールローン及び買入手形	611	Negotiable CDs	譲渡性預金	99,884
Commercial paper and other debts purchased	買入金銭債権	131,739	Call money and bills sold	コールマネー及び売渡手形	367
Trading assets	特定取引資産	73,694	Trading liabilities	特定取引負債	3,193
Investment securities	有価証券	1,347,183	Borrowed money	借入金	164,058
Loans and bills discounted	貸出金	7,901,422	Foreign exchanges	外国為替	154
Foreign exchanges	外国為替	6,497	Bonds and notes	社債	66,000
Other assets	その他資産	93,863	Convertible bonds	新株予約権付社債	60,000
Premises and equipment	動産不動産	145,643	Other liabilities	その他負債	115,153
Deferred tax assets	繰延税金資産	110,101	Liability for employees' retirement benefits	退職給付引当金	68
Customers' liabilities for acceptances and guarantees	支払承諾見返	411,665	Allowance under special laws	特別法上の引当金	0
Allowance for possible loan losses	貸倒引当金	(91,900)	Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	22,550
			Goodwill	連結調整勘定	47
			Acceptances and guarantees	支払承諾	411,665
			Total Liabilities	負債の部合計	9,954,655
			MINORITY INTERESTS	(少数株主持分)	
			STOCKHOLDERS' EQUITY	少数株主持分	4,403
			Minority interests stockholders' equity		
			STOCKHOLDERS' EQUITY:	(資本の部)	
			Common stock and preferred stock	資本金	184,806
			Capital surplus	資本剰余金	146,423
			Earned surplus	利益剰余金	126,185
			Land revaluation excess	土地再評価差額金	33,226
			Net unrealized gain/(loss) on available-for-sale securities	株式等評価差額金	(12)
			Foreign currency translation adjustment	為替換算調整勘定	0
			Treasury stock	自己株式	(348)
			Total stockholders' equity	資本の部合計	490,282
			Total Liabilities, Minority Interests and Stockholders' Equity	負債少数株主持分及び資本の部合計	10,449,340
Total Assets	資産の部合計	10,449,340			

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

2 . Consolidated Interim Statement of Income(Unaudited)

2 . 中間連結損益計算書

For six months ended

September 30,2003

(Millions of yen)

Total ordinary income :	経常収益	129,397
Interest received	資金運用収益	87,451
Interest on loans and discounts	(うち貸出金利息)	79,429
Interest and dividends on investment securities	(うち有価証券利息配当金)	7,223
Fees and commissions	役務取引等収益	20,508
Trading profits	特定取引収益	244
Other operating income	その他業務収益	15,255
Other ordinary income	その他経常収益	5,937
Total ordinary expenses :	経常費用	94,537
Interest paid	資金調達費用	4,710
Interest on deposits	(うち預金利息)	1,425
Fees and commissions	役務取引等費用	3,449
Trading losses	特定取引費用	1
Other operating expenses	その他業務費用	7,945
General and administrative expenses	営業経費	47,003
Other expenses	その他経常費用	31,427
Ordinary profit	経常利益	34,859
Special gains	特別利益	3,961
Special losses	特別損失	2,495
Income before income taxes and minority interests	税金等調整前中間純利益	36,325
Income taxes-current	法人税、住民税及び事業税	1,305
Income taxes-deferred	法人税等調整額	14,541
Minority interests in net income	少数株主利益	696
Interim net income	中間純利益	19,782

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

3 . Consolidated Interim Statement of Retained Earnings(Unaudited)

3 . 中間連結剰余金計算書

For six months ended

September 30,2003

(Millions of yen)

Capital surplus	(資本剰余金の部)	
Balance of capital surplus at beginning of term	資本剰余金期首残高	146,281
Increase in capital surplus	資本剰余金増加高	142
Issuance of common stock	増資による新株の発行	3
Increase due to merger	合併に伴う増加高	138
Balance at end of interim term	資本剰余金中間期末残高	146,423
Earned surplus	(利益剰余金の部)	
Balance of earned surplus at beginning of term	利益剰余金期首残高	113,613
Increase in earned surplus	利益剰余金増加高	19,782
Interim net income	中間純利益	19,782
Decrease in earned surplus	利益剰余金減少高	7,210
Cash dividends	配当金	7,049
Losses on disposition of treasury stocks	自己株式処分差損	1
Decrease due to transfer of land revaluation excess	土地再評価差額金取崩による減少高	20
Decrease due to merger	合併に伴う減少高	138
Balance at end of interim term	利益剰余金中間期末残高	126,185

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

4 .Consolidated Interim Statement of Cash Flows(Unaudited)

4 . 中間連結キャッシュフロー計算書

For six months ended

September 30,2003

(Millions of yen)

1. Cash flows from operating activities	. 営業活動によるキャッシュフロー	
Income before income taxes and minority interests	税金等調整前中間純利益	36,325
Depreciation and amortization	減価償却費	3,774
Amortization of goodwill	連結調整勘定償却額	0
Equity in earnings of affiliates	持分法による投資損益()	(212)
Increase (Decrease) in reserve for possible loan losses	貸倒引当金の増加額	1,674
Increase (Decrease) in reserve for possible losses on collateralized real estate loans sold	債権売却損失引当金の増加額	(1,815)
Increase (Decrease) in liability for employee's retirement benefits	退職給付引当金の増加額	9
Interest income	資金運用収益	(87,451)
Interest expenses	資金調達費用	4,710
Investment securities gains (losses)	有価証券関係損益()	4,749
Foreign exchange losses (gains)	為替差損益()	5,183
Losses (Gains) on disposal of premises and equipment	動産不動産処分損益()	281
Net decrease(increase) in trading assets	特定取引資産の純増()減	(1,164)
Net increase (decrease) in trading liabilities	特定取引負債の純増減()	(974)
Net decrease in loans	貸出金の純増()減	(10,002)
Net increase(decrease) in deposits	預金の純増減()	(354,943)
Net increase(decrease) in negotiable certificates of deposit	譲渡性預金の純増減()	30,396
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金(劣後特約付借入金を除く)の純増減()	(51)
Net increase(decrease) in due from bank (excluding deposits at BOJ)	預け金(日銀預け金を除く)の純増()減	(303)
Net increase(decrease) in call loans and others	コールローン等の純増()減	(68,741)
Net increase (decrease) in call money and others	コールマネー等の純増減()	90
Net decrease(increase) in foreign exchange (assets)	外国為替(資産)の純増()減	1,085
Net increase(decrease) in foreign exchange (liabilities)	外国為替(負債)の純増減()	2
Interest and dividends received	資金運用による収入	97,500
Interest paid	資金調達による支出	(6,975)
Other	その他	31,482
Subtotal	小計	(315,370)
Income taxes paid	法人税等の支払額	(1,433)
Net cash provided by operating activities	営業活動によるキャッシュフロー	(316,803)
2. Cash flows from investing activities	. 投資活動によるキャッシュフロー	
Purchases of securities	有価証券の取得による支出	(1,523,218)
Proceeds from sales of securities	有価証券の売却による収入	1,515,118
Proceeds from maturities of securities	有価証券の償還による収入	166,717
Expenditures for premises and equipment	動産不動産の取得による支出	(1,585)
Proceeds from sales of premises and equipment	動産不動産の売却による収入	186
Proceeds from sales of stocks of subsidiaries	連結範囲の変動を伴う子会社株式の売却による収入	2,418
Net cash provided by investing activities	投資活動によるキャッシュフロー	159,637
3. Cash flows from financing activities	. 財務活動によるキャッシュフロー	
Repayment of subordinated debt	劣後特約付借入金の返済による支出	(30,000)
Proceeds from issuance of subordinated bonds, bonds with subscription rights for shares	劣後特約付社債・新株予約権付社債の発行による収入	20,000
Proceeds from treasury stock	株式の発行による収入	7
Dividends paid	配当金支払額	(7,049)
Purchase of treasury stock	自己株式の取得による支出	(24)
Proceeds from sales of treasury stock	自己株式の売却による収入	5
Net cash used in financing activities	財務活動によるキャッシュフロー	(17,061)
4. Foreign currency translation adjustments on cash and cash equivalents	. 現金及び現金同等物に係る換算差額	(26)
5. Net increase (decrease) in cash and cash equivalents	. 現金及び現金同等物の増加額	(174,254)
6. Cash and cash equivalents at beginning of term	. 現金及び現金同等物の期首残高	477,551
7. Cash and cash equivalents at end of interim term	. 現金及び現金同等物の中間期末残高	303,296

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

5 . Comparison of Consolidated Interim Balance Sheets(Unaudited)

5 . 比較中間連結貸借対照表 (主要内訳)

September 30,2003

(Millions of yen)

		At September 30,2003(A)	At September 30,2002(B)	Increase/(Decrease) (A)-(B)
ASSETS:	(資産の部)			
Cash and due from banks	現金預け金	318,817	391,342	(72,525)
Call loans	コールローン及び買入手形	611	172,290	(171,679)
Commercial paper and other debts purchased	買入金銭債権	131,739	19,308	112,431
Trading assets	特定取引資産	73,694	50,910	22,784
Investment securities	有価証券	1,347,183	1,118,903	228,280
Loans and bills discounted	貸出金	7,901,422	7,589,991	311,431
Foreign exchanges	外国為替	6,497	7,168	(671)
Other assets	その他資産	93,863	102,862	(8,999)
Premises and equipment	動産不動産	145,643	226,244	(80,601)
Deferred tax assets	繰延税金資産	110,101	147,929	(37,828)
Customers' liabilities for acceptances and guarantees	支払承諾見返	411,665	418,318	(6,653)
Allowance for possible loan losses	貸倒引当金	(91,900)	(99,733)	7,833
Total assets	資産の部合計	10,449,340	10,145,536	303,804
LIABILITIES :	(負債の部)			
Deposits	預金	9,011,511	8,641,287	370,224
Negotiable CDs	譲渡性預金	99,884	98,231	1,653
Call money and bills sold	コールマネー及び売渡手形	367	242	125
Trading liabilities	特定取引負債	3,193	4,543	(1,350)
Borrowed money	借入金	164,058	226,008	(61,950)
Foreign exchanges	外国為替	154	43	111
Bonds and notes	社債	66,000	46,000	20,000
Convertible bonds	新株予約権付社債	60,000	60,000	-
Other liabilities	その他負債	115,153	163,712	(48,559)
Liability for employees' retirement benefits	退職給付引当金	68	75	(7)
Reserve for possible losses on collateralized real estate loans sold	債権売却損失引当金	-	8,468	(8,468)
Allowance under special laws	特別法上の引当金	0	0	0
Deferred tax liabilities	繰延税金負債	-	482	(482)
Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	22,550	23,148	(598)
Goodwill	連結調整勘定	47	1,641	(1,594)
Acceptances and guarantees	支払承諾	411,665	418,318	(6,653)
Total liabilities	負債の部合計	9,954,655	9,692,204	262,451
MINORITY INTERESTS	(少数株主持分)			
STOCKHOLDERS' EQUITY	(資本の部)			
Minority interests stockholders' equity	少数株主持分	4,403	7,771	(3,368)
Total stockholders' equity	資本勘定	490,282	445,560	44,722
Total liabilities, minority interests and stockholders' equity	負債、少数株主持分及び資本の部合計	10,449,340	10,145,536	303,804

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

6 . Comparison of Consolidated Interim Statements of Income(Unaudited)

6 . 比較中間連結損益計算書（主要内訳）

For six months ended

September 30,2003

(Millions of yen)

		At September 30,2003(A)	At September 30,2002(B)	Increase/(Decrease) (A)-(B)
Total ordinary income	経常収益	129,397	140,999	(11,602)
Interest received	資金運用収益	87,451	89,046	(1,595)
Interest on loans and discounts	(うち貸出金利息)	79,429	77,586	1,843
Interest and dividends on investment securities	(うち有価証券利息配当金)	7,223	9,626	(2,403)
Fees and commissions	役務取引等収益	20,508	18,068	2,440
Trading profits	特定取引収益	244	454	(210)
Other operating income	その他業務収益	15,255	28,789	(13,534)
Other ordinary income	その他経常収益	5,937	4,640	1,297
Total ordinary expenses	経常費用	94,537	137,314	(42,777)
Interest paid	資金調達費用	4,710	8,830	(4,120)
Interest on deposits	(うち預金利息)	1,425	2,450	(1,025)
Fees and commissions	役務取引等費用	3,449	3,572	(123)
Trading losses	特定取引費用	1	65	(64)
Other operating expenses	その他業務費用	7,945	20,434	(12,489)
General and administrative expenses	営業経費	47,003	49,393	(2,390)
Other expenses	その他経常費用	31,427	55,017	(23,590)
Ordinary profit	経常利益	34,859	3,684	31,175
Special gains	特別利益	3,961	871	3,090
Special losses	特別損失	2,495	607	1,888
Income before income taxes and minority interests	税金等調整前中間(当期)純利益	36,325	3,949	32,376
Income taxes-current	法人税、住民税及び事業税	1,305	1,077	228
Income taxes-deferred	法人税等調整額	14,541	642	13,899
Minority interests in net income	少数株主利益	696	182	514
Interim net income	中間(当期)純利益	19,782	2,046	17,736

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

7 . Comparison of Consolidated Interim Statements of Retained Earnings(Unaudited)

7 . 比較中間連結剰余金計算書（主要内訳）

For six months ended

September 30,2003

(Millions of yen)

		At September 30,2003(A)	At September 30,2002(B)	Increase/(Decrease) (A)-(B)
Capital surplus	(資本剰余金の部)			
Balance of capital surplus at beginning of term	資本剰余金期首残高	146,281	146,277	4
Increase in capital surplus	資本剰余金増加高	142	4	138
Decrease in capital surplus	資本剰余金減少高	-	-	-
Balance at end of interim term	資本剰余金中間期末残高	146,423	146,281	142
Earned surplus	(利益剰余金の部)			
Balance of earned surplus at beginning of term	利益剰余金期首残高	113,613	103,433	10,180
Increase in earned surplus	利益剰余金増加高	19,782	2,374	17,408
Decrease in earned surplus	利益剰余金減少高	7,210	7,049	161
Balance at end of interim term	利益剰余金中間期末残高	126,185	98,758	27,427

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

8. Comparison of Consolidated Interim Statements of Cash Flows (Unaudited)

8. 比較中間連結キャッシュ・フロー計算書

For six months ended

September 30, 2003

(Millions of yen)

		At September 30,2003(A)	At September 30,2002(B)	Increase/(Decrease) (A)-(B)
1. Cash flows from Operating Activities	.営業活動によるキャッシュフロー			
Income before income taxes and minority interests	税金等調整前中間(当期)純利益	36,325	3,949	32,376
Depreciation and amortization	減価償却費	3,774	16,998	(13,224)
Amortization of goodwill	連結調整勘定償却額	0	56	(56)
Equity in earnings of affiliates	持分法による投資損益()	(212)	-	(212)
Increase (Decrease) in reserve for possible loan losses	貸倒引当金の増加額	1,674	(10,523)	12,197
Increase (Decrease) in reserve for possible losses on collateralized real estate loans sold	債権売却損失引当金の増加額	(1,815)	(5,826)	4,011
Increase (Decrease) in reserve for contingent liabilities	偶発損失引当金の増加額	-	(10)	10
Increase (Decrease) in liability for employee's retirement benefits	退職給付引当金の増加額	9	4	5
Interest income	資金運用収益	(87,451)	(89,046)	1,595
Interest expenses	資金調達費用	4,710	8,830	(4,120)
Investment securities gains (losses)	有価証券関係損益()	4,749	16,678	(11,929)
Foreign exchange losses (gains)	為替差損益()	5,183	3,091	2,092
Losses (Gains) on disposal of premises and equipment	動産不動産処分損益()	281	412	(131)
Net decrease(increase) in trading assets	特定取引資産の純増()減	(1,164)	1,400	(2,564)
Net increase (decrease) in trading liabilities	特定取引負債の純増減()	(974)	(143)	(831)
Net decrease in loans	貸出金の純増()減	(10,002)	3,472	(13,474)
Net increase(decrease) in deposits	預金の純増減()	(354,943)	(457,718)	102,775
Net increase(decrease) in negotiable certificates of deposit	譲渡性預金の純増減()	30,396	5,081	25,315
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金 (劣後特約付借入金を除く)の純増減()	(51)	(15,202)	15,151
Net increase(decrease) in due from bank (excluding deposits at BOJ)	預け金 (日銀預け金を除く)の純増()減	(303)	(30,266)	29,963
Net increase(decrease) in call loans and others	コールローン等の純増()減	(68,741)	(109,040)	40,299
Net increase(decrease) in margin money deposited under securities lending transactions	債券貸借取引支払保証金の純増()減	-	69,316	(69,316)
Net increase (decrease) in call money and others	コールマネー等の純増減()	90	(1,531)	1,621
Net decrease(increase) in foreign exchange (assets)	外国為替 (資産)の純増()減	1,085	3,125	(2,040)
Net increase(decrease) in foreign exchange (liabilities)	外国為替 (負債)の純増減()	2	(39)	41
Interest and dividends received	資金運用による収入	97,500	101,610	(4,110)
Interest paid	資金調達による支出	(6,975)	(11,284)	4,309
Other	その他	31,482	(25,219)	56,701
Subtotal	小計	(315,370)	(521,824)	206,454
Income taxes paid	法人税等の支払額	(1,433)	(782)	(651)
Net cash provided by operating activities	営業活動によるキャッシュフロー	(316,803)	(522,607)	205,804
2. Cash flows from investing activities	.投資活動によるキャッシュフロー			
Purchases of securities	有価証券の取得による支出	(1,523,218)	(968,467)	(554,751)
Proceeds from sales of securities	有価証券の売却による収入	1,515,118	649,524	865,594
Proceeds from maturities of securities	有価証券の償還による収入	166,717	120,437	46,280
Expenditures for premises and equipment	動産不動産の取得による支出	(1,585)	(11,936)	10,351
Proceeds from sales of premises and equipment	動産不動産の売却による収入	186	1,591	(1,405)
Proceeds from sale of stocks of subsidiaries	連結範囲の変動を伴う子会社株式の売却による収入	2,418	-	2,418
Net cash provided by investing activities	投資活動によるキャッシュフロー	159,637	(208,850)	368,487
3. Cash flows from financing activities	.財務活動によるキャッシュフロー			
Repayments of subordinated loans	劣後特約付借入金の返済による支出	(30,000)	-	(30,000)
Proceeds from issuance of subordinated bonds, bonds with subscription rights for shares	劣後特約付社債・新株予約権付社債の発行による収入	20,000	-	20,000
Repayments of subordinated bonds and convertible bonds	劣後特約付社債・新株予約権付社債の償還による支出	-	(9,997)	9,997
Proceeds from treasury stock	株式の発行による収入	7	7	0
Dividends paid	配当金支払額	(7,049)	(7,049)	0
Dividends paid to minority interests stockholders	少数株主への配当金支払額	-	(20)	20
Purchase of treasury stock	自己株式の取得による支出	(24)	(93)	69
Proceeds from sales of treasury stock	自己株式の売却による収入	5	50	(45)
Net cash used in financing activities	財務活動によるキャッシュフロー	(17,061)	(17,101)	40
4. Foreign currency translation adjustments on cash and cash equivalents	.現金及び現金同等物に係る換算差額	(26)	(30)	4
5. Net increase (decrease) in cash and cash equivalents	.現金及び現金同等物の増加額	(174,254)	(748,589)	574,335
6. Cash and cash equivalents at beginning of term	.現金及び現金同等物の期首残高	477,551	1,069,096	(591,545)
7. Cash and cash equivalents at end of interim term	.現金及び現金同等物の中間期末残高	303,296	320,506	(17,210)

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

C . NON-CONSOLIDATED INTERIM FINANCIAL INFORMATION

C . 単体中間決算情報

1 . Non-Consolidated Interim Balance Sheet(Unaudited)

1 . 第143期中間貸借対照表

September 30,2003

(Millions of yen)

ASSETS:	(資産の部)		LIABILITIES :	(負債の部)	
Cash and due from banks	現金預け金	318,817	Deposits	預金	9,037,851
Call loans	コールローン	611	Negotiable CDs	譲渡性預金	99,884
Commercial paper and other debts purchased	買入金銭債権	131,739	Call money	コールマネー	367
Trading assets	特定取引資産	73,694	Trading liabilities	特定取引負債	3,193
Investment securities	有価証券	1,343,209	Borrowed money	借入金	165,058
Loans and bills discounted	貸出金	7,903,194	Foreign exchanges	外国為替	154
Foreign exchanges	外国為替	6,497	Bonds and notes	社債	65,000
Other assets	その他資産	93,375	Convertible bonds	新株予約権付社債	60,000
Premises and equipment	動産不動産	148,646	Other liabilities	その他負債	92,725
Deferred tax assets	繰延税金資産	103,923	Reserves under special laws	特別法上の引当金	0
Customers' liabilities for acceptances and guarantees	支払承諾見返	250,127	Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	22,550
Allowance for possible loan losses	貸倒引当金	(84,952)	Acceptances and guarantees	支払承諾	250,127
			Total Liabilities	負債の部合計	9,796,912
			STOCKHOLDERS' EQUITY:	(資本の部)	
			Common stock and preferred stock	資本金	184,806
			Capital surplus	資本剰余金	146,423
			Capital surplus	資本準備金	146,423
			Earned surplus	利益剰余金	127,854
			Transfer to Legal reserve	利益準備金	35,934
			Appropriated retained earnings	任意積立金	65,764
			Unappropriated retained earnings at end of interim term	中間未処分利益	26,155
			Interim net income	中間純利益	20,079
			Land revaluation excess	土地再評価差額金	33,226
			Net unrealized gain/(loss) on available-for-sale securities	株式等評価差額金	8
			Treasury stock	自己株式	(348)
			Total stockholders' equity	資本の部合計	491,972
Total Assets	資産の部合計	10,288,885	Total Liabilities and Stockholders' Equity	負債及び資本の部合計	10,288,885

2 . Non-Consolidated Interim Statement of Income (Unaudited)

2 . 第143期中間損益計算書

For six months ended

September 30,2003

(Millions of yen)

Total ordinary Income :	経常収益	126,376
Interest received	資金運用収益	87,460
Interest on loans and discounts	(うち貸出金利息)	79,356
Interest and dividends on investment securities	(うち有価証券利息配当金)	7,306
Fees and commissions	役務取引等収益	19,210
Trading profits	特定取引収益	244
Other operating income	その他業務収益	14,695
Other ordinary income	その他経常収益	4,764
Total ordinary expenses :	経常費用	92,334
Interest paid	資金調達費用	4,709
Interest on deposits	(うち預金利息)	1,425
Fees and commissions	役務取引等費用	4,698
Trading losses	特定取引費用	1
Other operating expenses	その他業務費用	7,882
General and administrative expenses	営業経費	46,377
Other expenses	その他経常費用	28,665
Ordinary profit	経常利益	34,042
Special gains	特別利益	3,205
Special losses	特別損失	2,491
Net income before income taxes	税引前中間純利益	34,756
Income taxes-current	法人税、住民税及び事業税	71
Income taxes-deferred	法人税等調整額	14,605
Interim net income	中間純利益	20,079
Unappropriated retained earnings at beginning of term	前期繰越利益	6,013
Unappropriated retained earnings inherited due to merger	合併による未処分利益受入額	84
Reversal of land revaluation excess	土地再評価差額金取崩額	(20)
Losses on disposition of treasury stocks	自己株式処分差損	1
Unappropriated retained earnings at end of interim term	中間未処分利益	26,155

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

3 . Comparison of Non-Consolidated Interim Balance Sheets (Unaudited)

3 . 比較中間貸借対照表

(Millions of yen)

		September 30,2003(A)	September 30,2002(B)	Increase/(Decrease) (A)-(B)
ASSETS:	(資産の部)			
Cash and due from banks	現金預け金	318,817	391,299	(72,482)
Call loans	コールローン	611	105,290	(104,679)
Bills purchased	買入手形	-	67,000	(67,000)
Commercial paper and other debts purchased	買入金銭債権	131,739	4,840	126,899
Trading assets	特定取引資産	73,694	50,910	22,784
Investment securities	有価証券	1,343,209	1,110,941	232,268
Loans and bills discounted	貸出金	7,903,194	7,727,241	175,953
Foreign exchanges	外国為替	6,497	7,168	(671)
Other assets	その他資産	93,375	80,035	13,340
Premises and equipment	動産不動産	148,646	138,870	9,776
Deferred tax assets	繰延税金資産	103,923	140,462	(36,539)
Customers' liabilities for acceptances and guarantees	支払承諾見返	250,127	322,860	(72,733)
Reserve for possible loan losses	貸倒引当金	(84,952)	(92,899)	7,947
Total assets	資産の部合計	10,288,885	10,054,022	234,863
LIABILITIES :	(負債の部)			
Deposits	預金	9,037,851	8,658,683	379,168
Negotiable CDs	譲渡性預金	99,884	167,731	(67,847)
Call money	コールマネー	367	242	125
Trading liabilities	特定取引負債	3,193	4,543	(1,350)
Borrowed money	借入金	165,058	195,148	(30,090)
Foreign exchanges	外国為替	154	43	111
Bonds and notes	社債	65,000	45,000	20,000
Convertible bonds	新株予約権付社債	60,000	60,000	-
Other liabilities	その他負債	92,725	125,292	(32,567)
Reserve for possible losses on collateralized real estate loans sold	債権売却損失引当金	-	8,468	(8,468)
Reserve under special laws	特別法上の引当金	0	0	0
Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	22,550	23,148	(598)
Acceptances and guarantees	支払承諾	250,127	322,860	(72,733)
Total liabilities	負債の部合計	9,796,912	9,611,164	185,748
STOCKHOLDERS' EQUITY:	(資本の部)			
Common stock and preferred stock	資本金	184,806	184,803	3
Capital surplus	資本剰余金	146,423	146,281	142
Capital surplus	資本準備金	146,423	146,281	142
Earned surplus	利益剰余金	127,854	96,029	31,825
Transfer to Legal reserve	利益準備金	35,934	34,512	1,422
Appropriated retained earnings	任意積立金	65,764	52,363	13,401
Unappropriated retained earnings at end of interim term	中間(当期)未処分利益	26,155	9,154	17,001
Interim net income	中間(当期)純利益	20,079	2,988	17,091
Land revaluation excess	土地再評価差額金	33,226	32,604	622
Net unrealized gain/(loss) on available-for-sale securities	株式等評価差額金	8	(16,718)	16,726
Treasury stock	自己株式	(348)	(141)	(207)
Total stockholders' equity	資本の部合計	491,972	442,858	49,114
Total liabilities and stockholders' equity	負債及び資本の部合計	10,288,885	10,054,022	234,863

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

4 . Comparison of Non-Consolidated Interim Statements of Income (Unaudited)

4 . 比較中間損益計算書

For six months ended

September 30,2003

(Millions of yen)

		September 30,2003(A)	September 30,2002(B)	Increase/(Decrease) (A)-(B)
Total ordinary income :	經常収益	126,376	118,162	8,214
Interest received:	資金運用収益	87,460	89,116	(1,656)
Interest on loans and discounts	(うち貸出金利息)	79,356	77,822	1,534
Interest and dividends on investment securities	(うち有価証券利息配当金)	7,306	9,460	(2,154)
Fees and commissions	役務取引等収益	19,210	16,762	2,448
Trading profits	特定取引収益	244	454	(210)
Other operating income	その他業務収益	14,695	7,990	6,705
Other ordinary income	その他經常収益	4,764	3,839	925
Total ordinary expenses :	經常費用	92,334	113,167	(20,833)
Interest paid:	資金調達費用	4,709	8,337	(3,628)
Interest on deposits	(うち預金利息)	1,425	2,451	(1,026)
Fees and commissions	役務取引等費用	4,698	4,367	331
Trading losses	特定取引費用	1	65	(64)
Other operating expenses	その他業務費用	7,882	2,694	5,188
General and administrative expenses	営業経費	46,377	48,298	(1,921)
Other expenses	その他經常費用	28,665	49,402	(20,737)
Ordinary profit	經常利益	34,042	4,995	29,047
Special gains	特別利益	3,205	147	3,058
Special losses	特別損失	2,491	606	1,885
Net income before income taxes	税引前中間(当期)純利益	34,756	4,537	30,219
Income taxes-current	法人税、住民税及び事業税	71	53	18
Income taxes-deferred	法人税等調整額	14,605	1,494	13,111
Interim net income	中間(当期)純利益	20,079	2,988	17,091
Unappropriated retained earnings at beginning of term	前期繰越利益	6,013	5,838	175
Unappropriated retained earnings inherited due to merger	合併による未処分利益受入額	84	-	84
Reversal of land revaluation excess	土地再評価差額金取崩額	(20)	327	(347)
Losses on disposition of treasury stocks	自己株式処分差損	1	-	1
Unappropriated retained earnings at end of interim term	中間(当期)未処分利益	26,155	9,154	17,001

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

D . SUMMARY OF INTERIM FINANCIAL RESULTS

D . 平成15年度中間期決算の概況

1.Profit and Loss 【Non-Consolidated】	1.損益状況 【単体】	For six months ended (Millions of yen)		
		September 30,2003(A)	(A)-(B)	September 30,2002(B)
Gross operating income	業務粗利益	104,320	5,462	98,858
Excluding gains or losses on government bonds and other bonds (net balance of 5 bond trading accounts)	(除く国債等債券損益 (5 勘定戻))	109,829	13,540	96,289
Gross operating income from domestic operations	国内業務粗利益	99,493	4,658	94,835
Excluding gains or losses on government bonds and other bonds (net balance of 5 bond trading accounts)	(除く国債等債券損益 (5 勘定戻))	105,218	12,146	93,072
Interest income	資金利益	81,099	2,055	79,044
Fees and commissions	役務取引等利益	14,262	2,155	12,107
Trading profits	特定取引利益	244	(210)	454
Other operating income	その他業務利益	3,886	657	3,229
Of which,from gains or losses on government bonds and other bonds	(うち国債等債券損益)	(5,724)	(7,486)	1,762
Gross operating income from international operations	国際業務粗利益	4,826	804	4,022
Excluding gains or losses on government bonds and other bonds (net balance of 5 bond trading accounts)	(除く国債等債券損益 (5 勘定戻))	4,611	1,395	3,216
Interest income	資金利益	1,651	(82)	1,733
Fees and commissions	役務取引等利益	249	(38)	287
Trading profits	特定取引利益	(1)	64	(65)
Other operating income	その他業務利益	2,926	859	2,067
(Of which,from gains or losses on government bonds and other bonds)	(うち国債等債券損益)	215	(591)	806
Expenses(excluding extraordinary adjustments)	経費 (除く臨時処理分)	()	43,566	(2,104)
Personnel	人件費	()	16,305	(1,685)
Facilities	物件費	()	24,485	(364)
Taxes	税金	()	2,775	(55)
Net business profit (before transfer to allowance for possible loan losses)	業務純益 (一般貸倒繰入前)	60,753	7,566	53,187
Excluding gains or losses on government bonds and other bonds (net balance of 5 bond trading accounts)	(除く国債等債券損益 (5 勘定戻))	66,262	15,644	50,618
Transfer to allowance for possible loan losses	一般貸倒引当金繰入	()	(775)	(2,725)
Net business profit	業務純益	61,528	10,292	51,236
Of which, from gains or losses on government bonds and other bonds (net balance of 5 bond trading accounts)	うち国債等債券損益 (5 勘定戻)	(5,509)	(8,077)	2,568
Unusual profits and losses	臨時損益	(27,486)	18,755	(46,241)
Disposal of bad debts	不良債権処理額	()	24,739	225
Net write-off of loans	貸出金償却	()	13,867	(8,845)
Net transfer to specific allowance for loan losses	個別貸倒引当金繰入額	()	10,310	9,579
Net losses on sales of non-performing loans	延滞債権等売却損	()	73	(149)
Net transfer to reserve for losses on sales of claims	債権売却損失引当金繰入額	()	-	(606)
Transfer to specific reserve for loans for certain refinancing countries	特定海外債権引当勘定繰入額	()	-	69
Others	その他	()	487	178
Total credit costs (+)	(貸倒償却引当費用 +)	23,964	(2,500)	26,464
Gains or losses on securities	株式等関係損益	(69)	19,203	(19,272)
Gains on sales of securities	株式等売却益	3,200	579	2,621
Losses on sales of securities	株式等売却損	()	3,186	2,724
Losses on devaluation of securities	株式等償却	()	83	(21,348)
Other unusual profits	その他の臨時損益	(2,677)	(223)	(2,454)
Ordinary profit	経常利益	34,042	29,047	4,995
Special gains and losses	特別損益	714	1,172	(458)
Gains or losses on sales of premises and equipment	動産不動産処分損益	(276)	207	(483)
Gains on sales of premises and equipment	動産不動産処分益	2	(120)	122
Losses on sales of premises and equipment	動産不動産処分損	()	279	(327)
Others	その他	991	966	25
Net income before income taxes	税引前中間純利益	34,756	30,219	4,537
Income taxes-current	法人税、住民税及び事業税	()	71	18
Income taxes-deferred	法人税等調整額	()	14,605	13,111
Interim net income	中間純利益	20,079	17,091	2,988

Note: The amount are presented in millions of yen and are rounded down to the nearest million.

For six months ended

【Consolidated】	【連結】	(Millions of yen)		
		September 30,2003(A)	(A)-(B)	September 30,2002(B)
Consolidated gross operating income	連結粗利益	107,353	3,898	103,455
Interest income	資金利益	82,740	2,525	80,215
Fees and commissions	役務取引等利益	17,059	2,564	14,495
Trading profits	特定取引利益	243	(146)	389
Other operating income	その他業務利益	7,309	(1,045)	8,354
Operating expenses ()	営業経費()	47,003	(2,390)	49,393
Write-off loans cost ()	貸倒償却引当費用()	26,385	(4,168)	30,553
Write-off of loans ()	貸出金償却()	15,663	(8,681)	24,344
Transfer to specific allowance for loan losses ()	個別貸倒引当金繰入額()	9,679	8,799	880
Transfer to allowance for possible loan losses ()	一般貸倒引当金繰入額()	480	(3,778)	4,258
Other write-off loans cost ()	その他()	561	(509)	1,070
Gains or losses on equity	株式等関係損益	791	20,008	(19,217)
Gains or losses on investment by equity	持分法による投資損益	212	212	-
Others	その他	(109)	496	(605)
Ordinary profit	経常利益	34,859	31,175	3,684
Special gains and losses	特別損益	1,466	1,202	264
Interim net income before income taxes and minority interests	税金等調整前中間純利益	36,325	32,376	3,949
Income taxes-current ()	法人税、住民税及び事業税()	1,305	228	1,077
Income taxes-deferred ()	法人税等調整額()	14,541	13,899	642
Minority interests in net income ()	少数株主利益()	696	514	182
Interim net income	中間純利益	19,782	17,736	2,046

注：連結粗利益 = (資金運用収益 - 資金運用費用) + (役務取引等収益 - 役務取引等費用)
+ (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

Note: Consolidated Gross Operating Income = (Gain on Fund Management - Fund Management Cost) + (Gain on Fee and Commissions - Fees and Commissions Cost) + (Gain on Trading profits - Trading Profits Cost) + (Gain on Other Operating - Other Operating Cost)

(Reference)	(参考)	(Millions of Yen)		
		September 30,2003(A)	(A)-(B)	September 30,2002(B)
Consolidated net business profit	連結業務純益	62,544	10,481	52,063

注：連結業務純益 = 単体業務純益 (一般貸倒引当金繰入前) + 子会社経常利益
+ 関連会社経常利益 × 持分割合 - 内部取引 (配当等)

Note: Consolidated Net Business Profit = Non-Consolidated Net Business Profit + Consolidated Ordinary Profit - Non-Consolidated Ordinary Profit

(Number of Consolidated Subsidiaries)	(Number of companies)			
		September 30,2003(A)	(A)-(B)	September 30,2002(B)
Number of consolidated subsidiaries	連結子会社数	10	(3)	13
Number of companies accounted for by the equity method	持分法適用会社数	1	1	0

**2.Average Balance of Use and Source of Funds
(Domestics)**
**2 . 資金平残
(国内業務部門)**

For six months ended

【Non-Consolidated】		【単体】			(Billions of yen)	
		September 30,2003(A)	(A)-(B)	September 30,2002(B)	(B)-(C)	September 30,2001(C)
Assets	資金運用勘定	9,070	211	8,859	(43)	8,902
Loans and bills discounted	貸出金	7,551	63	7,488	(7)	7,495
Loans to individuals	個人貸出	2,931	265	2,666	213	2,453
Securities	有価証券	1,411	298	1,113	(227)	1,340
Bonds	債券	1,202	350	852	(143)	995
Stocks	株式	208	(53)	261	(84)	345
Liabilities	資金調達勘定	9,158	177	8,981	78	8,903
Deposits	預金	8,772	221	8,551	214	8,337
Deposit from individuals	個人預金	6,727	194	6,533	164	6,369

**3.Interest margins
(Domestics)**
**3 . 利回・利鞘
(国内業務部門)**

For six months ended

【Non-Consolidated】			【単体】			(%)	
			September 30,2003(A)	(A)-(B)	September 30,2002(B)	(B)-(C)	September 30,2001(C)
Yield on assets (1)	資金運用利回	A	1.87	(0.06)	1.93	(0.18)	2.11
Loans and bills discounted	貸出金利回		2.09	0.03	2.06	(0.15)	2.21
Securities	有価証券利回		0.85	(0.66)	1.51	(0.15)	1.66
Yield on assets (2)	資金調達利回	B	0.09	(0.06)	0.15	(0.11)	0.26
Deposits and NCD	預金利回		0.02	(0.02)	0.04	(0.09)	0.13
External debt	外部負債利回		2.06	(0.10)	2.16	0.82	1.34
Operating expenses	経費率		0.94	(0.07)	1.01	(0.06)	1.07
Total funding cost (3)	資金調達原価	C	1.00	(0.13)	1.13	(0.15)	1.28
Yield spread (1)-(2)	資金運用調達利回差 A - B		1.78	0.00	1.78	(0.07)	1.85
Interest margin between loans and deposits	預貸金利鞘		1.13	0.12	1.01	0.00	1.01
Net interest margin (1)-(3)	総資金利鞘 A - C		0.87	0.07	0.80	(0.03)	0.83

4.Gains or Losses on Investment Securities

4 . 有価証券関係損益

Gains or Losses on Bonds (Government Bond,etc)

国債等債券関係損益

For six months ended

【Non-Consolidated】

【単体】

(Millions of yen)

		September 30,2003(A)	(A)-(B)	September 30,2002(B)	(B)-(C)	September 30,2001(C)
Gains or losses on government bonds and other bonds (net profits on sales and redemption of bonds)	国債等債券損益 (5 勘定戻)	(5,509)	(8,077)	2,568	1,415	1,153
Gains on sales	売却益	2,328	(2,915)	5,243	2,134	3,109
Gains on redemption	償還益	44	25	19	(6)	25
Losses on sales	売却損	6,500	5,112	1,388	225	1,163
Losses on redemption	償還損	1,375	70	1,305	488	817
Losses on devaluation	償却	6	6	-	-	-

Gains or Losses on Stocks

株式等損益

For six months ended

【Non-Consolidated】

【単体】

(Millions of yen)

		September 30,2003(A)	(A)-(B)	September 30,2002(B)	(B)-(C)	September 30,2001(C)
Gains or losses on equities (net profit on sales and devaluation)	株式等損益 (3 勘定戻)	(69)	19,203	(19,272)	4,457	(23,729)
Gains on sales	売却益	3,200	579	2,621	(5,977)	8,598
Losses on sales	売却損	3,186	2,724	462	(2,484)	2,946
Losses on devaluation	償却	83	(21,348)	21,431	(7,950)	29,381

5.Gains or Losses from Valuation of Marketable Securities

5 . 有価証券の評価損益

(1) Valuation Standards of Investment Securities

(1) 有価証券の評価基準

Trading securities	売買目的有価証券	Market Value Method(Valuation differences are appropriated to profit and loss)	時価法 (評価差額を損益処理)
Held to maturity securities	満期保有目的の債券	Depreciation Cost Method	償却原価法
Other investment securities	その他有価証券	Market Value Method (Valuation differences are included directly into capital)	時価法 (評価差額を全部資本直入)
Subsidiary and affiliate stock	子会社株式及び関連会社株式	Cost Method	原価法

(2)Gains or Losses from Valuation

(2) 評価損益

【Non-Consolidated】 【単体】

(Millions of yen)

		September 30,2003(A)				March 31, 2003(B)		
		Net(A)	(A)-(B)	Gains	Losses	Net(B)	Gains	Losses
Held to maturity	満期保有目的	(141)	(97)	26	168	(44)	62	107
Other investment	その他有価証券	13	34,086	29,407	29,393	(34,073)	14,779	48,853
Stocks	株式	(965)	39,025	25,676	26,641	(39,990)	8,085	48,076
Bonds	債券	538	(4,370)	2,592	2,053	4,908	5,559	651
Others	その他	440	(568)	1,138	697	1,008	1,134	126
Total	合計	(127)	33,990	29,434	29,561	(34,117)	14,842	48,960
Stocks	株式	(965)	39,025	25,676	26,641	(39,990)	8,085	48,076
Bonds	債券	397	(4,466)	2,618	2,221	4,863	5,621	758
Others	その他	440	(569)	1,138	697	1,009	1,135	126

(注) 「その他有価証券」については、時価評価しておりますので、上記の表上は、貸借対照表価額と取得価額との差額を計上しております。

Note: Since Other Investment Securities are stated at market value, the differences between balance sheet amount and cost are recorded in the above table.

【Consolidated】 【連結】

(Millions of yen)

		September 30,2003(A)				March 31, 2003(B)		
		Net(A)	(A)-(B)	Gains	Losses	Net(B)	Gains	Losses
Held to maturity	満期保有目的	(141)	(97)	26	168	(44)	62	107
Other investment	その他有価証券	(48)	34,275	29,445	29,494	(34,323)	14,952	49,275
Stocks	株式	(1,028)	39,212	25,715	26,743	(40,240)	8,257	48,498
Bonds	債券	538	(4,370)	2,592	2,053	4,908	5,559	651
Others	その他	440	(568)	1,138	697	1,008	1,134	126
Total	合計	(190)	34,177	29,472	29,663	(34,367)	15,015	49,382
Stocks	株式	(1,028)	39,212	25,715	26,743	(40,240)	8,257	48,498
Bonds	債券	397	(4,466)	2,618	2,221	4,863	5,621	758
Others	その他	440	(569)	1,138	697	1,009	1,135	126

(注) 「その他有価証券」については、時価評価しておりますので、上記の表上は、連結貸借対照表価額と取得価額との差額を計上しております。

Note: Since Other Investment Securities are stated at market value, the differences between consolidated balance sheet amount and cost are recorded in the above table.

6 Expenses and Employees

6 . 経営合理化の状況

Expenses 【Non-Consolidated】		経費の推移 【単体】					(Millions of yen)
		September 30,2003(A)	(A)-(B)	September 30,2002(B)	(B)-(C)	September 30,2001(C)	
Personnel	人件費	16,305	(1,685)	17,990	(2,924)	20,914	
Facilities	物件費	24,485	(364)	24,849	946	23,903	
Taxes	税金	2,775	(55)	2,830	(77)	2,907	
Expenses	経費	43,566	(2,104)	45,670	(2,056)	47,726	
(Reference)		(参考)					(%)
OHR	O H R	41.7	(4.4)	46.1	(1.1)	47.2	

Operating Expenses 【Non-Consolidated】		営業経費の内訳 【単体】					(Millions of yen)
		September 30,2003(A)	(A)-(B)	September 30,2002(B)	(B)-(C)	September 30,2001(C)	
Salaries and allowance	給料・手当	13,264	(1,433)	14,697	(1,812)	16,509	
Retirement allowance cost	退職給付費用	3,680	(162)	3,842	2,732	1,110	
Welfare	福利厚生費	159	22	137	(49)	186	
Depreciation	減価償却費	3,605	(106)	3,711	(216)	3,927	
Rent of premises and equipment	土地建物機械賃借料	3,423	(496)	3,919	(252)	4,171	
Building for repairing expense	営繕費	103	7	96	0	96	
Stationery and supplies	消耗品費	595	1	594	(53)	647	
Utilities	給水光熱費	680	(55)	735	(95)	830	
Allowance of business trips	旅費	59	7	52	(8)	60	
Cable and telex	通信費	551	(128)	679	(17)	696	
Advertisement	広告宣伝費	418	(30)	448	26	422	
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	223	(4)	227	(49)	276	
Taxes	租税公課	2,775	(55)	2,830	(77)	2,907	
Others	その他	16,834	509	16,325	481	15,844	
General expense	営業経費	46,377	(1,921)	48,298	611	47,687	

Employees and Officers 【Non-Consolidated】		人員の推移 【単体】					(Number of people)
		September 30,2003(A)	(A)-(B)	March 31,2003(B)	(A)-(C)	September 30,2002(C)	
Total employees	総人員	3,695	(174)	3,869	(483)	4,178	
In-house employees	実働人員	3,051	(19)	3,070	(293)	3,344	
Directors and auditors	役員	12	1	11	0	12	
Executive officers	執行役員	7	0	7	(1)	8	

Branches

店舗等の推移

《Domestic Branch》
【Non-Consolidated】
《国内店舗数の推移》
【単体】

(Number of branches)

		September 30,2003(A)	(A)-(B)	March 31,2003(B)	(A)-(C)	September 30,2002(C)
Head office and branches	本支店	159	2	157	3	156
Sub-branches	出張所	26	0	26	(2)	28
Total	店舗数	185	2	183	1	184

《Overseas》
【Non-Consolidated】
《海外拠点数の推移》
【単体】

(Number of branches)

		September 30,2003(A)	(A)-(B)	March 31,2003(B)	(A)-(C)	September 30,2002(C)
Branches	支店	0	0	0	0	0
Sub-branches	出張所	0	0	0	0	0
Representative offices	駐在員事務所	4	0	4	0	4
Total	拠点数	4	0	4	0	4
Subsidiaries	現地法人	0	0	0	0	0

7. Net business profit

7. 業務純益

For six months ended

【Non-Consolidated】
【単体】

(Millions of yen)

		September 30,2003(A)	(A)-(B)	September 30,2002(B)	(B)-(C)	September 30,2001(C)
Net business profit(before transfer to allowance for possible loan losses)	業務純益（一般貸倒繰入前）	60,753	7,566	53,187	5	53,182
As per employee (in thousands of yen)	職員一人当たり（千円）	19,850	4,184	15,666	1,719	13,947
Net business profit	業務純益	61,528	10,292	51,236	(1,946)	53,182
As per employee (in thousands of yen)	職員一人当たり（千円）	20,104	5,013	15,091	1,144	13,947

8 Return On Equity

8. ROE

For six months ended

【Non-Consolidated】
【単体】

（%）

		September 30,2003(A)	(A)-(B)	September 30,2002(B)	(B)-(C)	September 30,2001(C)
Net business profit per shareholders' common equity	業務純益（一般貸倒繰入前）ベース	32.66	1.85	30.81	0.09	30.72
Net income per shareholders' common equity	中間純利益ベース	10.79	9.06	1.73	(2.31)	4.04

9 Return On Assets

9. ROA

For six months ended

【Non-Consolidated】
【単体】

（%）

		September 30,2003(A)	(A)-(B)	September 30,2002(B)	(B)-(C)	September 30,2001(C)
Net business profit per total average assets	業務純益（一般貸倒繰入前）ベース	1.23	0.13	1.10	0.01	1.09
Net income per total average assets	中間純利益ベース	0.40	0.34	0.06	(0.08)	0.14

For six months ended

10 .Retirement Allowance Costs
【Non-Consolidated】**10 . 退職給付費用**
【単体】

(Millions of yen)

		September 30,2003(A)	(A)-(B)	September 30,2002(B)	(B)-(C)	September 30,2001(C)
Retirement allowance costs	退職給付費用	5,892	2,050	3,842	2,732	1,110
Employment costs	勤務費用	772	(371)	1,143	44	1,099
Interest costs	利息費用	925	(835)	1,760	(117)	1,877
Expected operation gains	期待運用収益	(685)	820	(1,505)	188	(1,693)
Others	その他	4,879	2,436	2,443	2,614	(171)

Note: Interim period of 2003 includes 2,211 million yen of extraordinary losses in accordance with revision in our retirement benefit scheme.

For six months ended

【Consolidated】**【連結】**

(Millions of yen)

		September 30,2003(A)	(A)-(B)	September 30,2002(B)	(B)-(C)	September 30,2001(C)
Retirement allowance costs	退職給付費用	5,913	2,053	3,860	2,713	1,147

11.Capital Ratio (Domestic Standards)

11.自己資本比率(国内基準)

【Consolidated】

【連結】

(Millions of yen,%)

		As of September 30,2003(A)	(A)-(B)	As of March 31,2003 (B)	(A)-(C)	As of September 30,2002(C)
(1)Capital ratio	(1) 自己資本比率	10.83 %	0.51 %	10.32 %	(0.15) %	10.98 %
Tier capital ratio	Tier 比率	7.00 %	0.64 %	6.36 %	0.30 %	6.70 %
(2)Tier capital	(2) Tier	461,458	38,353	423,105	40,851	420,607
(3)Tier capital	(3) Tier	253,567	(10,563)	264,130	(15,730)	269,297
(a)Land revaluation excess	(イ)うち自己資本に計上された土地再評価差額	25,100	16	25,084	12	25,088
(b)Balance of subordinated loans(securities)	(ロ)うち劣後ローン(債券)残高	195,000	(9,999)	204,999	(10,000)	205,000
(4)Deductions(guarantees for fund-raising activities of other financial institutions)	(4) 控除項目 (他の金融機関の資本調達手段の意図的な保有相当額)	1,430	579	851	579	851
(Investment activities of affiliated companies accounted for by the equity method)	(連結の範囲に含まれないものに対する投資に相当する額)	851	-	851	-	851
(5)Owned Capital(2)+(3)-(4)	(5) 自己資本(2) + (3) - (4)	579	579	-	579	-
(6)Risk-weighted Assets	(6) リスクアセット	713,595	27,210	686,385	24,541	689,054
Of which, on balanced	うちオンバランス	6,587,569	(62,819)	6,650,388	314,148	#####
Of which, off balanced	うちオフバランス	6,369,378	(74,751)	6,444,129	384,830	#####
		218,191	11,933	206,258	(70,681)	288,872

【Non-Consolidated】

【単体】

(Millions of yen,%)

		As of September 30,2003(A)	(A)-(B)	As of March 31,2003 (B)	(A)-(C)	As of September 30,2002(C)
(1)Capital ratio	(1) 自己資本比率	10.79 %	0.57 %	10.22 %	(0.08) %	10.87 %
Tier capital ratio	Tier 比率	7.01 %	0.73 %	6.28 %	0.42 %	6.59 %
(2)Tier capital	(2) Tier	458,736	47,112	411,624	48,483	410,253
(3)Tier capital	(3) Tier	248,595	(10,759)	259,354	(18,901)	267,496
(a)Land revaluation excess	(イ)うち自己資本に計上された土地再評価差額	25,100	16	25,084	12	25,088
(b)Balance of subordinated loans(securities)	(ロ)うち劣後ローン(債券)残高	195,000	(9,999)	204,999	(10,000)	205,000
(4)Deductions(guarantees for fund-raising activities of other financial institutions)	(4) 控除項目(他の金融機関の資本調達手段の意図的な保有相当額)	851	-	851	-	851
(5)Owned capital(2)+(3)-(4)	(5) 自己資本(2) + (3) - (4)	706,480	36,352	670,128	29,582	676,898
(6)Risk-weighted assets	(6) リスクアセット	6,542,333	(11,681)	6,554,014	316,949	#####
Of which, on balanced	うちオンバランス	6,366,311	(27,417)	6,393,728	381,074	#####
Of which, off balanced	うちオフバランス	176,021	15,735	160,286	(64,126)	240,147

E . LOANS AND OTHER ASSETS INFORMATION

E . 貸出金等の状況

1.Risk Managed Loan Information

1 . リスク管理債権の状況

【Non-Consolidated】		【単体】			(Millions of yen)	
Risk managed loans	リスク管理債権	September 30,2003(A)	(A)-(B)	(A)-(C)	March 31,2003(B)	September 30,2002(C)
Loans to customers in bankruptcy	破綻先債権額	13,494	(1,459)	(10,788)	14,953	24,282
Past due loans	延滞債権額	250,112	(9,454)	(56,795)	259,566	306,907
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	11,521	(3,669)	(1,560)	15,190	13,081
Restructured loans	貸出条件緩和債権額	97,936	(13,585)	(62,785)	111,521	160,721
Total (+ + +)	合計 (+ + +)	373,064	(28,167)	(131,928)	401,231	504,992

Amount of partial direct write-off	(部分直接償却額)	164,545	(37,797)	(45,452)	202,342	209,997
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Loans and bills discounted	貸出金残高(未残)	7,903,194	1,140	175,953	7,902,054	7,727,241
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【Non-Consolidated】		【単体】			(%)	
Percentage against total loans and bills discounted	貸出残高比率	September 30,2003(A)	(A)-(B)	(A)-(C)	March 31,2003(B)	September 30,2002(C)
Loans to customers in bankruptcy	破綻先債権額	0.1	0.0	(0.2)	0.1	0.3
Past due loans	延滞債権額	3.1	(0.1)	(0.8)	3.2	3.9
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	0.1	0.0	0.0	0.1	0.1
Restructured loans	貸出条件緩和債権額	1.2	(0.2)	(0.8)	1.4	2.0
Total (+ + +)	合計 (+ + +)	4.7	(0.3)	(1.8)	5.0	6.5

【Consolidated】		【連結】	(Millions of yen)			
		September 30,2003(A)	(A)-(B)	(A)-(C)	March 31,2003(B)	September 30,2002(C)
Risk managed loans	リスク管理債権					
Loans to customers in bankruptcy	破綻先債権額	13,494	(1,756)	(11,332)	15,250	24,826
Past due loans	延滞債権額	235,818	(8,918)	(47,459)	244,736	283,277
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	11,602	(3,653)	(1,507)	15,255	13,109
Restructured loans	貸出条件緩和債権額	104,300	(14,717)	(62,332)	119,017	166,632
Total (+ + +)	合計 (+ + +)	365,216	(29,043)	(122,629)	394,259	487,845

Amount of partial direct write-off	(部分直接償却額)	175,773	(39,180)	(48,320)	214,953	224,093
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Loans and bills discounted	貸出金残高(未残)	7,901,422	68,393	311,431	7,833,029	7,589,991
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【Consolidated】		【連結】	(%)			
		September 30,2003(A)	(A)-(B)	(A)-(C)	March 31,2003(B)	September 30,2002(C)
Percentage of loans and bills discounted	貸出残高比率					
Loans to customers in bankruptcy	破綻先債権額	0.1	0.0	(0.2)	0.1	0.3
Past due loans	延滞債権額	2.9	(0.2)	(0.8)	3.1	3.7
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	0.1	0.0	0.0	0.1	0.1
Restructured loans	貸出条件緩和債権額	1.3	(0.2)	(0.8)	1.5	2.1
Total (+ + +)	合計 (+ + +)	4.6	(0.4)	(1.8)	5.0	6.4

2.Allowance for Possible Loan Losses

Allowance for Possible Loan Losses

【Non-Consolidated】

		September 30,2003(A)	(A)-(B)	(A)-(C)	March 31,2003(B)	September 30,2002(C)
Allowance for possible loan losses	貸倒引当金	84,952	1,628	(7,947)	83,324	92,899
General allowance for possible loan losses	一般貸倒引当金	28,495	(776)	(8,912)	29,271	37,407
Specific allowance for loan losses	個別貸倒引当金	56,456	2,404	965	54,052	55,491
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

【Consolidated】

		September 30,2003(A)	(A)-(B)	(A)-(C)	March 31,2003(B)	September 30,2002(C)
Allowance for possible loan losses	貸倒引当金	91,900	849	(7,833)	91,051	99,733
General allowance for possible loan losses	一般貸倒引当金	33,467	(579)	(8,393)	34,046	41,860
Specific allowance for loan losses	個別貸倒引当金	58,432	1,428	560	57,004	57,872
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

Provision for Losses Incurred from Supporting Certain Borrowers

Not applicable

特定債務者支援引当金

該当ございません

Allowance for Possible Losses on the Sale of Claims

債権売却損失引当金

【Non-Consolidated】

		September 30,2003(A)	(A)-(B)	(A)-(C)	March 31,2003(B)	September 30,2002(C)
Allowance for Possible Losses on the Sale of Claims(A)	債権売却損失引当金 A	-	(1,815)	(8,468)	1,815	8,468
Amount of Loan for Cooperative Credit Purchasing Company,Ltd(B)	買取機構向け貸出金残高 B	-	(2,794)	(9,912)	2,794	9,912
(A)÷(B)(%)	引当率(%) A / B	-	-	-	64.9	85.4

3.Percentage of Allowance to Total Risk Managed Loans

3. リスク管理債権に対する引当率

【Non-Consolidated】

		September 30,2003(A)	(A)-(B)	(A)-(C)	March 31,2003(B)	September 30,2002(C)
Specific Allowance for Loan Losses	個別貸倒引当金					
Before Partial Direct Write-Off	部分直接償却前	41.6	(1.2)	4.5	42.8	37.1
After Partial Direct Write-Off	部分直接償却後	15.1	1.7	4.2	13.4	10.9
Allowance for Possible Loan Losses	貸倒引当金					
Before Partial Direct Write-Off	部分直接償却前	46.9	(0.8)	4.5	47.7	42.4
After Partial Direct Write-Off	部分直接償却後	22.7	2.0	4.4	20.7	18.3

【Consolidated】

		September 30,2003(A)	(A)-(B)	(A)-(C)	March 31,2003(B)	September 30,2002(C)
Specific Allowance for Loan Losses	個別貸倒引当金					
Before Partial Direct Write-Off	部分直接償却前	43.8	(1.3)	4.1	45.1	39.7
After Partial Direct Write-Off	部分直接償却後	15.9	1.5	4.1	14.4	11.8
Allowance for Possible Loan Losses	貸倒引当金					
Before Partial Direct Write-Off	部分直接償却前	50.0	(0.7)	4.4	50.7	45.6
After Partial Direct Write-Off	部分直接償却後	25.1	2.1	4.7	23.0	20.4

4.Credits disclosed under the Financial Reconstruction Law

4 . 金融再生法開示債権

【Non-Consolidated】		【単体】			(Millions of Yen ,%)	
		September 30,2003(A)	(A)-(B)	(A)-(C)	March 31,2003(B)	September 30,2002(C)
Unrecoverable or valueless	(A)	53,866	3,187	(22,706)	50,679	76,572
Doubtful	(B)	211,764	(14,436)	(44,878)	226,200	256,642
In need of special caution		109,457	(17,254)	(64,345)	126,711	173,802
Sub-total	(C)	375,088	(28,502)	(131,929)	403,590	507,017
In need of caution (excluding loan in need of special caution)		952,808	(108,701)	(182,802)	1,061,509	1,135,610
Normal (excluding in need of special caution)		6,839,096	172,662	414,931	6,666,434	6,424,165
Sub-total		7,791,905	63,962	232,129	7,727,943	7,559,776
Total	(D)	8,166,993	35,459	100,200	8,131,534	8,066,793
In need of special caution based on borrowers category of self-	(E)	125,666	(23,863)	(77,015)	149,529	202,681
Percentage of credits in need of special caution or below	(C)/(D)	4.5	(0.4)	(1.7)	4.9	6.2

5.Coverage of credits disclosed under the Financial Reconstruction Law

5 . 金融再生法開示債権の保全状況

【Non-Consolidated】		【単体】			(Millions of Yen ,%)	
		September 30,2003(A)	(A)-(B)	(A)-(C)	March 31,2003(B)	September 30,2002(C)
Coverage amount	(F)	299,784	(23,939)	(91,043)	323,723	390,827
General reserve for possible loan		68,727	1,593	(4,121)	67,134	72,848
Specific reserve for loan losses		-	-	-	-	-
Collateral and guarantees		231,057	(25,531)	(86,921)	256,588	317,978
Coverage ratio(%)	(F/C)	79.9	(0.3)	2.9	80.2	77.0
Coverage ratio(%)	(F)/(A+B+E)	76.6	0.7	3.7	75.9	72.9

6 Off-balanced credits

6 . オフバランス化の状況

【Non-Consolidated】		【単体】				(Billions of Yen)	
		September 30,2003(A)	(A)-(B)	March 31,2003(B)		September 30,2002(C)	
				Increase/ (decrease)	off- balanced		
Unrecoverable or valueless credits	(A)	53	3	6	3	50	
Doubtful credits	(B)	211	(15)	23	38	226	
Total	(A)+(B)	265	(11)	30	41	276	

RESERVE COVERAGE RATIO・TOTAL COVERAGE RATIO 引当率・保全率

【Non-consolidated】		【単体】	Categories 分類				(Billions of yen) (単位：10億円)		
Borrowers category of self-assessment 自己査定における債務者区分		Credits disclosed under the Financial Reconstruction Law 金融再生法に基づく開示債権	No Categorization 非分類	Category 分類	Category 分類	Category 分類	Allowance 引当金	Reserve coverage ratio 引当率 (%)	Total coverage ratio 保全率 (%)
Legal bankruptcy 破綻先 13 (1)	Virtual bankruptcy 実質破綻先 40 (4)	Unrecoverable or valueless 破産更生債権およびこれらに準ずる債権 53 (3)	Covered by Allowance, collaterals, guarantees, etc 引当金・担保・保証等による保全部分		Entirely reserved 全額引当	Entirely reserved, or direct write-off 全額償却引当	6	100%	100%
			16 (1)	37 (1)	0 (0)	0 (0)			
Possible bankruptcy 破綻懸念先 211 (14)		Doubtful 危険債権 211 (14)	Covered by reserves, collaterals, guarantees, etc 引当金・担保・保証等による保全部分 71 (2) [22]		Fully reserved 必要額を引当 43 (2) [92]		49	53.41%	79.67%
In need of caution 要管理先 125 (23)	In need of special caution 要管理債権 109 (17)	In need of special caution 要管理債権 109 (17)	Covered by collaterals, etc (担保) 64 Non-covered (信用) 61 9 (3)		[] Classified loans before reserve []内の計数は引当前の分類額		12	20.57%	61.43%
	Other than special caution 要管理先以外の要 注意先 936 (102)			317 (21)	619 (80)				
Normal 正常先 6,839 (172)		7,791 (64)					5	0.07%	
Total 合計 8,166 (35) 100.0%	Total 合計 8,166 (35)		No Categorization 非分類 7,253 (146) 88.8%	Category 分類 870 (113) 10.7%	Category 分類 43 (2) 0.5%	Category 分類 0 (0) 0.0%	Total 合計 84		Total coverage ratio 76.61%

() : Amount of increase compared with that of March 31,2003
 () : Amount of decrease compared with that of March 31,2003
 () 内の計数は 1 5 年 3 月期比増減額

EACH STANDARDS CONCERNING DISCLOSURE OF ASSETS
資産内容の開示における各種基準の比較

(Billions of yen)

(単位：10億円)

【Non-consolidated】【単体】

Borrowers category of self-assessment 自己査定における債務者区分 (Object: Credit exposures) (対象：総与信)		Credits disclosed under the Financial reconstruction law 金融再生法に基づく開示債権 (Object: All assets relating to credit) (対象：総与信)			Risk managed loans リスク管理債権 (Object: Loans) (対象：貸出金)
		Unrecoverable or valueless 破産更生債権およびこれらに準ずる債権 53	(Loans only) (うち貸出金)		
Legal bankruptcy 破綻先 13	Virtual bankruptcy 実質破綻先 40		52	13	13
		38		Past due loans 延滞債権 250	
Possible bankruptcy 破綻懸念先 211		Doubtful 危険債権 211	211		
In need of caution 要注意先 1,062	In need of special caution 要管理先 125	109 (Note) Object: Loans only (注)要管理債権は貸出金のみ	11	97	Accruing loans contractually past due 3 months or more 3ヶ月以上延滞債権 11
			97		Restructured loans 貸出条件緩和債権 97
		Sub total 小計 375	Sub total 小計 373		Total 合計 373
	Other than special caution 要管理先以外の要注意先 936	Normal 正常債権 7,791	7,530		
	Normal 正常先 6,839				

Total 合計 8,166

Total 合計 8,166	Total 合計 7,903
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7. Loan portfolio

7. 業種別貸出状況等

Classification of loans by type of industry

業種別貸出金

【Non-Consolidated】

【単体】

(Millions of yen)

		September 30,2003(A)	(A)-(B)	(A)-(C)	March 31,2003(B)	September 30,2002(C)
Domestic loans (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)					7,724,326
Manufacturing	製造業					1,043,594
Agriculture	農業					7,926
Forestry	林業					55
Fishery	漁業					3,573
Mining	鉱業					7,303
Construction	建設業					402,502
Electric, gas and water	電気・ガス・熱供給・水道業					14,760
Transport and telecommunication	運輸・通信業					346,679
Wholesale, retail and food services	卸売・小売業、飲食店					819,847
Financial and insurance services	金融・保険業					442,965
Real Estate	不動産業					782,606
Services	サービス業					903,608
Municipal governments	地方公共団体					81,109
Others	その他					2,867,797
Domestic loans (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	7,901,148	1,751		7,899,397	
Manufacturing	製造業	1,034,152	(64,480)		1,098,632	
Agriculture	農業	8,195	(336)		8,531	
Forestry	林業	51	(4)		55	
Fishery	漁業	3,848	715		3,133	
Mining	鉱業	9,531	1,332		8,199	
Construction	建設業	415,373	(49,946)		465,319	
Electric, gas and water	電気・ガス・熱供給・水道業	15,704	(839)		16,543	
IT and telecommunication	情報通信業	46,844	(4,135)		50,979	
Transport	運輸業	351,745	(1,141)		352,886	
Wholesale and retail services	卸売・小売業	773,847	(37,704)		811,551	
Financial and insurance services	金融・保険業	409,835	39,835		370,000	
Real Estate	不動産業	839,582	15,550		824,032	
Services	各種サービス業	915,599	(10,961)		926,560	
Municipal governments	地方公共団体	69,384	(113)		69,497	
Others	その他	3,007,455	113,977		2,893,478	

Classification of Risk Managed Loans by type of industry

業種別リスク管理債権

【Non-Consolidated】

【単体】

(Millions of yen)

		September 30,2003(A)	(A)-(B)	(A)-(C)	March 31,2003(B)	September 30,2002(C)
Domestic loans (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)					504,687
Manufacturing	製造業					60,300
Agriculture	農業					232
Forestry	林業					55
Fishery	漁業					463
Mining	鉱業					286
Construction	建設業					54,358
Electric, gas and water	電気・ガス・熱供給・水道業					566
Transport and telecommunication	運輸・通信業					9,154
Wholesale, retail and food services	卸売・小売業、飲食店					83,958
Financial and insurance services	金融・保険業					39,495
Real Estate	不動産業					140,293
Services	サービス業					66,091
Municipal governments	地方公共団体					-
Others	その他					49,432
Domestic loans (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	373,064	(27,881)		400,945	
Manufacturing	製造業	42,047	(4,042)		46,089	
Agriculture	農業	118	(91)		209	
Forestry	林業	-	-		-	
Fishery	漁業	445	(7)		452	
Mining	鉱業	261	170		91	
Construction	建設業	37,312	(4,223)		41,535	
Electric, gas and water	電気・ガス・熱供給・水道業	-	-		-	
IT and telecommunication	情報通信業	968	(114)		1,082	
Transport	運輸業	3,210	(2,647)		5,857	
Wholesale and retail services	卸売・小売業	47,278	(9,052)		56,330	
Financial and insurance services	金融・保険業	23,461	(3,182)		26,643	
Real Estate	不動産業	116,332	(4,738)		121,070	
Services	各種サービス業	49,078	(536)		49,614	
Municipal governments	地方公共団体	-	-		-	
Others	その他	52,550	583		51,967	

Classification of credits disclosed under the Financial Reconstruction Law by type of industry

業種別金融再生法開示債権

【Non-Consolidated】

【単体】

(Millions of yen)

		September 30,2003(A)	(A)-(B)	(A)-(C)	March 31,2003(B)	September 30,2002(C)
Domestic loans (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)					506,712
Manufacturing	製造業					60,459
Agriculture	農業					247
Forestry	林業					55
Fishery	漁業					463
Mining	鉱業					286
Construction	建設業					54,508
Electric, gas and water	電気・ガス・熱供給・水道業					566
Transport and telecommunication	運輸・通信業					9,155
Wholesale, retail and food services	卸売・小売業、飲食店					84,390
Financial and insurance services	金融・保険業					39,496
Real Estate	不動産業					140,578
Services	サービス業					66,485
Municipal governments	地方公共団体					-
Others	その他					50,018
Domestic loans (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	375,088	(28,216)		403,304	
Manufacturing	製造業	42,242	(4,028)		46,270	
Agriculture	農業	133	(92)		225	
Forestry	林業	-	-		-	
Fishery	漁業	445	(7)		452	
Mining	鉱業	264	173		91	
Construction	建設業	37,550	(4,079)		41,629	
Electric, gas and water	電気・ガス・熱供給・水道業	-	-		-	
IT and telecommunication	情報通信業	969	(115)		1,084	
Transport	運輸業	3,212	(2,646)		5,858	
Wholesale and retail services	卸売・小売業	47,541	(9,082)		56,623	
Financial and insurance services	金融・保険業	23,636	(3,573)		27,209	
Real Estate	不動産業	116,516	(4,679)		121,195	
Services	各種サービス業	49,338	(659)		49,997	
Municipal governments	地方公共団体	-	-		-	
Others	その他	53,237	572		52,665	

(注) 要管理債権以下の債権が対象

Note: Credits in the category of unrecoverable or valueless, doubtful or in need of special caution are classified in the above table.

Loans to small and medium-sized companies and Percentage to total domestic loans

中小企業等貸出残高および貸出比率

【Non-Consolidated】

【単体】

(Millions of yen, %)

		September 30,2003(A)	(A)-(B)	(A)-(C)	March 31,2003(B)	September 30,2002(C)
Loans to small and medium-sized companies	中小企業等貸出残高	6,414,090	(7,536)	362,509	6,421,626	6,051,581
Percentage to total domestic loans	中小企業等貸出比率	81.1	(0.1)	2.8	81.2	78.3

Total Loans to Individuals

消費者ローン残高

【Non-Consolidated】

【単体】

(Millions of yen)

		September 30,2003(A)	(A)-(B)	(A)-(C)	March 31,2003(B)	September 30,2002(C)
Total loans to individuals	消費者ローン残高	2,989,050	111,537	248,115	2,877,513	2,740,935
Housing-related loans	住宅系ローン	2,668,721	112,542	254,938	2,556,179	2,413,783
Housing loans	うち住宅ローン	1,746,551	77,514	199,125	1,669,037	1,547,426
Apartment house loans	うちアパートローン	922,170	35,028	55,813	887,142	866,357
Other loans	その他のローン	320,329	(1,005)	(6,823)	321,334	327,152

8.Loans to Entities Overseas by Country

Certain Overseas Loans

Not applicable

8 . 国別貸出状況等

特定海外債権残高

該当ございません

Loans to certain areas

【Non-Consolidated】

地域別貸出金残高

【単体】

(Millions of Yen)

		September 30,2003(A)	(A)-(B)	(A)-(C)	March 31,2003(B)	September 30,2002(C)
Loans to Asian countries	アジア向け	3,531	(1,331)	(2,102)	4,862	5,633
Risk-managed loans	うちリスク管理債権	-	(286)	(304)	286	304
Loans to Latin America	中南米向け	2,134	(385)	(665)	2,519	2,799
Risk-managed loans	うちリスク管理債権	-	-	-	-	-
Loans to Russia	ロシア向け	-	-	-	-	-
Risk-managed loans	うちリスク管理債権	-	-	-	-	-

9. Loans and Deposits

9 . 預金、貸出金の残高

Balances of Loans and deposits

預金・貸出金の未残、平残
【単体】

(Billions of yen)

		September 30,2003(A)	(A)-(B)	(A)-(C)	March 31,2003(B)	September 30,2002(C)
Deposits (outstanding balance)	預金 (未残)	9,037	(337)	379	9,374	8,658
Deposits (average balance)	預金 (平残)	8,889	287	258	8,602	8,631
Loans and bills discounted (outstanding balance)	貸出金 (未残)	7,903	1	176	7,902	7,727
Loans and bills discounted (average balance)	貸出金 (平残)	7,565	61	54	7,504	7,511

Breakdown of depositors' categories

預金者別預金未残
(特別国際金融取引勘定を除く国内店分)

(Billions of yen)

【Non-Consolidated】

【単体】

		September 30,2003(A)	(A)-(B)	(A)-(C)	March 31,2003(B)	September 30,2002(C)
Corporation	法人	1,973	(86)	241	2,059	1,732
Individuals	個人	6,759	38	191	6,721	6,568
Local governments	公金	196	(220)	(13)	416	209
Financial institutions	金融	108	(69)	(40)	177	148
Total	合計	9,037	(337)	379	9,374	8,658

1. This information contains a description of future performance. Such description, however, does not guarantee future performance and contains risks and uncertainties. Please take note that future performance may differ from forecasts due to changes in the economic environment.
2. In the information contained herein, it is possible that information is included, which falls under material facts prescribed in the Securities and Exchange Law, Article 166. In the event that an individual, who has obtained material facts on the web site of the Bank within 12 hours of an announcement of material facts to the media under the provisions of the Securities and Exchange Law, Enforcement Regulations, Article 30, has conducted sale of shares of the Bank, etc., the individual may be subject to regulations regarding insider transactions and may be in contravention of the provisions of the Securities and Exchange Law. Please take note.