

**INTERIM REPORT(EXCERPT)**

TRANSLATION

For six months ended September 30,2002

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## A .Digest of Financial Results for six months ended September 30, 2002

### 1. Income status

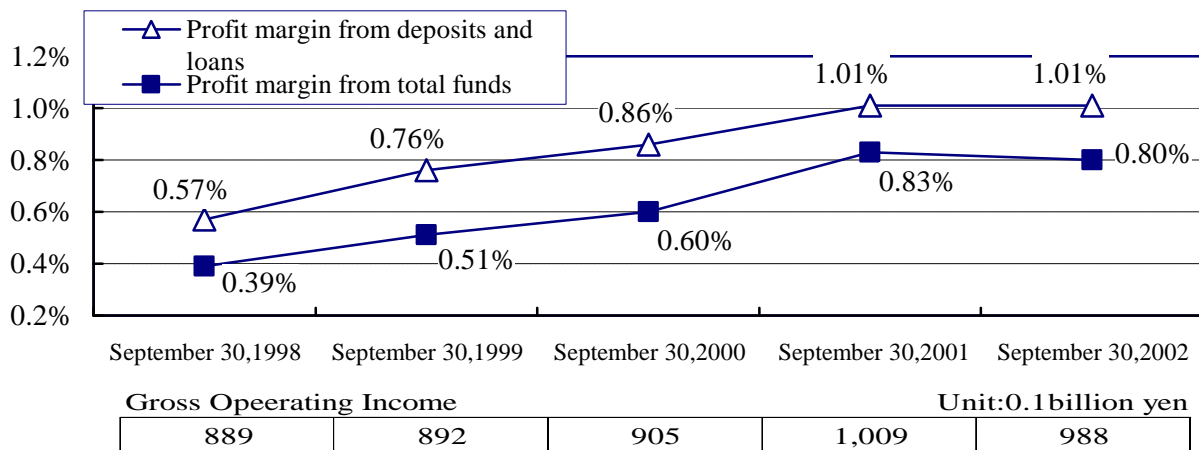
(Unit: 0.1 billion yen ,% )

	September 30, 2001	September 30, 2002	Increase /(Decrease)	Ratio(%)
Gross operating income	1,009	988	(21)	(2.0)
(Excluding gains or losses on government bonds and other bonds)	997	962	(35)	(3.4)
Gross operating income from domestic operations	968	948	(20)	(2.1)
Interest income	828	790	(38)	
Fees and commissions	123	121	(2)	
Trading profits	2	4	2	
Other operating income	14	32	18	
Gross operating income from international operations	40	40	0	0.0
Expenses	477	456	(21)	(4.3)
Of which, personnel	209	179	(30)	(13.9)
Of which, facilities	239	248	9	3.9
Net business profit (before transfer to reserve for possible loan losses)	531	531	0	0.0
(Excluding gains or losses on government bonds and other bonds)	520	506	(14)	(2.7)
Transfer to reserve for possible loan losses	-	19	19	
Net business profit (after transfer to reserve for possible loan losses)	531	512	(19)	(3.6)
Of which, gains or losses on government bonds and other bonds	11	25	14	
Unusual profits and losses	(425)	(462)	(37)	
Of which, disposal of bad debts (Including transfer to reserve for possible loan losses)	187	245	58	
Of which, gains or losses on securities	(237)	(192)	45	
Of which, losses on devaluation of securities	293	214	(79)	
Ordinary profit	106	50	(56)	(52.8)
Special gains and losses	(2)	(4)	(2)	
Income taxes-deferred	32	15	(17)	
Interim net income	70	30	(40)	(57.3)

**( 1) Gross Operating Income is continuously maintained at a high level.**

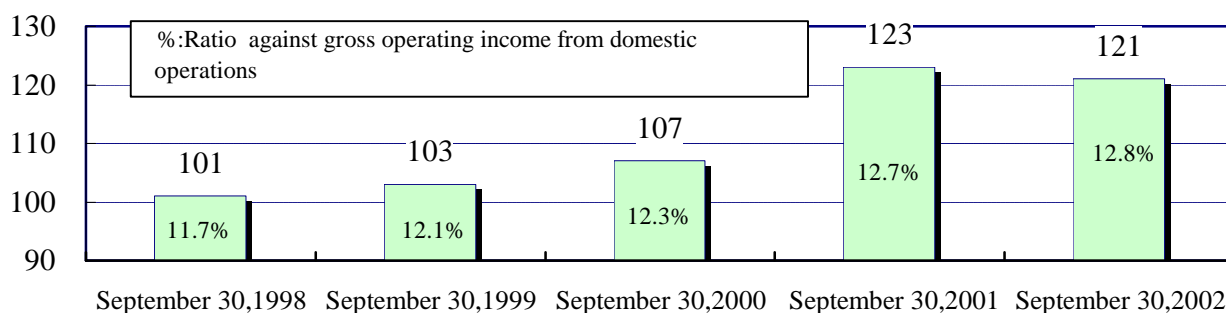
Profit margin from deposits and loans and profit margin from total funds are maintained at a high level. Gross Operating Income has reached to 98.8 billion yen due to the decrease in domestic interest income by 3.8 billion yen and the gains on government bonds and other bonds by 1.4 billion yen.

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



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

Unit:0.1billion yen

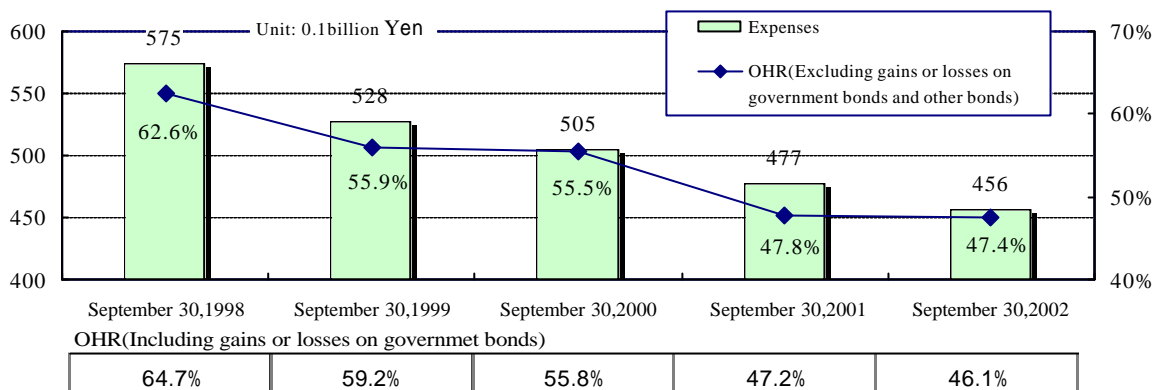


**(2) Expenses: \*OHR has further decreased to 45.6 billion yen as a result of cost reduction efforts.**

As a result of continuous cost reduction efforts, expenses have decreased by 4.3% against the previous interim term to 45.6 billion yen and \*OHR has further decreased to 47.4%.

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

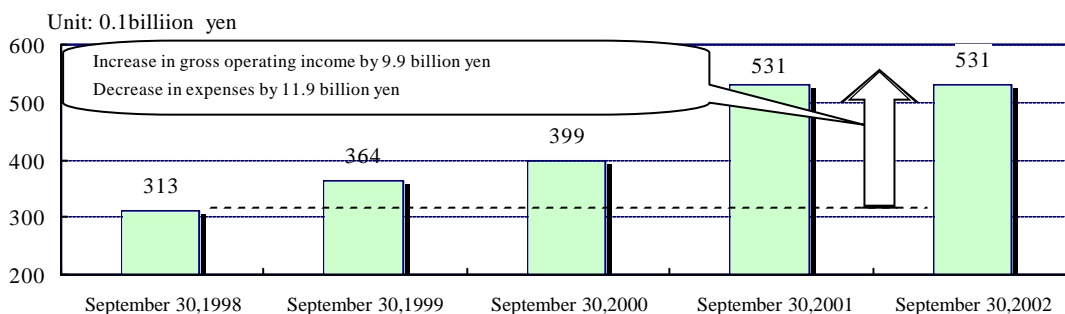
(Reference) Transition of Expenses and OHR



**(3) Net business profit is continuously maintained at a high level.**

Despite gross operating income decreased, net business profit before transfer to reserve for possible loan losses has reached to 53.1 billion yen, a slight increase from the previous interim term, due to continuous cost reductions.

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



**(4) Disposal of bad debts: 26.4 billion yen, which was handled as initially planned.**

We have handled 26.4 billion yen of bad debts, which is almost the same amount as intended in the initial plan, as a result of conducting rigorous assessment of collateral and the bad debt provision in response to deteriorating business conditions and falling real estate prices.

**(5) Losses on devaluation of securities: write off 21.4 billion yen due to the effects of falling share prices.**

Write off shares reached 21.4 billion yen due to the effect of falling share prices.

(Reference) Standard for share subject to impairment losses

- Market value was below book value by more than 50% .....All shares
- Market value was below book value by more than 30% and less than 50% .....Shares classified as in need of caution or below
- Market value was below book value by less than 30% .....Shares classified as possible bankruptcy

**(6) Both ordinary profit and interim net income have decreased mainly due to an increase in the amount of impairment losses.**

As a result of the above, ordinary profit reached 5 billion yen, which was a decrease by 52.8%, and interim net income reached 3 billion yen, which was a decrease by 57.3% against the previous interim term

## 2. Assets and Liabilities

### (1) Loans: Loans to individuals mainly through housing loans have greatly increased.

As a result of concentrated efforts in regional retailing, loans to individuals have satisfactorily progressed mainly through housing loans with an increase by 238 billion yen against the previous interim term. The percentage of loans to individuals against total loans increased to 35.4%.

(Reference) Transition of loans related to regional retailing (Unit: 0.1 billion yen, %)

	September 30, 2000	September 30, 2001	Increase /(Decrease)	September 30, 2002	Increase /(Decrease)
Loans to small businesses, etc.	60,109	61,567	2.4% 1,458	60,515	( 1.7% ) (1,052)
Of which, loans to individuals	23,707	25,029	5.5% 1,322	27,409	9.5% 2,380
Of which, housing-related loans	20,111	21,617	7.4% 1,506	24,137	11.6% 2,520
Housing loans	11,868	13,278	11.8% 1,410	15,474	16.5% 2,196
Apartment house loans	8,243	8,338	1.1% 95	8,663	3.9% 325
Percentage of loans to individuals against total loans	30.4%	32.2%	1.8%	35.4%	3.2%

### (2) Deposits: Individual deposits have steadily progressed.

Individual deposits have steadily progressed mainly in Kanagawa Prefecture with an increase of 127.8 billion yen (2.0% increase). Total deposits are maintained at almost same level as the previous interim term..

(Reference) Transition of Deposits (Unit: 0.1 billion yen)

	September 30, 2000	September 30, 2001	Increase /(Decrease)	September 30, 2002	Increase /(Decrease)
Deposits	87,756	86,600	( 1.3% ) (1,156)	86,586	( 0.0% ) (14)
Of which, individual deposits	62,660	64,403	2.8% 1,743	65,681	2.0% 1,278
Of which, corporate deposits	19,983	18,635	( 6.7% ) (1,348)	17,327	( 7.0% ) (1,308)

### (3) Products for individuals: Balance of investment trusts has increased to the level of 200 billion yen.

The balance of investment trusts has increased by 45.8 billion yen against the previous interim term, which resulted in 210.5 billion yen, responding to the diversifying customer needs.. Commission revenues have progressed to 1.2 billion yen,

(Reference 1) Transition of products for individuals (Unit: 0.1 billion yen)

	September 30, 2000	September 30,2001	Increase /(Decrease)	September 30, 2002	Increase /(Decrease)
Balance of investment trusts	658	1,647	989	2,105	458
Balance of foreign currency deposits	581	600	19	650	50

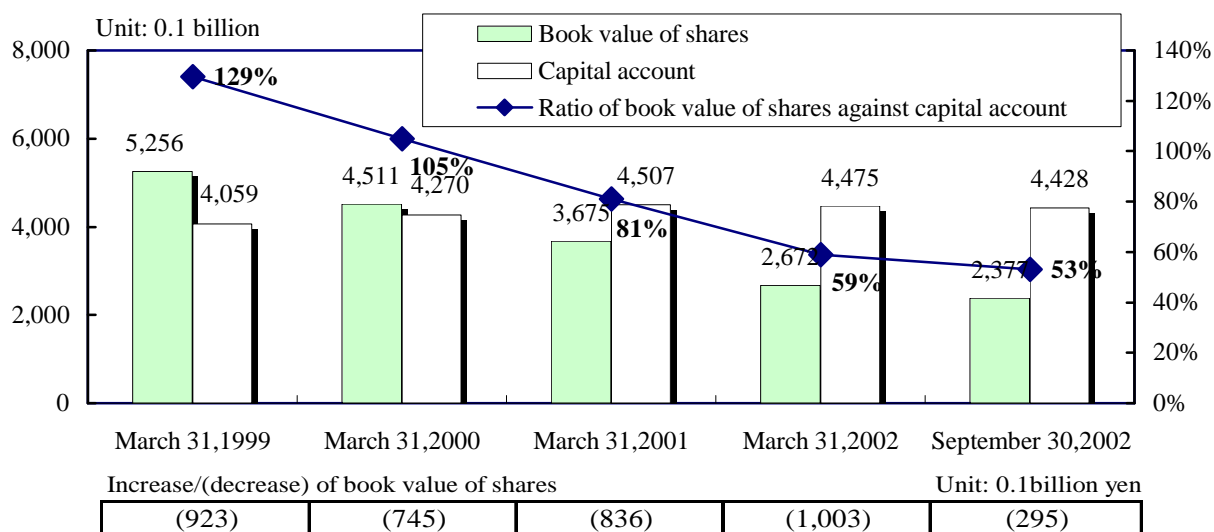
(Reference 2) Commission revenues from products for individuals (Unit: 0.1 billion yen)

	September 30, 2000	September 30,2001	Increase /(Decrease)	September 30, 2002	Increase /(Decrease)
Investment trusts (fees and commissions)	407	1,144	737	1,204	60
Foreign currency deposits (income from international operations)	548	800	252	596	(204)
Non-life insurance (fees and commissions)	-	68	68	191	123

**(4) Securities: Shares have decreased by 29.5 billion yen due to outright sales, etc.**

The book value of shares has decreased by 29.5 billion yen against the previous term (decrease of 9.2 billion yen through outright sales and decrease of 20.3 billion yen by impairment losses etc). The ratio against capital account has continuously decreased to 53%.

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



\*Although we have taken market value appraisal since previous term, the amount above was stated at book value.

**3 .Bad debts: increased by 30.3 billion yen, mainly due to widening of the range of disclosure.**

Bad debts (under the Financial Reconstruction Law) have increased by 30.3 billion yen against the previous term, mainly due to widening of the range of disclosure although having been processed for off-balancing.

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

(Unit: 0.1 billion yen)

Categories of credits	March 31, 2001	March 31, 2002	Increase / (Decrease)	September 30, 2002	Increase / (Decrease)
Unrecoverable or valueless ( in legal or virtual bankruptcy)	860	846	(14)	765	(81)
Doubtful (in possible bankruptcy)	2,565	2,473	(92)	2,566	93
In need of special caution	1,939	1,447	(492)	1,738	291
<b>Subtotal(bad debts) A</b>	<b>5,365</b>	<b>4,767</b>	<b>(598)</b>	<b>5,070</b>	<b>303</b>
In need of caution	12,383	11,629	(754)	11,356	(273)
Credits to normal customers	64,736	64,648	(88)	64,241	(407)
<b>Normal credits B</b>	<b>77,119</b>	<b>76,278</b>	<b>(841)</b>	<b>75,597</b>	<b>(681)</b>
<b>Total credits C = A + B</b>	<b>82,484</b>	<b>81,046</b>	<b>(1,438)</b>	<b>80,667</b>	<b>(379)</b>

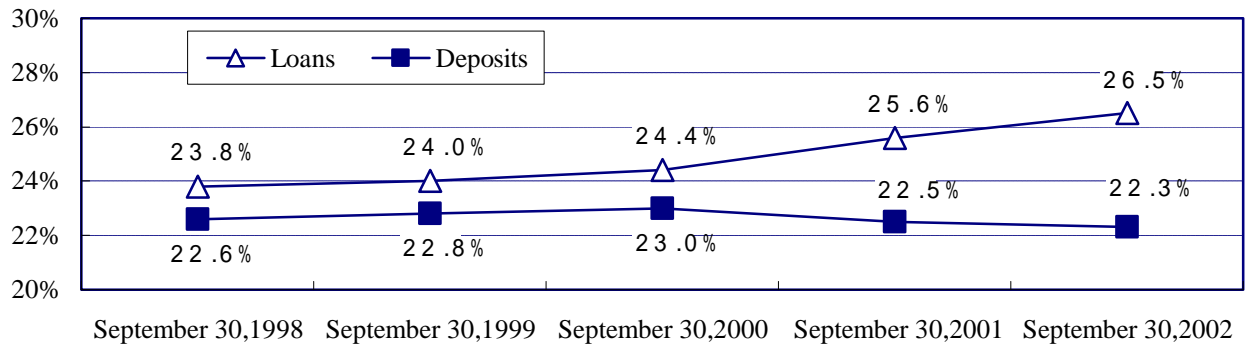
  

Ratio against total credits A/C	March 31, 2001	March 31, 2002	Increase / (Decrease)	September 30, 2002	Increase / (Decrease)
Ratio against total credits A/C	6.5	5.8	(0.7)	6.2	0.4

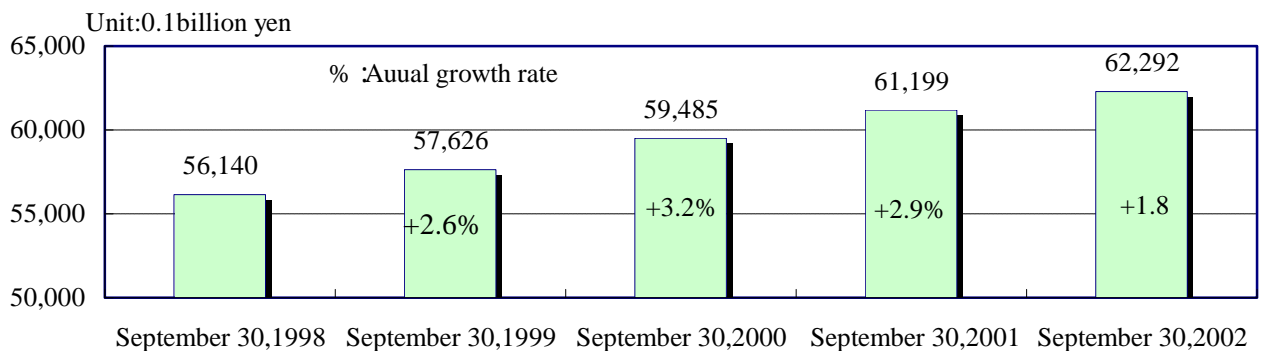
**4. Conditions in Kanagawa Prefecture: Our lending share rose to 26.5%.  
Especially individual deposits and loans have steadily progressed.**

In Kanagawa Prefecture, individual deposits have increased at 1.8% annually, loans to individuals at 9.7%, due to a concentration of business resources in the prefecture as a regional bank. As a result, shares in Kanagawa Prefecture have reached 26.5% for loans and 22.3% for deposits.

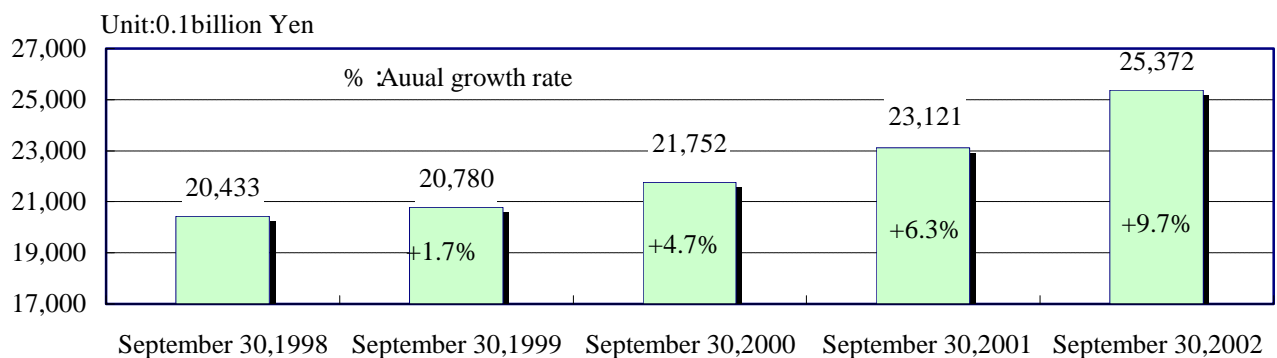
(1) Shares in Kanagawa Prefecture



(2) Individual deposits in Kanagawa Prefecture



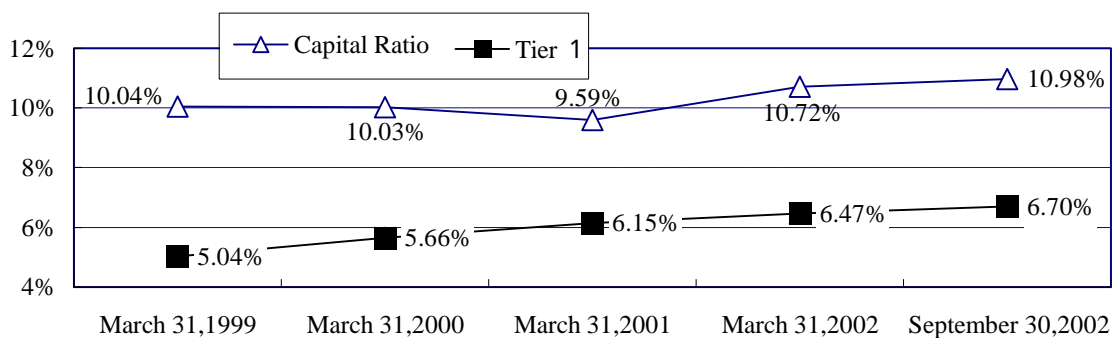
(3) Loans to individuals in Kanagawa Prefecture



## 5. Capital Ratio: progressed to 10.98% due to the decrease of risk weighted assets.

We have achieved 10.98% of capital ratio, 0.26 point- increase against the previous term mainly due to the decrease of risk weighted assets.

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



Percentage of deferred tax assets (excl. that of net unrealized loss on available for sale securities) against capital account

March 31, 1999	March 31, 2000	March 31, 2001	March 31, 2002	September 30, 2002
46.2%	38.2%	31.7%	29.1%	29.0%

## 6. Prospects: We expect to maintain net business profit to 102 billion yen in fiscal year 2002.

As for the Bank, we expect net business profit (before transfer to reserve for possible loan losses) will reach 102 billion yen as initially planned under the 'Corporate Revitalization Plan', through further strengthening of profitability and increases in efficiency. Ordinary profit is expected to increase by 40% against the previous term to 48 billion yen, and net income is to increase by 37% to achieve 28 billion yen.

As for consolidation, we also expect ordinary profit will reach 48 billion yen, and net income will reach 28 billion yen.

### Non-consolidated

(Unit: 0.1 billion yen)

	March 31, 2002	Prospects for the fiscal year 2002	Increase / (decrease)	September 30, 2002
Gross operating income	2,025	1,945	(80)	988
Expenses	943	925	(18)	456
Net business profit (before transfer to reserve for possible loan losses)	1,081	1,020	(61)	531
Net business profit	1,080	1,020	(60)	512
Disposal of bad debts	502	450	(52)	245
Gains or losses on securities	(187)	(70)	117	(192)
Ordinary profit	342	480	138	50
Net income	204	280	76	30

### Consolidated

(Unit: 0.1 billion yen)

	March 31, 2002	Prospects for the year 2002	Increase / (decrease)	September 30, 2002
Ordinary profit	336	480	144	36
Net income	198	280	82	20



**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 30,2002

(Millions of yen)

ASSETS:	(資産の部)		LIABILITIES :	(負債の部)	
Cash and due from banks	現金預け金	391,342	Deposits	預金	8,641,287
Call loans	コールローン及び買入手形	172,290	Negotiable CDs	譲渡性預金	98,231
Commercial paper and other debts purchased	買入金銭債権	19,308	Call money and bills sold	コールマネー及び売渡手形	242
Trading assets	特定取引資産	50,910	Trading liabilities	特定取引負債	4,543
Investment securities	有価証券	1,118,903	Borrowed money	借入金	226,008
Loans and bills discounted	貸出金	7,589,991	Foreign exchanges	外国為替	43
Foreign exchanges	外国為替	7,168	Bonds and notes	社債	46,000
Other assets	その他資産	102,862	Convertible bonds	新株予約権付社債	60,000
Premises and equipment	動産不動産	226,244	Other liabilities	その他負債	163,712
Deferred tax assets	繰延税金資産	147,929	Liability for employees' retirement benefits	退職給付引当金	75
Customers' liabilities for acceptances and guarantees	支払承諾見返	418,318	Reserve for possible losses on collateralized real estate loans	債権売却損失引当金	8,468
Reserve for possible loan losses	貸倒引当金	(99,733)	Reserves under special laws	特別法上の引当金	0
			Deferred tax liabilities	繰延税金負債	482
			Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	23,148
			Goodwill	連結調整勘定	1,641
			Acceptances and guarantees	支払承諾	418,318
			<b>Total Liabilities</b>	<b>負債の部合計</b>	<b>9,692,204</b>
			MINORITY INTERESTS	(少数株主持分)	
			STOCKHOLDERS' EQUITY	少数株主持分	7,771
			Minority interests stockholders' equity		
			STOCKHOLDERS' EQUITY:	(資本の部)	
			Common stock and preferred	資本金	184,803
			Capital surplus	資本剰余金	146,281
			Earned surplus	利益剰余金	98,758
			Land revaluation excess	土地再評価差額金	32,604
			Net unrealized gain/(loss) on available-for-sale securities	株式等評価差額金	(16,714)
			Foreign currency translation adjustment	為替換算調整勘定	0
			Total	計	445,733
			Treasury stock	自己株式	(172)
			<b>Total stockholders' equity</b>	<b>資本の部合計</b>	<b>445,560</b>
<b>Total Assets</b>	<b>資産の部合計</b>	<b>10,145,536</b>	<b>Total Liabilities, Minority Interests and Stockholders' Equity</b>	<b>負債少数株主持分及び資本の部合計</b>	<b>10,145,536</b>

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 30,2002

(Millions of yen)

<b>Total ordinary income :</b>	<b>経常収益</b>	<b>140,999</b>
Interest received	資金運用収益	89,046
Interest on loans and discounts	(うち貸出金利息)	77,586
Interest and dividends on investment securities	(うち有価証券利息配当金)	9,626
Fees and commissions	役務取引等収益	18,068
Trading profits	特定取引収益	454
Other operating income	その他業務収益	28,789
Other ordinary income	その他経常収益	4,640
<b>Total ordinary expenses :</b>	<b>経常費用</b>	<b>137,314</b>
Interest paid	資金調達費用	8,830
Interest on deposits	(うち預金利息)	2,450
Fees and commissions	役務取引等費用	3,572
Trading losses	特定取引費用	65
Other operating expenses	その他業務費用	20,434
General and administrative expenses	営業経費	49,393
Other expenses	その他経常費用	55,017
<b>Ordinary profit</b>	<b>経常利益</b>	<b>3,684</b>
Special gains	特別利益	871
Special losses	特別損失	607
Income before income taxes and minority interests	税金等調整前中間純利益	3,949
Income taxes-current	法人税、住民税及び事業税	1,077
Income taxes-deferred	法人税等調整額	642
Income from minority interests in consolidated subsidiaries	少数株主利益	182
<b>Interim net income</b>	<b>中間純利益</b>	<b>2,046</b>

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 30,2002

(Millions of yen)

<b>Capital surplus</b>	( 資本剰余金の部 )	
Balance of capital surplus at beginning of term	資本剰余金期首残高	146,277
Increase in capital surplus	資本剰余金増加高	4
Issuance of common stock	増資による新株の発行	3
Surplus on disposal of treasury stock	自己株式処分差益	0
Balance at end of interim term	資本剰余金中間期末残高	146,281
<b>Earned surplus</b>	( 利益剰余金の部 )	
Balance of earned surplus at beginning of term	利益剰余金期首残高	103,433
Increase in earned surplus	利益剰余金増加高	2,374
Interim net income	中間純利益	2,046
Reversal of land revaluation excess	土地再評価差額金取崩による増加高	327
Decrease in earned surplus	利益剰余金減少高	7,049
Cash dividends	配当金	7,049
Balance at end of interim term	利益剰余金中間期末残高	98,758

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 30,2002

(Millions of yen)

<b>1. Cash flows from operating activities</b>	<b>. 営業活動によるキャッシュフロー</b>	
Income before income taxes and minority interests	税金等調整前中間純利益	3,949
Depreciation and amortization	減価償却費	16,998
Amortization of goodwill	連結調整勘定償却額	56
Increase (Decrease) in reserve for possible loan losses	貸倒引当金の増加額	(10,523)
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	(5,826)
Increase (Decrease) in reserve for contingent liabilities	偶発損失引当金の増加額	(10)
Increase (Decrease) in liability for employee's retirement benefits	退職給付引当金の増加額	4
Interest income	資金運用収益	(89,046)
Interest expenses	資金調達費用	8,830
Investment securities gains (losses)	有価証券関係損益 ( )	16,678
Foreign exchange losses (gains)	為替差損益 ( )	3,091
Losses (Gains) on disposal of premises and equipment	動産不動産処分損益 ( )	412
Net decrease(increase) in trading assets	特定取引資産の純増 ( ) 減	1,400
Net increase (decrease) in trading liabilities	特定取引負債の純増減 ( )	(143)
Net decrease in loans	貸出金の純増 ( ) 減	3,472
Net increase(decrease) in deposits	預金の純増減 ( )	(457,718)
Net increase(decrease) in negotiable certificates of deposit	譲渡性預金の純増減 ( )	5,081
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 ( )	(15,202)
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	(30,266)
Net increase(decrease) in call loans and others	コールローン等の純増 ( ) 減	(109,040)
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
Net increase (decrease) in call money and others	コールマネー等の純増減 ( )	(1,531)
Net decrease(increase) in foreign exchange (assets)	外国為替 (資産) の純増 ( ) 減	3,125
Net increase(decrease) in foreign exchange (liabilities)	外国為替 (負債) の純増減 ( )	(39)
Interest and dividends received	資金運用による収入	101,610
Interest paid	資金調達による支出	(11,284)
Other	その他	(25,219)
<b>Subtotal</b>	<b>小計</b>	<b>(521,824)</b>
Income taxes paid	法人税等の支払額	(782)
<b>Net cash provided by operating activities</b>	<b>営業活動によるキャッシュフロー</b>	<b>(522,607)</b>
<b>2. Cash flows from investing activities</b>	<b>. 投資活動によるキャッシュフロー</b>	
Purchases of securities	有価証券の取得による支出	(968,467)
Proceeds from sales of securities	有価証券の売却による収入	649,524
Proceeds from maturities of securities	有価証券の償還による収入	120,437
Expenditures for premises and equipment	動産不動産の取得による支出	(11,936)
Proceeds from sales of premises and equipment	動産不動産の売却による収入	1,591
<b>Net cash provided by investing activities</b>	<b>投資活動によるキャッシュフロー</b>	<b>(208,850)</b>
<b>3. Cash flows from financing activities</b>	<b>. 財務活動によるキャッシュフロー</b>	
Payment of subordinated notes 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)
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)
Dividends paid to minority interests stockholders	少数株主への配当金支払額	(20)
Purchase of treasury stock	自己株式の取得による支出	(93)
Proceeds from sales of treasury stock	自己株式の売却による収入	50
<b>Net cash used in financing activities</b>	<b>財務活動によるキャッシュフロー</b>	<b>(17,101)</b>
<b>4. Foreign currency translation adjustments on cash and cash equivalents</b>	<b>. 現金及び現金同等物に係る換算差額</b>	<b>(30)</b>
<b>5. Net increase (decrease) in cash and cash equivalents</b>	<b>. 現金及び現金同等物の増加額</b>	<b>(748,589)</b>
<b>6. Cash and cash equivalents at beginning of term</b>	<b>. 現金及び現金同等物の期首残高</b>	<b>1,069,096</b>
<b>7. Cash and cash equivalents at end of interim term</b>	<b>. 現金及び現金同等物の中間期末残高</b>	<b>320,506</b>

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 30,2002

(Millions of yen)

		At September 30,2002(A)	At September 30,2001(B)	Increase/(Decrease) (A)-(B)
<b>ASSETS:</b>	<b>( 資産の部 )</b>			
Cash and due from banks	現金預け金	391,342	290,247	101,095
Call loans	コールローン及び買入手形	172,290	100,649	71,641
Commercial paper and other debts purchased	買入金銭債権	19,308	21,526	(2,218)
Trading assets	特定取引資産	50,910	37,280	13,630
Investment securities	有価証券	1,118,903	1,196,514	(77,611)
Loans and bills discounted	貸出金	7,589,991	7,644,690	(54,699)
Foreign exchanges	外国為替	7,168	8,346	(1,178)
Other assets	その他資産	102,862	213,488	(110,626)
Premises and equipment	動産不動産	226,244	237,692	(11,448)
Deferred tax assets	繰延税金資産	147,929	152,506	(4,577)
Goodwill	連結調整勘定	-	213	(213)
Customers' liabilities for acceptances and guarantees	支払承諾見返	418,318	475,756	(57,438)
Reserve for possible loan losses	貸倒引当金	(99,733)	(106,240)	6,507
<b>Total assets</b>	<b>資産の部合計</b>	<b>10,145,536</b>	<b>10,272,672</b>	<b>(127,136)</b>
<b>LIABILITIES :</b>	<b>( 負債の部 )</b>			
Deposits	預金	8,641,287	8,641,280	7
Negotiable CDs	譲渡性預金	98,231	175,413	(77,182)
Call money and bills sold	コールマネー及び売渡手形	242	5,553	(5,311)
Trading liabilities	特定取引負債	4,543	5,488	(945)
Borrowed money	借入金	226,008	264,510	(38,502)
Foreign exchanges	外国為替	43	86	(43)
Bonds and notes	社債	46,000	55,581	(9,581)
Convertible bonds	転換社債	-	-	-
Convertible bonds	新株予約権付社債	60,000	-	60,000
Other liabilities	その他負債	163,712	143,377	20,335
Liability for employees' retirement benefits	退職給付引当金	75	193	(118)
Reserve for possible losses on collateralized real estate loans sold	債権売却損失引当金	8,468	21,325	(12,857)
Reserve for contingent liabilities	偶発損失引当金	-	3,864	(3,864)
Reserves under special laws	特別法上の引当金	0	0	0
Deferred tax liabilities	繰延税金負債	482	474	8
Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	23,148	23,531	(383)
Goodwill	連結調整勘定	1,641	-	1,641
Acceptances and guarantees	支払承諾	418,318	475,756	(57,438)
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>9,692,204</b>	<b>9,816,438</b>	<b>(124,234)</b>
<b>MINORITY INTERESTS STOCKHOLDERS' EQUITY</b>	<b>( 少数株主持分 )</b>			
Minority interests stockholders' equity	少数株主持分	7,771	10,963	(3,192)
<b>STOCKHOLDERS' EQUITY:</b>	<b>( 資本の部 )</b>			
<b>Total stockholders' equity</b>	<b>資本勘定</b>	<b>445,560</b>	<b>445,270</b>	<b>290</b>
<b>Total liabilities, minority interests and stockholders' equity</b>	<b>負債、少数株主持分及び資本の部合計</b>	<b>10,145,536</b>	<b>10,272,672</b>	<b>(127,136)</b>

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

**6 . Comparison of Consolidated Interim Statements of Incom(Unaudited)**

6 . 比較中間連結損益計算書 ( 主要内訳 )

For six months ended

September 30,2002

(Millions of yen)

		At September 30,2002(A)	At September 30,2001(B)	Increase/(Decrease) (A)-(B)
Total ordinary income	経常収益	140,999	160,021	(19,022)
Interest received	資金運用収益	89,046	102,822	(13,776)
Interest on loans and discounts	(うち貸出金利息)	77,586	84,313	(6,727)
Interest and dividends on investment securities	(うち有価証券利息配当金)	9,626	11,736	(2,110)
Fees and commissions	役務取引等収益	18,068	17,884	184
Trading profits	特定取引収益	454	258	196
Other operating income	その他業務収益	28,789	28,342	447
Other ordinary income	その他経常収益	4,640	10,713	(6,073)
Total ordinary expenses	経常費用	137,314	150,547	(13,233)
Interest paid	資金調達費用	8,830	19,206	(10,376)
Interest on deposits	(うち預金利息)	2,450	9,334	(6,884)
Fees and commissions	役務取引等費用	3,572	3,064	508
Trading losses	特定取引費用	65	19	46
Other operating expenses	その他業務費用	20,434	22,579	(2,145)
General and administrative expenses	営業経費	49,393	49,003	390
Other expenses	その他経常費用	55,017	56,674	(1,657)
Ordinary profit	経常利益	3,684	9,474	(5,790)
Special gains	特別利益	871	107	764
Special losses	特別損失	607	417	190
Income before income taxes and minority interests	税金等調整前中間(当期)純利益	3,949	9,163	(5,214)
Income taxes-current	法人税、住民税及び事業税	1,077	848	229
Income taxes-deferred	法人税等調整額	642	2,388	(1,746)
Income/(losses) from minority interests in consolidated subsidiaries	少数株主利益 (又は少数株主損失)	182	(258)	440
Interim net income	中間(当期)純利益	2,046	6,185	(4,139)

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 30,2002

(Millions of yen)

		At September 30,2002(A)	At September 30,2001(B)	Increase/(Decrease) (A)-(B)
Balance of retained earnings at beginning of term	連結剰余金期首残高	-	86,868	(86,868)
Increase in consolidated retained earnings	連結剰余金増加高	-	9	(9)
Decrease in consolidated retained earnings	連結剰余金減少高	-	3,524	(3,524)
Interim net income	中間(当期)純利益	-	6,185	(6,185)
Balance at end of interim term	連結剰余金中間期末残高	-	89,537	(89,537)
<b>Capital surplus</b>	<b>(資本剰余金の部)</b>			
Balance of capital surplus at beginning of term	資本剰余金期首残高	146,277	-	146,277
Increase in capital surplus	資本剰余金増加高	4	-	4
Balance at end of interim term	資本剰余金中間期末残高	146,281	-	146,281
<b>Earned surplus</b>	<b>(利益剰余金の部)</b>			
Balance of earned surplus at beginning of term	利益剰余金期首残高	103,433	-	103,433
Increase in earned surplus	利益剰余金増加高	2,374	-	2,374
Decrease in earned surplus	利益剰余金減少高	7,049	-	7,049
Balance at end of interim term	利益剰余金中間期末残高	98,758	-	98,758

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 30,2002

(Millions of yen)

		At September 30,2002(A)	At September 30,2001(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	3,949	9,163	(5,214)
Depreciation and amortization	減価償却費	16,998	18,878	(1,880)
Amortization of goodwill	連結調整勘定償却額	56	56	0
Increase (Decrease) in reserve for possible loan losses	貸倒引当金の増加額	(10,523)	(9,293)	(1,230)
Increase (Decrease) in reserve for possible losses on investments	投資損失引当金の増加額	-	(70)	70
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	(5,826)	(1,367)	(4,459)
Increase (Decrease) in reserve for contingent liabilities	偶発損失引当金の増加額	(10)	86	(96)
Increase (Decrease) in liability for employee's retirement benefits	退職給付引当金の増加額	4	11	(7)
Interest income	資金運用収益	(89,046)	(102,822)	13,776
Interest expenses	資金調達費用	8,830	19,206	(10,376)
Investment securities gains (losses)	有価証券関係損益( )	16,678	23,354	(6,676)
Foreign exchange losses (gains)	為替差損益( )	3,091	961	2,130
Losses (Gains) on disposal of premises and equipment	動産不動産処分損益( )	412	358	54
Net decrease(increase) in trading assets	特定取引資産の純増( )減	1,400	81,425	(80,025)
Net increase (decrease) in trading liabilities	特定取引負債の純増減( )	(143)	282	(425)
Net decrease in loans	貸出金の純増( )減	3,472	75,443	(71,971)
Net increase(decrease) in deposits	預金の純増減( )	(457,718)	(228,657)	(229,061)
Net increase(decrease) in negotiable certificates of deposit	譲渡性預金の純増減( )	5,081	(27,157)	32,238
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( )	(15,202)	(22,353)	7,151
Net increase(decrease) in due from bank (excluding deposits at BOJ)	預け金(白銀預け金を除く)の純増( )減	(30,266)	425	(30,691)
Net increase(decrease) in call loans and others	コールローン等の純増( )減	(109,040)	107,661	(216,701)
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 margin money received under securities borrowing transactions	債券借入取引担保金の純増( )減	-	-	-
Net increase (decrease) in call money and others	コールマネー等の純増減( )	(1,531)	(127,032)	125,501
Net decrease(increase) in foreign exchange (assets)	外国為替(資産)の純増( )減	3,125	(677)	3,802
Net increase(decrease) in foreign exchange (liabilities)	外国為替(負債)の純増減( )	(39)	(75)	36
Interest and dividends received	資金運用による収入	101,610	109,678	(8,068)
Interest paid	資金調達による支出	(11,284)	(21,980)	10,696
Other	その他	(25,219)	(130,590)	105,371
Subtotal	小計	(521,824)	(225,083)	(296,741)
Income taxes paid	法人税等の支払額	(782)	(912)	130
Net cash provided by operating activities	営業活動によるキャッシュフロー	(522,607)	(225,995)	(296,612)
2. Cash flows from investing activities	.投資活動によるキャッシュフロー			0
Purchases of securities	有価証券の取得による支出	(968,467)	(435,669)	(532,798)
Proceeds from sales of securities	有価証券の売却による収入	649,524	544,637	104,887
Proceeds from maturities of securities	有価証券の償還による収入	120,437	103,246	17,191
Expenditures for premises and equipment	動産不動産の取得による支出	(11,936)	(13,145)	1,209
Proceeds from sales of premises and equipment	動産不動産の売却による収入	1,591	2,447	(856)
Net cash provided by investing activities	投資活動によるキャッシュフロー	(208,850)	201,516	(410,366)
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	-	-	-
Proceeds from subordinated bonds and convertible bonds	劣後特約付社債 転換社債の発行による収入	-	25,000	(25,000)
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
Dividends paid	配当金支払額	(7,049)	(3,524)	(3,525)
Dividends paid to minority interests stockholders	少数株主への配当金支払額	(20)	(20)	0
Purchase of treasury stock	自己株式の取得による支出	(93)	(53)	(40)
Proceeds from sales of treasury stock	自己株式の売却による収入	50	152	(102)
Net cash used in financing activities	財務活動によるキャッシュフロー	(17,101)	21,554	(38,655)
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	(30)	(13)	(17)
5. Net increase (decrease) in cash and cash equivalents	.現金及び現金同等物の増加額	(748,589)	(2,937)	(745,652)
6. Cash and cash equivalents at beginning of term	.現金及び現金同等物の期首残高	1,069,096	241,759	827,337
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	320,506	238,821	81,685

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142期中間貸借対照表

September 30,2002

(Millions of yen)

ASSETS:	(資産の部)		LIABILITIES :	(負債の部)	
Cash and due from banks	現金預け金	391,299	Deposits	預金	8,658,683
Call loans	コールローン	105,290	Negotiable CDs	譲渡性預金	167,731
Bills purchased	買入手形	67,000	Call money	コールマネー	242
Commercial paper and other debts purchased	買入金銭債権	4,840	Trading liabilities	特定取引負債	4,543
Trading assets	特定取引資産	50,910	Borrowed money	借入金	195,148
Investment securities	有価証券	1,110,941	Foreign exchanges	外国為替	43
Loans and bills discounted	貸出金	7,727,241	Bonds and notes	社債	45,000
Foreign exchanges	外国為替	7,168	Convertible bonds	新株予約権付社債	60,000
Other assets	その他資産	80,035	Other liabilities	その他負債	125,292
Premises and equipment	動産不動産	138,870	Reserve for possible losses on collateralized real estate loans sold	債権売却損失引当金	8,468
Deferred tax assets	繰延税金資産	140,462	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	322,860	Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	23,148
Reserve for possible loan losses	貸倒引当金	(92,899)	Acceptances and guarantees	支払承諾	322,860
			<b>Total Liabilities</b>	<b>負債の部合計</b>	<b>9,611,164</b>
			<b>STOCKHOLDERS' EQUITY:</b>	<b>(資本の部)</b>	
			Common stock and preferred stock	資本金	184,803
			Capital surplus	資本剰余金	146,281
			Capital surplus	資本準備金	146,281
			Earned surplus	利益剰余金	96,029
			Transfer to Legal reserve	利益準備金	34,512
			Appropriated retained earnings	任意積立金	52,363
			Unappropriated retained earnings at end of interim term	中間未処分利益	9,154
			Interim net income	中間利益	2,988
			Land revaluation excess	土地再評価差額金	32,604
			Net unrealized gain/(loss) on available-for-sale securities	株式等評価差額金	(16,718)
			Treasury stock	自己株式	(141)
			<b>Total stockholders' equity</b>	<b>資本の部合計</b>	<b>442,858</b>
<b>Total Assets</b>	<b>資産の部合計</b>	<b>10,054,022</b>	<b>Total Liabilities and Stockholders' Equity</b>	<b>負債及び資本の部合計</b>	<b>10,054,022</b>

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

2 . 第142期中間損益計算書

For six months ended

September 30,2002

(Millions of yen)

<b>Total ordinary Income :</b>	<b>經常収益</b>	<b>118,162</b>
Interest received	資金運用収益	89,116
Interest on loans and discounts	(うち貸出金利息)	77,822
Interest and dividends on investment securities	(うち有価証券利息配当金)	9,460
Fees and commissions	役務取引等収益	16,762
Trading profits	特定取引収益	454
Other operating income	その他業務収益	7,990
Other ordinary income	その他經常収益	3,839
<b>Total ordinary expenses :</b>	<b>經常費用</b>	<b>113,167</b>
Interest paid	資金調達費用	8,337
Interest on deposits	(うち預金利息)	2,451
Fees and commissions	役務取引等費用	4,367
Trading losses	特定取引費用	65
Other operateing expenses	その他業務費用	2,694
General and administrative expenses	営業経費	48,298
Other expenses	その他經常費用	49,402
<b>Ordinary profit</b>	<b>經常利益</b>	<b>4,995</b>
Special gains	特別利益	147
Special losses	特別損失	606
Income before income taxes	税引前中間利益	4,537
Income taxes-current	法人税、住民税及び事業税	53
Income taxes-deferred	法人税等調整額	1,494
<b>Interim net income</b>	<b>中間利益</b>	<b>2,988</b>
Unappropriated retained earnings at beginning of term	前期繰越利益	5,838
Reversal of land revaluation excess	土地再評価差額金取崩額	327
<b>Unappropriated retained earnings at end of interim term</b>	<b>中間未処分利益</b>	<b>9,154</b>

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 30,2002(A)	September 30,2001(B)	Increase/(Decrease) (A)-(B)
ASSETS:	(資産の部)			
Cash and due from banks	現金預け金	391,299	289,286	102,013
Call loans	コールローン	105,290	100,649	4,641
Bills purchased	買入手形	67,000	-	67,000
Commercial paper and other debts purchased	買入金銭債権	4,840	3,751	1,089
Trading assets	特定取引資産	50,910	37,280	13,630
Investment securities	有価証券	1,110,941	1,183,670	(72,729)
Loans and bills discounted	貸出金	7,727,241	7,773,943	(46,702)
Foreign exchanges	外国為替	7,168	8,346	(1,178)
Other assets	その他資産	80,035	185,973	(105,938)
Premises and equipment	動産不動産	138,870	144,557	(5,687)
Deferred tax assets	繰延税金資産	140,462	145,762	(5,300)
Customers' liabilities for acceptances and guarantees	支払承諾見返	322,860	379,934	(57,074)
Reserve for possible loan losses	貸倒引当金	(92,899)	(99,791)	6,892
<b>Total assets</b>	<b>資産の部合計</b>	<b>10,054,022</b>	<b>10,153,365</b>	<b>(99,343)</b>
LIABILITIES :	(負債の部)			
Deposits	預金	8,658,683	8,660,064	(1,381)
Negotiable CDs	譲渡性預金	167,731	256,813	(89,082)
Call money	コールマネー	242	5,553	(5,311)
Trading liabilities	特定取引負債	4,543	5,488	(945)
Borrowed money	借入金	195,148	216,124	(20,976)
Foreign exchanges	外国為替	43	86	(43)
Bonds and notes	社債	45,000	45,000	0
Convertible bonds	転換社債	-	-	-
Convertible bonds	新株予約権付社債	60,000	-	60,000
Other liabilities	その他負債	125,292	93,901	31,391
Reserve for possible losses on collateralized real estate loans sold	債権売却損失引当金	8,468	21,325	(12,857)
Reserve for contingent liabilities	偶発損失引当金	-	3,864	(3,864)
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	23,148	23,531	(383)
Acceptances and guarantees	支払承諾	322,860	379,934	(57,074)
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>9,611,164</b>	<b>9,711,688</b>	<b>(100,524)</b>
STOCKHOLDERS' EQUITY:	(資本の部)			
Common stock and preferred stock	資本金	-	184,799	(184,799)
Legal reserve	法定準備金	-	179,369	(179,369)
Land revaluation excess	再評価差額金	-	33,170	(33,170)
Retained earnings	剰余金	-	52,994	(52,994)
Appropriated retained earnings	任意積立金	-	40,219	(40,219)
Unappropriated retained earnings at end of interim	中間(当期)未処分利益	-	12,774	(12,774)
Interim net income	中間(当期)利益	-	7,009	(7,009)
Net unrealized gain on available-for-sale securities	評価差額金	-	(8,656)	8,656
Treasury stock	自己株式	-	(0)	0
<b>Total stockholders' equity</b>	<b>資本の部合計</b>	<b>-</b>	<b>441,677</b>	<b>(441,677)</b>
Common stock and preferred stock	資本金	184,803	-	184,803
Capital surplus	資本剰余金	146,281	-	146,281
Capital surplus	資本準備金	146,281	-	146,281
Earned surplus	利益剰余金	96,029	-	96,029
Transfer to Legal reserve	利益準備金	34,512	-	34,512
Appropriated retained earnings	任意積立金	52,363	-	52,363
Unappropriated retained earnings at end of interim term	中間(当期)未処分利益	9,154	-	9,154
Interim net income	中間(当期)利益	2,988	-	2,988
Land revaluation excess	土地再評価差額金	32,604	-	32,604
Net unrealized gain/(loss) on available-for-sale securities	株式等評価差額金	(16,718)	-	(16,718)
Treasury stock	自己株式	(141)	-	(141)
<b>Total stockholders' equity</b>	<b>資本の部合計</b>	<b>442,858</b>	<b>-</b>	<b>442,858</b>
<b>Total liabilities and stockholders' equity</b>	<b>負債及び資本の部合計</b>	<b>10,054,022</b>	<b>10,153,365</b>	<b>(99,343)</b>

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 30,2002

(Millions of yen)

		September 30,2002(A)	September 30,2001(B)	Increase/(Decrease) (A)-(B)
Total ordinary income :	經常収益	118,162	134,348	(16,186)
Interest received:	資金運用収益	89,116	103,234	(14,118)
Interest on loans and discounts	(うち貸出金利息)	77,822	84,240	(6,418)
Interest and dividends on investment securities	(うち有価証券利息配当金)	9,460	12,223	(2,763)
Fees and commissions	役務取引等収益	16,762	16,424	338
Trading profits	特定取引収益	454	258	196
Other operating income	その他業務収益	7,990	4,837	3,153
Other ordinary income	その他經常収益	3,839	9,593	(5,754)
Total ordinary expenses :	經常費用	113,167	123,754	(10,587)
Interest paid:	資金調達費用	8,337	18,042	(9,705)
Interest on deposits	(うち預金利息)	2,451	9,351	(6,900)
Fees and commissions	役務取引等費用	4,367	3,801	566
Trading losses	特定取引費用	65	19	46
Other operating expenses	その他業務費用	2,694	1,981	713
General and administrative expenses	営業経費	48,298	47,687	611
Other expenses	その他經常費用	49,402	52,221	(2,819)
Ordinary profit	經常利益	4,995	10,594	(5,599)
Special gains	特別利益	147	100	47
Special losses	特別損失	606	386	220
Income before income taxes	税引前中間(当期)利益	4,537	10,308	(5,771)
Income taxes-current	法人税、住民税及び事業税	53	67	(14)
Income taxes-deferred	法人税等調整額	1,494	3,231	(1,737)
Interim net income	中間(当期)利益	2,988	7,009	(4,021)
Unappropriated retained earnings at beginning of term	前期繰越利益	5,838	5,756	82
Reversal of land revaluation excess	再評価差額金取崩額	-	9	(9)
Reversal of land revaluation excess	土地再評価差額金取崩額	327	-	327
Unappropriated retained earnings at end of interim term	中間(当期)未処分利益	9,154	12,774	(3,620)

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14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 30,2002(A)	(A)-(B)	September 30,2001(B)	
Gross operating income	業務粗利益	98,858	(2,051)	100,909	
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 ) )	96,289	(3,467)	99,756	
Gross operating income from domestic operations	国内業務粗利益	94,835	(2,045)	96,880	
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 ( 勘定戻 ) )	93,072	(2,650)	95,722	
Interest income	資金利益	79,044	(3,758)	82,802	
Fees and commissions	役務取引等利益	12,107	(225)	12,332	
Trading profits	特定取引利益	454	196	258	
Other operating income	その他業務利益	3,228	1,742	1,486	
Of which,from gains or losses on government bonds and other bonds	( うち国債等債券損益 )	1,762	604	1,158	
Gross operating income from international operations	国際業務粗利益	4,022	(6)	4,028	
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 ( 勘定戻 ) )	3,216	(817)	4,033	
Interest income	資金利益	1,733	(656)	2,389	
Fees and commissions	役務取引等利益	287	(3)	290	
Trading profits	特定取引利益	(65)	(46)	(19)	
Other operating income	その他業務利益	2,067	700	1,367	
(Of which,from gains or losses on government bonds and other bonds)	( うち国債等債券損益 )	806	810	(4)	
Expenses(excluding extraordinary adjustments)	経費 ( 除く臨時処理分 )	( )	45,670	(2,056)	47,726
Personnel	人件費 ( )	17,990	(2,924)	20,914	
Facilities	物件費 ( )	24,849	946	23,903	
Taxes	税金 ( )	2,830	(77)	2,907	
Net business profit (before transfer to reserve for possible loan losses)	業務純益 ( 一般貸倒繰入前 )	53,187	5	53,182	
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 ( 勘定戻 ) )	50,618	(1,411)	52,029	
Transfer to reserve for possible loan losses	一般貸倒引当金繰入 ( )	1,950	1,950	-	
Net business profit	業務純益	51,236	(1,946)	53,182	
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 )	2,568	1,415	1,153	
Unusual profits and losses	臨時損益	(46,241)	(3,653)	(42,588)	
Disposal of bad debts	不良債権処理額 ( )	24,514	5,719	18,795	
Net write-off of loans	貸出金償却 ( )	22,712	6,369	16,343	
Net transfer to specific reserve for loan losses	個別貸倒引当金繰入額 ( )	731	731	-	
Net losses on sales of bad loans to cooperative credit purchasing company,ltd	共同債権買取機構売却損 ( )	-	-	-	
Net losses on sales of non-performing loans	延滞債権等売却損 ( )	222	(68)	290	
Net transfer to reserve for losses on sales of claims	債権売却損失引当金繰入額 ( )	606	(1,543)	2,149	
Transfer to specific reserve for loans for certain refinancing countries	特定海外債権引当勘定繰入額 ( )	(69)	(69)	-	
Others	その他 ( )	309	298	11	
Total credit costs ( + )	( 貸倒償却引当費用 + )	26,464	7,669	18,795	
Gains or losses on securities	株式等関係損益	(19,272)	4,457	(23,729)	
Gains on sales of securities	株式等売却益	2,621	(5,977)	8,598	
Losses on sales of securities	株式等売却損 ( )	462	(2,484)	2,946	
Losses on devaluation of securities	株式等償却 ( )	21,431	(7,950)	29,381	
Other unusual profits	その他の臨時損益	(2,454)	(2,460)	6	
Ordinary profit	経常利益	4,995	(5,599)	10,594	
Special gains and losses	特別損益	(458)	(172)	(286)	
Gains or losses on sales of premises and equipment	動産不動産処分損益	(483)	(124)	(359)	
Gains on sales of premises and equipment	動産不動産処分益	122	95	27	
Losses on sales of premises and equipment	動産不動産処分損 ( )	606	220	386	
Others	その他	25	(47)	72	
Income before income taxes	税引前中間利益	4,537	(5,771)	10,308	
Income taxes-current	法人税、住民税及び事業税 ( )	53	(14)	67	
Income taxes-deferred	法人税等調整額 ( )	1,494	(1,737)	3,231	
Interim net income	中間利益	2,988	(4,021)	7,009	

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

THE BANK OF YOKOHAMA,LTD.

For six months ended

【Consolidated】	【連結】	(Millions of yen)		
		September 30,2002(A)	(A)-(B)	September 30,2001(B)
Consolidated gross operating income	連結粗利益	103,455	(983)	104,438
Interest income	資金利益	80,215	(3,401)	83,616
Fees and commissions	役務取引等利益	14,495	(325)	14,820
Trading profits	特定取引利益	389	151	238
Other operating income	その他業務利益	8,354	2,592	5,762
Operating expenses	( ) 営業経費( )	49,393	390	49,003
Write-off loans cost	( ) 貸倒償却引当費用( )	30,553	8,681	21,872
Write-off of loans	貸出金償却	24,344	5,502	18,842
Transfer to specific reserve for loan losses	個別貸倒引当金繰入額	880	(2,412)	3,292
Transfer to reserve for possible loan losses	一般貸倒引当金繰入額	4,258	6,960	(2,702)
Other write-off loans cost	その他	1,070	(1,369)	2,439
Gains or losses on equity	株式等関係損益	(19,217)	5,290	(24,507)
Gains or losses on investment by equity	持分法による投資損益	-	-	-
Others	( ) その他( )	605	1,024	(419)
Ordinary profit	経常利益	3,684	(5,790)	9,474
Special gains and losses	特別損益	264	574	(310)
Interim net income before income taxes and minority interests	税金等調整前中間純利益	3,949	(5,214)	9,163
Income taxes-current	( ) 法人税、住民税及び事業税( )	1,077	229	848
Income taxes-deferred	法人税等調整額	642	(1,746)	2,388
Minority interests in net income	少数株主利益	182	440	(258)
Interim net income	中間純利益	2,046	(4,139)	6,185

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 30,2002(A)	(A)-(B)	September 30,2001(B)
Consolidated net business profit	連結業務純益	49,523	(5,271)	54,794

注：連結業務純益 = 単体業務純益 (一般貸倒引当金繰入前) + 子会社経常利益当等  
+ 関連会社経常利益×持ち分 - 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 30,2002(A)	(A)-(B)	September 30,2001(B)
Number of consolidated subsidiaries	連結子会社数	13	(2)	15
Number of companies accounted for by the equity method	持分法適用会社数	0	(1)	1

**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 30,2002(A)	(A)-(B)	September 30,2001(B)	(B)-(C)	September 30,2000(C)
Assets	資金運用勘定	8,859	(43)	8,902	(382)	9,284
Loans and bills discounted	貸出金	7,488	(7)	7,495	(136)	7,631
Loans to individuals	個人貸出	2,666	213	2,453	126	2,327
Securities	有価証券	1,113	(227)	1,340	(67)	1,407
Bonds	債券	852	(143)	995	26	969
Stocks	株式	261	(84)	345	(93)	438
Liabilities	資金調達勘定	8,981	78	8,903	(305)	9,208
Deposits	預金	8,551	214	8,337	(163)	8,500
Deposit from individuals	個人預金	6,533	164	6,369	175	6,194

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

For six months ended

【Non-Consolidated】

【単体】

( % )

		September 30,2002(A)	(A)-(B)	September 30,2001(B)	(B)-(C)	September 30,2000(C)
Yield on assets (1)	資金運用利回 A	1.93	(0.18)	2.11	0.01	2.10
Loans and bills discounted	貸出金利回	2.06	(0.15)	2.21	0.03	2.18
Securities	有価証券利回	1.51	(0.15)	1.66	0.12	1.54
Yield on assets (2)	資金調達利回 B	0.15	(0.11)	0.26	(0.19)	0.45
Deposits and NCD	預金利回	0.04	(0.09)	0.13	(0.06)	0.19
External debt	外部負債利回	2.16	0.82	1.34	(0.03)	1.37
Operating expenses	経費率	1.01	(0.06)	1.07	(0.05)	1.12
Total funding cost (3)	資金調達原価 C	1.13	(0.15)	1.28	(0.22)	1.50
Yield spread (1)-(2)	資金運用調達利回差 A - B	1.78	(0.07)	1.85	0.20	1.65
Interest margin between loans and deposits	預貸金利鞘	1.01	0.00	1.01	0.15	0.86
Net interest margin (1)-(3)	総資金利鞘 A - C	0.80	(0.03)	0.83	0.23	0.60

## 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 30,2002(A)	(A)-(B)	September 30,2001(B)	(B)-(C)	September 30,2000(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)	2,568	1,415	1,153	1,647	(494)
Gains on sales	売却益	5,243	2,134	3,109	2,126	983
Gains on redemption	償還益	19	(6)	25	(391)	416
Losses on sales	売却損	1,388	225	1,163	(283)	1,446
Losses on redemption	償還損	1,305	488	817	406	411
Losses on devaluation	償却	-	-	-	(36)	36

## Gains or Losses on Stocks

## 株式等損益

For six months ended

## 【Non-Consolidated】

## 【単体】

(Millions of yen)

		September 30,2002(A)	(A)-(B)	September 30,2001(B)	(B)-(C)	September 30,2000(C)
Gains or losses on equities (net profit on sales and devaluation)	株式等損益 ( 3 勘定戻)	(19,272)	4,457	(23,729)	(36,315)	12,586
Gains on sales	売却益	2,621	(5,977)	8,598	(8,369)	16,967
Losses on sales	売却損	462	(2,484)	2,946	1,735	1,211
Losses on devaluation	償却	21,431	(7,950)	29,381	26,212	3,169



## 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)	評価法 (時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 30,2002(A)				March 31, 2002(B)		
		Net(A)	(A)-(B)	Gains	Losses	Net(B)	Gains	Losses
Held to maturity	満期保有目的	(226)	(226)	60	286	0	0	-
Other investment	その他有価証券	(28,588)	(976)	18,893	47,482	(27,612)	22,026	49,639
Stocks	株式	(34,443)	1,229	12,325	46,769	(35,672)	13,780	49,452
Bonds	債券	4,972	(2,788)	5,639	667	7,760	7,860	100
Others	その他	882	583	928	45	299	385	86
Total	合計	(28,815)	(1,203)	18,953	47,768	(27,612)	22,026	49,639
Stocks	株式	(34,443)	1,229	12,325	46,769	(35,672)	13,780	49,452
Bonds	債券	4,972	(2,788)	5,639	667	7,760	7,860	100
Others	その他	655	356	988	332	299	385	86

(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 30,2002(A)				March 31, 2002(B)		
		Net(A)	(A)-(B)	Gains	Losses	Net(B)	Gains	Losses
Held to maturity	満期保有目的	(226)	(226)	60	286	(0)	0	0
Other investment	その他有価証券	(28,595)	(2,358)	19,445	48,041	(26,237)	23,685	49,923
Stocks	株式	(34,450)	(153)	12,877	47,327	(34,297)	15,439	49,736
Bonds	債券	4,972	(2,788)	5,639	667	7,760	7,860	100
Others	その他	882	583	928	45	299	385	86
Total	合計	(28,822)	(2,584)	19,505	48,327	(26,238)	23,685	49,924
Stocks	株式	(34,450)	(153)	12,877	47,327	(34,297)	15,439	49,736
Bonds	債券	4,972	(2,787)	5,639	667	7,759	7,860	101
Others	その他	655	356	988	332	299	385	86

(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. Outline of Derivative Transactions (to which hedge accounting has been applied)  
 6. デリバティブ取引（ヘッジ会計適用分）の概要

【Non-Consolidated】 【単体】

(Millions of yen)

		Interim Period of 2002			Deferred Profit and Loss
		Assets	Liabilities	Net Appraisal Profit and Loss	
Interest Rate Swap	金利スワップ	8,732	15,027	(6,295)	(5,505)
Total	合計	8,732	15,027	(6,295)	(5,505)

(Note)

1 With respect to derivative transactions, market value has been recorded as the value on the balance sheet, except for those to which "Exceptional Treatment of Interest Rate Swaps" has been applied ( and in the above table).

2 Treatment of profit and loss has been as follows.

- As the hedge accounting method, the "Risk Adjustment Approach" has been mainly applied, which is the approach to macro-hedges, therefore deferred hedge accounting has been adopted.

- Deferred hedge accounting is the method to defer as assets or liabilities the portion not corresponding to the profit and loss of the hedged commodities (accrual accounting), among profit and loss from derivative transactions as a means of hedging (mark-to-market accounting)

Specifically speaking, the amount deducted for the accrued interest to be recorded in the case of accrual accounting from net appraisal profit and loss ( in the above table) related to derivative transactions will be deferred profit and loss ( in the above table).

- For the purpose of changing conditions for receipts and payments of hedged commodities, swap transactions satisfying certain requirements with respect to notional principal amounts, conditions for receipts and payments of interest and contract term, have not been marked to market in accordance with "Exceptional Treatment of Interest Rate Swaps" based on accounting standards for financial products, and profit and loss has been recognized based on accrual methods as previously applied.

(Supplementation)

Notional principal amount by the remaining life of an interest rate swap (portion for which deferred hedge accounting has been applied) are as follows.

【Non-Consolidated】 【単体】

(Millions of yen)

		September 30, 2002			
		Within one year	Over one year and less than five years	Over five years	Total
Of which fixed receipts /floating payments	うち受取固定・支払変動	66,000	210,500	-	276,500
Of which floating receipts /fixed payments	うち受取変動・支払固定	108,700	149,400	-	258,100
Total Notional Principal Amount of Interest Rate Swap	金利スワップ想定元本合計	174,700	359,900	-	534,600

## 7. Expenses and Employees

## 7. 経営合理化の状況

Expenses 【Non-Consolidated】		経費の推移 【単体】					(Millions of yen)
		September 30,2002(A)	(A)-(B)	September 30,2001(B)	(B)-(C)	September 30,2000(C)	
Personnel	人件費	17,990	(2,924)	20,914	(1,810)	22,724	
Facilities	物件費	24,849	946	23,903	(797)	24,700	
Taxes	税金	2,830	(77)	2,907	(233)	3,140	
Expenses	経費	45,670	(2,056)	47,726	(2,838)	50,564	
(Reference)		(参考)					
OHR (%)	O H R (%)	46.1%	(1.1)	47.2%	(8.6)	55.8%	

Operating Expenses 【Non-Consolidated】		営業経費の内訳 【単体】					(Millions of yen)
		September 30,2002(A)	(A)-(B)	September 30,2001(B)	(B)-(C)	September 30,2000(C)	
Salaries and allowance	給料・手当	14,697	(1,812)	16,509	(1,619)	18,128	
Retirement allowance cost	退職給付費用	3,842	2,732	1,110	(1,146)	2,256	
Welfare	福利厚生費	137	(49)	186	(12)	198	
Depreciation	減価償却費	3,711	(216)	3,927	(967)	4,894	
Rent of premises and equipment	土地建物機械賃借料	3,919	(252)	4,171	(1,084)	5,255	
Building for repairing expense	営繕費	96	0	96	(4)	100	
Stationery and supplies	消耗品費	594	(53)	647	(162)	809	
Utilities	給水光熱費	735	(95)	830	(72)	902	
Allowance of business trips	旅費	52	(8)	60	(4)	64	
Cable and telex	通信費	679	(17)	696	(146)	842	
Advertisement	広告宣伝費	448	26	422	(118)	540	
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交 際費	227	(49)	276	(31)	307	
Taxes	租税公課	2,830	(77)	2,907	(233)	3,140	
Others	その他	16,325	481	15,844	1,524	14,320	
General expense	営業経費	48,298	611	47,687	(4,075)	51,762	

Employees and Officers 【Non-Consolidated】		人員の推移 【単体】					(Number of people)
		September 30,2002(A)	(A)-(B)	March 31,2002(B)	(A)-(C)	September 30,2001(C)	
Total employees	総人員	4,178	(91)	4,269	(465)	4,643	
In-house employees	実働人員	3,344	(102)	3,446	(403)	3,747	
Directors and auditors	役員	12	0	12	0	12	
Executive officers	執行役員	8	(1)	9	(1)	9	

## Branches

## 店舗等の推移

## 《Domestic Branch》

## 《国内店舗数の推移》

## 【Non-Consolidated】

## 【単体】

(Number of branches)

		September 30,2002(A)	(A)-(B)	March 31,2002(B)	(A)-(C)	September 30,2001(C)
Head office and branches	本支店	156	(1)	157	(2)	158
Sub-branches	出張所	28	0	28	4	24
Total	店舗数	184	(1)	185	2	182

## 《Overseas》

## 《海外拠点数の推移》

## 【Non-Consolidated】

## 【単体】

(Number of branches)

		September 30,2002(A)	(A)-(B)	March 31,2002(B)	(A)-(C)	September 30,2001(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	(1)	5
Total	拠点数	4	0	4	(1)	5
Subsidiaries	現地法人	0	0	0	0	0

## 8. Net business profit

## 8. 業務純益

For six months ended

## 【Non-Consolidated】

## 【単体】

(Millions of yen)

		September 30,2002(A)	(A)-(B)	September 30,2001(B)	(B)-(C)	September 30,2000(C)
Net business profit(before transfer to reserve for possible loan losses)	業務純益（一般貸倒繰入前）	53,187	5	53,182	13,247	39,935
As per employee (in thousands of yen)	職員一人当たり（千円）	15,666	1,719	13,947	4,359	9,588
Net business profit	業務純益	51,236	(1,946)	53,182	15,513	37,669
As per employee (in thousands of yen)	職員一人当たり（千円）	15,091	1,144	13,947	4,903	9,044

## 9.Return On Equity

## 9. ROE

For six months ended

## 【Non-Consolidated】

## 【単体】

(%)

		September 30,2002(A)	(A)-(B)	September 30,2001(B)	(B)-(C)	September 30,2000(C)
Net business profit per shareholders' common equity	業務純益（一般貸倒繰入前）ベース	30.81	0.09	30.72	7.28	23.44
Net income per shareholders' common equity	当期利益ベース	1.73	(2.31)	4.04	(3.58)	7.62

## 10.Return On Assets

## 10. ROA

For six months ended

## 【Non-Consolidated】

## 【単体】

(%)

		September 30,2002(A)	(A)-(B)	September 30,2001(B)	(B)-(C)	September 30,2000(C)
Net business profit per total average assets	業務純益（一般貸倒繰入前）ベース	1.10	0.01	1.09	0.29	0.80
Net income per total average assets	当期利益ベース	0.06	(0.08)	0.14	(0.12)	0.26

For six months ended

**11 Retirement Allowance Costs**  
**【Non-Consolidated】****11 . 退職給付費用**  
**【単体】**

(Millions of yen)

		September 30,2002(A)	(A)-(B)	September 30,2001(B)	(B)-(C)	September 30,2000(C)
Retirement allowance costs	退職給付費用	3,842	2,732	1,110	(17,006)	18,116
Employment costs	勤務費用	1,143	44	1,099	(234)	1,333
Interest costs	利息費用	1,760	(117)	1,877	(79)	1,956
Expected operation gains	期待運用収益	(1,505)	188	(1,693)	363	(2,056)
Cost of amortization of difference resulting from change in accounting standards	会計基準変更時差異処理額	-	-	-	(15,860)	15,860
Others	その他	2,443	2,614	(171)	(1,194)	1,023

For six months ended

**【Consolidated】****【連結】**

(Millions of yen)

		September 30,2002(A)	(A)-(B)	September 30,2001(B)	(B)-(C)	September 30,2000(C)
Retirement allowance costs	退職給付費用	3,860	2,713	1,147	(17,054)	18,201

## 12.Capital Ratio (Domestic Standards)

## 12.自己資本比率(国内基準)

【Consolidated】		【連結】				(Millions of yen,%)
		As of September 30,2002(A)	(A)-(B)	As of March 31,2002 (B)	(A)-(C)	As of September 30,2001(C)
(1)Capital ratio	( 1 ) 自己資本比率	10.98 %	0.26 %	10.72 %	0.66 %	10.32 %
Tier capital ratio	Tier 比率	6.70 %	0.23 %	6.47 %	0.30 %	6.40 %
(2)Tier capital	( 2 ) Tier	4,206	(17)	4,223	(22)	4,228
(3)Tier capital	( 3 ) Tier	2,692	(91)	2,783	71	2,621
(a)Revaluation excess	(イ)うち自己資本に計上された再評価差額	250	(3)	253	(5)	255
(b)Balance of subordinated loans(securities)	(ロ)うち劣後ローン(債券)残高	2,050	(99)	2,149	45	2,005
(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)	8	0	8	(27)	35
(5)Owned Capital(2)+(3)-(4)	( 5 ) 自己資本( 2 ) + ( 3 ) - ( 4 )	6,890	(108)	6,998	77	6,813
(6)Risk-weighted Assets	( 6 ) リスクアセット	62,734	(2,547)	65,281	(3,256)	65,990
Of which, on balanced	うちオンバランス	59,845	(2,261)	62,106	(2,746)	62,591
Of which, off balanced	うちオフバランス	2,888	(286)	3,174	(510)	3,398

【Non-Consolidated】		【単体】				(Millions of yen,%)
		As of September 30,2002(A)	(A)-(B)	As of March 31,2002 (B)	(A)-(C)	As of September 30,2001(C)
(1)Capital ratio	( 1 ) 自己資本比率	10.87 %	0.33 %	10.54 %	0.70 %	10.17 %
Tier capital ratio	Tier 比率	6.59 %	0.30 %	6.29 %	0.33 %	6.26 %
(2)Tier capital	( 2 ) Tier	4,102	27	4,075	17	4,085
(3)Tier capital	( 3 ) Tier	2,674	(83)	2,757	86	2,588
(a)Revaluation excess	(イ)うち自己資本に計上された再評価差額	250	(3)	253	(5)	255
(b)Balance of subordinated loans(securities)	(ロ)うち劣後ローン(債券)残高	2,050	(99)	2,149	45	2,005
(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)	8	0	8	(27)	35
(5)Owned capital(2)+(3)-(4)	( 5 ) 自己資本( 2 ) + ( 3 ) - ( 4 )	6,768	(57)	6,825	130	6,638
(6)Risk-weighted assets	( 6 ) リスクアセット	62,253	(2,448)	64,701	(2,974)	65,227
Of which, on balanced	うちオンバランス	59,852	(2,190)	62,042	(2,517)	62,369
Of which, off balanced	うちオフバランス	2,401	(258)	2,659	(457)	2,858

## 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 30,2002(A)	(A)-(B)	(A)-(C)	March 31,2002(B)	September 30,2001(C)
Loans to customers in bankruptcy	破綻先債権額	24,282	(3,363)	652	27,645	23,630
Past due loans	延滞債権額	306,907	4,752	9,034	302,155	297,873
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	13,081	128	(1,311)	12,953	14,392
Restructured loans	貸出条件緩和債権額	160,721	28,939	34,794	131,782	125,927
Total ( + + + )	合計 ( + + + )	504,992	30,456	43,169	474,536	461,823

Amount of partial direct write-off	(部分直接償却額)	209,997	9,519	22,564	200,478	187,433
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Loans and bills discounted	貸出金残高(未残)	7,727,241	(7,775)	(46,702)	7,735,016	7,773,943
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## 【Non-Consolidated】

## 【単体】

(%)

Percentage against total loans and bills discounted	貸出残高比率	September 30,2002(A)	(A)-(B)	(A)-(C)	March 31,2002(B)	September 30,2001(C)
Loans to customers in bankruptcy	破綻先債権額	0.3	0.0	0.0	0.3	0.3
Past due loans	延滞債権額	3.9	0.0	0.1	3.9	3.8
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	2.0	0.3	0.4	1.7	1.6
Total ( + + + )	合計 ( + + + )	6.5	0.4	0.6	6.1	5.9

## 【Consolidated】

## 【連結】

(Millions of yen)

Risk managed loans	リスク管理債権	September 30,2002(A)	(A)-(B)	(A)-(C)	March 31,2002(B)	September 30,2001(C)
Loans to customers in bankruptcy	破綻先債権額	24,826	(3,444)	545	28,270	24,281
Past due loans	延滞債権額	283,277	(27,883)	(24,830)	311,160	308,107
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	13,109	(22)	(1,634)	13,131	14,743
Restructured loans	貸出条件緩和債権額	166,632	30,562	39,524	136,070	127,108
Total ( + + + )	合計 ( + + + )	487,845	(788)	13,603	488,633	474,242

Amount of partial direct write-off	(部分直接償却額)	224,093	8,312	22,364	215,781	201,729
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Loans and bills discounted	貸出金残高(未残)	7,589,991	(3,472)	(54,699)	7,593,463	7,644,690
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## 【Consolidated】

## 【連結】

(%)

Percentage of loans and bills discounted	貸出残高比率	September 30,2002(A)	(A)-(B)	(A)-(C)	March 31,2002(B)	September 30,2001(C)
Loans to customers in bankruptcy	破綻先債権額	0.3	0.0	0.0	0.3	0.3
Past due loans	延滞債権額	3.7	(0.3)	(0.3)	4.0	4.0
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	2.1	0.4	0.5	1.7	1.6
Total ( + + + )	合計 ( + + + )	6.4	0.0	0.2	6.4	6.2



## 2. Reserve for Possible Loan Losses

## Reserve for Possible Loan Losses

## 【Non-Consolidated】

		September 30,2002(A)	(A)-(B)	(A)-(C)	March 31,2002(B)	September 30,2001(C)
Reserve for possible loan losses	貸倒引当金	92,899	(11,834)	(6,892)	104,733	99,791
General reserve for possible loan losses	一般貸倒引当金	37,407	1,950	4,626	35,457	32,781
Specific reserve for loan losses	個別貸倒引当金	55,491	(13,706)	(11,431)	69,197	66,922
Specific reserve for certain overseas loans	特定海外債権引当勘定	-	(77)	(87)	77	87

## 【Consolidated】

		September 30,2002(A)	(A)-(B)	(A)-(C)	March 31,2002(B)	September 30,2001(C)
Reserve for possible loan losses	貸倒引当金	99,733	(10,523)	(6,507)	110,256	106,240
General reserve for possible loan losses	一般貸倒引当金	41,860	3,894	5,847	37,966	36,013
Specific reserve for loan losses	個別貸倒引当金	57,872	(14,340)	(12,267)	72,212	70,139
Specific reserve for certain overseas loans	特定海外債権引当勘定	-	(77)	(87)	77	87

## 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

## Reserve for Possible Losses on the Sale of Claims

## 債権売却損失引当金

## 【Non-Consolidated】

		September 30,2002(A)	(A)-(B)	(A)-(C)	March 31,2002(B)	September 30,2001(C)
Reserve for Possible Losses on the Sale of Claims(A)	債権売却損失引当金 A	8,468	(5,827)	(12,857)	14,295	21,325
Amount of Loan for Cooperative Credit Purchasing Company,Ltd(B)	買取機構向け貸出金残高 B	9,912	(6,782)	(14,395)	16,694	24,307
(A)÷(B)(%)	引当率(%) A / B	85.4	(0.2)	(2.3)	85.6	87.7

## 3. Percentage of Reserves to Total Risk Managed Loans

## 3. リスク管理債権に対する引当率

## 【Non-Consolidated】

		September 30,2002(A)	(A)-(B)	(A)-(C)	March 31,2002(B)	September 30,2001(C)
Specific Reserve for Loan Losses	個別貸倒引当金					
Before Partial Direct Write-Off	部分直接償却前	37.1	(2.9)	(2.1)	40.0	39.2
After Partial Direct Write-Off	部分直接償却後	10.9	(3.6)	(3.5)	14.5	14.4
Reserve for Possible Loan Losses	貸倒引当金					
Before Partial Direct Write-Off	部分直接償却前	42.4	(2.8)	(1.9)	45.2	44.3
After Partial Direct Write-Off	部分直接償却後	18.3	(3.7)	(3.3)	22.0	21.6

## 【Consolidated】

		September 30,2002(A)	(A)-(B)	(A)-(C)	March 31,2002(B)	September 30,2001(C)
Specific Reserve for Loan Losses	個別貸倒引当金					
Before Partial Direct Write-Off	部分直接償却前	39.7	(1.4)	(0.7)	41.1	40.4
After Partial Direct Write-Off	部分直接償却後	11.8	(2.9)	(2.9)	14.7	14.7
Reserve for Possible Loan Losses	貸倒引当金					
Before Partial Direct Write-Off	部分直接償却前	45.6	(0.8)	(0.1)	46.4	45.7
After Partial Direct Write-Off	部分直接償却後	20.4	(2.1)	(2.0)	22.5	22.4

## 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 30,2002(A)	(A)-(B)	(A)-(C)	March 31,2002(B)	September 30,2001(C)
Unrecoverable or valueless	(A)	破産更正債権及びこれらに準ずる債権 A	76,572	(8,050)	(9,587)	84,622	86,159
Doubtful	(B)	危険債権 B	256,642	9,262	18,658	247,380	237,984
In need of special caution		要管理債権	173,802	29,067	33,483	144,735	140,319
Sub-total	(C)	要管理債権以下計 C	507,017	30,279	42,554	476,738	464,463
In need of caution (excluding loan in need of special caution)		要管理債権以外の要注意先債権	1,135,610	(27,382)	(77,663)	1,162,992	1,213,273
Normal (excluding in need of caution)		正常先債権	6,424,165	(40,725)	(95,742)	6,464,890	6,519,907
Sub-total		正常債権計	7,559,776	(68,106)	(173,404)	7,627,882	7,733,180
Total	(D)	合計 D	8,066,793	(37,828)	(130,850)	8,104,621	8,197,643
In need of special caution based on borrowers category of self-assessment	(E)	要管理先債権 E	202,681	33,321	43,402	169,360	159,279
Percentage of credits in need of special caution or below	(C)/(D)	要管理債権以下の割合 C / D	6.2	0.4	0.6	5.8	5.6

## 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 30,2002(A)	(A)-(B)	(A)-(C)	March 31,2002(B)	September 30,2001(C)
Coverage amount	(F)	保全額 F	390,827	5,761	31,345	385,066	359,482
General reserve for possible loan losses		貸倒引当金	72,848	(9,985)	(6,723)	82,833	79,571
Specific reserve for loan losses		特定債務者引当金	-	-	-	-	-
Collateral and guarantees		担保保証等	317,978	15,745	38,067	302,233	279,911
Coverage ratio(%)	(F/C)	保全率(%) F / C	77.0	(3.7)	(0.3)	80.7	77.3
Coverage ratio(%)	(F)/(A+B+E)	保全率(%) F / (A + B + E)	72.9	(3.9)	(1.4)	76.8	74.3

## 6 Off-balanced credits

## 6 . オフバランス化の状況

【Non-Consolidated】			【単体】		(Billions of Yen)		
			September 30,2002(A)	(A)-(B)	Increase/ (decrease)	Amount off- balanced	March 31,2002(B)
Unrecoverable or valueless	(A)	破産更正債権及びこれらに準ずる債権 A	76	(8)	7	15	84
Doubtful	(B)	危険債権 B	256	9	77	68	247
Total	(A)+(B)	合計 A + B	333	1	85	84	332

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	Reserve 引当金	Reserve coverage ratio 引当率 (%)	Total coverage ratio 保全率 (%)
Legal bankruptcy 破綻先 24 (3)		Unrecoverable or valueless 破産更生債権およびこれらに準ずる債権		Covered by reserves,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	8	100%	100%
Virtual bankruptcy 実質破綻先 51 (4)		76 (8)		18 (4)	58 (3)	0 (0)	0 (0)			
Possible bankruptcy 破綻懸念先 256 (9)		Doubtful 危険債権 256 (9)		Covered by reserves,collaterals, guarantees,etc 引当金・担保・保証等による保全部分		Fully reserved 必要額を引当		46	46.46%	78.99%
In need of caution 要管理先 202 (33)		In need of special caution 要管理債権 173 (29)		Covered by collaterals,etc (担保) 93 Non-covered (信用) 108		[ ] Classified loans before reserve [ ]内の計数は引当前の分類額		17	16.18%	55.01%
要注意先 1,309 (1)		Other than special caution 要管理先以外の要注意先 1,106 (31)		20 (1)	182 (32)					
Normal 正常先 6,424 (40)		Normal 正常債権 7,559 (68)		378 (40)	728 (8)			15	1.43%	
				6,424 (40)				3	0.06%	
Total 合計 8,066 (37) 100.0%		Total 合計 8,066 (37)		No Categorization 非分類 6,920 (92) 85.8%	Category 分類 1,092 (54) 13.5%	Category 分類 53 (1) 0.7%	Category 分類 0 (0) 0.0%	Total 合計 92	Total 合計 72.92%	

( ) : Amount of increase compared with that of March 31,2002  
 ( ) : Amount of decrease compared with that of March 31,2002  
 ( )内の計数は14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: Total assets) (対象：総資産)		(Loans only) (うち貸出金)		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 76	74	24		
Legal bankruptcy 破綻先 24				Unrecoverable or valueless 破産更生債権およびこれらに準ずる債権 76	74	24
Virtual bankruptcy 実質破綻先 51		50				Past due loans 延滞債権 306
Possible bankruptcy 破綻懸念先 256		Doubtful 危険債権 256		256		
In need of caution 要注意先 1,309	In need of special caution 要管理先 202	In need of special caution 要管理債権 173 (Note) Object: Loans only (注) 要管理債権は貸出金のみ		13		Accruing loans contractually past due 3 months or more 3ヶ月以上延滞債権 13
				160		Restructured loans 貸出条件緩和債権 160
	Sub total 小計 507		Sub total 小計 504		Total 合計 504	
Other than special caution 要管理先以外の要注意先 1,106		Normal 正常債権 7,559		7,222		
Normal 正常先 6,424						

Total 合計 8,066
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Total 合計 8,066	Total 合計 7,727
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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 30,2002(A)	(A)-(B)	(A)-(C)	March 31,2002(B)	September 30,2001(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	(6,800)	(45,339)	7,731,126	7,769,665
Manufacturing	製造業	1,043,594	(79,505)	(92,508)	1,123,099	1,136,102
Agriculture	農業	7,926	(821)	(57)	8,747	7,983
Forestry	林業	55	(3)	(7)	58	62
Fishery	漁業	3,573	530	(753)	3,043	4,326
Mining	鉱業	7,303	(428)	143	7,731	7,160
Construction	建設業	402,502	(100,926)	(65,882)	503,428	468,384
Electric, gas and water	電気・ガス・熱供給・水道業	14,760	(1,747)	(841)	16,507	15,601
Transport and telecommunication	運輸・通信業	346,679	25,813	39,458	320,866	307,221
Wholesale, retail and food services	卸売・小売業、飲食店	819,847	(83,147)	(101,256)	902,994	921,103
Financial and insurance services	金融・保険業	442,965	55,080	33,310	387,885	409,655
Real Estate	不動産業	782,606	(44,432)	(77,251)	827,038	859,857
Servises	サービス業	903,608	(17,511)	(91,991)	921,119	995,599
Municipal governments	地方公共団体	81,109	5,986	(12,917)	75,123	94,026
Others	その他	2,867,797	234,313	325,216	2,633,484	2,542,581

## 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 30,2002(A)	(A)-(B)	(A)-(C)	March 31,2002(B)	September 30,2001(C)
Domestic loans (excluding JOM account)	国内店分 ( 除く特別国際金融取引勘定 )	504,687	30,972	43,637	473,715	461,050
Manufacturing	製造業	60,300	19,232	23,512	41,068	36,788
Agriculture	農業	232	(39)	(6)	271	238
Forestry	林業	55	55	55	-	-
Fishery	漁業	463	(7)	31	470	432
Mining	鉱業	286	273	286	13	-
Construction	建設業	54,358	(8,719)	(10,448)	63,077	64,806
Electric, gas and water	電気・ガス・熱供給・水道業	566	(172)	0	738	566
Transport and telecommunication	運輸・通信業	9,154	505	298	8,649	8,856
Wholesale, retail and food services	卸売・小売業、飲食店	83,958	5,628	11,478	78,330	72,480
Financial and insurance services	金融・保険業	39,495	30,658	29,903	8,837	9,592
Real Estate	不動産業	140,293	(16,651)	(22,548)	156,944	162,841
Servises	サービス業	66,091	2,043	10,257	64,048	55,834
Municipal governments	地方公共団体	-	-	-	-	-
Others	その他	49,432	(1,834)	820	51,266	48,612

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 30,2002(A)	(A)-(B)	(A)-(C)	March 31,2002(B)	September 30,2001(C)
Domestic loans (excluding JOM account)	国内店分 ( 除く特別国際金融取引勘定 )	506,712	30,795	43,022	475,917	463,690
Manufacturing	製造業	60,459	19,259	23,481	41,200	36,978
Agriculture	農業	247	(24)	0	271	247
Forestry	林業	55	55	55	-	-
Fishery	漁業	463	(7)	31	470	432
Mining	鉱業	286	273	286	13	-
Construction	建設業	54,508	(8,777)	(10,487)	63,285	64,995
Electric, gas and water	電気・ガス・熱供給・水道業	566	(172)	0	738	566
Transport and telecommunication	運輸・通信業	9,155	504	298	8,651	8,857
Wholesale, retail and food services	卸売・小売業、飲食店	84,390	5,431	10,688	78,959	73,702
Financial and insurance services	金融・保険業	39,496	30,650	29,889	8,846	9,607
Real Estate	不動産業	140,578	(16,684)	(22,463)	157,262	163,041
Services	サービス業	66,485	1,935	10,234	64,550	56,251
Municipal governments	地方公共団体	-	-	-	-	-
Others	その他	50,018	(1,649)	1,009	51,667	49,009

(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

## 中小企業等貸出残高

【Non-Consolidated】		【単体】			(Millions of yen, %)	
		September 30,2002(A)	(A)-(B)	(A)-(C)	March 31,2002(B)	September 30,2001(C)
Loans to small and medium-sized companies	中小企業等貸出残高	6,051,581	(160,826)	(105,194)	6,212,407	6,156,775
Percentage to total domestic loans	中小企業等貸出比率	78.3	(2.0)	(0.9)	80.3	79.2

## Total Loans to Individuals

## 消費者ローン残高

【Non-Consolidated】		【単体】			(Millions of yen)	
		September 30,2002(A)	(A)-(B)	(A)-(C)	March 31,2002(B)	September 30,2001(C)
Total loans to individuals	消費者ローン残高	2,740,935	125,071	237,961	2,615,864	2,502,974
Housing-related loans	住宅系ローン	2,413,783	133,945	252,075	2,279,838	2,161,708
Housing loans	うち住宅ローン	1,547,426	113,393	219,573	1,434,033	1,327,853
Apartment house loans	うちアパートローン	866,357	20,552	32,502	845,805	833,855
Other loans	その他のローン	327,152	(8,874)	(14,114)	336,026	341,266

## 8.Loans to Entities Overseas by Country

## 8 . 国別貸出状況等

Certain Overseas Loans  
【Non-Consolidated】特定海外債権残高  
【単体】

(Millions of Yen, Number of countries)

		September 30,2002(A)	(A)-(B)	(A)-(C)	March 31,2002(B)	September 30,2001(C)
Outstanding balance	債権額	-	(299)	(290)	299	290
Number of countries	対象国数	-	(1)	(2)	1	2

Loans to certain areas  
【Non-Consolidated】地域別貸出金残高  
【単体】

(Millions of Yen)

		September 30,2002(A)	(A)-(B)	(A)-(C)	March 31,2002(B)	September 30,2001(C)
Loans to Asian countries	アジア向け	5,633	(2,867)	(3,736)	8,500	9,369
Risk-managed loans	うちリスク管理債権	304	(516)	(468)	820	772
Loans to Latin America	中南米向け	2,799	(456)	(389)	3,255	3,188
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・貸出金の末残、平残

【単体】

(Billions of yen)

		September 30,2002(A)	(A)-(B)	(A)-(C)	March 31,2002(B)	September 30,2001(C)
Deposits (outstanding balance)	預金 ( 末残 )	8,658	(455)	(2)	9,113	8,660
Deposits (average balance)	預金 ( 平残 )	8,631	114	73	8,517	8,558
Loans and bills discounted (outstanding balance)	貸出金 ( 末残 )	7,727	(8)	(46)	7,735	7,773
Loans and bills discounted (average balance)	貸出金 ( 平残 )	7,511	15	(24)	7,496	7,535

## Breakdown of depositors' categories

## 預金者別預金末残

( 特別国際金融取引勘定を除く国内店分 )

【Non-Consolidated】

【単体】

(Billions of yen)

		September 30,2002(A)	(A)-(B)	(A)-(C)	March 31,2002(B)	September 30,2001(C)
Corporation	法人	1,732	(118)	(131)	1,850	1,863
Individuals	個人	6,568	1	128	6,567	6,440
Local governments	公金	209	(363)	(48)	572	257
Financial institutions	金融	148	26	50	122	98
Total	合計	8,658	(455)	(1)	9,113	8,659

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.