

Financial Information for the 3rd Quarter of the Fiscal Year ending March 31, 2003

We announce our quarterly information for the 3rd Quarter of the FY 2002 (from October 1, 2002 to December 31, 2002).

The following quarterly information is disclosed as voluntary corporate information in the consideration of the “Advanced-Reform Program” of Minister Conference for Economic Countermeasures and “Program for Structural Reform of Securities Markets” of the Financial Services Agency.

(Note) The following figures are unaudited.

1. “Disclosure by Category on the basis of Financial Reconstruction Law” (Non-consolidated)

	(Billions of yen)	<Reference>	(Billions of yen)
	As of December 31, 2002		As of September 30, 2002
Unrecoverable or valueless credits	69.8		76.5
Doubtful credits	253.2		256.6
Credits in need of special caution	165.8		173.8
Total	488.9		507.0

(Note) The above figures for the end of each quarter are classified by category as set forth in Article 4 of “Law Concerning Emergency Measures for the Reconstruction of the Function of the Financial System.” However, these figures are not consecutive as the calculation methods differ in the following points from that of the figures disclosed at the end of a fiscal year or interim period.

1. “Unrecoverable or valueless credits” and “Doubtful credits”

Disclosure Category

On the basis of borrowers categorization (*) at the end of the fiscal year or interim period, borrowers who have undergone objective facts such as becoming bankrupt or dishonored, and are subject to changes in internal ratings, etc., and among self-assessed amounts at the end of the fiscal year or interim period during the quarter, regarding credits to top-30 large-scale borrowers, we have reviewed categorization of borrowers based on self-assessment standards established by the Bank.

Disclosed Amount

This amount was based on the balance at the end of each quarter.

In this regard, an amount equal to a partial direct write-off through self-assessment has been reduced at the end of each quarter.

2. “Credits in need of special caution”

Disclosure Category

On the basis of borrowers categorization (*) at the end of the fiscal year or interim period, among credits for borrowers categorized as normal and in need of caution during the quarter, with respect to newly accruing credits contractually past due 3 months or more and credits that have been confirmed as restructured, and among self-assessed amounts at the end of the fiscal year or interim period, with respect to credits to top-30 large-scale borrowers, we have reviewed categorization of borrowers based on self-assessment standards established by the Bank.

Disclosed Amount

This amount was based on the balance at the end of each quarter.

* Relationship between the Financial Reconstruction Law categories and self-assessment categories:

Unrecoverable or valueless credits (loans to customers in legal bankruptcy or virtual bankruptcy)

Doubtful credits (loans to customers in possible bankruptcy)

Credits in need of special caution (among the loans in need of caution, loans whose interest payments contractually past due 3 months or more, or restructured loans)

2. Capital Ratio (Domestic Standards)

	As of March 31, 2003 (Projected)	<Reference> As of September 30, 2002 (Actual)
Consolidated capital ratio	Latter half of 10%	10.98%
Consolidated Tier I capital ratio	Latter half of 6%	6.70%

(Note) The above projected figure may be revised should the business environment presumptions change.

3. Valuation Differences of Investment Securities Having Market Value (Non-consolidated)

○ Valuation Differences

	(Billions of yen)				<Reference> (Billions of yen)							
	As of December 31, 2002				As of June 30, 2002				As of September 30, 2002			
	Market Value	Valuation Difference		Market Value	Valuation Difference		Market Value	Valuation Difference		Market Value	Valuation Difference	
Gains		Losses	Gains		Losses	Gains		Losses				
Other Investment Securities	1,104.2	(73.7)	10.5	84.3	1,104.0	(34.9)	21.1	56.0	1,021.8	(54.7)	16.6	71.4
Stocks	173.5	(70.0)	7.3	77.4	208.3	(41.5)	13.2	54.8	191.9	(54.8)	12.3	67.1
Bonds	856.1	(4.3)	2.4	6.7	847.2	5.9	7.1	1.1	777.6	(0.6)	3.5	4.2
Others	74.6	0.6	0.7	0.1	48.3	0.6	0.7	0.0	52.1	0.7	0.8	0.0

(Note) 1. Regarding "Valuation Differences" and "Unrealized Gains or Losses," the differences between book value (before amortization and impairment) and the market value have been recorded. In this regard, as of September 30, 2002, the same standards (before amortization and impairment) have been applied. The valuation difference (after amortization and impairment) of other investment securities as of September 30, 2002 is loss of 28.5 billion yen.

2. Unrealized gains or losses related to held to maturity securities are as follows.

	(Billions of yen)				<Reference> (Billions of yen)							
	As of December 31, 2002				As of June 30, 2002				As of September 30, 2002			
	Book Value	Net Unrealized Gains/(Losses)		Book Value	Net Unrealized Gains/(Losses)		Book Value	Net Unrealized Gains/(Losses)		Book Value	Net Unrealized Gains/(Losses)	
Gains		Losses	Gains		Losses	Gains		Losses				
Held to Maturity Securities	26.9	(0.1)	0.0	0.2	0.0	0.0	0.0	-	28.6	(0.2)	0.0	0.2

3. There have been no unrealized gains or losses regarding subsidiary and affiliate stocks.

4. Derivative Transactions (Non-consolidated)

(1) Interest Rate-related Transactions

Category	Type	(Billions of yen)						<Reference> (Billions of yen)		
		As of December 31, 2002			As of June 30, 2002			As of September 30, 2002		
		Contract Amount	Market Value	Valuation Gains/(Losses)	Contract Amount	Market Value	Valuation Gains/(Losses)	Contract Amount	Market Value	Valuation Gains/(Losses)
Securities Exchange	Interest Rate Futures	-	-	-	29.9	0.0	0.0	29.9	(0.0)	(0.0)
OTC	Interest Rate Swaps	509.7	0.4	0.4	505.3	0.8	0.8	527.9	0.3	0.3
	Other	101.0	(0.0)	1.0	93.7	0.1	0.9	98.7	(0.1)	1.0
Total				1.4			1.7			1.3

(Note) Derivative transactions to which hedge accounting has been applied are excluded from the above table.

(2) Currency-related Transactions

Category	Type	(Billions of yen)						<Reference>	(Billions of yen)	
		As of December 31, 2002			As of June 30, 2002			As of September 30, 2002		
		Contract Amount	Market Value	Valuation Gains/ (Losses)	Contract Amount	Market Value	Valuation Gains/ (Losses)	Contract Amount	Market Value	Valuation Gains/ (Losses)
OTC	Currency Swaps	32.2	0.0	0.0	32.2	0.0	0.0	32.6	0.0	0.0

(Note) 1. Derivative transactions to which hedge accounting has been applied and transactions below (Note 2) are excluded from the above table.

2. Contract amounts of currency swap transactions that were calculated by periodic accounting of profit and loss are as follows.

Type	(Billions of yen)						<Reference>	(Billions of yen)	
	As of December 31, 2002			As of June 30, 2002			As of September 30, 2002		
	Contract Amount	Market Value	Valuation Gains/ (Losses)	Contract Amount	Market Value	Valuation Gains/ (Losses)	Contract Amount	Market Value	Valuation Gains/ (Losses)
Currency Swaps	196.9	(0.8)	(0.8)	286.9	12.0	12.0	207.5	(0.8)	(0.8)

Contract amounts of revaluated foreign exchange and currency options are as follows.

Category	Type	(Billions of yen)		<Reference>	(Billions of yen)		
		As of December 31, 2002		As of June 30, 2002		As of September 30, 2002	
		Contract Amount		Contract Amount		Contract Amount	
OTC	Forward Foreign Exchange	140.0		297.6		167.2	
	Currency Options	43.8		68.9		47.9	

(3) Stock-related Transactions

There have been no stock-related transactions.

(4) Bond-related Transactions

Category	Type	(Billions of yen)						<Reference>	(Billions of yen)	
		As of December 31, 2002			As of June 30, 2002			As of September 30, 2002		
		Contract Amount	Market Value	Valuation Gains/ (Losses)	Contract Amount	Market Value	Valuation Gains/ (Losses)	Contract Amount	Market Value	Valuation Gains/ (Losses)
Securities Exchange	Bond Futures	5.2	(0.0)	(0.0)	9.2	(0.0)	(0.0)	0.7	-	-
	Bond Futures Options	1.0	(0.4)	(0.0)	9.1	0.0	0.0	-	-	-
OTC	Bond Options	-	-	-	24.0	0.2	(0.0)	100	(1.4)	0.2
Total	Total			(0.0)			(0.0)			0.2

(Note) Derivative transactions to which hedge accounting has been applied are excluded from the above table.

(5) Commodities-related Transactions

There have been no commodities-related transactions.

(6) Credit Derivative Transactions

There have been no credit derivative transactions.

5. Outstandings of Domestic Deposits and Domestic Loans (Non-consolidated)

	(Billions of yen)	<Reference>	(Billions of yen)
	As of December 31, 2002	As of December 31, 2001	As of September 30, 2002
Domestic individual deposits	6,833.0	6,710.2	6,568.1
Floating deposits	3,565.7	2,875.7	3,252.6
Time deposits	3,201.2	3,778.4	3,246.5
Domestic corporation deposits	1,652.5	1,610.9	1,732.7
Other domestic deposits	240.2	323.7	357.7
Total Domestic Deposits	8,725.7	8,644.9	8,658.6
Domestic Loans	7,529.3	7,490.7	7,724.3

(Note) 1. The above figures are derived from domestic branches (excluding offshore banking accounts).

2. Other domestic deposits include deposits of local governments and financial institutions.

3. Floating deposits = current deposits + ordinary deposits + savings deposits + deposits at notice

Time deposits = time deposits + installment savings accounts

Please contact the office below in regards to the above information.

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