

ANNUAL REPORT(EXCERPT)

TRANSLATION

For the year ended March 31,2003

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A .Digest of Financial Results for the year ended March 31, 2003

1. Income status

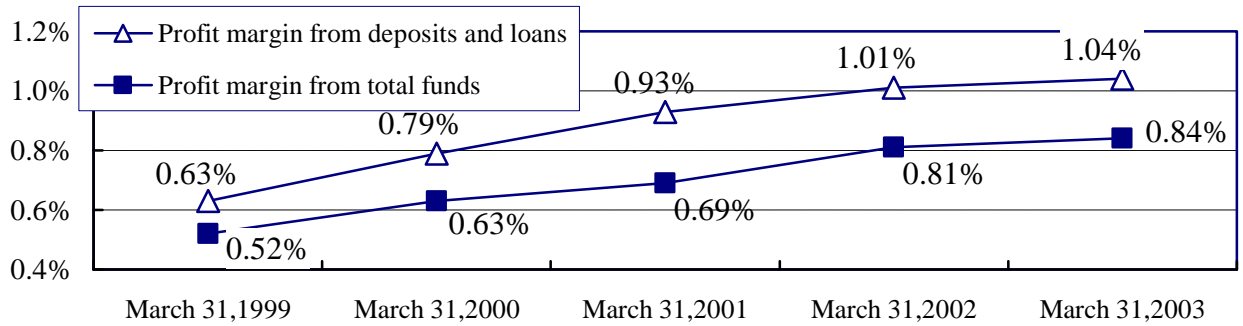
(Billion of yen , %)

	March 31. 2002	March 31. 2003	Increase /(Decrease)	Ratio(%)
Gross operating income	202.5	194.9	(7.6)	(3.7)
(Excluding gains or losses on government bonds and other bonds)	195.3	199.5	4.2	2.1
Gross operating income from domestic operations	194.9	187.3	(7.6)	(3.9)
Interest income	161.1	159.6	(1.5)	
Fees and commissions	25.3	25.5	0.2	
Trading profits	0.6	0.9	0.3	
Other operating income	7.8	1.1	(6.7)	
Gross operating income from international operations	7.5	7.5	0.0	0.0
Expenses	94.4	90.1	(4.3)	(4.6)
Of which, personnel	40.4	35.3	(5.1)	(12.7)
Of which, facilities	48.2	49.2	1.0	(2.1)
Net business profit (before transfer to allowance for possible loan losses)	108.1	104.8	(3.3)	(3.0)
(Excluding gains or losses on government bonds and other bonds)	100.9	109.4	8.5	8.4
Transfer to allowance for possible loan losses	0.0	(6.1)	(6.1)	
Net business profit (after transfer to reserve for possible loan losses)	108.0	111.0	3.0	2.7
Of which, gains or losses on government bonds and other bonds	7.2	(4.5)	(11.7)	
Unusual profits and losses	(73.8)	(85.7)	(11.9)	
Of which, disposal of bad debts	50.2	49.8	(0.4)	
(Including transfer to allowance for possible loan losses)	50.3	43.6	(6.7)	
Of which, gains or losses on securities	(18.7)	(29.5)	(10.8)	
Of which, losses on devaluation of securities	20.0	33.2	13.2	
Ordinary profit	34.2	25.3	(8.9)	(26.1)
Special gains and losses	(1.3)	2.7	4.0	
Income taxes-deferred	12.4	12.9	0.5	
Net income	20.4	15.1	(5.3)	(25.9)

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

While continuous efforts have been made to increase interest margin and strengthen fees & commissions, Gross Operating Income has decreased by 3.7% against the previous year to 194.9 billion yen due to the decrease in the gains on government and other bonds(decrease by 11.7 billion yen).

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

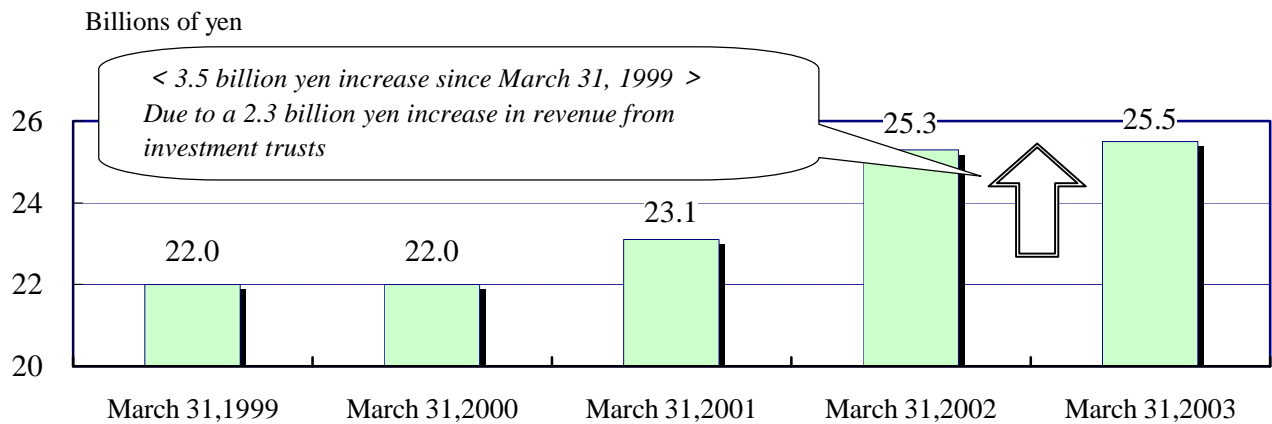


Gross Operating Income

Billions of yen

179.4	182.4	190.2	202.5	194.9
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(Reference 2)Transition of fees and commissions(from domestic operations).

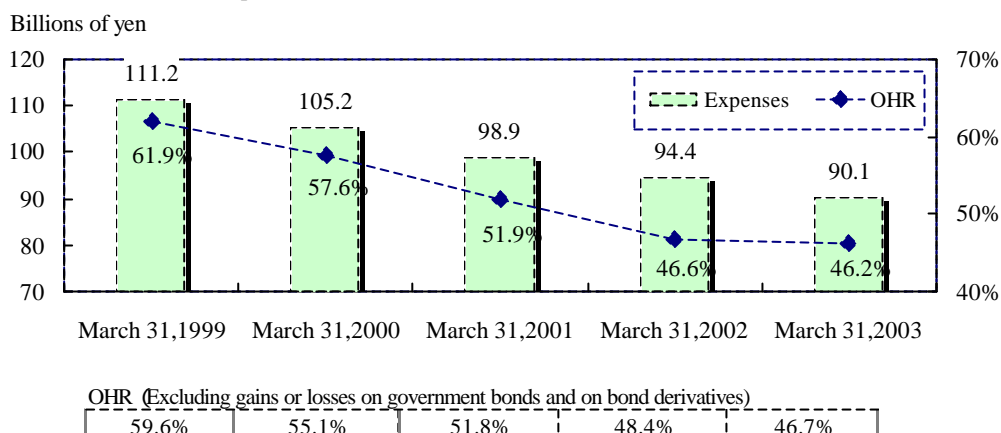


(2) Expenses: *OHR has decreased to 46.2% as a result of further cost reduction efforts.

As a result of continuous cost reduction efforts, expenses have decreased by 4.6% against the previous interim term to 90.1 billion yen and *OHR has further decreased to 46.2%.

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

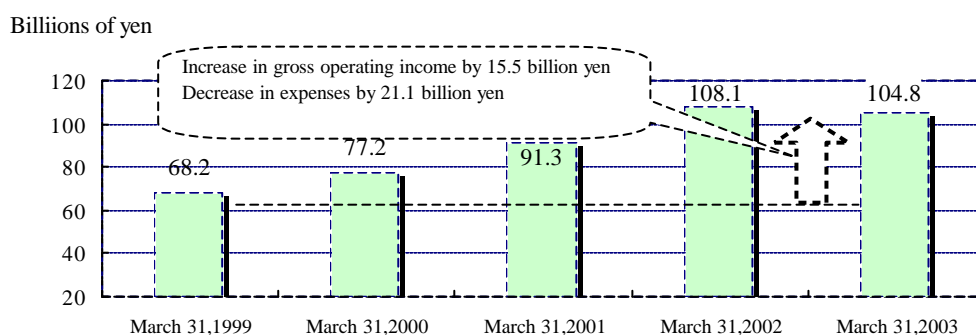
(Reference) Transition of Expenses and OHR



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

Despite gross operating income decreased by 7.6 billion yen against the previous year, as a result of continuous costs reduction efforts, net business profit before transfer to allowance for possible loan losses has reached to 104.8 billion yen with a slight increase.

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



(4) Disposal of bad debts: 43.6 billion yen, decreased by 6.7 billion yen against the previous term.

We have handled 43.6 billion yen of bad debts which decreased by 6.7 billion yen against the previous term as a result of conducting rigorous assessment of collateral and wider application of DCF methods to more debts as well as improving category of bor

(5) Losses on devaluation of securities: write off 33.2 billion yen due to the effects of falling share prices.

Write off shares reached 33.2 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 net income have decreased mainly due to an increase in the amount of impairment losses.

As a result of the above, ordinary profit reached 25.3 billion yen, which was a decrease by 26.1% against the previous term. Net income reached 15.1 billion yen, which was a decrease by 25.9% against the previous term

2 .Assets and Liabilities

(1) Loans: Loans to individuals mainly through housing loans have made a large increase.

As a result of efforts in concentrating into regional retail banking, loans to individuals have satisfactorily progressed mainly through housing loans with an increase by 261.7 billion yen (10% increase) against the previous term to 2877.5 billion yen. The percentage of loans to individuals against total loans increased to 36.4%.

(Reference) Transition of loans related to regional retail market (Billions of yen , %)

	March 31, 2001	March 31, 2002	Increase /(Decrease)	March 31, 2003	Increase / (Decrease)
Loans to small businesses, etc.	6,115.3	6,212.4	(1.5%) 97.1	6,421.6	(3.4%) 209.2
Of which, loans to individuals	2,432.3	2,615.8	(7.5%) 183.5	2,877.5	(10.0%) 261.7
Of which, housing-related loans	2,084.3	2,279.8	(9.3%) 195.5	2,556.1	(12.1%) 276.3
Housing loans	1,257.4	1,434.0	(14.0%) 176.6	1,669.0	(16.4%) 235.0
Apartment house loans	826.8	845.8	(2.3%) 19.0	887.1	(4.9%) 41.3
Percentage of loans to small businesses against total loans	78.6%	80.3%	1.7%	81.2%	0.9%
Of which, loans to individuals	31.2%	33.8%	2.6%	36.4%	2.6%

(2) Deposits: Individual deposits have steadily progressed

Individual deposits have steadily progressed with an by 2.3% increase against the previous term. Total deposits have increased by 260.5 billion yen (2.8% increase) against the previous term.

(Reference) Transition of Deposits (Billions of yen , %)

	March 31, 2001	March 31, 2002	Increase /(Decrease)	March 31, 2003	Increase /(Decrease)
Deposits	8,887.6	9,113.8	(2.5%) 226.2	9,374.3	(2.8%) 260.5
Of which, individual deposits	6,389.5	6,567.7	(2.8%) 178.2	6,721.3	(2.3%) 153.6
Of which, corporate deposits	1,794.5	1,850.3	(3.1%) 55.8	2,059.7	(1.3%) 209.4

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

The balance of investment trusts has increased by 40.4 billion yen against the previous term, which resulted in 222.2 billion yen, proactive responding to the diversifying customer needs with commission revenues of 2.3 billion yen. Commission revenue from sales of Non-life insurance products have steadily progressed to 0.7 billion yen with increase of 0.5 billion yen against the previous term.

(Reference 1) Transition of products for individuals (Billions of yen)

	March 31, 2001	March 31, 2002	Increase /(Decrease)	March 31, 2003	Increase /(Decrease)
Balance of investment trusts	113.5	181.8	68.3	222.2	40.4
Balance of foreign currency deposits	57.8	52.8	(5.0)	63.2	10.4

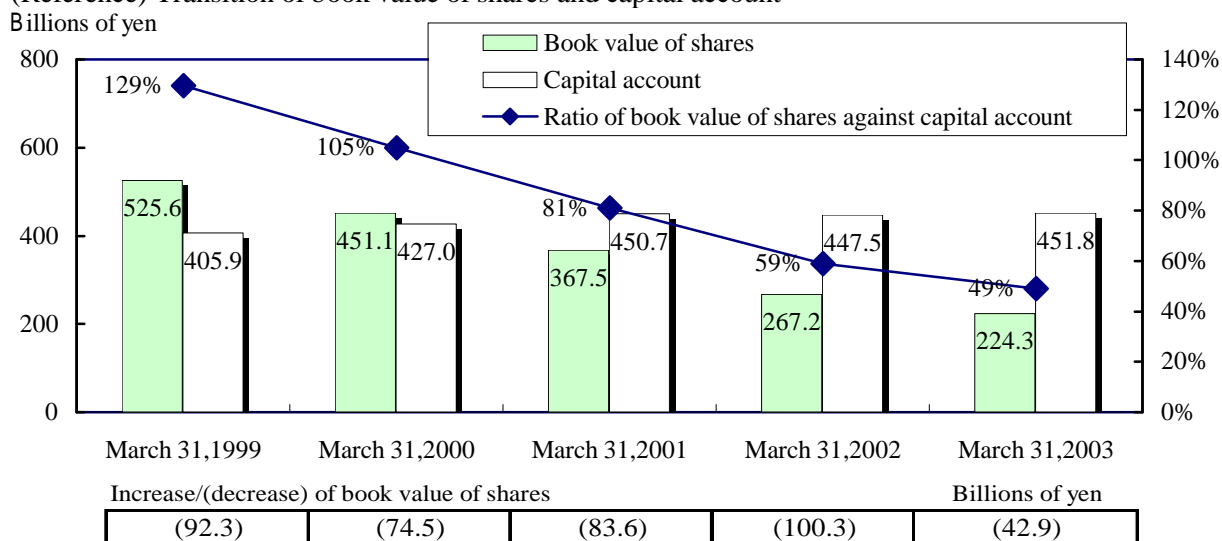
(Reference 2) Commission revenues from products for individuals (Billions of yen)

	March 31, 2001	March 31, 2002	Increase /(Decrease)	March 31, 2003	Increase /(Decrease)
Investment trusts (fees and commissions)	1.2	2.1	0.9	2.3	0.2
Non-life insurance (fees and commissions)		0.2	0.2	0.7	0.5
Foreign currency deposits (income from international operations)	1.5	1.5	0.0	1.2	(0.3)

(4) Securities: Shares have decreased by 42.9 billion yen due to outright sales, etc.

The book value of shares has decreased by 42.9 billion yen against the previous term (decrease of 14.8 billion yen through outright sales and decrease of 33.2 billion yen through devaluation etc). The ratio against capital account has continuously decreased to 49%.

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



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

3 .Bad debts: Ratio of bad debts has decreased by 0.9% to 4.9%.

Bad debts (under the Financial Reconstruction Law) have decreased by 73.2 billion yen against the previous term as a result of further off-balancing, collection and etc. The ratio of bad debts has decreased by 0.9% to 4.9%.

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

(Billions of yen)

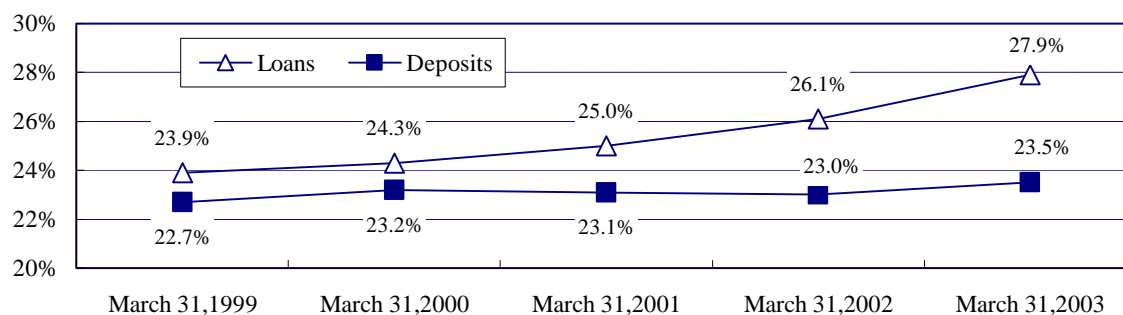
Categories of credits	March 31, 2001	March 31, 2002	Increase / (Decrease)	March 31, 2003	Increase / (Decrease)
Unrecoverable or valueless (in legal or virtual bankruptcy)	86.0	84.6	(1.4)	50.6	(34.0)
Doubtful (in possible bankruptcy)	256.5	247.3	(9.2)	226.2	(21.1)
In need of special caution	193.9	144.7	(49.2)	126.7	(18.0)
Subtotal(bad debts) A	536.5	476.7	(59.8)	403.5	(73.2)
In need of caution other than special caution	1,238.3	1,162.9	(75.4)	1,061.5	(101.4)
Credits to normal customers	6,473.6	6,464.8	(8.8)	6,666.4	201.6
Normal credits B	7,711.9	7,627.8	(84.1)	7,727.9	100.1
Total credits C = A + B	8,248.4	8,104.6	(143.8)	8,131.5	26.9
(%)					
Ratio against total credits A/C	6.5	5.8	(0.7)	4.9	(0.9)

4. Conditions in Kanagawa Prefecture: Both share of deposits and loans rose.

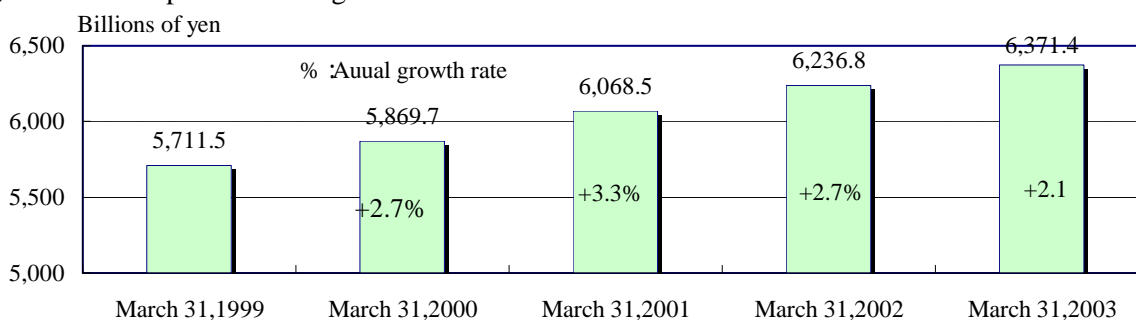
Especially individual deposits and loans have steadily progressed.

Shares in Kanagawa Prefecture have reached 27.9% for loans by increase of 1.8% and 23.5% for deposits by increase of 0.5%, as a result of concentration of business resources in the prefecture as a regional bank. Among them, individual loans have largely increased at 9.9% annually.

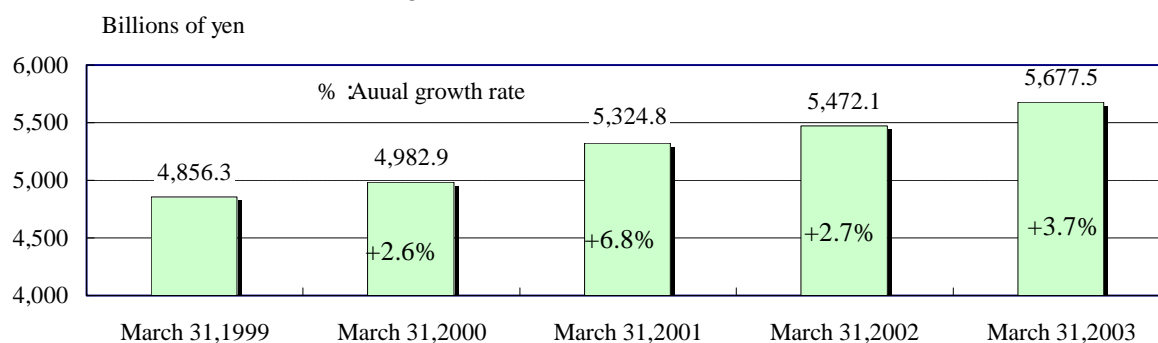
(1) Shares in Kanagawa Prefecture



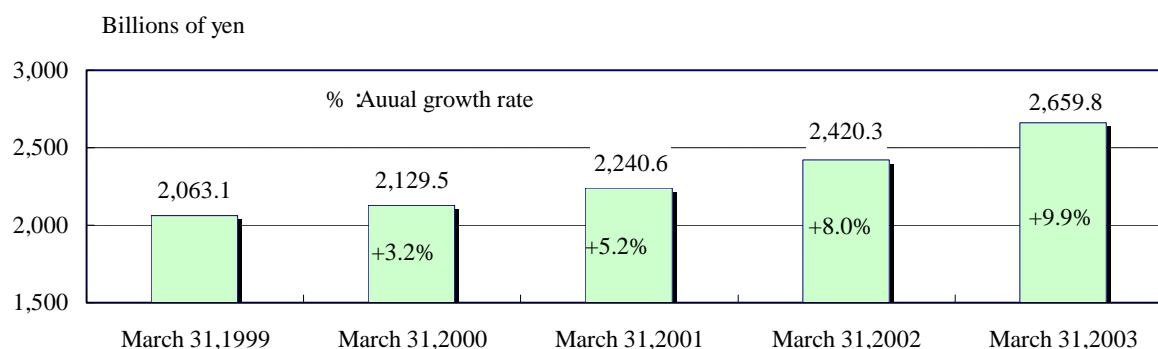
(2) Individual deposits in Kanagawa Prefecture



(3) Loans to small businesses in Kanagawa Prefecture



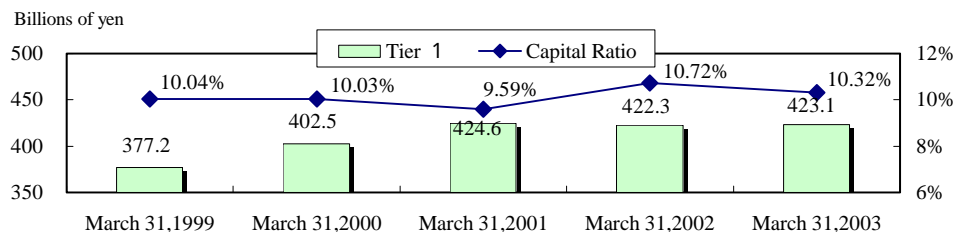
(4) Loans to individuals in Kanagawa Prefecture



5. Capital Ratio: continuously retained above 10%.

We have achieved to 10.32% of capital ratio keeping above 10% level successively to the previous term with increase in Tier 1, in spite of the increase of risk weighted assets mainly due to increase of Individual loans.

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

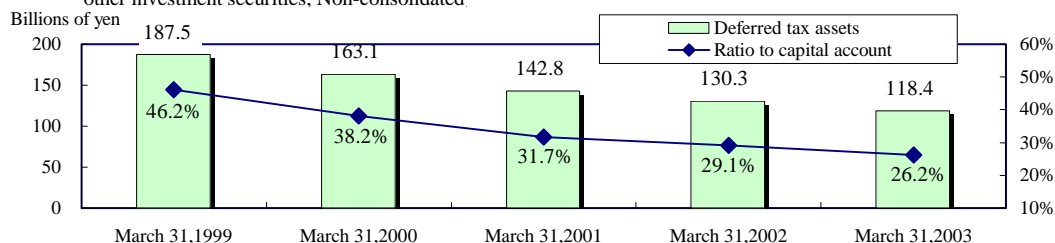


Tier 1 Ratio	5.04%	5.66%	6.15%	6.47%	6.36%
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6. Deferred Tax assets: Both balance and ratio to total assets have steadily decreased.

The balance of deferred tax assets and its ratio to capital account have steadily decreased to 26.2%.

(Reference) Transition of ratio of deferred tax assets to capital account (excluding net unrealized profit from other investment securities, Non-consolidated)



Ratio to Tier 1 (including net unrealized profit from other investment securities, consolidated)

Ratio to Tier 1	51.2%	41.7%	34.2%	34.9%	32.9%
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7. Prospects: We expect to make satisfactory improvement in both ordinary profit and net income in fiscal year 2003

We expect net business profit (before transfer to allowance for possible loan losses) will reach 105.5 billion yen which is above the fiscal year 2002 through further strengthening profitability with focusing on retail banking. Both Ordinary profit and net income are expected to largely increase against the previous term by improvement in disposal of bad debt and gains on losses on securities.

Non-consolidated

(Billions of yen)

	Prospects for the interim term of 2003	Increase/(decrease) against the previous interim term	Prospects for the year 2003	Increase/(decrease)
Gross operating income	99.0	0.2	195.5	0.6
Expenses	45.5	(0.1)	90.0	(0.1)
Net business profit (before transfer to allowance for possible loan losses)	53.5	0.4	105.5	0.7
Disposal of bad debts	25.0	(1.4)	40.0	(3.6)
Gains or losses on securities	(5.0)	14.2	(5.0)	24.5
Ordinary profit	19.0	14.0	56.0	30.7
Net income	10.0	7.0	31.5	16.4

Consolidated

(Billions of yen)

	Prospects for the interim term of 2003	Increase/(decrease) against the previous interim term	Prospects for the year 2003	Increase/(decrease)
Ordinary profit	19.0	15.4	56.0	28.9
Net income	10.0	8.0	31.5	14.7

B . CONSOLIDATED FINANCIAL INFORMATION**B . 連結決算情報****1 . Consolidated Balance Sheet (Unaudited)****1 . 連結貸借対照表**March 31, 2003
(Millions of yen)

ASSETS:	(資産の部)		LIABILITIES :	(負債の部)	
Cash and due from banks	現金預け金	493,925	Deposits	預金	9,364,106
Call loans	コールローン及び買入手形	19,436	Negotiable CDs	譲渡性預金	69,488
Commercial paper and other debts purchased	買入金銭債権	62,341	Call money and bills sold	コールマネー及び売渡手形	276
Trading assets	特定取引資産	72,529	Trading liabilities	特定取引負債	4,167
Investment securities	有価証券	1,492,241	Borrowed money	借入金	221,987
Loans and bills discounted	貸出金	7,833,029	Foreign exchanges	外国為替	151
Foreign exchanges	外国為替	7,582	Bonds and notes	社債	45,999
Other assets	その他資産	133,562	Convertible bonds	新株予約権付社債	60,000
Premises and equipment	動産不動産	206,014	Other liabilities	その他負債	113,721
Deferred tax assets	繰延税金資産	139,518	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	303,666	Allowance for possible losses on collateralized real estate loans sold	債権売却損失引当金	1,815
Allowance for possible loan losses	貸倒引当金	(91,051)	Allowance under special laws	特別法上の引当金	0
			Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	22,536
			Goodwill	連結調整勘定	1,450
			Acceptances and guarantees	支払承諾	303,666
			Total Liabilities	負債の部合計	10,209,435
			MINORITY INTERESTS	(少数株主持分)	
			STOCKHOLDERS' EQUITY	少数株主持分	6,135
			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	113,613
			Land revaluation excess	土地再評価差額金	33,206
			Net unrealized gain/(loss) on available-for-sale securities	株式等評価差額金	(20,348)
			Foreign currency translation adjustment	為替換算調整勘定	0
			Treasury stock	自己株式	(330)
			Total stockholders' equity	資本の部合計	457,225
Total Assets	資産の部合計	10,672,796	Total Liabilities, Minority Interests and Stockholders' Equity	負債少数株主持分及び資本の部合計	10,672,796

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

2 . Consolidated Statement of Income(Unaudited)

2 . 連結損益計算書

For the year ended

March 31,2003

(Millions of yen)

Total ordinary income :	経常収益	285,432
Interest received	資金運用収益	177,655
Interest on loans and discounts	（うち貸出金利息）	156,028
Interest and dividends on investment securities	（うち有価証券利息配当金）	18,486
Fees and commissions	役務取引等収益	38,938
Trading profits	特定取引収益	975
Other operating income	その他業務収益	56,343
Other ordinary income	その他経常収益	11,519
Total ordinary expenses :	経常費用	258,276
Interest paid	資金調達費用	15,270
Interest on deposits	（うち預金利息）	4,155
Fees and commissions	役務取引等費用	8,481
Trading losses	特定取引費用	157
Other operating expenses	その他業務費用	45,906
General and administrative expenses	営業経費	98,897
Other expenses	その他経常費用	89,563
Ordinary profit	経常利益	27,156
Special gains	特別利益	6,056
Special losses	特別損失	2,329
Income before income taxes and minority interests	税金等調整前当期純利益	30,883
Income taxes-current	法人税、住民税及び事業税	2,404
Income taxes-deferred	法人税等調整額	11,073
Income from minority interests in consolidated subsidiaries	少数株主利益	508
Net income	当期純利益	16,896

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

3 . Consolidated Statement of Retained Earnings(Unaudited)

3 . 連結剰余金計算書

For the year ended

March 31,2003
(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	146,277
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
Decrease in capital surplus	資本剰余金減少高	0
Decrease of retained earnings due to decrease of consolidated subsidiaries	連結子会社の減少に伴う剰余金減少高	0
Balance at end of term	資本剰余金期末残高	146,281
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	103,433
Increase in earned surplus	利益剰余金増加高	17,229
Net income	当期純利益	16,896
Reversal of land revaluation excess	土地再評価差額金取崩による増加高	333
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 term	利益剰余金期末残高	113,613

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

4 . Consolidated Statement of Cash Flows(Unaudited)

4 . 連結キャッシュフロー計算書

For the year ended

March 31,2003

(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	税金等調整前当期純利益	30,883
Depreciation and amortization	減価償却費	33,811
Amortization of goodwill	連結調整勘定償却額	(60)
Increase (Decrease) in reserve for possible loan losses	貸倒引当金の増加額	(19,187)
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	(12,479)
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	(1)
Interest income	資金運用収益	(177,655)
Interest expenses	資金調達費用	15,270
Investment securities gains (losses)	有価証券関係損益 ()	30,989
Foreign exchange losses (gains)	為替差損益 ()	3,490
Losses (Gains) on disposal of premises and equipment	動産不動産処分損益 ()	948
Net decrease(increase) in trading assets	特定取引資産の純増 () 減	(20,218)
Net increase (decrease) in trading liabilities	特定取引負債の純増減 ()	(519)
Net decrease in loans	貸出金の純増 () 減	(230,127)
Net increase(decrease) in deposits	預金の純増減 ()	264,717
Net increase(decrease) in negotiable certificates of deposit	譲渡性預金の純増減 ()	(23,662)
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 ()	(19,222)
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	24,196
Net increase(decrease) in call loans and others	コールローン等の純増 () 減	780
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 ()	(1,497)
Net decrease(increase) in foreign exchange (assets)	外国為替 (資産) の純増 () 減	2,711
Net increase(decrease) in foreign exchange (liabilities)	外国為替 (負債) の純増減 ()	68
Interest and dividends received	資金運用による収入	196,359
Interest paid	資金調達による支出	(18,499)
Other	その他	(106,211)
Subtotal	小計	44,189
Income taxes paid	法人税等の支払額	(1,210)
Net cash provided by operating activities	営業活動によるキャッシュフロー	42,979
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	(2,291,322)
Proceeds from sales of securities	有価証券の売却による収入	1,420,689
Proceeds from maturities of securities	有価証券の償還による収入	271,594
Expenditures for premises and equipment	動産不動産の取得による支出	(22,867)
Proceeds from sales of premises and equipment	動産不動産の売却による収入	4,825
Net cash provided by investing activities	投資活動によるキャッシュフロー	(617,079)
3. Cash flows from financing activities	・ 財務活動によるキャッシュフロー	
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
Proceeds from sales of treasury stock	自己株式の売却による収入	50
Purchase of treasury stock	自己株式の取得による支出	(282)
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	(140)
Net cash used in financing activities	財務活動によるキャッシュフロー	(17,411)
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	(33)
5. Net increase (decrease) in cash and cash equivalents	・ 現金及び現金同等物の増加額	(591,544)
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
7. Cash and cash equivalents at end of term	・ 現金及び現金同等物の期末残高	477,551

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

5 . Comparison of Consolidated Balance Sheets(Unaudited)

5 . 比較連結貸借対照表 (主要内訳)

March 31,2003

(Millions of yen)

		March 31,2003(A)	March 31,2002(B)	Increase/(Decrease) (A)-(B)
ASSETS:	(資産の部)			
Cash and due from banks	現金預け金	493,925	1,109,666	(615,741)
Call loans	コールローン及び買入手形	19,436	61,900	(42,464)
Commercial paper and other debts purchased	買入金銭債権	62,341	20,658	41,683
Trading assets	特定取引資産	72,529	52,310	20,219
Investment securities	有価証券	1,492,241	953,716	538,525
Loans and bills discounted	貸出金	7,833,029	7,593,463	239,566
Foreign exchanges	外国為替	7,582	10,294	(2,712)
Other assets	その他資産	133,562	258,074	(124,512)
Premises and equipment	動産不動産	206,014	230,935	(24,921)
Deferred tax assets	繰延税金資産	139,518	147,824	(8,306)
Goodwill	連結調整勘定	-	156	(156)
Customers' liabilities for acceptances and guarantees	支払承諾見返	303,666	436,138	(132,472)
Allowance for possible loan losses	貸倒引当金	(91,051)	(110,256)	19,205
Total assets	資産の部合計	10,672,796	10,764,882	(92,086)
LIABILITIES :	(負債の部)			
Deposits	預金	9,364,106	9,099,005	265,101
Negotiable CDs	譲渡性預金	69,488	93,150	(23,662)
Call money and bills sold	コールマネー及び売渡手形	276	1,773	(1,497)
Trading liabilities	特定取引負債	4,167	4,687	(520)
Borrowed money	借入金	221,987	241,210	(19,223)
Foreign exchanges	外国為替	151	82	69
Bonds and notes	社債	45,999	55,997	(9,998)
Convertible bonds	転換社債	-	60,000	(60,000)
Convertible bonds	新株予約権付社債	60,000	-	60,000
Other liabilities	その他負債	113,721	267,688	(153,967)
Liability for employees' retirement benefits	退職給付引当金	68	71	(3)
Reserve for possible losses on collateralized real estate loans sold	債権売却損失引当金	1,815	14,295	(12,480)
Reserve for contingent liabilities	偶発損失引当金	-	4,200	(4,200)
Reserves under special laws	特別法上の引当金	0	0	0
Deferred tax liabilities	繰延税金負債	-	484	(484)
Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	22,536	23,369	(833)
Goodwill	連結調整勘定	1,450	-	1,450
Acceptances and guarantees	支払承諾	303,666	436,138	(132,472)
Total liabilities	負債の部合計	10,209,435	10,302,156	(92,721)
MINORITY INTERESTS STOCKHOLDERS' EQUITY	(少数株主持分)			
Minority interests stockholders' equity	少数株主持分	6,135	11,458	(5,323)
STOCKHOLDERS' EQUITY:	(資本の部)			
Total stockholders' equity	資本勘定	457,225	451,267	5,958
Total liabilities, minority interests and stockholders' equity	負債、少数株主持分及び資本の部合計	10,672,796	10,764,882	(92,086)

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

6 . Comparison of Consolidated Statements of Incom(Unaudited)

6 . 比較連結損益計算書 (主要内訳)

For the year ended

March 31,2003
(Millions of yen)

		March 31,2003(A)	March 31,2002(B)	Increase/(Decrease) (A)-(B)
Total ordinary income	経常収益	285,432	310,707	(25,275)
Interest received	資金運用収益	177,655	193,838	(16,183)
Interest on loans and discounts	(うち貸出金利息)	156,028	164,267	(8,239)
Interest and dividends on investment securities	(うち有価証券利息配当金)	18,486	20,142	(1,656)
Fees and commissions	役務取引等収益	38,938	37,813	1,125
Trading profits	特定取引収益	975	636	339
Other operating income	その他業務収益	56,343	60,749	(4,406)
Other ordinary income	その他経常収益	11,519	17,669	(6,150)
Total ordinary expenses	経常費用	258,276	277,081	(18,805)
Interest paid	資金調達費用	15,270	30,578	(15,308)
Interest on deposits	(うち預金利息)	4,155	14,366	(10,211)
Fees and commissions	役務取引等費用	8,481	7,634	847
Trading losses	特定取引費用	157	6	151
Other operating expenses	その他業務費用	45,906	44,430	1,476
General and administrative expenses	営業経費	98,897	99,956	(1,059)
Other expenses	その他経常費用	89,563	94,475	(4,912)
Ordinary profit	経常利益	27,156	33,626	(6,470)
Special gains	特別利益	6,056	196	5,860
Special losses	特別損失	2,329	1,435	894
Income before income taxes and minority interests	税金等調整前当期純利益	30,883	32,387	(1,504)
Income taxes-current	法人税、住民税及び事業税	2,404	871	1,533
Income taxes-deferred	法人税等調整額	11,073	11,963	(890)
Income/(losses) from minority interests in consolidated subsidiaries	少数株主利益 (又は少数株主損失)	508	(299)	807
Net income	当期純利益	16,896	19,852	(2,956)

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

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

7 . 比較連結剰余金計算書 (主要内訳)

For the year ended

March 31,2003

(Millions of yen)

		March 31,2003(A)	March 31,2002(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	-	236	(236)
Decrease in consolidated retained earnings	連結剰余金減少高	-	3,524	(3,524)
Net income	当期純利益	-	19,852	(19,852)
Balance at end of term	連結剰余金期末残高	-	103,433	(103,433)
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	146,277	-	146,277
Increase in capital surplus	資本剰余金増加高	4	-	4
Decrease in capital surplus	資本剰余金減少高	0	-	0
Balance at end of term	資本剰余金期末残高	146,281	-	146,281
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	103,433	-	103,433
Increase in earned surplus	利益剰余金増加高	17,229	-	17,229
Decrease in earned surplus	利益剰余金減少高	7,049	-	7,049
Balance at end of term	利益剰余金期末残高	113,613	-	113,613

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

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

8 . 比較連結キャッシュ・フロー計算書

For the year ended

March 31,2003

(Millions of yen)

		March 31,2003(A)	March 31,2002(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	税金等調整前当期純利益	30,883	32,387	(1,504)
Depreciation and amortization	減価償却費	33,811	36,814	(3,003)
Amortization of goodwill	連結調整勘定償却額	(60)	113	(173)
Increase (Decrease) in reserve for possible loan losses	貸倒引当金の増加額	(19,187)	(5,277)	(13,910)
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	(12,479)	(8,397)	(4,082)
Increase (Decrease) in reserve for contingent liabilities	偶発損失引当金の増加額	(10)	422	(432)
Increase (Decrease) in liability for employee's retirement benefits	退職給付引当金の増加額	(1)	(110)	109
Interest income	資金運用収益	(177,655)	(193,838)	16,183
Interest expenses	資金調達費用	15,270	30,578	(15,308)
Investment securities gains (losses)	有価証券関係損益 ()	30,989	12,959	18,030
Foreign exchange losses (gains)	為替差損益 ()	3,490	(2,176)	5,666
Losses (Gains) on disposal of premises and equipment	動産不動産処分損益 ()	948	1,335	(387)
Net decrease(increase) in trading assets	特定取引資産の純増 ()減	(20,218)	66,395	(86,613)
Net increase (decrease) in trading liabilities	特定取引負債の純増減 ()	(519)	(519)	0
Net decrease in loans	貸出金の純増 ()減	(230,127)	126,670	(356,797)
Net increase(decrease) in deposits	預金の純増減 ()	264,717	229,067	35,650
Net increase(decrease) in negotiable certificates of deposit	譲渡性預金の純増減 ()	(23,662)	(109,420)	85,758
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 ()	(19,222)	(39,653)	20,431
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	24,196	11,281	12,915
Net increase(decrease) in call loans and others	コールローン等の純増 ()減	780	147,280	(146,500)
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	-	(69,316)	69,316
Net increase (decrease) in call money and others	コールマネー等の純増減 ()	(1,497)	(130,811)	129,314
Net decrease(increase) in foreign exchange (assets)	外国為替 (資産) の純増 ()減	2,711	(2,625)	5,336
Net increase(decrease) in foreign exchange (liabilities)	外国為替 (負債) の純増減 ()	68	(79)	147
Interest and dividends received	資金運用による収入	196,359	208,413	(12,054)
Interest paid	資金調達による支出	(18,499)	(36,646)	18,147
Other	その他	(106,211)	15,945	(122,156)
Subtotal	小計	44,189	320,723	(276,534)
Income taxes paid	法人税等の支払額	(1,210)	(1,012)	(198)
Net cash provided by operating activities	営業活動によるキャッシュフロー	42,979	319,711	(276,732)
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	(2,291,322)	(769,562)	(1,521,760)
Proceeds from sales of securities	有価証券の売却による収入	1,420,689	929,262	491,427
Proceeds from maturities of securities	有価証券の償還による収入	271,594	292,712	(21,118)
Expenditures for premises and equipment	動産不動産の取得による支出	(22,867)	(23,503)	636
Proceeds from sales of premises and equipment	動産不動産の売却による収入	4,825	3,180	1,645
Net cash provided by investing activities	投資活動によるキャッシュフロー	(617,079)	432,088	(1,049,167)
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	-	(6,000)	6,000
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	-	85,000	(85,000)
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	(140)	(20)	(120)
Purchase of treasury stock	自己株式の取得による支出	(282)	(100)	(182)
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	(17,411)	75,507	(92,918)
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	(33)	30	(63)
5. Net increase (decrease) in cash and cash equivalents	.現金及び現金同等物の増加額	(591,544)	827,337	(1,418,881)
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 term	.現金及び現金同等物の期末残高	477,551	1,069,096	(591,545)

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

C . NON-CONSOLIDATED FINANCIAL INFORMATION

C . 単体決算情報

1 . Non-Consolidated Balance Sheet(Unaudited)

1 . 第142期末貸借対照表

March 31,2003

(Millions of yen)

ASSETS:	(資産の部)		LIABILITIES :	(負債の部)	
Cash and due from banks	現金預け金	492,755	Deposits	預金	9,374,396
Call loans	コールローン	19,436	Negotiable CDs	譲渡性預金	89,738
Commercial paper and other debts purchased	買入金銭債権	44,471	Call money	コールマネー	276
Trading assets	特定取引資産	72,529	Trading liabilities	特定取引負債	4,167
Investment securities	有価証券	1,486,036	Borrowed money	借入金	195,109
Loans and bills discounted	貸出金	7,902,054	Foreign exchanges	外国為替	151
Foreign exchanges	外国為替	7,582	Bonds and notes	社債	45,000
Other assets	その他資産	111,174	Convertible bonds	新株予約権付社債	60,000
Premises and equipment	動産不動産	137,249	Other liabilities	その他負債	77,064
Deferred tax assets	繰延税金資産	132,170	Reserve for possible losses on collateralized real estate loans sold	債権売却損失引当金	1,815
Customers' liabilities for acceptances and guarantees	支払承諾見返	213,469	Reserves under special laws	特別法上の引当金	0
Reserve for possible loan losses	貸倒引当金	(83,324)	Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	22,536
			Acceptances and guarantees	支払承諾	213,469
			Total Liabilities	負債の部合計	10,083,726
			STOCKHOLDERS' EQUITY:	(資本の部)	
			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	108,219
			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 term	当期末処分利益	21,343
			Net income	当期利益	15,171
			Land revaluation excess	土地再評価差額金	33,206
			Net unrealized gain/(loss) on available-for-sale securities	株式等評価差額金	(20,297)
			Treasury stock	自己株式	(330)
			Total stockholders' equity	資本の部合計	451,881
Total Assets	資産の部合計	10,535,608	Total Liabilities and Stockholders' Equity	負債及び資本の部合計	10,535,608

2 . Non-Consolidated Statement of Income (Unaudited)

2 . 第142期末損益計算書

For the year ended

March 31,2003

(Millions of yen)

Total ordinary Income :	經常収益	238,263
Interest received	資金運用収益	178,551
Interest on loans and discounts	(うち貸出金利息)	156,585
Interest and dividends on investment securities	(うち有価証券利息配当金)	18,825
Fees and commissions	役務取引等収益	36,294
Trading profits	特定取引収益	975
Other operating income	その他業務収益	14,889
Other ordinary income	その他經常収益	7,551
Total ordinary expenses :	經常費用	212,943
Interest paid	資金調達費用	14,561
Interest on deposits	(うち預金利息)	4,156
Fees and commissions	役務取引等費用	10,162
Trading losses	特定取引費用	157
Other operateing expenses	その他業務費用	10,906
General and administrative expenses	営業経費	96,770
Other expenses	その他經常費用	80,384
Ordinary profit	經常利益	25,320
Special gains	特別利益	3,691
Special losses	特別損失	935
Income before income taxes	税引前当期利益	28,076
Income taxes-current	法人税、住民税及び事業税	1,216
Income taxes-deferred	法人税等調整額	11,688
Net income	当期利益	15,171
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	333
Unappropriated retained earnings at end of term	当期末処分利益	21,343

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

3 . Non-Consolidated Appropriation of Retained Earnings(Unaudited)**3 . 第142期利益処分計算書案**

For the year ended

March 31,2003

(yen)

Unappropriated retained earnings at end of term	当期末処分利益	21,343,538,927
Transfer from appropriated retained earnings	任意積立金取崩額	148,445,406
Transfer from revaluation reserve for premises and equipment	動産不動産圧縮積立金取崩額	148,445,406
Subtotal	計	21,491,984,333
Appropriations:	利益処分量	15,478,236,520
Transfer to Legal reserve	利益準備金	1,420,000,000
Dividends on preferred stock, #1(¥ 5.66per share)	第一回優先株式配当金	792,400,000
Dividends on preferred stock, #2(¥ 9.46per share)	第二回優先株式配当金	567,600,000
Dividends on common stock(¥ 5.00per share)	普通株式配当金	5,689,751,430
Transfer to appropriated retained earnings	任意積立金	7,008,485,090
Revaluation reserve for premises and equipment	動産不動産圧縮積立金	8,485,090
Appropriation for other reserves	別途積立金	7,000,000,000
Unappropriated retained earnings to be carried forward	次期繰越利益	6,013,747,813

4 . Comparison of Non-Consolidated Balance Sheets (Unaudited)

4 . 比較貸借対照表

(Millions of yen)

		March 31,2003(A)	March 31,2002(B)	Increase/(Decrease) (A)-(B)
ASSETS:	(資産の部)			
Cash and due from banks	現金預け金	492,755	1,105,320	(612,565)
Call loans	コールローン	19,436	61,900	(42,464)
Commercial paper and other debts purchased	買入金銭債権	44,471	3,471	41,000
Trading assets	特定取引資産	72,529	52,310	20,219
Investment securities	有価証券	1,486,036	931,526	554,510
Loans and bills discounted	貸出金	7,902,054	7,735,016	167,038
Foreign exchanges	外国為替	7,582	10,294	(2,712)
Other assets	その他資産	111,174	231,760	(120,586)
Premises and equipment	動産不動産	137,249	141,070	(3,821)
Deferred tax assets	繰延税金資産	132,170	141,779	(9,609)
Customers' liabilities for acceptances and guarantees	支払承諾見返	213,469	345,496	(132,027)
Reserve for possible loan losses	貸倒引当金	(83,324)	(104,733)	21,409
Total assets	資産の部合計	10,535,608	10,655,212	(119,604)
LIABILITIES :	(負債の部)			
Deposits	預金	9,374,396	9,113,849	260,547
Negotiable CDs	譲渡性預金	89,738	165,550	(75,812)
Call money	コールマネー	276	1,773	(1,497)
Trading liabilities	特定取引負債	4,167	4,687	(520)
Borrowed money	借入金	195,109	205,460	(10,351)
Foreign exchanges	外国為替	151	82	69
Bonds and notes	社債	45,000	45,000	-
Convertible bonds	転換社債	-	60,000	(60,000)
Convertible bonds	新株予約権付社債	60,000	-	60,000
Other liabilities	その他負債	77,064	223,861	(146,797)
Reserve for possible losses on collateralized real estate loans sold	債権売却損失引当金	1,815	14,295	(12,480)
Reserve for contingent liabilities	偶発損失引当金	-	4,200	(4,200)
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	22,536	23,369	(833)
Acceptances and guarantees	支払承諾	213,469	345,496	(132,027)
Total liabilities	負債の部合計	10,083,726	10,207,627	(123,901)
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	-	32,942	(32,942)
Retained earnings	剰余金	-	66,674	(66,674)
Appropriated retained earnings	任意積立金	-	40,219	(40,219)
Unappropriated retained earnings at end of term	当期末処分利益	-	26,454	(26,454)
Net income	当期利益	-	20,461	(20,461)
Net unrealized gain on available-for-sale securities	評価差額金	-	(16,153)	16,153
Treasury stock	自己株式	-	(48)	48
Total stockholders' equity	資本の部合計	-	447,585	(447,585)
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	108,219	-	108,219
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 term	当期末処分利益	21,343	-	21,343
Net income	当期利益	15,171	-	15,171
Land revaluation excess	土地再評価差額金	33,206	-	33,206
Net unrealized gain/(loss) on available-for-sale securities	株式等評価差額金	(20,297)	-	(20,297)
Treasury stock	自己株式	(330)	-	(330)
Total stockholders' equity	資本の部合計	451,881	-	451,881
Total liabilities and stockholders' equity	負債及び資本の部合計	10,535,608	10,655,212	(119,604)

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

5 . Comparison of Non-Consolidated Statements of Income (Unaudited)

5 . 比較損益計算書

For the year ended

March 31,2003

(Millions of yen)

		March 31,2003(A)	March 31,2002(B)	Increase/(Decrease) (A)-(B)
Total ordinary income :	經常収益	238,263	260,450	(22,187)
Interest received:	資金運用収益	178,551	194,669	(16,118)
Interest on loans and discounts	(うち貸出金利息)	156,585	164,667	(8,082)
Interest and dividends on investment securities	(うち有価証券利息配当金)	18,825	20,587	(1,762)
Fees and commissions	役務取引等収益	36,294	34,858	1,436
Trading profits	特定取引収益	975	636	339
Other operating income	その他業務収益	14,889	14,675	214
Other ordinary income	その他經常収益	7,551	15,610	(8,059)
Total ordinary expenses :	經常費用	212,943	226,173	(13,230)
Interest paid:	資金調達費用	14,561	29,056	(14,495)
Interest on deposits	(うち預金利息)	4,156	14,393	(10,237)
Fees and commissions	役務取引等費用	10,162	8,987	1,175
Trading losses	特定取引費用	157	6	151
Other operating expenses	その他業務費用	10,906	4,239	6,667
General and administrative expenses	営業経費	96,770	97,437	(667)
Other expenses	その他經常費用	80,384	86,446	(6,062)
Ordinary profit	經常利益	25,320	34,277	(8,957)
Special gains	特別利益	3,691	50	3,641
Special losses	特別損失	935	1,393	(458)
Income before income taxes	税引前当期利益	28,076	32,933	(4,857)
Income taxes-current	法人税、住民税及び事業税	1,216	99	1,117
Income taxes-deferred	法人税等調整額	11,688	12,372	(684)
Net income	当期利益	15,171	20,461	(5,290)
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	-	236	(236)
Reversal of land revaluation excess	土地再評価差額金取崩額	333	-	333
Unappropriated retained earnings at end of term	当期末処分利益	21,343	26,454	(5,111)

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

6 . Comparison of Non-Consolidated Appropriation of Retained Earnings(Unaudited)

6 . 比較利益処分計算書案

For the year ended

March 31,2003

(Millions of yen)

		March 31,2003(A)	March 31,2002(B)	Increase/(Decrease) (A)-(B)
Unappropriated retained earnings at end of term	当期末処分利益	21,343	26,454	(5,111)
Transfer from appropriated retained earnings	任意積立金取崩額	148	3	145
Transfer from revaluation reserve for premises and equipment	動産不動産圧縮積立金取崩額	148	3	145
Subtotal	計	21,491	26,457	(4,966)
Appropriations:	利益処分額	15,478	20,618	(5,140)
Transfer to legal reserve	利益準備金	1,420	1,420	-
Dividends on preferred stock, #1 (¥ 5.66 per share)	第一回優先株式配当金	792	792	-
Dividends on preferred stock, #2 (¥ 9.46 per share)	第二回優先株式配当金	567	567	-
Dividends on common stock (¥ 5.00 per share)	普通株式配当金	5,689	5,692	(3)
Transfer to appropriated retained earnings	任意積立金	7,008	12,146	(5,138)
Revaluation reserve for premises and equipment	動産不動産圧縮積立金	8	146	(138)
Appropriation for other reserves	別途積立金	7,000	12,000	(5,000)
Unappropriated retained earnings to be carried forward	次期繰越利益	6,013	5,838	175

D . SUMMARY OF FINANCIAL RESULTS

D . 平成15年3月期決算の概況

1.Profit and Loss 【Non-Consolidated】		1.損益状況 【単体】		For the year ended (Millions of yen)	
		March 31,2003(A)	(A)-(B)	March 31,2002(B)	
Gross operating income	業務粗利益	194,924	(7,626)	202,550	
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))	199,523	4,207	195,316	
Gross operating income from domestic operations	国内業務粗利益	187,351	(7,647)	194,998	
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))	193,088	5,517	187,571	
Interest income	資金利益	159,623	(1,562)	161,185	
Fees and commissions	役務取引等利益	25,596	286	25,310	
Trading profits	特定取引利益	975	339	636	
Other operating income	その他業務利益	1,155	(6,710)	7,865	
Of which, from gains or losses on government bonds and other bonds	(うち国債等債券損益)	(5,736)	(13,162)	7,426	
Gross operating income from international operations	国際業務粗利益	7,572	20	7,552	
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))	6,435	(1,310)	7,745	
Interest income	資金利益	4,366	(61)	4,427	
Fees and commissions	役務取引等利益	535	(26)	561	
Trading profits	特定取引利益	(157)	(151)	(6)	
Other operating income	その他業務利益	2,827	257	2,570	
(Of which, from gains or losses on government bonds and other bonds)	(うち国債等債券損益)	1,136	1,328	(192)	
Expenses(excluding extraordinary adjustments)	経費 (除く臨時処理分)	()	90,068	(4,327)	94,395
Personnel	人件費	()	35,252	(5,132)	40,384
Facilities	物件費	()	49,219	1,034	48,185
Taxes	税金	()	5,596	(230)	5,826
Net business profit (before transfer to allowance for possible loan losses)	業務純益 (一般貸倒繰入前)	104,856	(3,299)	108,155	
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))	109,455	8,534	100,921	
Transfer to allowance for possible loan losses	一般貸倒引当金繰入	()	(6,185)	(6,249)	64
Net business profit	業務純益	111,042	2,951	108,091	
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)	(4,599)	(11,833)	7,234	
Unusual profits and losses	臨時損益	(85,722)	(11,909)	(73,813)	
Disposal of bad debts	不良債権処理額	()	49,884	(367)	50,251
Net write-off of loans	貸出金償却	()	37,245	4,229	33,016
Net transfer to specific allowance for loan losses	個別貸倒引当金繰入額	()	9,993	(3,242)	13,235
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	()	526	(253)	779
Net transfer to reserve for losses on sales of claims	債権売却損失引当金繰入額	()	980	(1,820)	2,800
Transfer to specific reserve for loans for certain refinancing countries	特定海外債権引当勘定繰入額	()	(69)	60	(129)
Others	その他	()	1,207	658	549
Total credit costs (+)	(貸倒償却引当費用 +)		43,698	(6,617)	50,315
Gains or losses on securities	株式等関係損益	(29,538)	(10,780)	(18,758)	
Gains on sales of securities	株式等売却益	5,229	(8,180)	13,409	
Losses on sales of securities	株式等売却損	()	1,545	(10,563)	12,108
Losses on devaluation of securities	株式等償却	()	33,222	13,164	20,058
Other unusual profits	その他の臨時損益	(6,299)	(1,495)	(4,804)	
Ordinary profit	経常利益	25,320	(8,957)	34,277	
Special gains and losses	特別損益	2,756	4,099	(1,343)	
Of which, from sale of premises and equipment	うち動産不動産処分損益	(811)	536	(1,347)	
Gains on sales of premises and equipment	動産不動産処分益	123	77	46	
Losses on sales of premises and equipment	動産不動産処分損	()	935	(458)	1,393
Income before income taxes	税引前当期利益	28,076	(4,857)	32,933	
Income taxes-current	法人税、住民税及び事業税	()	1,216	1,117	99
Income taxes-deferred	法人税等調整額	()	11,688	(684)	12,372
Net income	当期利益	15,171	(5,290)	20,461	

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

For the year ended

【Consolidated】	【連結】	(Millions of yen)		
		March 31,2003(A)	(A)-(B)	March 31,2002(B)
Consolidated gross operating income	連結粗利益	204,098	(6,290)	210,388
Interest income	資金利益	162,384	(876)	163,260
Fees and commissions	役務取引等利益	30,457	278	30,179
Trading profits	特定取引利益	818	188	630
Other operating income	その他業務利益	10,437	(5,882)	16,319
Operating expenses ()	営業経費()	98,897	(1,059)	99,956
Write-off loans cost ()	貸倒償却引当費用	51,119	(4,612)	55,731
Write-off of loans	貸出金償却	41,022	3,959	37,063
Transfer to specific allowance for loan losses	個別貸倒引当金繰入額	11,004	(2,969)	13,973
Transfer to allowance for possible loan losses	一般貸倒引当金繰入額	(3,741)	(4,313)	572
Other write-off loans cost	その他	2,832	(1,289)	4,121
Gains or losses on equity	株式等関係損益	(26,349)	(6,145)	(20,204)
Gains or losses on investment by equity	持分法による投資損益	-	-	-
Others ()	その他()	575	(294)	869
Ordinary profit	経常利益	27,156	(6,470)	33,626
Special gains and losses	特別損益	3,726	4,964	(1,238)
Net income before income taxes and minority interests	税金等調整前当期純利益	30,883	(1,504)	32,387
Income taxes-current ()	法人税、住民税及び事業税()	2,404	1,533	871
Income taxes-deferred	法人税等調整額	11,073	(890)	11,963
Minority interests/(loss) in net income	少数株主利益(は損失)	508	807	(299)
Net income	当期純利益	16,896	(2,956)	19,852

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)		
		March 31,2003(A)	(A)-(B)	March 31,2002(B)
Consolidated net business profit	連結業務純益	107,410	148	107,262

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)		
		March 31,2003(A)	(A)-(B)	March 31,2002(B)
Number of consolidated subsidiaries	連結子会社数	12	(3)	15
Number of companies accounted for by the equity method	持分法適用会社数	0	0	0

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

For the year ended

【Non-Consolidated】

【単体】

(Billions of yen)

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Assets	資金運用勘定	8,859	102	8,756	(445)	9,202
Loans and bills discounted	貸出金	7,484	22	7,462	(154)	7,616
Loans to individuals	個人貸出	2,725	229	2,495	137	2,357
Securities	有価証券	1,184	(13)	1,198	(210)	1,409
Bonds	債券	926	51	874	(122)	996
Stocks	株式	258	(65)	323	(88)	412
Liabilities	資金調達勘定	8,947	113	8,834	(303)	9,137
Deposits	預金	8,517	203	8,314	(151)	8,466
Deposit from individuals	個人預金	6,578	145	6,432	181	6,251

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

For the year ended

【Non-Consolidated】

【単体】

(%)

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Yield on assets (1)	資金運用利回 A	1.95	(0.12)	2.07	(0.03)	2.10
Loans and bills discounted	貸出金利回	2.08	(0.10)	2.18	(0.06)	2.24
Securities	有価証券利回	1.41	(0.15)	1.56	(0.01)	1.57
Yield on assets (2)	資金調達利回 B	0.14	(0.09)	0.23	(0.14)	0.37
Deposits and NCD	預金利回	0.04	(0.06)	0.10	(0.10)	0.20
External debt	外部負債利回	2.14	0.51	1.63	0.34	1.29
Operating expenses	経費率	1.00	(0.07)	1.07	(0.03)	1.10
Total funding cost (3)	資金調達原価 C	1.11	(0.15)	1.26	(0.15)	1.41
Yield spread (1)-(2)	資金運用調達利回差 A - B	1.81	(0.03)	1.84	0.11	1.73
Interest margin between loans and deposits	預貸金利鞘	1.04	0.03	1.01	0.08	0.93
Net interest margin (1)-(3)	総資金利鞘 A - C	0.84	0.03	0.81	0.12	0.69

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 the year ended

【Non-Consolidated】

【単体】

(Millions of yen)

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(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)	(4,599)	(11,833)	7,234	8,830	(1,596)
Gains on sales	売却益	6,267	(5,152)	11,419	8,337	3,082
Gains on redemption	償還益	39	(14)	53	(447)	500
Losses on sales	売却損	7,002	5,057	1,945	(1,671)	3,616
Losses on redemption	償還損	3,831	1,558	2,273	756	1,517
Losses on devaluation	償却	72	52	20	45	45

Gains or Losses on Stocks

株式等損益

For the year ended

【Non-Consolidated】

【単体】

(Millions of yen)

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Gains or losses on equities (net profit on sales and devaluation)	株式等損益 (3 勘定戻)	(29,538)	(10,780)	(18,758)	(32,478)	13,720
Gains on sales	売却益	5,229	(8,180)	13,409	(7,761)	21,170
Losses on sales	売却損	1,545	(10,563)	12,108	8,970	3,138
Losses on devaluation	償却	33,222	13,164	20,058	15,747	4,311

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

	【Consolidated】	【Non-Consolidated】	【連結】	【単体】
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)				
		March 31,2003(A)				March 31,2002(B)		
		Net(A)	(A)-(B)	Gains	Losses	Net(B)	Gains	Losses
Held to maturity	満期保有目的	(44)	(44)	62	107	0	0	-
Other investment	その他有価証券	(34,073)	(6,461)	14,779	48,853	(27,612)	22,026	49,639
Stocks	株式	(39,990)	(4,318)	8,085	48,076	(35,672)	13,780	49,452
Bonds	債券	4,908	(2,852)	5,559	651	7,760	7,860	100
Others	その他	1,008	709	1,134	126	299	385	86
Total	合計	(34,117)	(6,505)	14,842	48,960	(27,612)	22,026	49,639
Stocks	株式	(39,990)	(4,318)	8,085	48,076	(35,672)	13,780	49,452
Bonds	債券	4,863	(2,897)	5,621	758	7,760	7,860	100
Others	その他	1,009	710	1,135	126	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)				
		March 31,2003(A)				March 31,2002(B)		
		Net(A)	(A)-(B)	Gains	Losses	Net(B)	Gains	Losses
Held to maturity securities	満期保有目的	(44)	(44)	62	107	(0)	0	0
Stocks	その他有価証券	(34,323)	(8,086)	14,952	49,275	(26,237)	23,685	49,923
Bonds	株式	(40,240)	(5,943)	8,257	48,498	(34,297)	15,439	49,736
Others	債券	4,908	(2,852)	5,559	651	7,760	7,860	100
Total	その他	1,008	709	1,134	126	299	385	86
Total	合計	(34,367)	(8,129)	15,015	49,382	(26,238)	23,685	49,924
Stocks	株式	(40,240)	(5,943)	8,257	48,498	(34,297)	15,439	49,736
Bonds	債券	4,863	(2,896)	5,621	758	7,759	7,860	101
Others	その他	1,009	710	1,135	126	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 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	6,945	11,259	(4,314)	(3,618)
Total	合計	6,945	11,259	(4,314)	(3,618)

(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	87,000	168,500	-	255,500
Of which floating receipts /fixed payments	うち受取変動・支払固定	96,200	116,400	-	212,600
Total Notional Principal Amount of Interest Rate Swap	金利スワップ想定元本合計	183,200	284,900	-	468,100

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)				
		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Personnel	人件費	35,252	(5,132)	40,384	(4,424)	44,808
Facilities	物件費	49,219	1,034	48,185	222	47,963
Taxes	税金	5,596	(230)	5,826	(340)	6,166
Expenses	経費	90,068	(4,327)	94,395	(4,544)	98,939
(Reference)		(参考)				
OHR (%)	O H R (%)	46.2%	(0.4)	46.6%	(5.3)	51.9%

Operating Expenses 【Non-Consolidated】		営業経費の内訳 【単体】				
		(Millions of yen)				
		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Salaries and allowance	給料・手当	28,479	(3,764)	32,243	(3,371)	35,614
Retirement allowance cost	退職給付費用	9,251	3,777	5,474	1,496	3,978
Welfare	福利厚生費	309	(55)	364	(24)	388
Depreciation	減価償却費	7,365	(297)	7,662	(643)	8,305
Rent of premises and equipment	土地建物機械賃借料	7,547	(643)	8,190	(1,803)	9,993
Building for repairing expense	営繕費	241	57	184	(18)	202
Stationery and supplies	消耗品費	1,147	(78)	1,225	(310)	1,535
Utilities	給水光熱費	1,413	(183)	1,596	(126)	1,722
Allowance of business trips	旅費	108	(3)	111	(18)	129
Cable and telex	通信費	1,258	(80)	1,338	(339)	1,677
Advertisement	広告宣伝費	809	(25)	834	(379)	1,213
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	417	(88)	505	(60)	565
Taxes	租税公課	5,596	(230)	5,826	(340)	6,166
Others	その他	32,823	942	31,881	2,726	29,155
General expense	営業経費	96,770	(667)	97,437	(3,211)	100,648

Employees and Officers 【Non-Consolidated】		人員の推移 【単体】				
		(Number of people)				
		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Total employees	総人員	3,869	(400)	4,269	(546)	4,815
In-house employees	実働人員	3,070	(376)	3,446	(433)	3,879
Directors and auditors	役員	11	(1)	12	0	12
Executive officers	執行役員	7	(2)	9	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)

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Head office and branches	本店	157	0	157	(2)	159
Sub-branches	出張所	26	(2)	28	4	24
Total	店舗数	183	(2)	185	2	183

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

(Number of branches)

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(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	(2)	6
Total	拠点数	4	0	4	(2)	6
Subsidiaries	現地法人	0	0	0	(1)	1

8. Net business profit

8. 業務純益

For the year ended

【Non-Consolidated】

【単体】

(Millions of yen)

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Net business profit(before transfer to allowance for possible loan losses)	業務純益（一般貸倒繰入前）	104,856	(3,299)	108,155	16,824	91,331
As per employee (in thousands of yen)	職員一人当たり（千円）	32,184	2,654	29,530	7,019	22,511
Net business profit	業務純益	111,042	2,951	108,091	16,952	91,139
As per employee (in thousands of yen)	職員一人当たり（千円）	34,082	4,570	29,512	7,048	22,464

9. Return On Equity

9. ROE

For the year ended

【Non-Consolidated】

【単体】

(%)

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Net business profit per shareholders' common equity	業務純益（一般貸倒繰入前）ベース	29.59	(0.99)	30.58	4.04	26.54
Net income per shareholders' common equity	当期利益ベース	3.94	(1.53)	5.47	(2.08)	7.55

10. Return On Assets

10. ROA

For the year ended

【Non-Consolidated】

【単体】

(%)

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Net business profit per total average assets	業務純益（一般貸倒繰入前）ベース	1.08	(0.03)	1.11	0.20	0.91
Net income per total average assets	当期利益ベース	0.15	(0.06)	0.21	(0.06)	0.27

For the year ended

11 .Retirement Allowance Costs
【Non-Consolidated】**1 1 . 退職給付費用**
【単体】

(Millions of yen)

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001
Retirement allowance costs	退職給付費用	5,715	241	5,474	(11,187)	16,661
Employment costs	勤務費用	2,232	34	2,198	(468)	2,666
Interest costs	利息費用	3,405	(349)	3,754	(158)	3,912
Expected operation gains	期待運用収益	(2,914)	473	(3,387)	748	(4,135)
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	2,991	83	2,908	4,550	(1,642)

For the year ended

(Reference)
【Consolidated】**(参考)**
【連結】

(Millions of yen)

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001
Retirement allowance costs	退職給付費用	5,733	142	5,591	(11,217)	16,808

12.Capital Ratio

12.自己資本比率(国内基準)

【Consolidated】		【連結】			(Millions of yen,%)	
		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
(1)Capital ratio	(1) 自己資本比率	10.32 %	(0.40) %	10.72 %	1.13 %	9.59 %
Tier capital ratio	Tier 比率	6.36 %	(0.11) %	6.47 %	0.32 %	6.15 %
(2)Tier capital	(2) Tier	423,105	724	422,381	(2,294)	424,675
(3)Tier capital	(3) Tier	264,130	(14,175)	278,305	38,307	239,998
(a)Land revaluation excess	(イ)うち自己資本に計上された土地 再評価差額	25,084	(256)	25,340	(182)	25,522
(b)Balance of subordinated loans(securities)	(ロ)うち劣後ローン(債券)残高	204,999	(9,998)	214,997	39,281	175,716
(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	0	851	(1,980)	2,831
(5)Owned Capital(2)+(3)-(4)	(5) 自己資本(2) + (3) - (4)	686,385	(13,450)	699,835	37,993	661,842
(6)Risk-weighted Assets	(6) リスクアセット	6,650,870	122,747	6,528,123	(372,605)	6,900,728
Of which, on balanced	うちオンバランス	6,444,612	233,964	6,210,648	(330,502)	6,541,150
Of which, off balanced	うちオフバランス	206,258	(111,216)	317,474	(42,104)	359,578

【Non-Consolidated】		【単体】			(Millions of yen,%)	
		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
(1)Capital ratio	(1) 自己資本比率	10.22 %	(0.32) %	10.54 %	1.03 %	9.51 %
Tier capital ratio	Tier 比率	6.28 %	(0.01) %	6.29 %	0.24 %	6.05 %
(2)Tier capital	(2) Tier	411,624	4,031	407,593	(2,457)	410,050
(3)Tier capital	(3) Tier	259,354	(16,434)	275,788	39,161	236,627
(a)Land revaluation excess	(イ)うち自己資本に計上された土地 再評価差額	25,084	(256)	25,340	(182)	25,522
(b)Balance of subordinated loans(securities)	(ロ)うち劣後ローン(債券)残高	204,999	(9,998)	214,997	39,281	175,716
(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	0	851	(1,980)	2,831
(5)Owned capital(2)+(3)-(4)	(5) 自己資本(2) + (3) - (4)	670,128	(12,402)	682,530	38,684	643,846
(6)Risk-weighted assets	(6) リスクアセット	6,554,496	84,298	6,470,198	(296,753)	6,766,951
Of which, on balanced	うちオンバランス	6,394,210	189,995	6,204,215	(258,591)	6,462,806
Of which, off balanced	うちオフバランス	160,286	(105,697)	265,983	(38,161)	304,144

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	March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Loans to customers in bankruptcy	破綻先債権額	14,953	(12,692)	27,645	8,137	19,508
Past due loans	延滞債権額	259,566	(42,589)	302,155	(18,105)	320,260
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	15,190	2,237	12,953	4,077	8,876
Restructured loans	貸出条件緩和債権額	111,521	(20,261)	131,782	(53,305)	185,087
Total (+ + +)	合計 (+ + +)	401,231	(73,305)	474,536	(59,197)	533,733

Amount of partial direct write-off	(部分直接償却額)	202,342	1,864	200,478	(3,348)	203,826
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Loans and bills discounted	貸出金残高(未残)	7,902,054	167,038	7,735,016	(66,177)	7,801,193
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【Non-Consolidated】

【単体】

(%)

Percentage against total loans and bills discounted	貸出残高比率	March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Loans to customers in bankruptcy	破綻先債権額	0.1	(0.2)	0.3	0.1	0.2
Past due loans	延滞債権額	3.2	(0.7)	3.9	(0.2)	4.1
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	0.1	0.0	0.1	0.0	0.1
Restructured loans	貸出条件緩和債権額	1.4	(0.3)	1.7	(0.6)	2.3
Total (+ + +)	合計 (+ + +)	5.0	(1.1)	6.1	(0.7)	6.8

【Consolidated】

【連結】

(Millions of yen)

Risk managed loans	リスク管理債権	March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Loans to customers in bankruptcy	破綻先債権額	15,250	(13,020)	28,270	7,937	20,333
Past due loans	延滞債権額	244,736	(66,424)	311,160	(20,021)	331,181
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	15,255	2,124	13,131	4,198	8,933
Restructured loans	貸出条件緩和債権額	119,017	(17,053)	136,070	(49,017)	185,087
Total (+ + +)	合計 (+ + +)	394,259	(94,374)	488,633	(56,902)	545,535

Amount of partial direct write-off	(部分直接償却額)	214,953	(828)	215,781	(4,031)	219,812
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Loans and bills discounted	貸出金残高(未残)	7,833,029	239,566	7,593,463	(126,670)	7,720,133
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【Consolidated】

【連結】

(%)

Percentage of loans and bills discounted	貸出残高比率	March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Loans to customers in bankruptcy	破綻先債権額	0.1	(0.2)	0.3	0.1	0.2
Past due loans	延滞債権額	3.1	(0.9)	4.0	(0.2)	4.2
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	0.1	0.0	0.1	0.0	0.1
Restructured loans	貸出条件緩和債権額	1.5	(0.2)	1.7	(0.6)	2.3
Total (+ + +)	合計 (+ + +)	5.0	(1.4)	6.4	(0.6)	7.0

2. Allowance for Possible Loan Losses

Allowance for Possible Loan Losses

【Non-Consolidated】

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Allowance for possible loan losses	貸倒引当金	83,324	(21,409)	104,733	(4,510)	109,243
General allowance for possible loan losses	一般貸倒引当金	29,271	(6,186)	35,457	64	35,393
Specific allowance for loan losses	個別貸倒引当金	54,052	(15,145)	69,197	(4,448)	73,645
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	(77)	77	(127)	204

【Consolidated】

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Allowance for possible loan losses	貸倒引当金	91,051	(19,205)	110,256	(5,278)	115,534
General allowance for possible loan losses	一般貸倒引当金	34,046	(3,920)	37,966	(793)	38,759
Specific allowance for loan losses	個別貸倒引当金	57,004	(15,208)	72,212	(4,358)	76,570
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	(77)	77	(127)	204

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】

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Allowance for Possible Losses on the Sale of Claims(A)	債権売却損失引当金 A	1,815	(12,480)	14,295	(8,397)	22,692
Amount of Loan for Cooperative Credit Purchasing Company,Ltd(B)	買取機構向け貸出金残高 B	2,794	(13,900)	16,694	(13,380)	30,074
(A)÷(B)(%)	引当率(%) A / B	64.9	(20.7)	85.6	10.2	75.4

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】

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(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	42.8	2.8	40.0	2.4	37.6
After Partial Direct Write-Off	部分直接償却後	13.4	(1.1)	14.5	0.8	13.7
Allowance for Possible Loan Losses	貸倒引当金					
Before Partial Direct Write-Off	部分直接償却前	47.7	2.5	45.2	2.7	42.5
After Partial Direct Write-Off	部分直接償却後	20.7	(1.3)	22.0	1.5	20.5

【Consolidated】

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(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	45.1	4.0	41.1	2.2	38.9
After Partial Direct Write-Off	部分直接償却後	14.4	(0.3)	14.7	0.7	14.0
Allowance for Possible Loan Losses	貸倒引当金					
Before Partial Direct Write-Off	部分直接償却前	50.7	4.3	46.4	2.4	44.0
After Partial Direct Write-Off	部分直接償却後	23.0	0.5	22.5	1.4	21.1

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)		
			March 31,2003(A)	(A)-(B)	March 31,2002(B)	(C)-(D)	March 31,2001(C)
Unrecoverable or valueless	(A)	破産更正債権及びこれらに準ずる債権 A	50,679	(33,943)	84,622	(1,442)	86,064
Doubtful	(B)	危険債権 B	226,200	(21,180)	247,380	(9,154)	256,534
In need of special caution		要管理債権	126,711	(18,024)	144,735	(49,229)	193,964
Sub-total	(C)	小計 C	403,590	(73,148)	476,738	(59,825)	536,563
In need of caution (excluding loan in need of special caution)		要管理債権以外の要注意債権	1,061,509	(101,483)	1,162,992	(75,315)	1,238,307
Normal (excluding in need of caution)		正常先債権	6,666,434	201,544	6,464,890	(8,721)	6,473,611
Sub-total		小計	7,727,943	100,061	7,627,882	(84,037)	7,711,919
Total	(D)	合計 D	8,131,534	26,913	8,104,621	(143,862)	8,248,483
In need of special caution based on borrowers category of self-assessment	(E)	要管理先債権 E	149,529	(19,831)	169,360	(44,383)	213,743
Percentage of credits in need of special caution or below	(C)/(D)	要管理先債権以下の割合 C / D (%)	4.9	(0.9)	5.8	(0.7)	6.5

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)		
			March 31,2003(A)	(A)-(B)	March 31,2002(B)	(C)-(D)	March 31,2001(C)
Coverage amount	(F)	保全額 F	323,723	(61,343)	385,066	12,070	372,996
General allowance for possible loan		貸倒引当金	67,134	(15,699)	82,833	(10,382)	93,215
Specific allowance for loan losses		特定債務者引当金	-	-	-	-	-
Collateral and guarantees		担保保証等	256,588	(45,645)	302,233	22,453	279,780
Coverage ratio(%)	(F/C)	保全率 (%) F / C	80.2	(0.5)	80.7	11.2	69.5
Coverage ratio(%)	(F)/(A+B+E)	保全率 (%) F / (A + B + E)	75.9	(0.9)	76.8	9.8	67.0

6 Off-balanced credits

6 . オフバランス化の状況

【Non-Consolidated】			【単体】				(Billions of Yen)
			March 31,2003(A)	(A)-(B)		March 31,2002(B)	
				Increase/ (decrease)	Amount off- balanced		
Unrecoverable or valueless credits	(A)	破産更正債権及びこれらに準ずる債権、危険債権 計 A	50	(34)	11	45	84
Doubtful credits	(B)	危険債権 計 B	226	(21)	66	88	247
Total	(A)+(B)	合計 A + B	276	(55)	78	133	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	Allowance 引当金	Reserve coverage ratio 引当率 (%)	Total coverage ratio 保全率 (%)
Legal bankruptcy 破綻先 15 (13)		Unrecoverable or valueless 破産更生債権およびこれらに準ずる債権	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%
Virtual bankruptcy 実質破綻先 35 (20)			14 (7)	35 (26)	0 (0)	0 (0)			
Possible bankruptcy 破綻懸念先 226 (21)		Doubtful 危険債権 226 (21)	Covered by allowance,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		47	53.87%	82.00%
In need of caution 要管理先 149 (19)	In need of special caution 要管理先 149 (19)	In need of special caution 要管理債権 126 (18)	Covered by collaterals,etc (担保) 74 Non-covered (信用) 75		[] Classified loans before allowance []内の計数は引当前の分類額		13	17.66%	58.54%
	Other than special caution 要管理先以外の要 注意先 1,038 (99)	Normal 正常債権 7,727 (100)	12 (6)	136 (13)					
Normal 正常先 6,666 (201)			339 (79)	699 (20)			11	1.14%	
			6,666 (201)				4	0.06%	
Total 合計 8,131 (26) 100.0%	Total 合計 8,131 (26)		No Categorization 非分類 7,107 (94) 87.4%	Category 分類 983 (54) 12.1%	Category 分類 40 (12) 0.5%	Category 分類 0 (0) 0.0%	Total 合計 83		Total coverage ratio 75.91%

() : 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: All assets relating to credit) (対象：総与信)		(Loans only) (うち貸出金)		Risk managed loans リスク管理債権 (Object: Loans) (対象：貸出金)	
Legal bankruptcy 破綻先 15	Virtual bankruptcy 実質破綻先 35	Unrecoverable or valueless 破産更生債権およびこれらに準ずる債権 50	48	14	33	Loans to customers in bankruptcy 破綻先債権 14	
Possible bankruptcy 破綻懸念先 226				Doubtful 危険債権 226		225	Past due loans 延滞債権 259
In need of caution 要注意先 1,188	In need of special caution 要管理先 149	In need of special caution 要管理債権 126 (Note) Object: Loans only (注) 要管理債権は貸出金のみ	111	15	111	Accruing loans contractually past due 3 months or more 3ヶ月以上延滞債権 15	
	Other than special caution 要管理先以外の要注意先 1,038			Sub total 小計 403		Sub total 小計 401	Restructured loans 貸出条件緩和債権 111
	Normal 正常先 6,666			Normal 正常債権 7,727		7,500	Total 合計 401

Total 合計 8,131

Total 合計 8,131	Total 合計 7,902
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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)

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Domestic loans (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	-	-	7,731,126	(46,375)	7,777,501
Manufacturing	製造業	-	-	1,123,099	(19,569)	1,142,668
Agriculture	農業	-	-	8,747	191	8,556
Forestry	林業	-	-	58	(8)	66
Fishery	漁業	-	-	3,043	(1,198)	4,241
Mining	鉱業	-	-	7,731	948	6,783
Construction	建設業	-	-	503,428	(1,668)	505,096
Electric, gas and water	電気・ガス・熱供給・水道業	-	-	16,507	1,228	15,279
Transport and telecommunication	運輸・通信業	-	-	320,866	17,714	303,152
Wholesale, retail and food services	卸売・小売業、飲食店	-	-	902,994	(60,105)	963,099
Financial and insurance services	金融・保険業	-	-	387,885	(44,627)	432,512
Real Estate	不動産業	-	-	827,038	(82,378)	909,416
Servises	サービス業	-	-	921,119	(29,173)	950,292
Municipal governments	地方公共団体	-	-	75,123	(15,953)	91,076
Others	その他	-	-	2,633,484	188,222	2,445,262
Domestic loans (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	7,899,397	-	-	-	-
Manufacturing	製造業	1,098,632	-	-	-	-
Agriculture	農業	8,531	-	-	-	-
Forestry	林業	55	-	-	-	-
Fishery	漁業	3,133	-	-	-	-
Mining	鉱業	8,199	-	-	-	-
Construction	建設業	465,319	-	-	-	-
Electric, gas and water	電気・ガス・熱供給・水道業	16,543	-	-	-	-
IT and telecommunication	情報通信業	50,979	-	-	-	-
Transport	運輸業	352,886	-	-	-	-
Wholesale and retail services	卸売・小売業	811,551	-	-	-	-
Financial and insurance services	金融・保険業	370,000	-	-	-	-
Real Estate	不動産業	824,032	-	-	-	-
Servises	各種サービス業	926,560	-	-	-	-
Municipal governments	地方公共団体	69,497	-	-	-	-
Others	その他	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)

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Domestic loans (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	-	-	473,715	(56,040)	529,755
Manufacturing	製造業	-	-	41,068	(4,582)	45,650
Agriculture	農業	-	-	271	(220)	491
Forestry	林業	-	-	-	-	-
Fishery	漁業	-	-	470	34	436
Mining	鉱業	-	-	13	13	0
Construction	建設業	-	-	63,077	(1,286)	64,363
Electric, gas and water	電気・ガス・熱供給・水道業	-	-	738	712	26
Transport and telecommunication	運輸・通信業	-	-	8,649	(1,377)	10,026
Wholesale, retail and food services	卸売・小売業、飲食店	-	-	78,330	(2,013)	80,343
Financial and insurance services	金融・保険業	-	-	8,837	(32,581)	41,418
Real Estate	不動産業	-	-	156,944	(19,084)	176,028
Servises	サービス業	-	-	64,048	805	63,243
Municipal governments	地方公共団体	-	-	-	-	-
Others	その他	-	-	51,266	3,541	47,725
Domestic loans (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	400,945	-	-	-	-
Manufacturing	製造業	46,089	-	-	-	-
Agriculture	農業	209	-	-	-	-
Forestry	林業	-	-	-	-	-
Fishery	漁業	452	-	-	-	-
Mining	鉱業	91	-	-	-	-
Construction	建設業	41,535	-	-	-	-
Electric, gas and water	電気・ガス・熱供給・水道業	-	-	-	-	-
IT and telecommunication	情報通信業	1,082	-	-	-	-
Transport	運輸業	5,857	-	-	-	-
Wholesale and retail services	卸売・小売業	56,330	-	-	-	-
Financial and insurance services	金融・保険業	26,643	-	-	-	-
Real Estate	不動産業	121,070	-	-	-	-
Servises	各種サービス業	49,614	-	-	-	-
Municipal governments	地方公共団体	-	-	-	-	-
Others	その他	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)		
		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Domestic loans (excluding JOM account)	国内店分 (除く 特別国際金融取引勘定)	-	-	475,917	(56,666)	532,583
Manufacturing	製造業	-	-	41,200	(4,537)	45,737
Agriculture	農業	-	-	271	(222)	493
Forestry	林業	-	-	-	-	-
Fishery	漁業	-	-	470	34	436
Mining	鉱業	-	-	13	13	0
Construction	建設業	-	-	63,285	(1,209)	64,494
Electric, gas and water	電気・ガス・熱供給・水道業	-	-	738	712	26
Transport and telecommunication	運輸・通信業	-	-	8,651	(1,377)	10,028
Wholesale, retail and food services	卸売・小売業・飲食店	-	-	78,959	(2,623)	81,582
Financial and insurance services	金融・保険業	-	-	8,846	(32,596)	41,442
Real Estate	不動産業	-	-	157,262	(19,091)	176,353
Services	サービス業	-	-	64,550	836	63,714
Municipal governments	地方公共団体	-	-	-	-	-
Others	その他	-	-	51,667	3,393	48,274
Domestic loans (excluding JOM account)	国内店分 (除く 特別国際金融取引勘定)	403,304	-	-	-	-
Manufacturing	製造業	46,270	-	-	-	-
Agriculture	農業	255	-	-	-	-
Forestry	林業	-	-	-	-	-
Fishery	漁業	452	-	-	-	-
Mining	鉱業	91	-	-	-	-
Construction	建設業	41,629	-	-	-	-
Electric, gas and water	電気・ガス・熱供給・水道業	-	-	-	-	-
IT and telecommunication	情報通信業	1,084	-	-	-	-
Transport	運輸業	5,858	-	-	-	-
Wholesale and retail services	卸売・小売業	56,623	-	-	-	-
Financial and insurance services	金融・保険業	27,209	-	-	-	-
Real Estate	不動産業	121,195	-	-	-	-
Services	各種サービス業	49,997	-	-	-	-
Municipal governments	地方公共団体	-	-	-	-	-
Others	その他	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

中小企業等貸出残高および貸出比率

【Non-Consolidated】		【単体】		(Millions of yen, %)		
		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Loans to small and medium-sized companies	中小企業等貸出残高	6,421,626	209,219	6,212,407	97,074	6,115,333
Percentage to total domestic loans	中小企業等貸出比率	81.2	0.9	80.3	1.7	78.6

Total Loans to Individuals

消費者ローン残高

【Non-Consolidated】		【単体】		(Millions of yen)		
		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Total loans to individuals	消費者ローン残高	2,877,513	261,649	2,615,864	183,505	2,432,359
Housing-related loans	住宅ローン	2,556,179	276,341	2,279,838	195,491	2,084,347
Housing loans	うち住宅ローン	1,669,037	235,004	1,434,033	176,558	1,257,475
Apartment house loans	うちアパートローン	887,142	41,337	845,805	18,933	826,872
Other loans	その他のローン	321,334	(14,692)	336,026	(11,986)	348,012

(Reference)

(参考)

The Government Housing Loan Corporation

住宅金融公庫の取扱高

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Outstanding balance	取扱残高	1,913,607	(81,870)	1,995,477	(9,056)	2,004,533

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)

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Outstanding balance	債権額	-	(299)	299	(285)	584
Number of countries	対象国数	-	(1)	1	(1)	2

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

(Millions of Yen)

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Loans to Asian countries	アジア向け	4,862	(3,638)	8,500	(13,073)	21,573
Risk-managed loans	うちリスク管理債権	286	(534)	820	(3,158)	3,978
Loans to Latin America	中南米向け	2,519	(736)	3,255	(375)	3,630
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)

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Deposits (outstanding balance)	預金 (未残)	9,374	260	9,113	226	8,887
Deposits (average balance)	預金 (平残)	8,602	85	8,517	(90)	8,607
Loans and bills discounted (outstanding balance)	貸出金 (未残)	7,902	167	7,735	(66)	7,801
Loans and bills discounted (average balance)	貸出金 (平残)	7,504	7	7,496	(175)	7,671

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)
【単体】

(Billions of yen)

【Non-Consolidated】

		March 31,2003(A)	(A)-(B)	March 31,2002(B)	(B)-(C)	March 31,2001(C)
Corporation	法人	2,059	209	1,850	55	1,794
Ordinary deposits	流動性預金	1,671	234	1,436	284	1,151
Time deposits	定期性預金	339	(43)	382	(217)	600
Individuals	個人	6,721	153	6,567	178	6,389
Ordinary deposits	流動性預金	3,516	456	3,060	634	2,425
Time deposits	定期性預金	3,140	(312)	3,452	(448)	3,901
Local governments	公金	416	(156)	572	13	559
Ordinary deposits	流動性預金	378	(53)	431	202	228
Time deposits	定期性預金	1	(1)	2	(16)	19
Financial institutions	金融	177	54	122	(18)	141
Ordinary deposits	流動性預金	112	40	72	(19)	92
Time deposits	定期性預金	3	1	2	(3)	5
Total	合計	9,374	260	9,113	228	8,885
Ordinary deposits	流動性預金	5,678	677	5,000	1,102	3,898
Time deposits	定期性預金	3,484	(355)	3,840	(686)	4,526

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.