

INTERIM REPORT(EXCERPT)

For Six Months ended September 30,2001

CONTENTS	Page
A . BUSINESS POLICY AND BUSINESS RESULTS	
経営方針と経営の成績	
. Business Policy	1
. Business Results	3
B . DIGEST OF INTERIM FINANCIAL RESULTS	
中間決算ダイジェスト	
1. Income status	5
2. Assets and Liabilities	8
3. Present conditions of bad debts	10
4. Conditions in Kanagawa Prefecture	11
5. Prospects	12
C . CONSOLIDATED INTERIM FINANCIAL INFORMATION	
連結中間決算情報	
1 . Consolidated Interim Balance Sheet (<i>Unaudited</i>)	13
2 . Consolidated Interim Statement of Income(<i>Unaudited</i>)	14
3 . Consolidated Interim Statement of Retained Earnings(<i>Unaudited</i>)	15
4 . Consolidated Interim Statement of Cash Flows(<i>Unaudited</i>)	16
5 . Comparison of Consolidated Interim Balance Sheets(<i>Unaudited</i>)	17
6 . Comparison of Consolidated Interim Statements of Income(<i>Unaudited</i>)	18
7 . Comparison of Consolidated Interim Statements of Retained Earnings(<i>Unaudited</i>)	19
8 . Comparison of Consolidated Interim Statements of Cash Flows(<i>Unaudited</i>)	20
D . NON-CONSOLIDATED INTERIM FINANCIAL INFORMATION	
単体中間決算情報	
1 . Non-Consolidated Interim Balance Sheet(<i>Unaudited</i>)	21
2 . Non-Consolidated Interim Statement of Income (<i>Unaudited</i>)	22
3 . Comparison of Non-Consolidated Interim Balance Sheets (<i>Unaudited</i>)	23
4 . Comparison of Non-Consolidated Interim Statements of Income (<i>Unaudited</i>)	24
E . SUMMARY OF INTERIM FINANCIAL RESULTS	
平成13年度中間決算の概況	
1 . Profit and Loss	25
2 . Average Balance of Use and Source of Funds	27
3 . Interest margins	27
4 . Gains and Losses on Investment Securities	28
5 . Gains or Losses from Valuation of Marketable Securities	29
6 . Restructuring	30
7 . Operating Income	31
8 . Return On Equity	31
9 . Retirement Allowance-Related	32
1 0 . Capital Ratio	33
F . LOANS AND OTHER ASSETS INFORMATION	
貸出金等の状況	
1 . Risk Managed Loan Information	34
2 . Reserve for Possible Loan Losses	36
3 . Percentage of Reserves to Total Risk Managed Loans	36
4 . Loan Disclosed under the Financial Reconstruction Law	37
5 . Coverage of Loan Disclosed under the Financial Reconstruction Law	37
6 . Loans and Bills Discounted by Industry	40
7 . Loans to Entities Overseas by Country	42
8 . Loans, Deposits	43

A. Business Policy and Business Results

Business Policy

(1) Basic Business Policy

The Bank of Yokohama Group has established a “Spirit of Three Ships” as our basic business philosophy, which aims at infinite development through solidarity and harmony among customers, shareholders and employees. Under the “Stage 3 of Innovation 21”, which is our mid-term business plan for the period between April 2001 and March 2003, we are further developing a regional retail strategy. We have promoted this strategy for the 4 years period between April 1997 and March 2001 under the 1st and 2nd Stages of “Innovation 21”, and we continue to cope with various measures with the objective creating “a Bank strongly supported by customers in the region”.

(2) Mid- and Long-term Business Strategy

In the financial industry, emphasis has been placed on a more enhanced treatment of bad debts and treatment of the shrinking of cross-held shares toward economic recovery. We are in the midst of drastic changes as can be seen from the fact that business integration and incorporation of holding companies by larger financial institutions have been made one after another. Each financial institution is further required to strengthen its management culture and enhance financial services.

Under such circumstances, the Bank, based on its ‘Corporate Revitalization Plan’ which was submitted to the government in March 1999, has made efforts to strengthen its competitiveness and management culture by managing various tasks, including more elaborate transaction conditions in line with risk cost, and thorough rationalization and greater efficiency of unprofitable or less profitable departments and indirect departments by the Group as a whole in order to strengthen sales capacity and provide funds smoothly, by specializing in retail banking in Kanagawa Prefecture and southwest Tokyo.

In the future, the Bank will continue to achieve its various objectives under the ‘Corporate Revitalization Plan’ and to concentrate its managerial resources on regional retail businesses. On the other hand, and we will make efforts to provide customers with high quality products and services that will increase convenience and satisfy the needs of customers through diversifying contact points with customers through active utilization of business alliances as related to field and function with companies of other business nature or categories, such IT and FT (financial technology).

(3) Measures for Improvement of Business Administration Organization

With respect to the corporate governance structure and business organization, we have divided the organization into the marketing section and management section from last April and assigned managing executive officers as ‘district managing officers’ who are responsible for the development of business in each region. We have also further clarified authority and responsibility by establishing titles that reflect functions with regard to Representative Directors and General Manager of Business Supervisory and Coordination Department. As for a stock option scheme, we have continued our plan since last year and we will carry out management activities, being more conscious of the interest of shareholders.

(4) Tasks to be Tackled

Banking environments are changing beyond our expectations and we believe that we must accelerate the speed at which we strengthen our culture and realize low cost operations fully. Therefore, we aim to reduce the number of our current employees by 30%, to 3,500 employees, and to reduce by about 45% OHR by the end of the year 2003.

In the future, in order for the whole Bank, including the Head Office and branches to prepare for a system where we can maintain and strengthen our sales capacity with a smaller number of employees, we will completely review our business operating structure, including promotions, back office system and network of operating branch offices. We will further clarify the role by channel, section and branch, while concentrating branches with full-banking functions, expanding branches with intensive and specialized functions. We will positively set up new branches such as mini branches and in-store branches.

(5) Basic Policy for Profit Distribution

With respect to profit distribution, we will make efforts to secure stable business foundations for the long term, keeping the public mission of the Bank in mind, and have established a basic policy of carrying out stable dividend payments.

Business Results

1 . Overview of Current Interim Term

(1) General Results

For the current interim term (consolidated interim closing as of March 2002), we have fully handled improvements in making our organization profitable, mainly through strengthening of our sales capacity specializing regional retail business and reductions in cost, including personnel expenses and non-personnel expenses.

However, as the amount of cross-held shares has increased in contrast to the initial estimates accompanying changes in accounting standards due to a drop in share prices, interim recurring profits have decreased by 60%, and interim net income has decreased by 53%, against the previous interim term.

(2) Status of Assets and Liabilities

Deposits have increased by 228.7 billion yen for the current interim term and the balance as of September 30 reached 8 trillion 641.2 billion yen under continuance of extremely low interest rates. Lending has decreased by 75.4 billion yen, which resulted in a balance of 7 trillion 644.6 billion yen as of September 30, although we have made efforts to expand business with individuals and small- and medium-sized businesses under circumstances where demand in funding remained low. The balance of securities as of September 30 has become 1 trillion 196.5 billion yen.

Total assets have decreased by 467.3 billion yen during the current interim term, which resulted in a balance of 10 trillion 272.6 billion yen as of September 30. Self-enforced capital ratio reached 10.32% (announcement) for consolidation and 10.17% (announcement) for the Bank alone.

(3) Status of Income

With regard to income, total income has decreased by 13.9 billion 5 million yen and reached 160 billion 21 million yen due to a decrease in lending interest under conditions of continuing low interest rates. Total expense has increased by 0.4 billion 10 million yen against the previous interim term, which resulted in 150.5 billion 47 million yen, due to an increase in the treatment of shrinking amounts of cross-held shares affected by a decrease in share prices.

In total, for the current interim term, recurring profits have decreased by 14.3 billion 14million yen against the previous

interim term, which resulted in 9.4 billion 74 million yen, interim net income has decreased by 7billion 75 million yen against the previous interim term, which resulted in 6.1billion 85 million yen.

(4) Matters concerning Dividends

With respect to the dividends of the Bank, interim dividends shall be integrated into the term-end dividends for this fiscal year, taking into consideration a drop in share prices toward the end of interim term and the effect of mark to market accounting.

Expected amount of dividends, which is 5 yen per share of common stock, will not be changed.

2 . Prospects for Next Term

Regarding the consolidated results for the full year ending in March 2002, we expect that total income will be 310 billion yen, recurring profits will be 47 billion yen and current net income will reach 27.4 billion yen through the steady implementation of various measures by the Group as a whole.

With regard to results of the Bank, we expect 260 billion yen of current income and 47 billion yen of recurring profits and that current net income will reach 27.4 billion yen.

B. Digest of Financial Results for 2001 September Term (2001 Interim Term)

1. Income status

(Unit: .1 billion yen %)

	September term of 2001			September term of 2000
		Ratio against previous year	Ratio of increase or decrease	
Gross operating income	1,005	104	11.1	905
Gross operating income from domestic operations	968	92	10.1	876
Interest income	828	60		767
Fees and commissions	123	15		107
Trading income	2	1		1
Other operating income	14	15		0
Gross operating income from international operations (foreign currency department)	40	11	41.1	28
Expenses ()	471	28	5.0	505
Personnel ()	205	18	7.4	227
Facilities ()	235	7	3.1	247
Net operating profits (before transfer to reserve for possible loan losses)	531	132	33.1	399
Transfer to reserve for possible loan losses ()	-	22		22
Net operating profits (after transfer to reserve for possible loan losses)	531	155	41.1	376
Unusual profits and losses	428	288		137
Disposal of bad debts (including special profit) ()	187	59		247
Gains or losses on securities	237	363		125
Losses on devaluation of securities ()	293	262		31
Recurring profits	108	133	55.0	239
Extraordinary profits and losses	2	4		7
Corporate income tax, etc. (including corporate income tax adjustment) ()	32	64		97
Interim net income	78	64	47.1	134

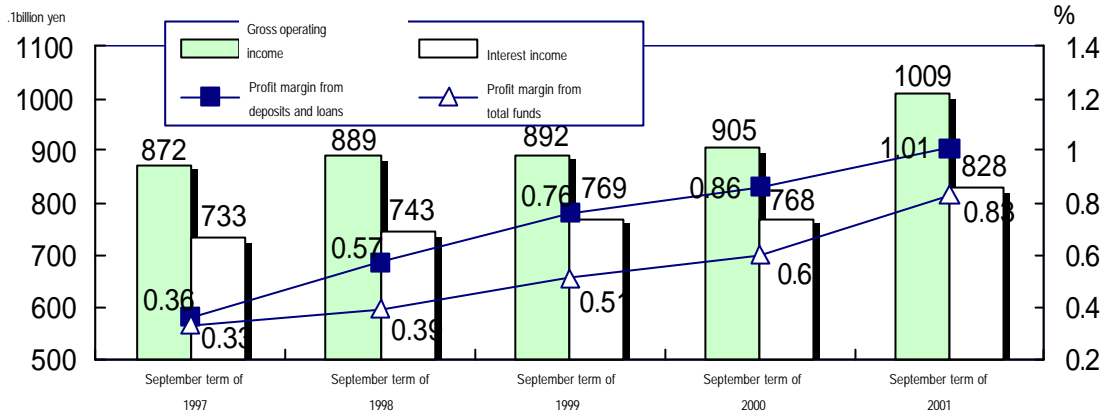
(Note) Reserve for possible loan losses is appropriated to special profit due to excessive liquidation of inventories.

(1) Gross Operating Income:

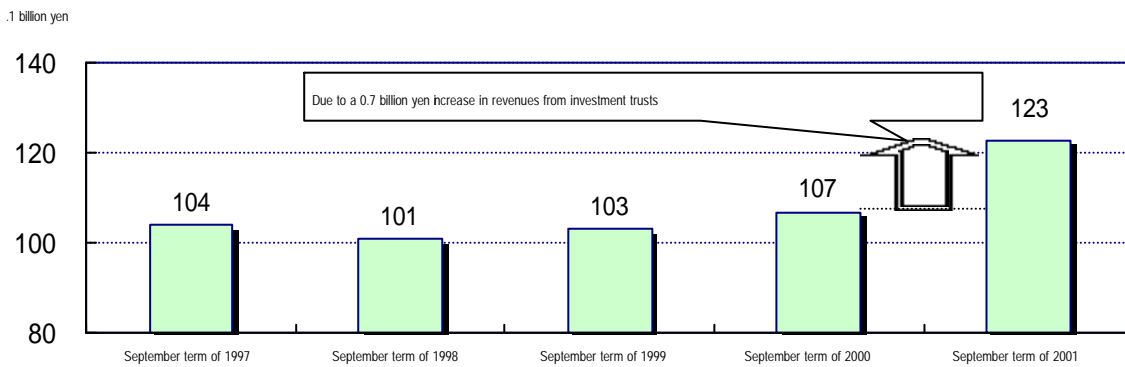
Increased by 11.5% to rise to a level of 100 billion yen

Gross operating income has increased by 11.5% against the previous year to rise to 100.9 billion yen due to the increase in domestic interest income (increases of 7.8%) through the expansion of profit margins and strengthening of commission revenues (increase in fees and commissions by 14.8%).

(Reference 1) Transition of gross operating income, interest income (from domestic operations) and profit margin (from domestic operations)



(Reference 2) Transition of fees and commissions, etc.

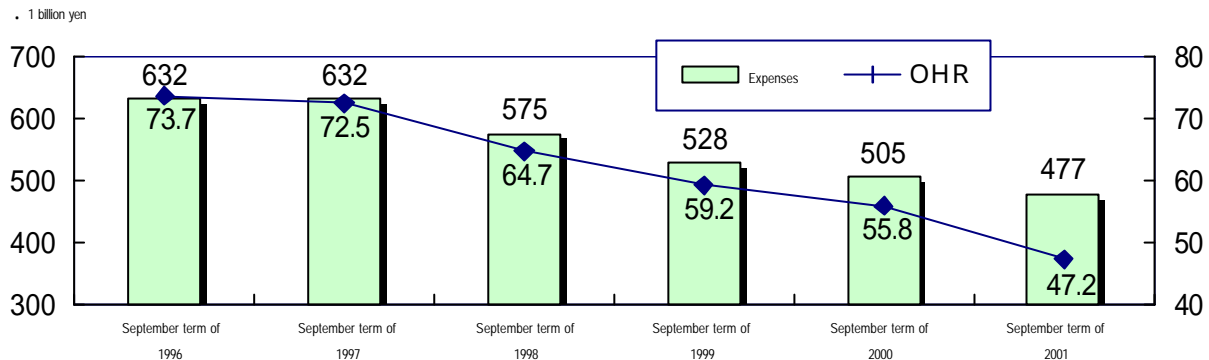


(2) Expenses:

Decreased by 15.5 billion yen from the peak level and OHR has reached 47.2%, falling below 50%.

Expenses have decreased by 5.6% against the previous interim term to 47.7 billion yen due to a transfer effect of outsourcing systems and continuous cost reduction efforts. These have decreased by 15.5 billion yen from the peak level (63.2 billion yen for the September term of 1996).

(Reference) Transition of Expenses and OHR

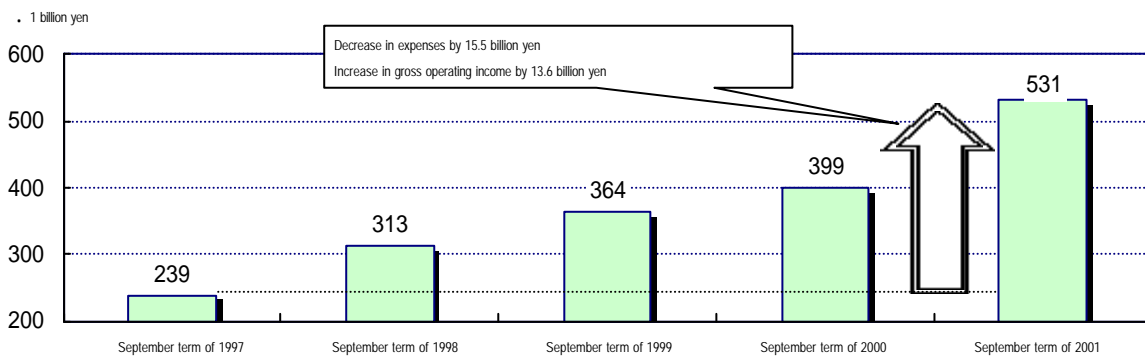


(3) Net operating profits:

Core net operating profits has increased by 33.1% to rise to a level of 50 billion yen

Net operating profits before transfer to reserve for possible loan losses (core net operating profits) has increased by 33.1% to reach 53.1 billion yen due to an increase in profit from the domestic operations and cost reductions.

(Reference) Transition of core net operating profits



(4) Disposal of bad debts:

18.7 billion yen, which was handled as intended in the initial plan

We have handled bad debts as intended in the initial plan under deteriorating business conditions and falling real estate prices.

(5) Losses on devaluation of securities:

Write off of 29.3 billion yen due to the effects of falling share prices

Write off of shares, etc., reached 29.3 billion yen due to a large increase in the amount of impairment losses affected by falling share prices.

(Reference) Standard for shares 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 requiring caution or below

(6) Recurring profits interim net income:

Both recurring profits and interim net income have decreased

As a result of the above, **recurring profits** reached 10.6 billion yen, which was a decrease by 55.6% against the previous interim term. **Interim net income** reached 7 billion yen, which was a decrease by 47.8% against the previous interim term.

2. Assets and Liabilities

(1) Loans:

Loans related to regional retailing have increased smoothly

Although total loans have decreased by 49.2 billion yen, as a result of concentrated efforts in regional retailing, loans to individuals have satisfactorily progressed mainly through housing loans with an increase by 132.2 billion yen, and loans to small businesses have also increased continuously.

(Reference) Transition of loans related to regional retailing

(Unit: .1 billion yen, %)

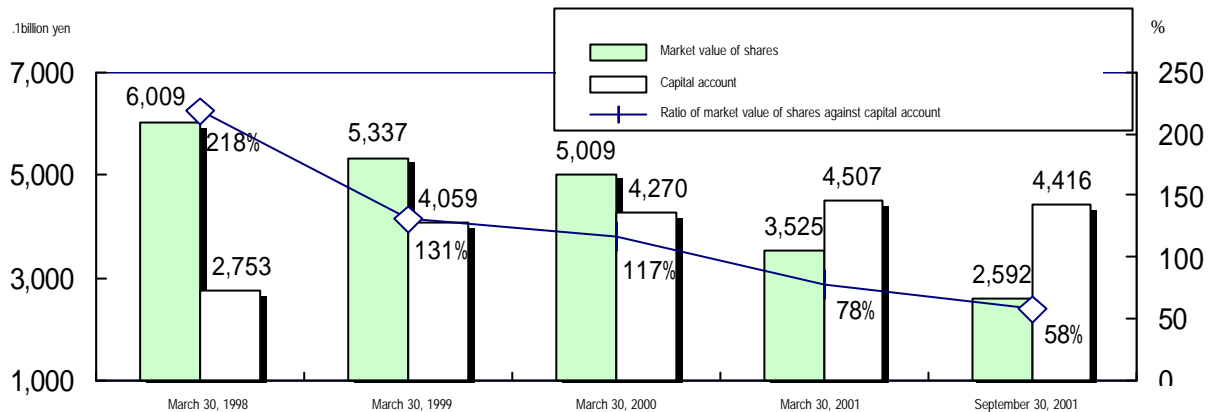
	As of September 30, 2001	Ratio against September 30, 2000	As of September 30, 2000	Ratio against September 30, 1999	As of September 30, 1999
Loans to small businesses, etc.	61,567	1,458 (2.4%)	60,109	3,698 (6.5%)	56,411
Loans to small businesses	36,538	136	36,402	2,739	33,663
Among the above loans, in Kanagawa Prefecture	30,846	678	30,168	2,380	27,788
Loans to individuals	25,029	1,322 (5.5%)	23,707	959 (4.2%)	22,748
Among individual loans, housing loans	21,617	1,506	20,111	1,132	18,979
Ratio of loans to small businesses, etc.	79.7	2.1	77.1	5.3	71.8
Ratio of loans to small businesses	47.0	0.3	46.7	3.9	42.8
Ratio of loans to individuals	32.7	1.8	30.4	1.5	28.9

(2) Securities:

Shares have decreased by 93.3 billion yen due to outright sales, etc.

Shares have decreased by 93.3 billion yen against the previous term (decrease of 26.4%) through outright sales (decrease of 45.3 billion yen), and through market value appraisal etc. (decrease of 48 billion yen). Total securities have decreased by 260.7 billion yen against the previous term mainly due to the decrease of bonds by 160.8 billion yen.

(Reference 1) Transition to Market value of shares and Capital account



(Reference 2) Transition to increase and decrease in book value of shares

(Unit: .1 billion yen)

	March term of 1998	March term of 1999	March term of 2000	March term of 2001	September term of 2001
Increase and decrease in book value of shares	296	923	745	986	933

(3) Deposits:

Individual deposits have steadily progressed with an increase by 2.7% against the previous interim term.

Although total deposits have decreased by 115.6 billion yen, individual deposits have steadily progressed mainly in Kanagawa Prefecture with an increase of 174.3 billion yen (2.7% increase).

(Reference) Transition of Deposits

(Unit: .1 billion yen)

	As of September 30, 2001		As of September 30, 2000		As of September 30, 1999
	Value	Ratio against September 30, 2000	Value	Ratio against September 30, 1999	Value
Deposits	86,600	1,156	87,756	3,418	84,338
Individual deposits	64,403	1,743	62,660	1,907	60,753
Corporate deposits	18,635	1,348	19,983	1,575	18,408

(3) Investment products for individuals:

Balance of investment trusts has increased by 150%, commission revenues also increased by 181%

Regarding investment products for individuals, which recorded very good results, the balance of investment trusts has increased by 98.8 billion yen (increase of 150%) against the previous interim term, which resulted in 164.7 billion yen. Foreign currency deposits have increased by 1.9 billion yen (increase of 3%) against the previous interim term, which resulted in 60 billion yen as a result of actively responding to the diversified needs of customers.

(Reference 1) Transition of investment products for individuals

(Unit: .1 billion yen)

	As of September 30, 2001	Ratio against September 30, 2000	As of September 30, 2000	Ratio against September 30, 1999	As of September 30, 1999
Balance of investment trusts	1.647	989	658	610	48
Balance of foreign currency deposits	600	19	581	363	218

(Reference 2) Investment product profits for individuals

(Unit: million yen)

	As of September 30, 2001	Ratio against September 30, 2000	As of September 30, 2000	Ratio against September 30, 1999	As of September 30, 1999
Investment trusts	1,144	737	407	361	46
Foreign currency deposits	1,056	465	591	349	242

3. Present conditions of bad debts:

Ratio of bad debts has decreased to 5.6%.

Bad debts have decreased by 72.1 billion yen and the ratio of bad debts has decreased to 5.6% (0.9% decrease against the previous term) as a result of conducting final disposition and collection, etc.

(Reference) Transition of amount of bad debts

Disclosed credits under the Financial Reconstruction Law

(Unit: .1 billion yen)

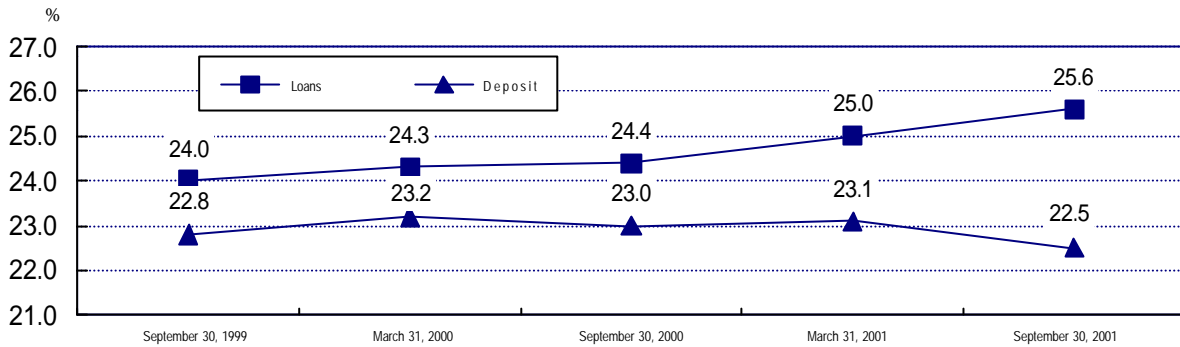
	As of September 30, 2001	Ratio against March 30, 2001	As of March 30, 2001	Ratio against September 30, 2000	As of September 30, 2000
Bankruptcy reorganization and related claims	861	1	860	206	1,066
Risk credits	2,379	186	2,565	500	2,065
Credits required for control	1,403	536	1,939	693	2,632
Subtotal(Bad debts) A	4,644	721	5,365	399	5,764
Normal credits	77,331	212	77,119	337	76,782
Credits required for attention other than credits required for control	12,132	251	12,383	1,057	11,326
Credits to normal customers	65,199	463	64,736	719	65,455
Disclosed credits under Financial Reconstruction Law B	81,976	508	82,484	62	82,546
Ratio against total disclosed credits A/B	5.6	0.9	6.5	0.4	6.9

4. Conditions in Kanagawa Prefecture:

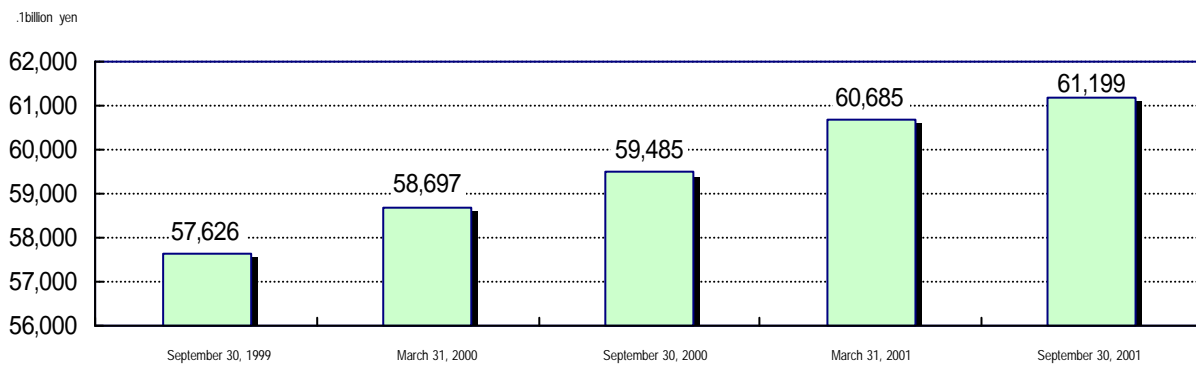
Loans to small businesses, etc., and individual deposits have steadily increased. We have achieved a lending share of 25.6%.

In Kanagawa Prefecture, individual deposits, loans to small businesses and individuals have all steadily increased due to a concentration of business resources in the prefecture as a regional bank. As a result, shares have reached 25.6% for loans and 22.5% for deposits.

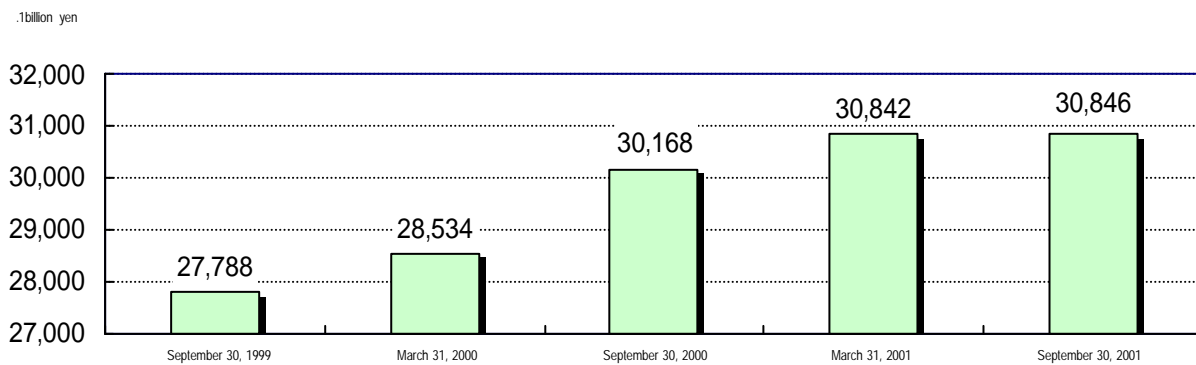
(1) Shares in Kanagawa Prefecture



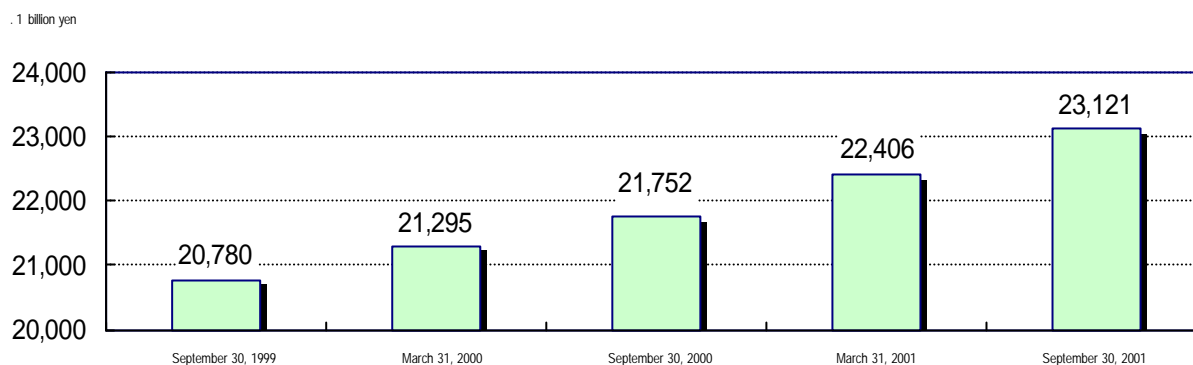
(2) Individual deposits in Kanagawa Prefecture



(3) Loans to small businesses in Kanagawa Prefecture



(4) Loans to individuals in Kanagawa Prefecture



5. Prospects :

We expect to achieve the initial plans under the 'Corporate Revitalization Plan' throughout fiscal year 2001.

As for the Bank, we expect an increase in net operating profits(before transfer to reserve for possible loan losses) by 9.5% against the previous year, which will rise to 100 billion yen, through further strengthening of profitability and rationalization and increases in efficiency. Although recurring profits are anticipated to decrease by 3.6% to 47.0 billion yen, we expect overall results will maintain their current high levels and current net income are expected to increase by 1.8% against the previous year to reach 27.4 billion yen.

As for consolidation, we expect recurring profits will be 47 billion yen and current net income will be 27.4 billion yen.

Non-consolidated

(Unit: .1 billion yen)

	Prospects for the year 2001		Results for interim term of 2001		Results for the year 2000
		Ratio against previous year		Ratio against previous interim term	
Gross operating income	1,950	48	1,009	104	1,902
Expenses	950	39	477	28	989
Net operating profits(before transfer to reserve for possible loan losses)	1,000	87	531	132	913
Net operating profits	1,000	89	531	155	911
Amount of bad debts handled	400	166	187	60	566
Gains or losses on securities	120	257	237	362	137
Recurring profits	470	18	106	133	488
Net income	274	5	70	64	269

Consolidated

(Unit: million yen)

	Prospects for the year 2001		Results for interim term of 2001		Results for the year 2000
		Ratio against previous year		Ratio against previous interim term	
Recurring profits	470	25	94	143	495
Net income	274	9	61	71	265

C . CONSOLIDATED FINANCIAL INFORMATION

C . 連結決算情報

1 . Consolidated Interim Balance Sheet (Unaudited)

1 . 中間連結貸借対照表

September 30, 2001
(Millions of yen)

ASSETS:	(資産の部)		LIABILITIES :	(負債の部)	
Cash and due from banks	現金預け金	290,247	Deposits	預金	8,641,280
Call loans and bills purchased	コールローン及び買入手形	100,649	Negotiable CDs	譲渡性預金	175,413
Commercial paper and other Debts purchased	買入金銭債権	21,526	Call money and bills sold	コールマネー及び売渡手形	5,553
Trading account assets	特定取引資産	37,280	Trading account liabilities	特定取引負債	5,488
Investment securities	有価証券	1,196,514	Borrowed money	借入金	264,510
Loans	貸出金	7,644,690	Foreign exchanges	外国為替	86
Foreign exchanges	外国為替	8,346	Subordinated notes	社債	55,581
Other assets	その他資産	213,488	Other liabilities	その他負債	143,377
Premises and equipment	動産不動産	237,692	Reserve for retirement payment	退職給付引当金	193
Deferred tax assets	繰延税金資産	152,506	Reserve for possible losses on loans to CCPC	債権売却損失引当金	21,325
Goodwill	連結調整勘定	213	Reserve for contingent liabilities	偶発損失引当金	3,864
Customers Liabilities for acceptances and guarantees	支払承諾見返	475,756	Other reserves	特別法上の引当金	0
Reserve for possible loan losses	貸倒引当金	106,240	Deferred tax liabilities	繰延税金負債	474
			Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	23,531
			Acceptances and guarantees	支払承諾	475,756
			Total Liabilities	負債の部合計	9,816,438
			MINORITY INTERESTS	(少数株主持分)	
			STOCKHOLDERS' EQUITY		
			Minority interests	少数株主持分	10,963
			stockholders' equity		
			STOCKHOLDERS' EQUITY:	(資本の部)	
			Common stock and preferred stock	資本金	184,799
			Legal reserve	資本準備金	146,277
			Land revaluation difference	再評価差額金	33,170
			Consolidated retained	連結剰余金	89,537
			Foreign currency translation adjustment, net of taxes	その他有価証券評価差額金	8,318
			Net unrealized gains, net of taxes on investment	為替換算調整勘定	0
			Total	計	445,466
			Treasury stock	自己株式	0
			Shares of parent company held by subsidiaries	子会社の所有する親会社株式	195
			Total stockholders' equity	資本の部合計	445,270
Total Assets	資産の部合計	10,272,672	Total Liabilities, Minority Interests and Stockholders' Equity	負債少数株主持分及び資本の部合計	10,272,672

Note: The amount shown was calculated by discarding less than one million yen.

2 . Consolidated Interim Statement of Income (Unaudited)

2 . 中間連結損益計算書

For six months ended

September 30, 2001

(Millions of yen)

Total income :	経常収益	160,021
Interest income;	資金運用収益	102,822
Interest on loans	(うち貸出金利息)	84,313
Interest and dividends on investment securities	(うち有価証券利息配当金)	11,736
Fees and commissions	役務取引等収益	17,884
Trading account income	特定取引収益	258
Other operating income	その他業務収益	28,342
Other income	その他経常収益	10,713
Total Expense :	経常費用	150,547
Interest expenses	資金調達費用	19,206
Interest on deposits	(うち預金利息)	9,334
Fees and commissions	役務取引等費用	3,064
Trading account expenses	特定取引費用	19
Other operating expenses	その他業務費用	22,579
General and administrative expenses	営業経費	49,003
Other expenses	その他経常費用	56,674
Recurring profits	経常利益	9,474
Extraordinary profits	特別利益	107
Extraordinary losses	特別損失	417
Income before income taxes	税金等調整前中間純利益	9,163
Corporate tax, etc.	法人税、住民税及び事業税	848
Adjustment on taxes	法人税等調整額	2,388
Losses from minority interests in consolidated subsidiaries	少数株主損失	258
Interim net income	中間純利益	6,185

Note: The amount shown was calculated by discarding less than one million yen.

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, 2001
(Millions of yen)

Consolidated retained earnings at beginning of term	連結剰余金期首残高	86,868
Increase in consolidated retained earnings	連結剰余金増加高	9
Reversal of land revaluation excess	再評価差額金取崩に伴う剰余金増加高	9
Decrease in consolidated retained earnings	連結剰余金減少高	3,524
Cash dividends	配当金	3,524
Interim net income	中間純利益	6,185
Balance at end of interim term	連結剰余金中間期末残高	89,537

Note: The amount shown was calculated by discarding less than one million yen.

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, 2001

(Millions of yen)

1. Cash flows from operating activities	. 営業活動によるキャッシュフロー	
Net income before taxes and other adjustments	税金等調整前中間純利益	9,163
Depreciation and amortization	減価償却費	18,878
Goodwill amortization	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	9,293
Increase (Decrease) in reserve for possible losses on	投資損失引当金の増加額	70
Increase (Decrease) in reserve for possible losses on loans to CCPC	債権売却損失引当金の増加額	1,367
Increase (Decrease) in reserve for contingent liabilities	偶発損失引当金の増加額	86
Increase (Decrease) in reserve for retirement allowances	退職給付引当金の増加額	11
Interest income	資金運用収益	102,822
Interest expense	資金調達費用	19,206
Investment securities ()	有価証券関係損益 ()	23,354
Foreign exchange losses ()	為替差損益 ()	961
Losses (Gains) on disposal of premises and equipment ()	動産不動産処分損益 ()	358
Net decrease in trading account liabilities ()	特定取引資産の純増 ()減	81,425
Net increase (decrease) in trading account liabilities ()	特定取引資産の純増 ()減	282
Net decrease (increase) in loans ()	貸出金の純増 ()減	75,443
Net increase in deposits ()	預金の純増減 ()	228,657
Net increase in balance of negotiable CDs ()	譲渡性預金の純増減 ()	27,157
Net increase in other borrowings (excluding subordinated loans) ()	借入金 (劣後特約付借入金を除く)の純増減 ()	22,353
Net increase in due from banks (excluding deposits at BOJ) ()	預け金 (日銀預け金を除く)の純増 ()減	425
Net increase in call loans ()	コールローン等の純増 ()減	107,661
Net increase in purchased money claims ()	コールマネー等の純増減 ()	127,032
Net increase in foreign exchange (assets) ()	外国為替 (資産)の純増 ()減	677
Net increase in foreign exchange (liabilities) ()	外国為替 (負債)の純増減 ()	75
Interest received	資金運用による収入	109,678
Interest paid	資金調達による支出	21,980
Other income	その他	130,590
Subtotal	小計	225,083
Taxes	法人税等の支払額	912
Cash flows from operating activities	営業活動によるキャッシュフロー	225,995
2. Cash flows from investing activities	. 投資活動によるキャッシュフロー	
Purchase of securities	有価証券の取得による支出	435,669
Proceeds from sale of securities	有価証券の売却による収入	544,637
Proceeds from maturities of securities	有価証券の償還による収入	103,246
Expenditures for premises and equipment	動産不動産の取得による支出	13,145
Proceeds from sale of premises and equipment	動産不動産の売却による収入	2,447
Cash flows from investing activities	投資活動によるキャッシュフロー	201,516
3. Cash flows from financing activities	. 財務活動によるキャッシュフロー	
Issuance of subordinated notes and convertible bonds	劣後特約付社債・転換社債の発行による収入	25,000
Dividends paid	配当金支払額	3,524
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	53
Proceeds from sale of treasury stock	自己株式の売却による収入	152
Cash flows from financing activities	財務活動によるキャッシュフロー	21,554
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	13
5. Net increase (decrease) in cash and cash equivalents	. 現金及び現金同等物の増加額	2,937
6. Cash and cash equivalents at beginning of term	. 現金及び現金同等物の期首残高	241,759
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	238,821

Note: The amount shown was calculated by discarding less than one million yen.

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, 2001

		At September 30, 2001 (A)	At September 30, 2000 (B)	(A) - (B)
ASSETS:	(資産の部)			
Cash and due from banks	現金預け金	290,247	437,470	147,223
Call loans and bills purchased	コールローン及び買入手形	100,649	56,257	44,392
Commercial paper and other debts purchased	買入金銭債権	21,526	21,935	409
Trading account assets	特定取引資産	37,280	67,070	29,790
Investment securities	有価証券	1,196,514	1,438,465	241,951
Loans	貸出金	7,644,690	7,769,575	124,885
Foreign exchanges	外国為替	8,346	8,620	274
Other assets	その他資産	213,488	141,571	71,917
Premises and equipment	動産不動産	237,692	252,674	14,982
Deferred tax assets	繰延税金資産	152,506	155,494	2,988
Goodwill	連結調整勘定	213	326	113
Customers liabilities for acceptances and guarantees	支払承諾見返	475,756	419,643	56,113
Reserve for possible loan losses	貸倒引当金	106,240	132,035	25,795
Reserve for possible losses on investment	投資損失引当金	—	226	226
Total assets	資産の部合計	10,272,672	10,636,843	364,171
LIABILITIES :	(負債の部)			
Deposits	預金	8,641,280	8,726,283	85,003
Negotiable CDs	譲渡性預金	175,413	53,870	121,543
Call money and bills sold	コールマネー及び売渡手形	5,553	317,979	312,426
Trading account liabilities	特定取引負債	5,488	3,143	2,345
Borrowed money	借入金	264,510	316,414	51,904
Foreign exchanges	外国為替	86	821	735
Subordinated notes	社債	55,581	85,938	30,357
Other liabilities	その他負債	143,377	198,932	55,555
Reserve for retirement payment	退職給付引当金	193	157	36
Reserve for possible losses on loans to CCPC	債権売却損失引当金	21,325	25,281	3,956
Reserve for contingent liabilities	偶発損失引当金	3,864	5,135	1,271
Other reserves	特別法上の引当金	0	0	0
Deferred tax liabilities	繰延税金負債	474	733	259
Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	23,531	23,636	105
Acceptances and guarantees	支払承諾	475,756	419,643	56,113
Total liabilities	負債の部合計	9,816,438	10,177,970	361,532
MINORITY INTERESTS STOCKHOLDERS' EQUITY	(少数株主持分)			
Minority interests stockholders' equity	少数株主持分	10,963	10,980	17
STOCKHOLDERS' EQUITY:	(資本の部)			
Total stockholders' equity	資本勘定	445,270	447,891	2,621
Total liabilities, minority interests and stockholders' equity	負債少数株主持分及び資本の部合計	10,272,672	10,636,843	364,171

Note: The amount shown was calculated by discarding less than one million yen.

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

6 . 比較中間連結損益計算書（主要内訳）

For six months ended

September 30,2001

(Millions of yen)

		September 30,2001 (A)	September 30,2000 (B)	(A) - (B)
Total income	経常収益	160,021	173,926	13,905
Interest income	資金運用収益	102,822	109,917	7,095
Loans	（うち貸出金利息）	84,313	85,551	1,238
Investment securities	（うち有価証券利息配当金）	11,736	12,406	670
Fees and commissions	役務取引等収益	17,884	16,512	1,372
Trading account income	特定取引収益	258	150	108
Other operating income	その他業務収益	28,342	27,610	732
Other income	その他経常収益	10,713	19,735	9,022
Total expenses	経常費用	150,547	150,137	410
Interest expenses	資金調達費用	19,206	33,239	14,033
Interest on deposits	（うち預金利息）	9,334	11,295	1,961
Fees and commissions	役務取引等費用	3,064	3,373	309
Trading expenses	特定取引費用	19	6	5
Other operating expenses	その他業務費用	22,579	22,994	415
General and administrative expenses	営業経費	49,003	53,176	4,173
Other expenses	その他経常費用	56,674	37,347	19,327
Recurring profits	経常利益	9,474	23,788	14,314
Extraordinary profits	特別利益	107	16,352	16,245
Extraordinary losses	特別損失	417	16,608	16,191
Income before income taxes	税金等調整前中間(当期)純利益	9,163	23,532	14,369
Corporate tax, etc.	法人税、住民税及び事業税	848	1,908	1,060
Adjustments on taxes	法人税等調整額	2,388	8,057	5,669
Income from minority interests in consolidated subsidiaries	少数株主利益	258	306	564
Interim net income	中間（当期）純利益	6,185	13,260	7,075

Note: The amount shown was calculated by discarding less than one million yen.

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, 2001

(Millions of yen)

	科目	September 30, 2001 (A)	September 30, 2000 (B)	(A) - (B)
Consolidated retained earnings at beginning of term	連結剰余金期首残高	86,868	66,771	20,097
Increase in consolidated retained earnings	連結剰余金増加高	9	380	371
Decrease in consolidated retained earnings	連結剰余金減少高	3,524	3,513	11
Interim net income	中間（当期）純利益	6,185	13,260	7,075
Balance at end of interim term	連結剰余金中間期末残高	89,537	76,899	12,638

Note: The amount shown was calculated by discarding less than one million yen.

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 30,2001

(Millions of yen)

		September 30,2001 (A)	September 30,2000(B)	(A) - (B)
1. Cash flows from Operating Activities	. 営業活動によるキャッシュフロー			
Net income before taxes and other adjustments	税金等調整前中間(当期)純利益	9,163	23,532	14,369
Depreciation and amortization	減価償却費	18,878	20,412	1,534
Goodwill amortization	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	9,293	2,884	6,409
Increase (Decrease) in reserve for possible losses on investments	投資損失引当金の増加額	70	118	188
Increase (Decrease) in reserve for possible losses on loans to CCPC	債権売却損失引当金の増加額	1,367	1,039	328
Increase (Decrease) in reserve for contingent liabilities	偶発損失引当金の増加額	86	131	45
Increase (Decrease) in reserve for retirement allowances	退職給与引当金の増加額	-	15,620	15,620
Increase (Decrease) in Reserve for retirement payment	退職給付引当金の増加額	11	157	146
Interest income	資金運用収益	102,822	109,917	7,095
Interest expense	資金調達費用	19,206	33,239	14,033
Investment securities()	有価証券関係損益()	23,354	12,666	36,020
Foreign exchange losses ()	為替差損益()	961	784	177
Losses (Gains) on disposal of premises and equipment()	動産不動産処分損益()	358	245	113
Net decrease in trading account liabilities()	特定取引資産の純増()減	81,425	22,505	103,930
Net increase (decrease) in trading account liabilities()	特定取引負債の純増減()	282	220	502
Net decrease (increase) in loans()	貸出金の純増()減	75,443	79,228	3,785
Net increase in deposits()	預金の純増減()	228,657	86,379	315,036
Net increase in balance of negotiable CDs()	譲渡性預金の純増減()	27,157	159,550	132,393
Net increase in other borrowings (excluding subordinated loans)()	借入金(劣後特約付借入金を除く)の純増減()	22,353	14,628	7,725
Net increase in due from banks (excluding deposits at BOJ)()	預け金(日銀預け金を除く)の純増()減	425	53,549	53,974
Net increase in call loans()	コールローン等の純増減()	107,661	21,998	85,663
Net increase in purchased money claims()	コールマネー等の純増減()	127,032	62,544	189,576
Net increase in deposits collateralized for securities rent()	債権貸付取引担保金の純増減()	-	13,941	13,941
Net increase in foreign exchange (assets)()	外国為替(資産)の純増()減	677	403	274
Net increase in foreign exchange (liabilities)()	外国為替(負債)の純増減()	75	637	712
Interest received	資金運用による収入	109,678	107,447	2,231
Interest paid	資金調達による支出	21,980	36,965	14,985
Other income	その他	130,590	25,094	105,496
Subtotal	小計	225,083	32,073	193,010
Taxes	法人税等の支払額	912	572	340
Cash flows from operating activities	営業活動によるキャッシュフロー	225,995	32,645	193,350
2. Cash flows from investing activities	. 投資活動によるキャッシュフロー			
Purchase of securities	有価証券の取得による支出	435,669	525,594	89,925
Proceeds from sales of securities	有価証券の売却による収入	544,637	486,296	58,341
Proceeds from maturities of securities	有価証券の償還による収入	103,246	72,568	30,678
Expenditures for premises and equipment	動産不動産の取得による支出	13,145	14,029	884
Proceeds from sale of premises and equipment	動産不動産の売却による収入	2,447	3,731	1,284
Cash flows from investing activities	投資活動によるキャッシュフロー	201,516	22,972	178,544
3. Cash flows from financing activities	. 財務活動によるキャッシュフロー			
Repayments from subordinated loans	劣後特約付借入金の返済による支出	-	45,500	45,500
Issuance of subordinated notes and convertible bonds	劣後特約付社債・転換社債の発行による収入	25,000	20,000	5,000
Payment of subordinated notes and convertible bonds	劣後特約付社債・転換社債の償還による支出	-	30,000	30,000
Dividends paid	配当金支払額	3,524	3,513	11
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	53	4	49
Proceeds from sale of treasury stock	自己株式の売却による収入	152	1,851	1,699
Cash flows from financing activities	財務活動によるキャッシュフロー	21,554	57,185	78,739
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	13	3	16
5. Net increase (decrease) in cash and cash equivalents	. 現金及び現金同等物の増加額	2,937	66,855	63,918
6. cash and cash equivalents at beginning of year	. 現金及び現金同等物の期首残高	241,759	287,012	45,253
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	238,821	220,157	18,664

Note: The amount shown was calculated by discarding less than one million yen.

D . NON-CONSOLIDATED INTERIM FINANCIAL INFORMATION

D . 単体中間決算情報

1 . Non-Consolidated Interim Balance Sheet (Unaudited)

1 . 第141期中間貸借対照表

September 30, 2001

(Millions of yen)

ASSETS:	(資産の部)		LIABILITIES :	(負債の部)	
Cash and due from banks	現金預け金	289,286	Deposits	預金	8,660,064
Call loans	コールローン	100,649	Negotiable CDs	譲渡性預金	256,813
Commercial paper and other debts purchased	買入金銭債権	3,751	Call money	コールマネー	5,553
Trading account assets	特定取引資産	37,280	Trading liabilities	特定取引負債	5,488
Investment securities	有価証券	1,183,670	Borrowed money	借入金	216,124
Loans	貸出金	7,773,943	Foreign exchanges	外国為替	86
Foreign exchanges	外国為替	8,346	Subordinated notes	社債	45,000
Other assets	その他資産	185,973	Other liabilities	その他負債	93,901
Premises and equipment	動産不動産	144,557	Reserve for possible losses on loans to CCPC	債権売却損失引当金	21,325
Deferred tax assets	繰延税金資産	145,762	Reserve for contingent liabilities	偶発損失引当金	3,864
Customers liabilities for acceptances and guarantees	支払承諾見返	379,934	Other reserves	特別法上の引当金	0
Reserve for possible loan losses	貸倒引当金	99,791	Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	23,531
			Acceptances and guarantees	支払承諾	379,934
			Total Liabilities	負債の部合計	9,711,688
			STOCKHOLDERS' EQUITY:	(資本の部)	
			Common stock and preferred stock	資本金	184,799
			Legal reserve	法定準備金	179,369
			Land revaluation excess	再評価差額金	33,170
			Retained earnings	剰余金	52,994
			Voluntary reserves	任意積立金	40,219
			Unappropriated retained earnings at end of term	中間未処分利益	12,774
			Net income	中間利益	7,009
			Foreign currency translation adjustment, net of taxes	評価差額金	8,656
			Total stockholders' equity	資本の部合計	441,677
Total Assets	資産の部合計	10,153,365	Total Liabilities and Stockholders' Equity	負債及び資本の部合計	10,153,365

Note: The amount shown was calculated by discarding less than one million yen.

2 . Non-Consolidated Interim Statement of Income (Unaudited)
 2 . 第141期中間損益計算書

For six months ended

September 30, 2001
(Millions of yen)

Total Income :	經常収益	134,348
Interest income	資金運用収益	103,234
Interest on loans and discounts	(うち貸出金利息)	84,240
Interest and dividends on securities	(うち有価証券利息配当金)	12,223
Fees and commissions	役務取引等収益	16,424
Trading account income	特定取引収益	258
Other operating income	その他業務収益	4,837
Other income	その他經常収益	9,593
Total expenses :	經常費用	123,754
Interest expenses	資金調達費用	18,042
Interest on deposits	(うち預金利息)	9,351
Fees and commissions	役務取引等費用	3,801
Trading account expenses	特定取引費用	19
Other operating expenses	その他業務費用	1,981
General and administrative expenses	営業経費	47,687
Other expenses	その他經常費用	52,221
Recurring profits	經常利益	10,594
Extraordinary profits	特別利益	100
Extraordinary losses	特別損失	386
Interim income before income taxes	税引前中間利益	10,308
Corporate taxes, etc.	法人税、住民税及び事業税	67
Adjustments on taxes	法人税等調整額	3,231
Interim net income	中間利益	7,009
Unappropriated retained earnings at beginning of term	前期繰越利益	5,756
Reversal of land revaluation excess	再評価差額金取崩額	9
Unappropriated retained earnings at end of interim term	中間未処分利益	12,774

Note: The amount shown was calculated by discarding less than one million yen.

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

3. 比較中間貸借対照表

(Millions of yen)

		September 30, 2001 (A)	September 30, 2000 (B)	(A) - (B)
ASSETS:	(資産の部)			
Cash and due from banks	現金預け金	289,286	432,420	143,134
Call loans	コールローン	100,649	46,257	54,392
Bills purchased	買入手形	-	10,000	10,000
Commercial paper and other debts purchased	買入金銭債権	3,751	4,100	349
Trading account assets	特定取引資産	37,280	67,070	29,790
Investment securities	有価証券	1,183,670	1,414,718	231,048
Loans and bills discounted	貸出金	7,773,943	7,823,169	49,226
Foreign exchanges	外国為替	8,346	8,620	274
Other assets	その他資産	185,973	110,559	75,414
Premises and equipment	動産不動産	144,557	154,531	9,974
Deferred tax assets	繰延税金資産	145,762	149,005	3,243
Customers liabilities for acceptances and guarantees	支払承諾見返	379,934	375,736	4,198
Reserve for possible loan losses	貸倒引当金	99,791	124,282	24,491
Reserve for possible losses on investments	投資損失引当金	-	90	90
Total assets	資産の部合計	10,153,365	10,471,817	318,452
LIABILITIES :	(負債の部)			
Deposits	預金	8,660,064	8,775,699	115,635
Negotiable CDs	譲渡性預金	256,813	63,870	192,943
Call money	コールマネー	5,553	314,979	309,426
Bills sold	売渡手形	-	3,000	3,000
Trading account liabilities	特定取引負債	5,488	3,143	2,345
Borrowed money	借入金	216,124	284,991	68,867
Foreign exchanges	外国為替	86	821	735
Subordinated notes	社債	45,000	20,000	25,000
Other liabilities	その他負債	93,901	132,646	38,745
Reserve for possible losses on loans to CCPC	債権売却損失引当金	21,325	25,281	3,956
Reserve for contingent liabilities	偶発損失引当金	3,864	5,135	1,271
Other reserves	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	23,531	23,636	105
Acceptances and guarantees	支払承諾	379,934	375,736	4,198
Total liabilities	負債の部合計	9,711,688	10,028,940	317,252
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	177,954	1,415
Land revaluation excess	再評価差額金	33,170	33,497	327
Retained earnings	剰余金	52,994	40,669	12,325
Voluntary reserves	任意積立金	40,219	21,743	18,476
Unappropriated retained earnings at end of interim term	中間(当期)未処分利益	12,774	18,926	6,152
Interim net income	中間(当期)利益	7,009	13,444	6,435
Foreign currency translation adjustment, net of taxes	評価差額金	8,656	5,955	14,611
	自己株式	0	-	0
Total stockholders' equity	資本の部合計	441,677	442,877	1,200
Total liabilities and stockholders' equity	負債及び資本の部合計	10,153,365	10,471,817	318,452

Note: The amount shown was calculated by discarding less than one million yen.

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, 2001

(Millions of yen)

		September 30, 2001 (A)	September 30, 2000 (B)	(A) - (B)
Total income :	經常収益	134,348	146,417	12,069
Interest income:	資金運用収益	103,234	109,311	6,077
Loans and discounts	(うち貸出金利息)	84,240	85,341	1,101
Investment securities	(うち有価証券利息配当金)	12,223	12,045	178
Fees and commissions	役務取引等収益	16,424	15,126	1,298
Trading account income	特定取引収益	258	150	108
Other operating income	その他業務収益	4,837	3,551	1,286
Other income	その他經常収益	9,593	18,276	8,683
Total expense :	經常費用	123,754	122,515	1,239
Interest expense:	資金調達費用	18,042	31,634	13,592
Deposits	(うち預金利息)	9,351	11,303	1,952
Fees and commissions	役務取引等費用	3,801	4,105	304
Trading account expenses	特定取引費用	19	6	13
Other operating expenses	その他業務費用	1,981	1,894	87
General and administrative expenses	営業経費	47,687	51,762	4,075
Other expenses	その他經常費用	52,221	33,111	19,110
Recurring profits	經常利益	10,594	23,902	13,308
Extraordinary profits	特別利益	100	15,850	15,750
Extraordinary losses	特別損失	386	16,594	16,208
Interim income before income taxes	税引前中間(当期)利益	10,308	23,157	12,849
Corporate taxes, etc.	法人税、住民税及び事業税	67	54	13
Adjustments on taxes	法人税等調整額	3,231	9,658	6,427
Interim net income	中間(当期)利益	7,009	13,444	6,435
Unappropriated retained earnings at beginning of term	前期繰越利益	5,756	5,101	655
Reversal of Land Revaluation Excess	再評価差額金取崩額	9	380	371
Cash dividends, interim	中間配当額	-	-	-
Legal reserve	利益準備金積立額	-	-	-
Unappropriated retained earnings at end of interim term	中間(当期)未処分利益	12,774	18,926	6,152

Note: The amount shown was calculated by discarding less than one million yen.

E . SUMMARY OF INTERM FINANCIAL RESULTS

E . 平成13年度中間決算の概況

1.Profit and Loss 【Non-Consolidated】		1.損益状況 【単体】		For six months ended (Millions of yen)	
		September 30, 2001(A)	(A) - (B)	September 30, 2000(B)	
Gross operating income	業務粗利益	100,909	10,409	90,500	
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))	99,756	8,762	90,994	
Gross operating income from domestic operations	国内業務粗利益	96,880	9,230	87,650	
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))	95,722	7,189	88,533	
Interest income	資金利益	82,802	6,003	76,799	
Fees and commissions	役務取引等利益	12,333	1,590	10,743	
Trading income	特定取引利益	258	108	150	
Other operating income	その他業務利益	1,486	1,530	44	
Of which, from gains or losses on government bonds and other bonds	(うち国債等債券損益)	1,158	2,041	883	
Gross operating income from international operations	国際業務粗利益	4,028	1,178	2,850	
Excluding gains or losses on government bonds and other bonds (net balance of 5 bond trading accounts)	(除く国債等債券損益 (5 勘定戻))	4,033	1,573	2,460	
Interest income	資金利益	2,389	1,512	877	
Fees and commissions	役務取引等利益	290	13	277	
Trading income	特定取引利益	19	13	6	
Other operating income	その他業務利益	1,367	334	1,701	
Of which, from gains or losses on government bonds and other bonds	(うち国債等債券損益)	4	393	389	
Expenses(excluding extraordinary adjustments)	経費 (除く臨時処理分)	()	47,726	2,838	50,564
Personnel	人件費 ()	20,914	1,810	22,724	
Facilities	物件費 ()	23,903	797	24,700	
Taxes	税金 ()	2,907	233	3,140	
Net operating profits (before transfer to reserve for possible loan losses)	業務純益 (一般貸倒繰入前)	53,182	13,247	39,935	
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))	52,029	11,600	40,429	
Transfer to reserve for possible loan losses	一般貸倒引当金繰入 ()	-	2,266	2,266	
Net operating profits	業務純益	53,182	15,513	37,669	
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)	1,153	1,647	494	
Unusual profits and losses	臨時損益	42,588	28,821	13,767	
Disposal of bad debts	不良債権処理額 ()	18,795	5,975	24,770	
Net write-off of loans	貸出金償却 ()	16,343	7,428	8,915	
Net transfer to specific reserve for loan losses	個別貸倒引当金繰入額 ()	-	12,135	12,135	
Net losses on sales of bad loans to cooperative credit purchasing company,ltd	共同債権買取機構売却損 ()	23	23	-	
Net losses on sales of non-performing loans	延滞債権等売却損 ()	290	216	74	
Net transfer to reserve for losses on sales of claims	債権売却損失引当金繰入額 ()	2,149	1,170	3,319	
Others	その他 ()	11	335	324	
Transfer to specific reserve for loans for certain refinancing countries	特定海外債権引当勘定繰入額 ()	-	15	15	
Total credit costs (+)	(貸倒償却引当費用 +)	18,795	8,257	27,052	
Gains or losses on securities	株式等関係損益	23,729	36,315	12,586	
Gains on sales of securities	株式等売却益	8,598	8,369	16,967	
Losses on sales of securities	株式等売却損 ()	2,946	1,735	1,211	
Losses on devaluation of securities	株式等償却 ()	29,381	26,212	3,169	
Tokyo tax on gross bank income	東京都の外形標準課税 ()	263	36	299	
Other unusual profits	その他の臨時損益	270	1,538	1,268	
Recurring profits	経常利益	10,594	13,308	23,902	
Extraordinary profits and losses	特別損益	286	458	744	
Of which, from sale of premises and equipment	うち動産不動産処分損益	359	375	734	
Gains on sales of premises and equipment	動産不動産処分益	27	27	0	
Losses on sales of premises and equipment	動産不動産処分損 ()	386	348	734	
Cost of amortization of unrecognized resulting from change in accounting standards	うち退職給付会計導入変更時差異償却 ()	-	15,860	15,860	
	その他	72	72	-	
Income before income taxes	税引前中間利益	10,308	12,849	23,157	
Corporate, inhabitants' and enterprise taxes	法人税、住民税及び事業税 ()	67	13	54	
Corporate tax adjustment	法人税等調整額 ()	3,231	6,427	9,658	
Interim net income	中間利益	7,009	6,435	13,444	

Note: The amount shown was calculated by discarding less than one million yen.

For six months ended

【Consolidated】	【連結】	(Millions of yen)		
		September 30, 2001 (A)	(A) - (B)	September 30, 2000 (B)
Consolidated gross operating income	連結粗利益	104,438	9,862	94,576
Interest income	資金利益	83,616	6,939	76,677
Fees and commissions	役務取引等利益	14,820	1,681	13,139
Trading income	特定取引利益	238	94	144
Other operating income	その他業務利益	5,762	1,147	4,615
Operating expenses ()	営業経費()	49,003	4,173	53,176
Write-off loans cost ()	貸倒償却引当費用	21,872	9,323	31,195
Write-off of loans	貸出金償却	18,842	6,952	11,890
Transfer to specific reserve for loan losses	個別貸倒引当金繰入額	3,292	8,710	12,002
Transfer to reserve for possible loan losses	一般貸倒引当金繰入額	2,702	6,268	3,566
Other write-off loans cost	その他	2,439	1,295	3,734
Gains or losses on equity	株式等関係損益	24,507	37,789	13,282
Gains or losses on investment by equity method	持分法による投資損益			
Others ()	その他()	419	118	301
Recurring profits	経常利益	9,474	14,314	23,788
Extraordinary profits	特別損益	310	55	255
Interim net income before taxes	税金等調整前中間純利益	9,163	14,369	23,532
Corporate, inhabitants' and enterprise taxes ()	法人税、住民税及び事業税()	848	1,060	1,908
Corporate tax, etc., adjustment	法人税等調整額	2,388	5,669	8,057
Income from minority interests in consolidated subsidiaries	少数株主利益	258	564	306
Interim net income	中間純利益	6,185	7,075	13,260

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 Profit = (Gain on Fund Management - Fund Management Cost) + (Gain on Fee and Commissions - Fees and Commissions Cost) + (Gain on Trading Income - Trading Income Cost)
+ (Gain on Other Operating - Other Operating Cost)

(Reference)	(参考)	(Millions of Yen)		
		September 30, 2001 (A)	(A) - (B)	September 30, 2000 (B)
Consolidated operating net income	連結業務純益	54,794	23,824	30,970

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 Operating Net Income = Non-Consolidated Operating Net Income + Consolidated Recurring Profits
- Non-Consolidated Recurring profits

(Number of Consolidated Subsidiaries)		(Number of companies)		
		September 30, 2001 (A)	(A) - (B)	September 30, 2000 (B)
Number of consolidated subsidiaries	連結子会社数	15	1	16
Number of companies accounted for by the equity method	持分法適用会社数	1	0	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, 2001 (A)	(A) - (B)	September 30, 2000 (B)	(B) - (C)	September 30, 1999 (C)
Assets	資金運用勘定	8,902	382	9,284	229	9,513
Loans and bills	貸出金	7,495	136	7,631	300	7,931
Loans to individuals	個人貸出	2,451	124	2,327	56	2,271
Securities	有価証券	1,340	67	1,407	23	1,430
Bonds	債券	995	26	969	45	924
Stocks	株式	345	93	438	67	505
Liabilities	資金調達勘定	8,903	305	9,208	79	9,287
Deposits	預金	8,337	163	8,500	84	8,416
Deposit by individuals	個人預金	6,369	175	6,194	129	6,065

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, 2001 (A)	(A) - (B)	September 30, 2000 (B)	(B) - (C)	September 30, 1999 (C)
Yield on assets(1)	資金運用利回 A	2.11	0.01	2.10	0.08	2.18 (2.26)
Loans and bills discounted	貸出金利回	2.21	0.03	2.18	0.01	2.19
Securities	有価証券利回	1.66	0.12	1.54	0.15	1.69 (2.25)
Yield on assets(2)	資金調達利回 B	0.26	0.19	0.45	0.13	0.58
Deposits and NCD	預金利回	0.13	0.06	0.19	0.07	0.26
External debt	外部負債利回	1.34	0.03	1.37	0.02	1.39
Operating expenses	経費率	1.07	0.05	1.12	0.05	1.17
Total funding cost(3)	資金調達原価 C	1.28	0.22	1.50	0.17	1.67
Yield spread(1)-(2)	資金運用調達利回差 A - B	1.85	0.20	1.65	0.05	1.60 (1.68)
Interest margin between loans and deposits	預貸金利鞘	1.01	0.15	0.86	0.10	0.76
Net interest margin(1)-(3)	総資金利鞘 A - C	0.83	0.23	0.60	0.09	0.51 (0.59)

4. Gains and 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, 2001 (A)	(A) - (B)	September 30, 2000 (B)	(B) - (C)	September 30, 1999 (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)	1,153	1,647	494	4,673	5,167
Gains on sales	売却益	3,109	2,126	983	584	1,567
Gains on redemption	償還益	25	391	416	7	423
Losses on sales	売却損	1,163	283	1,446	1,143	2,589
Losses on redemption	償還損	817	406	411	4,158	4,569
Losses on devaluation	償却	-	36	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, 2001 (A)	(A) - (B)	September 30, 2000 (B)	(B) - (C)	September 30, 1999 (C)
Gains or losses on equities (net profit on sales and devaluation)	株式等損益 (3 勘定戻)	23,729	36,315	12,586	7,255	5,331
Gains on sales	売却益	8,598	8,369	16,967	7,479	9,488
Losses on sales	売却損	2,946	1,735	1,211	2,616	3,827
Losses on devaluation	償却	29,381	26,212	3,169	2,839	330

5. Gains or Losses from Valuation of Marketable Securities 5. 有価証券の評価損益

(1) Investment Securities Appraisal Standards

(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 (Appraisal differential is 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 (Appraisal differential is inserted directly into capital)	時価法 (評価差額を全部資本直入)
Subsidiary and affiliate stock	子会社株式及び関連会社株式	Cost Method	原価法

(2) Gains or Losses from Valuation

(2) 評価損益

【Non-Consolidated】

【単体】

(Millions of yen)

		September 30, 2001 (A)				September 30, 2000		
		Net (A)	(A) - (B)	Gains	Losses	Net (B)	Gains	Losses
Held to maturity securities	満期保有目的	0	2	0	-	2	2	-
Other investment securities	その他有価証券	14,796	21,396	37,156	51,952	6,600	60,010	53,409
Stock	株式	34,377	19,394	17,481	51,859	14,983	38,245	53,229
Bond	債券	18,909	2,325	18,952	42	21,234	21,346	111
Others	その他	671	322	722	50	349	417	68
Total	合計	14,795	21,397	37,157	51,952	6,602	60,012	53,409
Stock	株式	34,377	19,394	17,481	51,859	14,983	38,245	53,229
Bond	債券	18,910	2,326	18,953	42	21,236	21,348	111
Others	その他	672	323	723	50	349	417	68

(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 Market Value appraisal is applied to Other Investment Securities, the differential between market balance and cost are recorded in the above table.

【Consolidated】

【連結】

(Millions of yen)

		September 30, 2001 (A)				September 30, 2000		
		Net (A)	(A) - (B)	Gains	Losses	Net (B)	Gains	Losses
Held to maturity securities	満期保有目的	0	2	0	-	2	2	-
Other investment securities	その他有価証券	14,104	21,427	38,625	52,729	7,323	62,004	54,681
Stock	株式	33,687	19,425	18,948	52,636	14,262	40,238	54,501
Bond	債券	18,911	2,325	18,954	42	21,236	21,348	111
Others	その他	671	322	722	50	349	417	68
Total	合計	14,103	21,428	38,626	52,729	7,325	62,006	54,681
Stock	株式	33,687	19,425	18,948	52,636	14,262	40,238	54,501
Bond	債券	18,912	2,326	18,954	42	21,238	21,350	111
Others	その他	671	322	722	50	349	417	68

(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 Market Value appraisal is applied to Other Investment Securities, the differential between market balance and cost are recorded in the above table.

6. Restructuring

6. 経営合理化の状況

Expense 【Non-Consolidated】		経費の推移 【単体】 (Millions of yen)				
		September 30, 2001 (A)	(A) - (B)	September 30, 2000 (B)	(B) - (C)	September 30, 1999 (C)
Personnel	人件費	20,914	1,810	22,724	1,201	23,925
Facilities	物件費	23,903	797	24,700	1,048	25,748
Taxes	税金	2,907	233	3,140	27	3,167
Expense	経費	47,726	2,838	50,564	2,277	52,841
(Reference)		(参考)				
O H R	O H R	47	8.6	56	3.4	59

General Expense 【Non-Consolidated】		営業経費の内訳 【単体】 (Millions of yen)				
		September 30, 2001 (A)	(A) - (B)	September 30, 2000 (B)	(B) - (C)	September 30, 1999 (C)
Salaries and allowance	給料・手当	16,509	1,619	18,128	961	19,089
Retirement allowance	退職金	-	-	-	1,461	1,461
Reserve for retirement allowances	退職給与引当金繰入	-	-	-	713	713
Retirement allowance cost	退職給付費用	1,110	1,146	2,256	2,256	-
Welfare	福利厚生費	186	12	198	83	281
Depreciation	減価償却費	3,927	967	4,894	11	4,883
Rent of premises and equipment	土地建物機械賃借料	4,171	1,084	5,255	851	6,106
Building for repairing expense	営繕費	96	4	100	7	107
Stationery and supplies	消耗品費	647	162	809	17	826
Utilities	給水光熱費	830	72	902	6	896
Allowance of business trips	旅費	60	4	64	13	77
Cable and telex	通信費	696	146	842	29	813
Advertisement	広告宣伝費	422	118	540	104	644
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	276	31	307	65	372
Taxes	租税公課	2,907	233	3,140	27	3,167
Others	その他	15,844	1,524	14,320	538	14,858
General expense	営業経費	47,687	4,075	51,762	2,540	54,302

Employees and Officers 【Non-Consolidated】		人員の推移 【単体】 (Number of people)				
		September 30, 2001 (A)	(A) - (B)	September 30, 2000 (B)	(A) - (C)	September 30, 1999 (C)
Total employees	総人員	4,643	172	4,815	425	5,068
In-house employees	実働人員	3,747	132	3,879	349	4,096
Directors and auditors	役員	12	0	12	0	12
Executive officers	執行役員	9	1	8	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 branch)

		September 30, 2001 (A)	(A) - (B)	March 31, 2001 (B)	(A) - (C)	September 30, 2000 (C)
Head office and branches	本支店	158	1	159	4	162
Sub-branches	出張所	24	0	24	1	25
Total	店舗数	182	1	183	5	187

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

(Number of branch)

		September 30, 2001 (A)	(A) - (B)	March 31, 2001 (B)	(A) - (C)	September 30, 2000 (C)
Branches	支店	0	0	0	0	0
Sub-branches	出張所	0	0	0	0	0
Representative office	駐在員事務所	5	1	6	1	6
Total	拠点数	5	1	6	1	6
Subsidiaries	現地法人	0	1	1	1	1

7. Operating Income

7. 業務純益

For six months ended

【Non-Consolidated】

【単体】

(Millions of yen)

		September 30, 2001 (A)	(A) - (B)	September 30, 2000 (B)	(B) - (C)	September 30, 1999 (C)
Net operating income (before transfer to reserve for possible loan losses)	業務純益（一般貸倒繰入前）	53,182	13,247	39,935	3,527	36,408
Per employee (Thousands of yen)	職員一人当たり（千円）	13,947	4,359	9,588	1,338	8,250
Net operating income	業務純益	53,182	15,513	37,669	1,577	36,092
Per employee (Thousands of yen)	職員一人当たり（千円）	13,947	4,903	9,044	866	8,178

8. Return On Equity

8. ROE

For six months ended

【Non-Consolidated】

【単体】

（%）

		September 30, 2001 (A)	(A) - (B)	September 30, 2000 (B)	(B) - (C)	September 30, 1999 (C)
Net operating income (before transfer to reserve for possible loan losses)	業務純益（一般貸倒繰入前）ベース	30.7	7.3	23.4	0.4	23.0
Net income	当期利益ベース	4.0	3.6	7.6	1.4	6.2

9.Retirement Allowance-Related

9.退職給付関連

For six months ended

(1)Retirement Allowance Costs
【Non-Consolidated】(1)退職給付費用
【単体】

(Millions of yen)

		September 30,2001
Retirement allowance costs	退職給付費用	1,110
Employment costs	勤務費用	1,099
Interest costs	利息費用	1,877
Expected operation gains	期待運用収益	1,693
Cost of amortization of difference resulting from change in accounting standards	会計基準変更時差異処理額	-
Others	その他	171

(注) 別途、信託設定に伴う設定益15,847百万円を特別利益として計上しております。

Note: Separately, Gains from establishment accompanied by establishment of trust, ¥15,847 million, is recorded as Recurring Profits

For six months ended

(Reference)
【Consolidated】(参考)
【連結】

(Millions of yen)

		September 30,2001
Retirement allowance costs	退職給付費用	1,147

10. Capital Ratio

10. 自己資本比率(国内基準)

【Consolidated】		【連結】			(Millions of yen,%)	
		As of September 30, 2001(A)	(A)-(B)	As of March 31, 2000(B)	As of September 30, 2000	
(1)Capital ratio	(1) 自己資本比率	10.32 %	0.73 %	9.59 %	10.05 %	
Tier capital ratio	Tier 比率	6.40 %	0.25 %	6.15 %	5.96 %	
(2)Tier capital	(2) Tier	422,851	1,824	424,675	414,428	
(3)Tier capital	(3) Tier	262,111	22,113	239,998	287,468	
(a)Revaluation excess	(イ)うち自己資本に計上された再評価差	25,515	7	25,522	25,710	
(b)Balance of subordinated loans(securities)	(ロ)うち劣後ローン(債券)残高	200,581	24,865	175,716	220,340	
(4)Deductions (guarantees for fund-raising activities of other financial	(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)	3,581	750	2,831	2,831	
(5)Owned Capital(2)+(3)-(4)	(5) 自己資本(2)+(3)-(4)	681,380	19,538	661,842	699,065	
(6)Risk-adjusted Assets	(6) リスクアセット	6,599,028	301,700	6,900,728	6,951,406	
Of which, on balanced	うちオンバランス	6,259,188	281,962	6,541,150	6,599,927	
Of which, off balanced	うちオフバランス	339,840	19,738	359,578	351,478	

【Non-Consolidated】		【単体】			(Millions of yen,%)	
		As of September 30, 2001(A)	(A)-(B)	As of March 31, 2000(B)	As of September 30, 2000	
(1)Capital ratio	(1) 自己資本比率	10.17 %	0.66 %	9.51 %	10.02 %	
Tier capital ratio	Tier 比率	6.26 %	0.21 %	6.05 %	5.89 %	
(2)Tier capital	(2) Tier	408,510	1,540	410,050	399,928	
(3)Tier capital	(3) Tier	258,872	22,245	236,627	283,491	
(a)Revaluation excess	(イ)うち自己資本に計上された再評価差	25,515	7	25,522	25,710	
(b)Balance of subordinated loans(securities)	(ロ)うち劣後ローン(債券)残高	200,581	24,865	175,716	220,340	
(4)Deductions (guarantees for fund-raising activities of other financial	(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)	3,581	750	2,831	2,831	
(5)Owned capital(2)+(3)-(4)	(5) 自己資本(2)+(3)-(4)	663,801	19,955	643,846	680,589	
(6)Risk-adjusted assets	(6) リスクアセット	6,522,798	244,153	6,766,951	6,787,671	
Of which, on balanced	うちオンバランス	6,236,927	225,879	6,462,806	6,492,293	
Of which, off balanced	うちオフバランス	285,871	18,273	304,144	295,377	

F . LOANS AND OTHER ASSETS INFORMATION

F . 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, 2001 (A)	(A) - (B)	(A) - (C)	March 31, 2001 (B)	September 30, 2000 (C)
Loans to bankrupt borrowers	破綻先債権額	23,630	4,122	13,991	19,508	37,621
Past due loans	延滞債権額	297,873	22,387	24,609	320,260	273,264
Three-month past due loans	3か月以上延滞債権額	14,392	5,516	1,349	8,876	15,741
Restructured loans	貸出条件緩和債権額	125,927	59,160	121,606	185,087	247,533
Total (+ + +)	合計 (+ + +)	461,823	71,910	112,338	533,733	574,161

Amount of partial direct write-off	(部分直接償却額)	187,433	16,393	31,811	203,826	219,244
------------------------------------	-----------	---------	--------	--------	---------	---------

Loans and bills discounted	貸出金残高(未残)	7,773,943	27,250	49,226	7,801,193	7,823,169
----------------------------	-----------	-----------	--------	--------	-----------	-----------

【Non-Consolidated】

【単体】

(%)

Percentage to total	貸出残高比率	September 30, 2001 (A)	(A) - (B)	(A) - (C)	March 31, 2001 (B)	September 30, 2000 (C)
Loans to bankrupt borrowers	破綻先債権額	0.3	0.1	0.1	0.2	0.4
Past due loans	延滞債権額	3.8	0.3	0.4	4.1	3.4
Three-month past due loans	3か月以上延滞債権額	0.1	0.0	0.1	0.1	0.2
Restructured loans	貸出条件緩和債権額	1.6	0.7	1.5	2.3	3.1
Total (+ + +)	合計 (+ + +)	5.9	0.9	1.4	6.8	7.3

【Consolidated】		【連結】	(Millions of yen)			
	リスク管理債権	September 30, 2001(A)	(A) - (B)	(A) - (C)	March 31, 2001(B)	September 30, 2000(C)
Risk managed loans						
1.Risk managed Loan Information	破綻先債権額	24,281	3,948	14,203	20,333	38,484
Past due loans	延滞債権額	308,107	23,074	21,889	331,181	286,218
Three-month past due loans	3ヵ月以上延滞債権額	14,743	5,810	1,184	8,933	15,927
Restructured loans	貸出条件緩和債権額	127,108	57,979	120,520	185,087	247,628
Total (+ + +)	合計 (+ + +)	474,242	71,293	114,016	545,535	588,258

Amount of partial direct write-off	(部分直接償却額)	201,729	18,083	33,550	219,812	235,279
------------------------------------	-----------	---------	--------	--------	---------	---------

Loans and bills discounted	貸出金残高(未残)	7,644,690	75,443	124,885	7,720,133	7,769,575
----------------------------	-----------	-----------	--------	---------	-----------	-----------

【Consolidated】		【連結】	(%)			
	貸出残高比率	September 30, 2001(A)	(A) - (B)	(A) - (C)	March 31, 2001(B)	September 30, 2000(C)
Percentage of loans and bills discounted						
Loans to bankrupt borrowers	破綻先債権額	0.3	0.1	0.1	0.2	0.4
Past due loans	延滞債権額	4.0	0.2	0.4	4.2	3.6
Three-month past due loans	3ヵ月以上延滞債権額	0.1	0.0	0.1	0.1	0.2
Restructured loans	貸出条件緩和債権額	1.6	0.7	1.5	2.3	3.1
Total (+ + +)	合計 (+ + +)	6.2	0.8	1.3	7.0	7.5

2. Reserve for Possible Loan Losses

2. 貸倒引当金等の状況

Reserve for Possible Loan Losses

貸倒引当金

1. Risk managed Loan Information

【Non-Consolidated】

【単体】

(Millions of yen)

		September 30, 2001 (A)	(A) - (B)	(A) - (C)	March 31, 2001 (B)	September 30, 2000 (C)
Reserve for possible loan losses	貸倒引当金	99,791	9,452	24,491	109,243	124,282
General reserve for possible loan losses	一般貸倒引当金	32,781	2,612	4,686	35,393	37,467
Specific reserve for loan losses	個別貸倒引当金	66,922	6,723	19,694	73,645	86,616
Specific reserve for certain overseas loans	特定海外債権引当勘定	87	117	111	204	198

【Consolidated】

【連結】

(Millions of yen)

		September 30, 2001 (A)	(A) - (B)	(A) - (C)	March 31, 2001 (B)	September 30, 2000 (C)
Reserve for possible loan losses	貸倒引当金	106,240	9,294	25,795	115,534	132,035
General reserve for possible loan losses	一般貸倒引当金	36,013	2,746	5,405	38,759	41,418
Specific reserve for loan losses	個別貸倒引当金	70,139	6,431	20,279	76,570	90,418
Specific reserve for certain overseas loans	特定海外債権引当勘定	87	117	111	204	198

Provision for Losses Incurred from Supporting Certain Borrowers

特定債務者支援引当金

Nothing

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】

【単体】

(Millions of yen,%)

		September 30, 2001 (A)	(A) - (B)	(A) - (C)	March 31, 2001 (B)	September 30, 2000 (C)
Reserve for Possible Losses on the Sale of Claims(A)	債権売却損失引当金 A	21,325	1,367	3,956	22,692	25,281
Amount of Loan for Cooperative Credit Purchasing Company, Ltd(B)	買取機構向け貸出金残高 B	24,307	5,767	12,231	30,074	36,538
(A) ÷ (B)(%)	引当率 (%) A / B	87.7	12.3	18.6	75.4	69.1

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】

【単体】

(%)

		September 30, 2001 (A)	(A) - (B)	(A) - (C)	March 31, 2001 (B)	September 30, 2000 (C)
Specific Reserve for Loan Losses	個別貸倒引当金					
	Before Partial Direct Write-Off	39.2	1.6	0.6	37.6	38.6
	After Partial Direct Write-Off	14.4	0.7	0.6	13.7	15.0
Reserve for Possible Loan Losses	貸倒引当金					
	Before Partial Direct Write-Off	44.3	1.8	1.0	42.5	43.3
	After Partial Direct Write-Off	21.6	1.1	-	20.5	21.6

【Consolidated】

【連結】

(%)

		September 30, 2001 (A)	(A) - (B)	(A) - (C)	March 31, 2001 (B)	September 30, 2000 (C)
Specific Reserve for Loan Losses	個別貸倒引当金					
	Before Partial Direct Write-Off	40.4	1.5	0.7	38.9	39.7
	After Partial Direct Write-Off	14.7	0.7	0.6	14.0	15.3
Reserve for Possible Loan Losses	貸倒引当金					
	Before Partial Direct Write-Off	45.7	1.7	0.9	44.0	44.8
	After Partial Direct Write-Off	22.4	1.3	-	21.1	22.4

4.Loan 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, 2001(A)	(A) - (B)	(A) - (C)	March 31, 2001(B)	September 30, 2000(C)
Unrecoverable or valueless (A)	破産更正債権及びこれらに準ずる債権 A	86,159	95	20,455	86,064	106,614
Doubtful (B)	危険債権 B	237,984	18,550	31,442	256,534	206,542
In need of special caution	要管理債権	140,319	53,645	122,956	193,964	263,275
Sub-total (C)	小計 C	464,463	72,100	111,969	536,563	576,432
Normal	正常債権	7,733,180	21,261	54,951	7,711,919	7,678,229
In need of caution (excluding loan in need of special caution)	要管理債権以外の要注意債権	1,213,273	25,034	80,589	1,238,307	1,132,684
Normal (excluding in need of caution)	正常先債権	6,519,907	46,296	25,638	6,473,611	6,545,545
Total	合計	8,197,643	50,840	57,018	8,248,483	8,254,661
In need of special caution based on borrowers category of self-assessment (D)	要管理先債権 D	159,279	54,464	124,076	213,743	283,355
The percentage of (c) (C) / (D)	要管理債権以下(c)の割合	5.6	0.9	1.3	6.5	6.9

5.Coverage of Loan 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, 2001(A)	(A) - (B)	(A) - (C)	March 31, 2001(B)	September 30, 2000(C)
Coverage amount (E)	保全額 E	359,482	13,514	54,815	372,996	414,297
General reserve for possible loan losses	貸倒引当金	79,571	13,644	32,328	93,215	111,899
Specific reserve for loan losses	特定債務者引当金	-	-	-	-	-
Collateral and guarantees	担保保証等	279,911	131	22,486	279,780	302,397
Coverage ratio(%) (E/C)	保全率(%) E / C	77.3	7.8	5.5	69.5	71.8
Coverage ratio(%) (E/(A+B+D))	保全率(%) E / (A + B + D)	74.3	7.3	4.9	67.0	69.4

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

1. 【Non-consolidated】 【単体】

(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	Loans disclosed under the Financial reconstruction law	Categories 分類				Reserve 引当金	Reserve coverage ratio 引当率 (%)	Total coverage ratio 保全率 (%)
		No Categorization 非分類	Category 分類	Category 分類	Category 分類			
Legal bankruptcy 破綻先 24 (4)	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	23 (3)	63 (3)	Entirely reserved 全額引当	Entirely reserved, or direct write-off 全額償却・引当	9	100%
Virtual bankruptcy 実質破綻先 62 (3)					0 (0)			
Possible bankruptcy 破綻懸念先 238 (18)	Doubtful 危険債権 238 (18)	Covered by reserves, collaterals, guarantees, etc 引当金・担保・保証等による保全部分	82 (9)	93 (1)	Fully reserved 必要額を引当	61 (10) [118]	57	48.01%
In need of caution 要管理先 159 (54)	In need of special caution 要管理債権 140 (53)	Covered by collaterals, etc (担保) 84 Non-covered (信用) 75	19 (2)	139 (52)	[] : Classified loans before reserve [] 内の計数は引当前の分類額	12	17.17%	60.96%
Normal 正常先 6,501 (48)	Normal 正常債権 7,733 (21)		650 (48)			4	0.07%	
Total 合計 8,178 (48) 100.0%	Total 合計 8,197 (50)	No Categorization 非分類 7,077 (2) 86.5%	Category 分類 1,039 (35) 12.7%	Category 分類 61 (10) 0.8%	Category 分類 0 (0) 0.0%	Total 合計 99		

() : Amount of increase(decrease) of compared with as of March 31,2001
() 内の計数は13年3月期比増減額

COMPARISON BETWEEN 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)

Borrowers category of self-assessment 自己査定における債務者区分 (Object: Credit exposures (Note)) (対象：総与信(注))		Claims disclosed under the Financial reconstruction law 金融再生法に基づく開示債権 (Object: Assets relating to credit) (対象：与信関連資産)		Risk managed loans リスク管理債権 (Object: Loans) (対象：貸出金)	
		(Loans only) (うち貸出金)			
Legal bankruptcy 破綻先 24	Virtual bankruptcy 実質破綻先 62	Unrecoverable or valueless 破産更生債権およびこれらに準ずる債権 86	84	23	Loans to bankrupt borrowers 破綻先債権 23
				61	Past due loans 延滞債権 297
Possible bankruptcy 破綻懸念先 238		Doubtful 危険債権 238		236	
In need of caution 要注意先 1,353	In need of special caution 要管理先 159	In need of special caution 要管理債権 140 (Note) Object: Loans only (注) 要管理債権は貸出金のみ		14	Three months past due loans 3ヶ月以上延滞債権 14
				126	Restructured loans 貸出条件緩和債権 126
	Sub total 小計 464	Sub total 小計 461	Total 合計 461		
	Other than special caution 要管理先以外の要注意先 1,194	Normal 正常債権 7,733		7,312	(Note) Credit exposures: loans, foreign exchanges, customers liabilities for acceptances and guarantees, accrual interests, suspense payable, securities lent (注) 総与信：貸出金、外国為替、支払承諾見返、未収利息、仮払金、貸付有価証券
	Normal 正常先 6,501				
		Suspense payable, etc 与信以外の仮払金等			
Total 合計 8,178		Total 合計 8,197		Total 合計 7,773	

6. Loans and Bills Discounted by Industry

7. 業種別貸出状況等

Industry Breakdown of Total Loans and Bills Discounted

業種別貸出金

1. Risk managed Loan Information

【単体】

(Millions of yen)

		September 30, 2001 (A)	(A) - (B)	(A) - (C)	March 31, 2001 (B)	September 30, 2000 (C)
Domestic Branches (excluding the JOM)	国内店分 (除く特別国際金融取引勘定)	7,769,665	7,836	20,969	7,777,501	7,790,634
Manufacturing	製造業	1,136,102	6,566	56	1,142,668	1,136,158
Agriculture	農業	7,983	573	292	8,556	8,275
Forestry	林業	62	4	9	66	71
Fishery	漁業	4,326	85	67	4,241	4,259
Mining	鉱業	7,160	377	1,074	6,783	6,086
Construction	建設業	468,384	36,712	24,590	505,096	492,974
Utilities	電気・ガス・熱供給・水道業	15,601	322	103	15,279	15,704
Transportation and communications	運輸・通信業	307,221	4,069	880	303,152	306,341
Wholesale, retail and food services	卸売・小売業、飲食店	921,103	41,996	67,450	963,099	988,553
Financial and insurance services	金融・保険業	409,655	22,857	42,579	432,512	452,234
Real Estate	不動産業	859,857	49,559	64,174	909,416	924,031
Servises	サービス業	995,599	45,307	24,200	950,292	971,399
Local governments	地方公共団体	94,026	2,950	1,802	91,076	95,828
Others	その他	2,542,581	97,319	153,864	2,445,262	2,388,717

Risk Managed Loan Disclosure by Industry

業種別リスク管理債権

【Non-Consolidated】

【単体】

(Millions of yen)

		September 30, 2001 (A)	(A) - (B)	(A) - (C)	March 31, 2001 (B)	September 30, 2000 (C)
Domestic branches (excluding the JOM)	国内店分 (除く特別国際金融取引勘定)	461,050	68,705	109,861	529,755	570,911
Manufacturing	製造業	36,788	8,862	32,908	45,650	69,696
Agriculture	農業	238	253	641	491	879
Forestry	林業	-	-	-	-	-
Fishery	漁業	432	4	7	436	439
Mining	鉱業	-	-	139	-	139
Construction	建設業	64,806	443	10,334	64,363	75,140
Utilities	電気・ガス・熱供給・水道業	566	540	539	26	27
Transportation and communications	運輸・通信業	8,856	1,170	3,039	10,026	11,895
Wholesale, retail and food services	卸売・小売業、飲食店	72,480	7,863	538	80,343	71,942
Financial and insurance services	金融・保険業	9,592	31,826	2,298	41,418	7,294
Real estate	不動産業	162,841	13,187	52,928	176,028	215,769
Servises	サービス業	55,834	7,409	10,347	63,243	66,181
Local governments	地方公共団体	-	-	-	-	-
Others	その他	48,612	887	2,892	47,725	51,504

Loans disclosed under the Financial Reconstruction Law by industry

業種別金融再生法開示債権

【Non-Consolidated】		【単体】			(Millions of yen)	
		September 30, 2001(A)	(A) - (B)	(A) - (C)	March 31, 2001(B)	September 30, 2000(C)
1.Risk managed Loan Information (excluding the JOM)	国内店分 (除く特別国際金融取引勘定)	463,690	68,893	109,492	532,583	573,182
Manufacturing	製造業	36,978	8,759	33,336	45,737	70,314
Agriculture	農業	247	246	637	493	884
Forestry	林業	-	-	-	-	-
Fishery	漁業	432	4	7	436	439
Mining	鉱業	-	-	139	-	139
Construction	建設業	64,995	501	10,268	64,494	75,263
Utilities	電気・ガス・熱供給・水道業	566	540	539	26	27
Transportation and communications	運輸・通信業	8,857	1,171	3,043	10,028	11,900
Wholesale, retail and food services	卸売・小売業、飲食店	73,702	7,880	1,532	81,582	72,170
Financial and insurance services	金融・保険業	9,607	31,835	2,287	41,442	7,320
Real Estate	不動産業	163,041	13,312	52,976	176,353	216,017
Servises	サービス業	56,251	7,463	10,334	63,714	66,585
Local Governments	地方公共団体	-	-	-	-	-
Others	その他	49,009	735	3,109	48,274	52,118

(注) 要管理債権以下の債権が対象

Note: Objected Loans= Category of unrecoverable or valueless, Doubtful, and in need of special caution.

Loans to small and medium sized corporations and individuals

中小企業等貸出残高

【Non-Consolidated】		【単体】			(Millions of yen)	
		September 30, 2001(A)	(A) - (B)	(A) - (C)	March 31, 2001(B)	September 30, 2000(C)
Loans to small and medium sized corporations and individuals	中小企業等貸出残高	6,156,775	41,442	145,838	6,115,333	6,010,937

Ratio of loans to small and medium sized corporations and individuals

中小企業等貸出比率

【Non-Consolidated】		【単体】			(%)	
		September 30, 2001(A)	(A) - (B)	(A) - (C)	March 31, 2001(B)	September 30, 2000(C)
Ratio of loans to small and medium sized corporations and individuals	中小企業等貸出比率	79.2	0.6	2.1	78.6	77.1

Total Loans to Consumers

消費者ローン残高

【Non-Consolidated】		【単体】			(Millions of yen)	
		September 30, 2001(A)	(A) - (B)	(A) - (C)	March 31, 2001(B)	September 30, 2000(C)
Total loans to consumers	消費者ローン残高	2,502,974	70,615	132,202	2,432,359	2,370,772
Housing loans	住宅ローン	2,161,708	77,361	150,571	2,084,347	2,011,137
Loans for own house	うち住宅ローン	1,327,853	70,378	141,037	1,257,475	1,186,816
Loans for rental apartment house	うちアパートローン	833,855	6,983	9,534	826,872	824,321
Other loans	その他のローン	341,266	6,746	18,369	348,012	359,635

Administraion of The Government Housing Loan Corporation

住宅金融公庫の取扱高

【Reference】		【参考】			(Millions of yen)	
		September 30, 2001(A)	(A) - (B)	(A) - (C)	March 31, 2001(B)	September 30, 2000(C)
Amount of administration	取扱残高	2,031,436	26,903	82,793	2,004,533	1,948,643

7.Loans to Entities Overseas by Country

8 . 国別貸出状況等

Certain Overseas Loans
1.Risk managed Loan Information

特定海外債権残高
【単体】 (Millions of Yen, Number of country)

		September 30, 2001(A)	(A)-(B)	(A)-(C)	March 31, 2001(B)	September 30, 2000(C)
Total Loans	債権額	290	294	207	584	497
Number of Targeted Countries	対象国数	2	0	2	2	4

Loans to Overseas Country
【Non-Consolidated】

地域別貸出金残高
【単体】 (Millions of Yen)

		September 30, 2001(A)	(A)-(B)	(A)-(C)	March 31, 2001(B)	September 30, 2000(C)
To Asia	アジア向け	9,369	12,204	12,831	21,573	22,200
	Risk-managed loans		うちリスク管理債権			
		772	3,206	2,478	3,978	3,250
To Latin America	中南米向け	3,188	442	297	3,630	3,485
	Risk-managed loans		うちリスク管理債権			
		-	-	-	-	-
To Russia	ロシア向け	-	-	-	-	-
	Risk-managed loans		うちリスク管理債権			
		-	-	-	-	-

8.Loans, Deposits

9. 預金、貸出金の残高

Balances of Loans, Deposits
1.Risk managed Loan Information

預金・貸出金の未残、平残
【単体】 (Billions of yen)

		September 30,2001(A)	(A)-(B)	(A)-(C)	March 31,2001(B)	September 30,2000(C)
Deposits (outstanding balance)	預金 (未残)	8,660	227	115	8,887	8,775
Deposits (average balance)	預金 (平残)	8,558	49	43	8,607	8,601
Loans and bills discounted (outstanding balance)	貸出金 (未残)	7,773	27	49	7,801	7,823
Loans and bills discounted (average balance)	貸出金 (平残)	7,535	136	156	7,671	7,691

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】

		September 30,2001(A)	(A)-(B)	(A)-(C)	March 31,2001(B)	September 30,2000(C)
Corporates	法人	1,863	69	135	1,794	1,998
Individuals	個人	6,440	51	174	6,389	6,266
Local governments	公金	257	302	122	559	379
Financial institutions	金融	98	43	28	141	126
Total	合計	8,659	226	111	8,885	8,770