

## ANNUAL REPORT(EXCERPT)

TRANSLATION

For the year ended March 31,2002

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## A .Digest of Financial Results for the year ended March 31, 2002

### 1. Income status

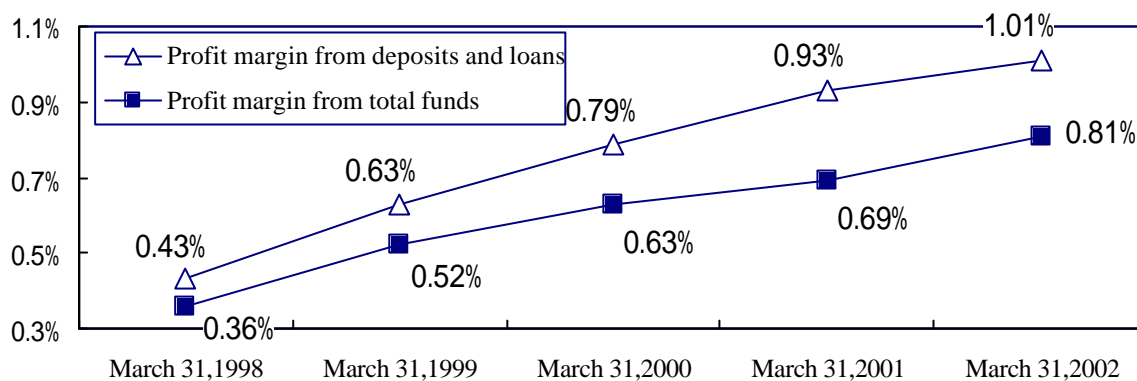
(Unit: 0.1 billion yen, % )

	March 31.	Increase /(Decrease)	Ratio(%)	March 31.
	2002			2001
Gross operating income	2,025	123	6.4	1,902
(Excluding gains or losses on government bonds and other bonds)	1,953	35	1.7	1,918
Gross operating income from domestic operations	1,949	121	6.6	1,828
Interest income	1,611	18		1,593
Fees and commissions	253	22		231
Trading profits	6	0		6
Other operating income	78	80		(2)
Gross operating income from international operations	75	1	1.4	74
Expenses	943	(46)	(4.5)	989
Of which, personnel	403	(45)	(9.8)	448
Of which, facilities	481	2	0.4	479
Net business profit (before transfer to reserve for possible loan losses)	1,081	168	18.4	913
(Excluding gains or losses on government bonds and other bonds)	1,009	80	8.6	929
Transfer to reserve for possible loan losses	0	(1)		1
Net business profit (after transfer to reserve for possible loan losses)	1,080	169	18.6	911
Of which, gains or losses on government bonds and other bonds	72	87		(15)
Unusual profits and losses	(738)	(315)		(423)
Of which, disposal of bad debts	502	(62)		564
(Including transfer to reserve for possible loan losses)	503	(63)		566
Of which, gains or losses on securities	(187)	(324)		137
Of which, losses on devaluation of securities	200	157		43
Ordinary profit	342	(146)	(29.8)	488
Special gains and losses	(13)	6		(19)
Income taxes-deferred	123	(75)		198
Net income	204	(65)	(24.1)	269

**( 1 ) Gross Operating Income: Increased by 6.4% to rise to a level of 200 billion yen**

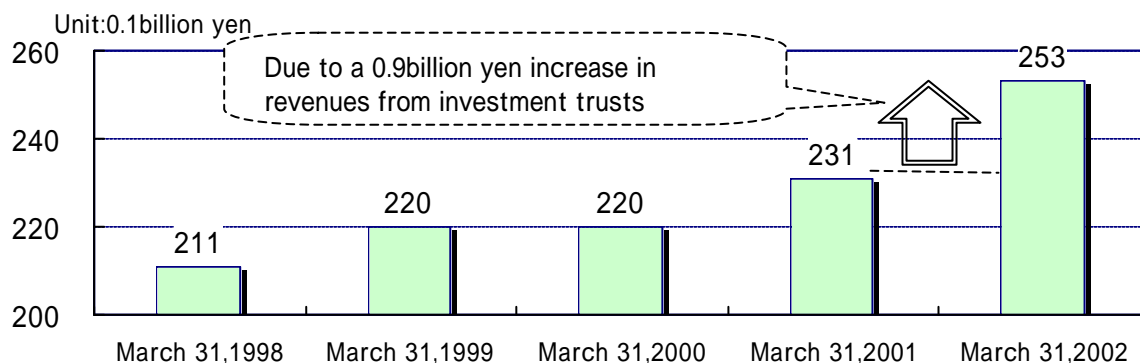
Gross Operating Income has increased by 6.4% against the previous year to rise to 202.5 billion yen due to the increase in domestic interest income ( increases by 1.8 billion yen ) through the expansion of profit margins and strengthening of commission revenues ( increase in fees and commissions by 2.2 billion yen), and the gains on government bonds and other bonds(increase by 8.7 billion yen).

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



Profit margins from domestic deposits and loans					%
1.80%	1.88%	1.97%	2.04%	2.08%	
Gross Operating Income					Unit:0.1billion yen
1,724	1,794	1,824	1,902	2,025	

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

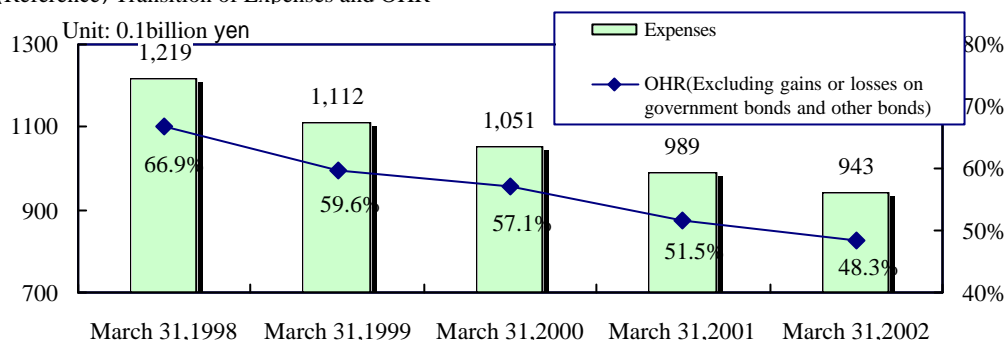


**(2) Expenses: decreased by 32.4 billion yen from the peak level and OHR\* has reached 48.3%.**

Expenses have decreased by 4.5 % against the previous term to 94.3 billion yen due to a transfer effect of outsourcing systems and continuous cost reduction efforts. These have decreased by 32.4 billion yen from the peak level ( 126.7 billion yen for year ended March 31, 1994)

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

(Reference) Transition of Expenses and OHR



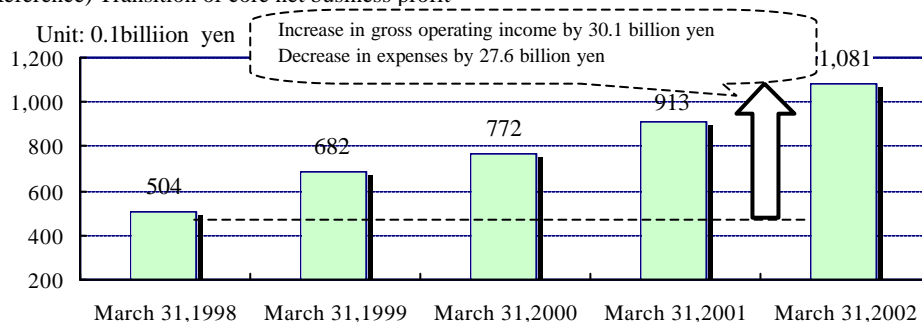
OHR(Including gains or losses on government bonds)

70.7%	61.9%	57.6%	51.9%	46.6%
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**(3) Net business profit: Core net business profit has increased by 18.4% to a level of 100 billion yen.**

Net business profit(before transfer to reserve for possible loan losses(core net business profit) has increased by 18.4% to reach 108.1 billion yen due to an increase in profit from domestic operations and cost reductions.

(Reference) Transition of core net business profit



**(4) Disposal of bad debts: 50.2 billion yen, decreased by 6.2 billion yen against the previous term.**

We have handled 50.2 billion yen of bad debts, which decreased by 6.2 billion yen against the previous term under deteriorating business conditions and falling real estate prices.

**(5) Losses on devaluation of securities: write off 20 billion yen due to the effects of falling share prices.**

Write off shares reached 20 billion yen due to a large increase in the amount of impairment losses affected by 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

**(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 34.2 billion yen, which was a decrease by 29.8% against the previous term. Net income reached 20.4 billion yen, which was a decrease by 24.1% against the previous term.

## 2 .Assets and Liabilities

### (1) Loans: Loans related to regional retailing have increased smoothly.

Although total loans have decreased by 66.1 billion yen against the previous term, as a result of concentrated efforts in regional retailing, loans to individuals have satisfactorily progressed mainly through housing loans with an increase by 183.5 billion yen.

(Reference) Transition of loans related to regional retailing

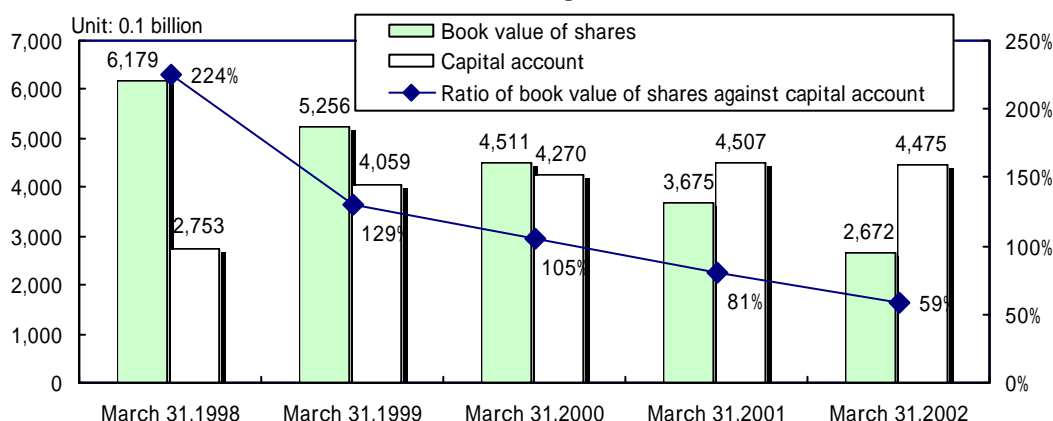
(Unit: 0.1 billion yen , % )

	March 31, 2002	Increase /(Decrease)	March 31, 2001	Increase /(Decrease)	March 31, 2000
Loans to small businesses, etc.	62,124	(1.5% ) 971	61,153	(2.4% ) 1,467	59,686
Of which, loans to individuals	26,158	(7.5% ) 1,835	24,323	(4.5% ) 1,051	23,272
Of which, housing loans	22,798	(9.3% ) 1,955	20,843	(6.4% ) 1,255	19,588
Percentage of loans to small businesses against total loans	80.3%	1.7%	78.6%	2.7%	75.9%
Of which, percentage of loans to individuals	33.8%	2.6%	31.2%	1.6%	29.6%

### (2) Securities: Shares have decreased by 100.3 billion yen due to outright sales, etc.

Shares have decreased by 100.3 billion yen against the previous term through outright sales (decrease of 81 billion yen), and through devaluation etc. (decrease of 19.3 billion yen). Total securities including bonds on the balance sheet have decreased by 512.8 billion yen against the previous term.

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



Increase/(decrease) of book value of shares

Unit: 0.1 billion yen

(296)	(923)	(745)	(836)	(1,003)
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\*Although we have taken market value appraisal since previous term, the amount above was stated at book value.

### (3) Deposits: Individual deposits have steadily progressed by 2.7 % against the previous term.

Individual deposits have steadily progressed mainly in Kanagawa Prefecture with an increase of 178.2 billion yen (2.7% increase). Total deposits have increased by 226.2 billion yen.

(Reference) Transition of Deposits

(Unit: 0.1 billion yen)

	March 31, 2002	Increase /(Decrease)	March 31, 2001	Increase /(Decrease)	March 31, 2000
Deposits	91,138	2,262	88,876	2,392	86,484
Of which, individual deposits	65,677	1,782	63,895	2,075	61,820
Of which, corporate deposits	18,503	558	17,945	927	17,018

**(4) Investment products for individuals: Balance of investment trusts has increased by 60%, commission revenues also increased by 67%.**

Regarding investment products for individuals, the balance of investment trusts has increased by 68.3 billion yen (increase of 60%) against the previous term, which resulted in 181.8 billion yen. Commission revenues have steadily progressed by 0.9 billion yen (increase of 67%) against the previous term to rise to 2.1 billion yen.

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

	March 31, 2002	Increase /(Decrease)	March 31, 2001	Increase /(Decrease)	March 31, 2000
Balance of investment trusts	1,818	683	1,135	751	384
Balance of foreign currency deposits	528	(50)	578	239	339
(Ratio of increase)		(36% )		(136% )	
Total	2,346	633	1,713	990	723

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

	March 31, 2002	Increase /(Decrease)	March 31, 2001	Increase /(Decrease)	March 31, 2000
Investment trusts (fees and commissions)	21	9	12	10	2
Foreign currency deposits (income from international operations)	15	0	15	11	4
(Ratio of increase)		(29% )		(291% )	
Total	36	9	28	21	7

**3. Conditions of bad debts: Ratio of bad debts has decreased by 0.7%**

Bad debts have decreased by 59.8 billion yen and the ratio of bad debts has decreased to 5.8 % (0.7% decrease against the previous term) through off-balance-sheet method and collection, etc.

(Reference) Transition of amount of bad debts

Credits disclosed under the Financial Reconstruction Law (Unit: 0.1 billion yen)

Categories of credits (Categories of self-assessment)	March 31, 2002	Increase /(Decrease)	March 31, 2001	Increase /(Decrease)	March 31, 2000
Unrecoverable or valueless ( in legal or virtual bankruptcy)	846	(14)	860	38	822
Doubtful (in possible bankruptcy)	2,473	(92)	2,565	(25)	2,590
In need of special caution	1,447	(492)	1,939	1,421	518
Subtotal(bad debts) A	4,767	(598)	5,365	1,435	3,930
In need of caution	11,629	(754)	12,383	(1,860)	14,243
Credits to normal customers	64,648	(88)	64,736	(895)	65,631
Normal credits B	76,278	(841)	77,119	(2,756)	79,875
Credits disclosed under the Financial Reconstruction Law C = A + B	81,046	(1,438)	82,484	(1,322)	83,806

(Unit: % )

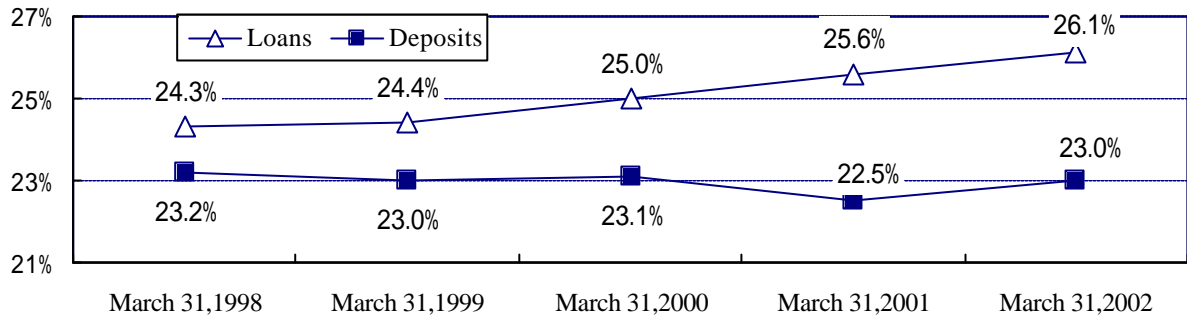
Ratio against total disclosed credits A/C	5.8	(0.7)	6.5	1.9	4.6
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#### 4. Conditions in Kanagawa Prefecture:

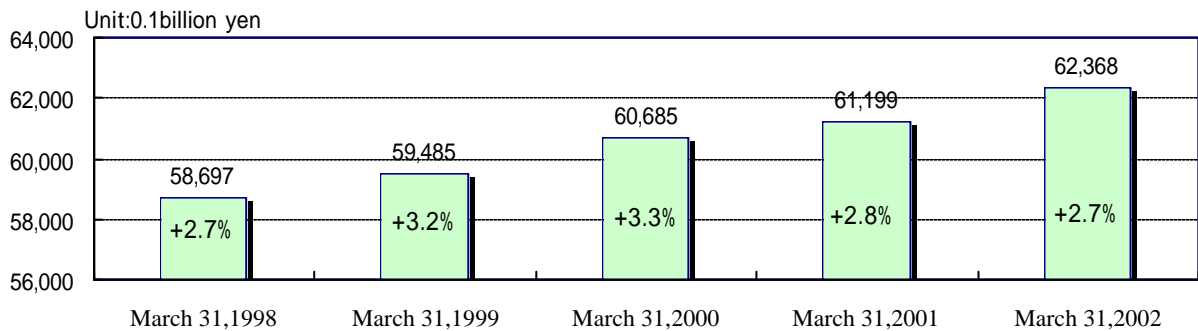
Individual deposits and loans to small businesses have steadily increased. We have achieved a lending share of 26.1%.

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 26.1% for loans and 23.0% for deposits.

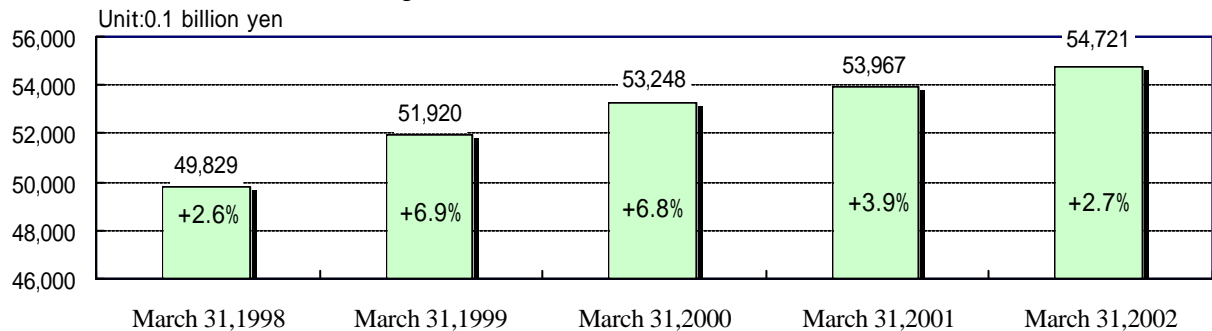
##### (1) Shares in Kanagawa Prefecture



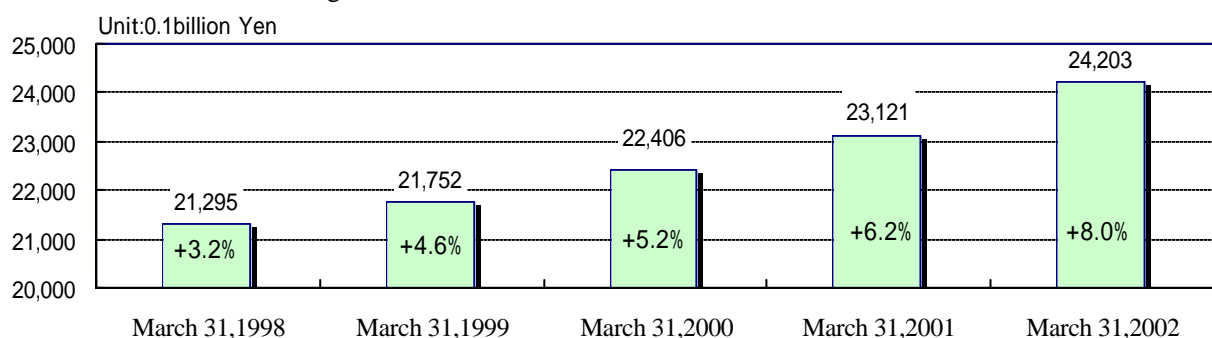
##### (2) Individual deposits in Kanagawa Prefecture



##### (3) Loans to small businesses in Kanagawa Prefecture



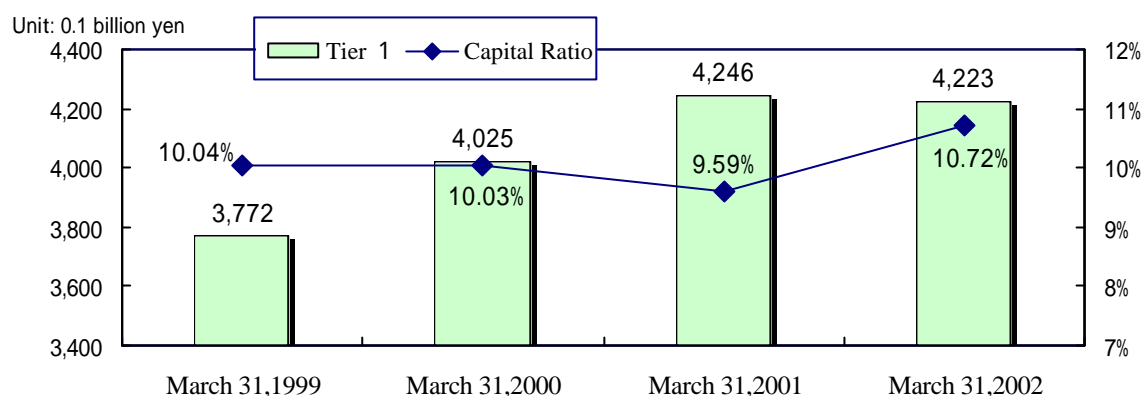
##### (4) Loans to individuals in Kanagawa Prefecture



5. Capital Ratio: **We have maintained a level of 10%.**

We have achieved 10.72% of capital ratio, 1.13% increase against the previous term due to the decrease of risk weighted assets.

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



6. Prospects: We expect to maintain net business profit to a level of 100 billion yen in fiscal year 2002.

As for the Bank, we expect net business profit (before transfer to reserve for possible loan losses) will reach 102 billion yen as initially planned under the 'Corporate Revitalization Plan', through further strengthening of profitability and increases in efficiency. Ordinary profit is expected to increase by 81.2% against the previous term to 62 billion yen, and net income is to increase by 76.4% to achieve 36 billion yen. As for consolidation, we expect ordinary profit will reach 62 billion yen, and net income will reach 36 billion yen.

Non-consolidated

(Unit: 0.1 billion yen)

	Prospects for the year 2002	Increase / (decrease)	Prospects for the interim term of 2002	Increase / (decrease) against the previous interim term
Gross operating income	1,945	(80)	950	(59)
Expenses	925	(19)	470	(7)
Net business profit (before transfer to reserve for possible loan losses)	1,020	(61)	480	(52)
Net business profit	1,020	(60)	480	(52)
Disposal of bad debts	450	(52)	250	62
Gains or losses on securities	70	257	0	237
Ordinary profit	620	278	200	94
Net income	360	156	120	50

Consolidated

(Unit: 0.1 billion yen)

	Prospects for the year 2002	Increase / (decrease)	Prospects for the interim term of 2002	Increase / (decrease) against the previous interim term
Ordinary profit	620	284	200	106
Net income	360	162	120	59



**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, 2002

(Millions of yen)

ASSETS:	(資産の部)		LIABILITIES :	(負債の部)	
Cash and due from banks	現金預け金	1,109,666	Deposits	預金	9,099,005
Call loans	コールローン及び買入手形	61,900	Negotiable CDs	譲渡性預金	93,150
Commercial paper and other debts purchased	買入金銭債権	20,658	Call money and bills sold	コールマネー及び売渡手形	1,773
Trading assets	特定取引資産	52,310	Trading liabilities	特定取引負債	4,687
Investment securities	有価証券	953,716	Borrowed money	借入金	241,210
Loans and bills discounted	貸出金	7,593,463	Foreign exchanges	外国為替	82
Foreign exchanges	外国為替	10,294	Bonds and notes	社債	55,997
Other assets	その他資産	258,074	Convertible bonds	転換社債	60,000
Premises and equipment	動産不動産	230,935	Other liabilities	その他負債	267,688
Deferred tax assets	繰延税金資産	147,824	Liability for employees' retirement benefits	退職給付引当金	71
Goodwill	連結調整勘定	156	Reserve for possible losses on collateralized real estate loans	債権売却損失引当金	14,295
Customers' liabilities for acceptances and guarantees	支払承諾見返	436,138	Reserve for contingent liabilities	偶発損失引当金	4,200
Reserve for possible loan losses	貸倒引当金	(110,256)	Reserves under special laws	特別法上の引当金	0
			Deferred tax liabilities	繰延税金負債	484
			Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	23,369
			Acceptances and guarantees	支払承諾	436,138
			<b>Total Liabilities</b>	<b>負債の部合計</b>	<b>10,302,156</b>
			MINORITY INTERESTS	(少数株主持分)	
			STOCKHOLDERS' EQUITY	少数株主持分	11,458
			Minority interests stockholders' equity		
			STOCKHOLDERS' EQUITY:	(資本の部)	
			Common stock and preferred	資本金	184,799
			Capital surplus	資本準備金	146,277
			Land revaluation excess	再評価差額金	32,942
			Earned surplus	連結剰余金	103,433
			Net unrealized gain on available-for-sale securities	その他有価証券評価差額金	(15,943)
			Foreign currency translation adjustment	為替換算調整勘定	0
			Total	計	451,510
			Treasury stock	自己株式	(48)
			Parent's common stock owned by subsidiaries	子会社の所有する親会社株式	(195)
			<b>Total stockholders' equity</b>	<b>資本の部合計</b>	<b>451,267</b>
<b>Total Assets</b>	<b>資産の部合計</b>	<b>10,764,882</b>	<b>Total Liabilities, Minority Interests and Stockholders' Equity</b>	<b>負債少数株主持分及び資本の部合計</b>	<b>10,764,882</b>

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 31,2002

(Millions of yen)

Total ordinary income :	経常収益	310,707
Interest received	資金運用収益	193,838
Interest on loans and discounts	(うち貸出金利息)	164,267
Interest and dividends on investment securities	(うち有価証券利息配当金)	20,142
Fees and commissions	役務取引等収益	37,813
Trading profits	特定取引収益	636
Other operating income	その他業務収益	60,749
Other ordinary income	その他経常収益	17,669
Total ordinary expenses :	経常費用	277,081
Interest paid	資金調達費用	30,578
Interest on deposits	(うち預金利息)	14,366
Fees and commissions	役務取引等費用	7,634
Trading losses	特定取引費用	6
Other operating expenses	その他業務費用	44,430
General and administrative expenses	営業経費	99,956
Other expenses	その他経常費用	94,475
Ordinary profit	経常利益	33,626
Special gains	特別利益	196
Special losses	特別損失	1,435
Income before income taxes and minority interests	税金等調整前当期純利益	32,387
Income taxes-current	法人税、住民税及び事業税	871
Income taxes-deferred	法人税等調整額	11,963
Losses from minority interests in consolidated subsidiaries	少数株主損失	299
Net income	当期純利益	19,852

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 31,2002

(Millions of yen)

Balance of 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	236
Reversal of land revaluation excess	再評価差額金取崩に伴う剰余金増加高	236
Decrease in consolidated retained earnings	連結剰余金減少高	3,524
Cash dividends	配当金	3,524
Net income	当期純利益	19,852
Balance at end of term	連結剰余金期末残高	103,433

*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 31,2002

(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	32,387
Depreciation and amortization	減価償却費	36,814
Amortization of goodwill	連結調整勘定償却額	113
Increase (Decrease) in reserve for possible loan losses	貸倒引当金の増加額	(5,277)
Increase (Decrease) in reserve for possible losses on investments	投資損失引当金の増加額	(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	(8,397)
Increase (Decrease) in reserve for contingent liabilities	偶発損失引当金の増加額	422
Increase (Decrease) in liability for employee's retirement benefits	退職給付引当金の増加額	(110)
Interest income	資金運用収益	(193,838)
Interest expenses	資金調達費用	30,578
Investment securities gains (losses)	有価証券関係損益 ( )	12,959
Foreign exchange losses (gains)	為替差損益 ( )	(2,176)
Losses (Gains) on disposal of premises and equipment	動産不動産処分損益 ( )	1,335
Net decrease(increase) in trading assets	特定取引資産の純増 ( )減	66,395
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	126,670
Net increase(decrease) in deposits	預金の純増減 ( )	229,067
Net increase(decrease) in negotiable certificates of deposit	譲渡性預金の純増減 ( )	(109,420)
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 ( )	(39,653)
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	11,281
Net increase(decrease) in call loans and others	コールローン等の純増 ( )減	147,280
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)
Net increase (decrease) in call money and others	コールマネー等の純増減 ( )	(130,811)
Net decrease(increase) in foreign exchange (assets)	外国為替 (資産)の純増 ( )減	(2,625)
Net increase(decrease) in foreign exchange (liabilities)	外国為替 (負債)の純増減 ( )	(79)
Interest and dividends received	資金運用による収入	208,413
Interest paid	資金調達による支出	(36,646)
Other	その他	15,945
<b>Subtotal</b>	<b>小計</b>	<b>320,723</b>
Income taxes paid	法人税等の支払額	(1,012)
<b>Net cash provided by operating activities</b>	<b>営業活動によるキャッシュフロー</b>	<b>319,711</b>
<b>2. Cash flows from investing activities</b>	<b>. 投資活動によるキャッシュフロー</b>	
Purchases of securities	有価証券の取得による支出	(769,562)
Proceeds from sales of securities	有価証券の売却による収入	929,262
Proceeds from maturities of securities	有価証券の償還による収入	292,712
Expenditures for premises and equipment	動産不動産の取得による支出	(23,503)
Proceeds from sales of premises and equipment	動産不動産の売却による収入	3,180
<b>Net cash provided by investing activities</b>	<b>投資活動によるキャッシュフロー</b>	<b>432,088</b>
<b>3. Cash flows from financing activities</b>	<b>. 財務活動によるキャッシュフロー</b>	
Repayments of subordinated loans	劣後特約付借入金の返済による支出	(6,000)
Proceeds from subordinated bonds	劣後特約付社債・転換社債の発行による収入	85,000
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	(100)
Proceeds from sales of treasury stock	自己株式の売却による収入	152
<b>Net cash used in financing activities</b>	<b>財務活動によるキャッシュフロー</b>	<b>75,507</b>
4. Foreign currency translation adjustments on cash and cash equivalents	. 現金及び現金同等物に係る換算差額	30
5. Net increase (decrease) in cash and cash equivalents	. 現金及び現金同等物の増加額	827,337
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 term	. 現金及び現金同等物の期末残高	1,069,096

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 )

For the year ended March 31,2002  
(Millions of yen)

		At March 31,2002(A)	At March 31,2001(B)	Increase/(Decrease) (A)-(B)
<b>ASSETS:</b>	<b>( 資産の部 )</b>			
Cash and due from banks	現金預け金	1,109,666	293,610	816,056
Call loans	コールローン及び買入手形	61,900	205,669	(143,769)
Commercial paper and other debts purchased	買入金銭債権	20,658	24,168	(3,510)
Trading assets	特定取引資産	52,310	118,705	(66,395)
Investment securities	有価証券	953,716	1,460,242	(506,526)
Loans and bills discounted	貸出金	7,593,463	7,720,133	(126,670)
Foreign exchanges	外国為替	10,294	7,668	2,626
Other assets	その他資産	258,074	137,313	120,761
Premises and equipment	動産不動産	230,935	242,995	(12,060)
Deferred tax assets	繰延税金資産	147,824	146,092	1,732
Goodwill	連結調整勘定	156	270	(114)
Customers' liabilities for acceptances and guarantees	支払承諾見返	436,138	498,927	(62,789)
Reserve for possible loan losses	貸倒引当金	(110,256)	(115,534)	5,278
Reserve for possible losses on investments	投資損失引当金	-	(197)	197
<b>Total assets</b>	<b>資産の部合計</b>	<b>10,764,882</b>	<b>10,740,067</b>	<b>24,815</b>
<b>LIABILITIES :</b>	<b>( 負債の部 )</b>			
Deposits	預金	9,099,005	8,869,938	229,067
Negotiable CDs	譲渡性預金	93,150	202,570	(109,420)
Call money and bills sold	コールマネー及び売渡手形	1,773	132,585	(130,812)
Trading liabilities	特定取引負債	4,687	5,206	(519)
Borrowed money	借入金	241,210	286,863	(45,653)
Foreign exchanges	外国為替	82	161	(79)
Bonds and notes	社債	55,997	30,716	25,281
Convertible bonds	転換社債	60,000	-	60,000
Other liabilities	その他負債	267,688	195,929	71,759
Liability for employees' retirement benefits	退職給付引当金	71	181	(110)
Reserve for possible losses on collateralized real estate loans sold	債権売却損失引当金	14,295	22,692	(8,397)
Reserve for contingent liabilities	偶発損失引当金	4,200	3,777	423
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	620	(136)
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	23,369	23,463	(94)
Acceptances and guarantees	支払承諾	436,138	498,927	(62,789)
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>10,302,156</b>	<b>10,273,636</b>	<b>28,520</b>
<b>MINORITY INTERESTS STOCKHOLDERS' EQUITY</b>	<b>( 少数株主持分 )</b>			
Minority interests stockholders' equity	少数株主持分	11,458	11,537	(79)
<b>STOCKHOLDERS' EQUITY:</b>	<b>( 資本の部 )</b>			
<b>Total stockholders' equity</b>	<b>資本勘定</b>	<b>451,267</b>	<b>454,894</b>	<b>(3,627)</b>
<b>Total liabilities, minority interests and stockholders' equity</b>	<b>負債少数株主持分及び資本の部合計</b>	<b>10,764,882</b>	<b>10,740,067</b>	<b>24,815</b>

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

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

## 6 . 比較連結損益計算書（主要内訳）

For the year ended

March 31,2002  
(Millions of yen)

		At March 31,2002(A)	At March 31,2001(B)	Increase/(Decrease) (A)-(B)
<b>Total ordinary income</b>	<b>経常収益</b>	<b>310,707</b>	<b>340,114</b>	<b>(29,407)</b>
Interest received	資金運用収益	193,838	217,495	(23,657)
Interest on loans and discounts	(うち貸出金利息)	164,267	174,674	(10,407)
Interest and dividends on investment securities	(うち有価証券利息配当金)	20,142	25,320	(5,178)
Fees and commissions	役務取引等収益	37,813	35,366	2,447
Trading profits	特定取引収益	636	609	27
Other operating income	その他業務収益	60,749	56,800	3,949
Other ordinary income	その他経常収益	17,669	29,842	(12,173)
<b>Total ordinary expenses</b>	<b>経常費用</b>	<b>277,081</b>	<b>290,526</b>	<b>(13,445)</b>
Interest paid	資金調達費用	30,578	56,897	(26,319)
Interest on deposits	(うち預金利息)	14,366	25,126	(10,760)
Fees and commissions	役務取引等費用	7,634	7,435	199
Trading losses	特定取引費用	6	5	1
Other operating expenses	その他業務費用	44,430	47,215	(2,785)
General and administrative expenses	営業経費	99,956	103,403	(3,447)
Other expenses	その他経常費用	94,475	75,569	18,906
<b>Ordinary profit</b>	<b>経常利益</b>	<b>33,626</b>	<b>49,588</b>	<b>(15,962)</b>
Special gains	特別利益	196	17,360	(17,164)
Special losses	特別損失	1,435	19,736	(18,301)
Income before income taxes and minority interests	税金等調整前当期純利益	32,387	47,212	(14,825)
Income taxes-current	法人税、住民税及び事業税	871	1,127	(256)
Income taxes-deferred	法人税等調整額	11,963	19,070	(7,107)
Minority interests in net income	少数株主利益	(299)	507	(806)
<b>Net income</b>	<b>当期純利益</b>	<b>19,852</b>	<b>26,507</b>	<b>(6,655)</b>

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 31,2002  
(Millions of yen)

	科目	At March 31,2002(A)	At March 31,2001(B)	Increase/(Decrease) (A)-(B)
Balance of retained earnings at beginning of term	連結剰余金期首残高	86,868	66,771	20,097
Increase in consolidated retained earnings	連結剰余金増加高	236	625	(389)
Decrease in consolidated retained earnings	連結剰余金減少高	3,524	7,035	(3,511)
Net income	当期純利益	19,852	26,507	(6,655)
Balance at end of term	連結剰余金期末残高	103,433	86,868	16,565

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 31,2002

(Millions of yen)

		At March 31,2002(A)	At March 31,2001(B)	Increase/(Decrease) (A)-(B)
1. Cash flows from Operating Activities	.営業活動によるキャッシュフロー			
Income before income taxes and minority interests	税金等調整前 当期純利益	32,387	47,212	(14,825)
Depreciation and amortization	減価償却費	36,814	39,180	(2,366)
Amortization of goodwill	連結調整勘定償却額	113	113	0
Increase (Decrease) in reserve for possible loan losses	貸倒引当金の増加額	(5,277)	(19,385)	14,108
Increase (Decrease) in reserve for possible losses on investments	投資損失引当金の増加額	(70)	89	(159)
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	(8,397)	(3,627)	(4,770)
Increase (Decrease) in reserve for contingent liabilities	偶発損失引当金の増加額	422	(1,226)	1,648
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 liability for employee's retirement benefits	退職給付引当金の増加額	(110)	181	(291)
Interest income	資金運用収益	(193,838)	(217,495)	23,657
Interest expenses	資金調達費用	30,578	56,897	(26,319)
Investment securities gains (losses)	有価証券関係利益 ( )	12,959	(13,051)	26,010
Foreign exchange losses (gains)	為替差損益 ( )	(2,176)	(4,070)	1,894
Losses (Gains) on disposal of premises and equipment	動産不動産処分損益 ( )	1,335	2,468	(1,133)
Net decrease(increase) in trading assets	特定取引資産の純増 ( ) 減	66,395	(74,140)	140,535
Net increase (decrease) in trading liabilities	特定取引負債の純増減 ( )	(519)	1,842	(2,361)
Net decrease in loans	貸出金の純増 ( ) 減	126,670	128,669	(1,999)
Net increase(decrease) in deposits	預金の純増減 ( )	229,067	230,033	(966)
Net increase(decrease) in negotiable certificates of deposit	譲渡性預金の純増減 ( )	(109,420)	(10,850)	(98,570)
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 ( )	(39,653)	(30,679)	(8,974)
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	11,281	111,912	(100,631)
Net increase(decrease) in call loans and others	コールローン等の純増 ( ) 減	147,280	(129,647)	276,927
Net increase(decrease) in margin money received under securities borrowing transaction:	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 ( )	(130,811)	(122,849)	(7,962)
Net increase(decrease) in margin money received under securities lending transactions	債券貸付取引担保金の純増減 ( )	-	(13,941)	13,941
Net decrease(increase) in foreign exchange (assets)	外国為替 (資産) の純増 ( ) 減	(2,625)	548	(3,173)
Net increase(decrease) in foreign exchange (liabilities)	外国為替 (負債) の純増減 ( )	(79)	(22)	(57)
Interest and dividends received	資金運用による収入	208,413	215,883	(7,470)
Interest paid	資金調達による支出	(36,646)	(67,626)	30,980
Other	その他	15,945	(20,288)	36,233
Subtotal	小計	320,723	90,510	230,213
Income taxes paid	法人税等の支払額	(1,012)	(845)	(167)
Net cash provided by operating activities	営業活動によるキャッシュフロー	319,711	89,664	230,047
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	(769,562)	(1,064,857)	295,295
Proceeds from sales of securities	有価証券の売却による収入	929,262	865,856	63,406
Proceeds from maturities of securities	有価証券の償還による収入	292,712	211,255	81,457
Expenditures for premises and equipment	動産不動産の取得による支出	(23,503)	(31,267)	7,764
Proceeds from sales of premises and equipment	動産不動産の売却による収入	3,180	13,520	(10,340)
Net cash provided by investing activities	投資活動によるキャッシュフロー	432,088	(5,491)	437,579
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)	(59,000)	53,000
Proceeds from subordinated bonds	劣後特約付社債 転換社債の発行による収入	85,000	21,000	64,000
Repayments of subordinated bonds and convertible bonds	劣後特約付社債 転換社債の償還による支出	-	(86,700)	86,700
Dividends paid	配当金支払額	(3,524)	(7,035)	3,511
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	(100)	(134)	34
Proceeds from sales of treasury stock	自己株式の売却による収入	152	2,406	(2,254)
Net cash used in financing activities	財務活動によるキャッシュフロー	75,507	(129,484)	204,991
4. Foreign currency translation adjustments on cash and cash equivalents	.現金及び現金同等物に係る換算差額	30	57	(27)
5. Net increase (decrease) in cash and cash equivalents	.現金及び現金同等物の増加額	827,337	(45,253)	872,590
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	287,012	(45,253)
7. Cash and cash equivalents at end of term	.現金及び現金同等物の期末残高	1,069,096	241,759	827,337

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141期末貸借対照表

March 31,2002

(Millions of yen)

ASSETS:	(資産の部)		LIABILITIES :	(負債の部)	
Cash and due from banks	現金預け金	1,105,320	Deposits	預金	9,113,849
Call loans	コールローン	61,900	Negotiable CDs	譲渡性預金	165,550
Commercial paper and other debts purchased	買入金銭債権	3,471	Call money	コールマネー	1,773
Trading assets	特定取引資産	52,310	Trading liabilities	特定取引負債	4,687
Investment securities	有価証券	931,526	Borrowed money	借入金	205,460
Loans and bills discounted	貸出金	7,735,016	Foreign exchanges	外国為替	82
Foreign exchanges	外国為替	10,294	Bonds and notes	社債	45,000
Other assets	その他資産	231,760	Convertible bonds	転換社債	60,000
Premises and equipment	動産不動産	141,070	Other liabilities	その他負債	223,861
Deferred tax assets	繰延税金資産	141,779	Reserve for possible losses on collateralized real estate loans sold	債権売却損失引当金	14,295
Customers' liabilities for acceptances and guarantees	支払承諾見返	345,496	Reserve for contingent liabilities	偶発損失引当金	4,200
Reserve for possible loan losses	貸倒引当金	(104,733)	Reserves 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	23,369
			Acceptances and guarantees	支払承諾	345,496
			<b>Total Liabilities</b>	<b>負債の部合計</b>	<b>10,207,627</b>
			<b>STOCKHOLDERS' EQUITY:</b>	<b>(資本の部)</b>	
			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	32,942
			Retained earnings	剰余金	66,674
			Appropriated retained earnings	任意積立金	40,219
			Unappropriated retained earnings at end of term	当期末処分利益	26,454
			Net income	当期利益	20,461
			Net unrealized gain on available-for-sale securities	評価差額金	(16,153)
			Treasury stock	自己株式	(48)
			<b>Total stockholders' equity</b>	<b>資本の部合計</b>	<b>447,585</b>
<b>Total Assets</b>	<b>資産の部合計</b>	<b>10,655,212</b>	<b>Total Liabilities and Stockholders' Equity</b>	<b>負債及び資本の部合計</b>	<b>10,655,212</b>

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

2 . 第141期損益計算書

For the year ended

March 31,2002

(Millions of yen)

<b>Total ordinary Income :</b>	<b>經常収益</b>	<b>260,450</b>
Interest received	資金運用収益	194,669
Interest on loans and discounts	(うち貸出金利息)	164,667
Interest and dividends on investment securities	(うち有価証券利息配当金)	20,587
Fees and commissions	役務取引等収益	34,858
Trading profits	特定取引収益	636
Other operating income	その他業務収益	14,675
Other ordinary income	その他經常収益	15,610
<b>Total ordinary expenses :</b>	<b>經常費用</b>	<b>226,173</b>
Interest paid	資金調達費用	29,056
Interest on deposits	(うち預金利息)	14,393
Fees and commissions	役務取引等費用	8,987
Trading losses	特定取引費用	6
Other operating expenses	その他業務費用	4,239
General and administrative expenses	営業経費	97,437
Other expenses	その他經常費用	86,446
<b>Ordinary profit</b>	<b>經常利益</b>	<b>34,277</b>
Special gains	特別利益	50
Special losses	特別損失	1,393
Income before income taxes	税引前当期利益	32,933
Income taxes-current	法人税、住民税及び事業税	99
Income taxes-deferred	法人税等調整額	12,372
<b>Net income</b>	<b>当期利益</b>	<b>20,461</b>
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	236
<b>Unappropriated retained earnings at end of term</b>	<b>当期末処分利益</b>	<b>26,454</b>

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141期利益処分計算書案**

For the year ended

March 31,2002

(yen)

Unappropriated retained earnings at end of term	当期末処分利益	26,454,414,860
Transfer from Appropriated retained earnings	任意積立金取崩額	3,039,730
Appropriations:	利益処分額	20,618,937,145
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	5,692,579,250
Transfer to Appropriated retained earnings	任意積立金	12,146,357,895
Revaluation reserve for premises and equipment	動産不動産圧縮積立金	146,357,895
Appropriation for other reserves	別途積立金	12,000,000,000
Unappropriated retained earnings to be carried forward	次期繰越利益	5,838,517,445

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

## 4 . 比較貸借対照表

(Millions of yen)

		March 31,2002(A)	March 31,2001(B)	Increase/(Decrease) (A)-(B)
<b>ASSETS:</b>	<b>(資産の部)</b>			
Cash and due from banks	現金預け金	1,105,320	288,193	817,127
Call loans	コールローン	61,900	41,369	20,531
Bills purchased	買入手形	-	164,300	(164,300)
Commercial paper and other debts purchased	買入金銭債権	3,471	3,728	(257)
Trading assets	特定取引資産	52,310	118,705	(66,395)
Investment securities	有価証券	931,526	1,444,412	(512,886)
Loans and bills discounted	貸出金	7,735,016	7,801,193	(66,177)
Foreign exchanges	外国為替	10,294	7,668	2,626
Other assets	その他資産	231,760	106,832	124,928
Premises and equipment	動産不動産	141,070	147,149	(6,079)
Deferred tax assets	繰延税金資産	141,779	140,130	1,649
Customers' liabilities for acceptances and guarantees	支払承諾見返	345,496	400,737	(55,241)
Reserve for possible loan losses	貸倒引当金	(104,733)	(109,243)	4,510
Reserve for possible losses on investments	投資損失引当金	-	(127)	127
<b>Total assets</b>	<b>資産の部合計</b>	<b>10,655,212</b>	<b>10,555,051</b>	<b>100,161</b>
<b>LIABILITIES :</b>	<b>(負債の部)</b>			
Deposits	預金	9,113,849	8,887,635	226,214
Negotiable CDs	譲渡性預金	165,550	253,670	(88,120)
Call money	コールマネー	1,773	128,885	(127,112)
Bills sold	売渡手形	-	3,700	(3,700)
Trading liabilities	特定取引負債	4,687	5,206	(519)
Borrowed money	借入金	205,460	216,262	(10,802)
Foreign exchanges	外国為替	82	161	(79)
Bonds and notes	社債	45,000	20,000	25,000
Convertible bonds	転換社債	60,000	-	60,000
Other liabilities	その他負債	223,861	138,063	85,798
Reserve for possible losses on collateralized real estate loans sold	債権売却損失引当金	14,295	22,692	(8,397)
Reserve for contingent liabilities	偶発損失引当金	4,200	3,777	423
Reserve under special laws	特別法上の引当金	0	0	0
Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	23,369	23,463	(94)
Acceptances and guarantees	支払承諾	345,496	400,737	(55,241)
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>10,207,627</b>	<b>10,104,257</b>	<b>103,370</b>
<b>STOCKHOLDERS' EQUITY:</b>	<b>(資本の部)</b>			
Common stock and preferred stock	資本金	184,799	184,799	-
Legal reserve	法定準備金	179,369	178,659	710
Land revaluation excess	再評価差額金	32,942	33,253	(311)
Retained earnings	剰余金	66,674	50,212	16,462
Appropriated retained earnings	任意積立金	40,219	21,743	18,476
Unappropriated retained earnings at end of term	当期末処分利益	26,454	28,469	(2,015)
Net income	当期利益	20,461	26,974	(6,513)
Net unrealized gain on available-for-sale securities	評価差額金	(16,153)	3,868	(20,021)
Treasury stock	自己株式	(48)	-	(48)
<b>Total stockholders' equity</b>	<b>資本の部合計</b>	<b>447,585</b>	<b>450,793</b>	<b>(3,208)</b>
<b>Total liabilities and stockholders' equity</b>	<b>負債及び資本の部合計</b>	<b>10,655,212</b>	<b>10,555,051</b>	<b>100,161</b>

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 31,2002  
(Millions of yen)

		March 31,2002(A)	March 31,2001(B)	Increase/(Decrease) (A)-(B)
Total ordinary income :	經常収益	260,450	284,184	(23,734)
Interest received:	資金運用収益	194,669	216,172	(21,503)
Interest on loans and discounts	(うち貸出金利息)	164,667	174,260	(9,593)
Interest and dividends on investment securities	(うち有価証券利息配当金)	20,587	24,442	(3,855)
Fees and commissions	役務取引等収益	34,858	32,556	2,302
Trading profits	特定取引収益	636	609	27
Other operating income	その他業務収益	14,675	8,532	6,143
Other ordinary income	その他經常収益	15,610	26,314	(10,704)
Total ordinary expenses :	經常費用	226,173	235,346	(9,173)
Interest paid:	資金調達費用	29,056	53,555	(24,499)
Interest on deposits	(うち預金利息)	14,393	25,153	(10,760)
Fees and commissions	役務取引等費用	8,987	8,859	128
Trading losses	特定取引費用	6	5	1
Other operating expenses	その他業務費用	4,239	5,179	(940)
General and administrative expenses	営業経費	97,437	100,648	(3,211)
Other expenses	その他經常費用	86,446	67,098	19,348
Ordinary profit	經常利益	34,277	48,838	(14,561)
Special gains	特別利益	50	16,492	(16,442)
Special losses	特別損失	1,393	18,414	(17,021)
Income before income taxes	税引前当期利益	32,933	46,916	(13,983)
Income taxes-current	法人税、住民税及び事業税	99	107	(8)
Income taxes-deferred	法人税等調整額	12,372	19,834	(7,462)
Net income	当期利益	20,461	26,974	(6,513)
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	236	625	(389)
Interim dividends	中間配当額	-	3,526	(3,526)
Transfer to Legal reserve	利益準備金積立額	-	705	(705)
Unappropriated retained earnings at end of term	当期末処分利益	26,454	28,469	(2,015)

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 31,2002

(Millions of yen)

		March 31,2002(A)	March 31,2001(B)	Increase/(Decrease) (A)-(B)
Unappropriated retained earnings at end of term	当期末処分利益	26,454	28,469	(2,015)
Transfer from Appropriated retained earnings	任意積立金取崩額	3	-	3
Appropriations:	利益処分額	20,618	22,713	(2,095)
Transfer to Legal reserve	利益準備金	1,420	710	710
Dividends on preferred stock, #1 (¥ 5.66 per share)	第一回優先株式配当金	792	396	396
Dividends on preferred stock, #2 (¥ 9.46per share)	第二回優先株式配当金	567	283	284
Dividends on common stock (¥ 5.00per share)	普通株式配当金	5,692	2,846	2,846
Transfer to Appropriated retained earnings	任意積立金	12,146	18,476	(6,330)
Revaluation reserve for premises and equipment	動産不動産圧縮積立金	146	476	(330)
Appropriation for other reserves	別途積立金	12,000	18,000	(6,000)
Unappropriated retained earnings to be carried forward	次期繰越利益	5,838	5,756	82

## D . SUMMARY OF FINANCIAL RESULTS

## D . 平成14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 31,2002(A)	(A)-(B)	March 31,2001(B)
Gross operating income	業務粗利益	202,550	12,280	190,270
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 ) )	195,316	3,449	191,867
Gross operating income from domestic operations	国内業務粗利益	194,999	12,172	182,827
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 ) )	187,572	2,781	184,791
Interest income	資金利益	161,185	1,857	159,328
Fees and commissions	役務取引等利益	25,312	2,187	23,125
Trading profits	特定取引利益	636	27	609
Other operating income	その他業務利益	7,863	8,098	(235)
Of which,from gains or losses on government bonds and other bonds	( うち国債等債券損益 )	7,426	9,389	(1,963)
Gross operating income from international operations	国際業務粗利益	7,551	109	7,442
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 ) )	7,744	669	7,075
Interest income	資金利益	4,426	1,139	3,287
Fees and commissions	役務取引等利益	561	(10)	571
Trading profits	特定取引利益	(6)	(1)	(5)
Other operating income	その他業務利益	2,570	(1,018)	3,588
(Of which,from gains or losses on government bonds and other bonds)	( うち国債等債券損益 )	(192)	(559)	367
Expenses(excluding extraordinary adjustments)	経費 ( 除く臨時処理分 )	( )	94,395	(4,544)
Personnel	人件費	( )	40,384	(4,424)
Facilities	物件費	( )	48,185	222
Taxes	税金	( )	5,826	(340)
Net business profit (before transfer to reserve for possible loan losses)	業務純益 ( 一般貸倒繰入前 )	108,155	16,824	91,331
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 ) )	100,921	7,994	92,927
Transfer to reserve for possible loan losses	一般貸倒引当金繰入	( )	64	(127)
Net business profit	業務純益	108,091	16,952	91,139
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 )	7,234	8,830	(1,596)
Unusual profits and losses	臨時損益	(73,813)	(31,512)	(42,301)
Disposal of bad debts	不良債権処理額	( )	50,251	(6,232)
Net write-off of loans	貸出金償却	( )	33,016	12,818
Net transfer to specific reserve for loan losses	個別貸倒引当金繰入額	( )	13,235	(15,231)
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	( )	752	497
Net transfer to reserve for losses on sales of claims	債権売却損失引当金繰入額	( )	2,800	(2,595)
Transfer to specific reserve for loans for certain refinancing countries	特定海外債権引当勘定繰入額	( )	(129)	(123)
Others	その他	( )	576	(1,599)
Total credit costs ( + )	( 貸倒償却引当費用 + )	( )	50,315	(6,360)
Gains or losses on securities	株式等関係損益	( )	(18,758)	(32,478)
Gains on sales of securities	株式等売却益	( )	13,409	(7,761)
Losses on sales of securities	株式等売却損	( )	12,108	8,970
Losses on devaluation of securities	株式等償却	( )	20,058	15,747
Tokyo tax on gross bank income	東京都の外形標準課税	( )	522	(104)
Other unusual profits	その他の臨時損益	( )	(4,281)	(5,369)
Ordinary profit	経常利益	34,277	(14,561)	48,838
Special gains and losses	特別損益	(1,343)	579	(1,922)
Of which, from sale of premises and equipment	うち動産不動産処分損益	(1,347)	573	(1,920)
Gains on sales of premises and equipment	動産不動産処分益	( )	46	(587)
Losses on sales of premises and equipment	動産不動産処分損	( )	1,393	(1,161)
Income before income taxes	税引前当期利益	32,933	(13,983)	46,916
Income taxes-current	法人税、住民税及び事業税	( )	99	(8)
Income taxes-deferred	法人税等調整額	( )	12,372	(7,462)
Net income	当期利益	20,461	(6,513)	26,974

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	(A)-(B)	March
Consolidated gross operating income	連結粗利益	210,388	11,670	198,718
Interest income	資金利益	163,260	2,662	160,598
Fees and commissions	役務取引等利益	30,179	2,249	27,930
Trading profits	特定取引利益	630	26	604
Other operating income	その他業務利益	16,319	6,734	9,585
Operating expenses ( )	営業経費( )	99,956	(3,447)	103,403
Write-off loans cost ( )	貸倒償却引当費用	55,731	(7,773)	63,504
Write-off of loans	貸出金償却	37,063	12,368	24,695
Transfer to specific reserve for loan losses	個別貸倒引当金繰入額	13,973	(16,112)	30,085
Transfer to reserve for possible loan losses	一般貸倒引当金繰入額	572	(332)	904
Other write-off loans cost	その他	4,121	(3,698)	7,819
Gains or losses on equity	株式等関係損益	(20,204)	(34,766)	14,562
Gains or losses on investment by equity	持分法による投資損益	-	-	-
Others ( )	その他( )	869	4,084	(3,215)
Ordinary profit	経常利益	33,626	(15,962)	49,588
Special gains and losses	特別損益	(1,238)	1,137	(2,375)
Net income before income taxes and minority interests	税金等調整前当期純利益	32,387	(14,825)	47,212
Income taxes-current ( )	法人税、住民税及び事業税( )	871	(256)	1,127
Income taxes-deferred	法人税等調整額	11,963	(7,107)	19,070
Minority interests in net income	少数株主利益	(299)	(806)	507
Net income	当期純利益	19,852	(6,655)	26,507

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	(A)-(B)	March
Consolidated net business profit	連結業務純益	107,262	14,758	92,504

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

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

(Number of Consolidated Subsidiaries)	(Number of companies)			
		March	(A)-(B)	March
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	0	(1)	1



## 2.Average Balance of Use and Source of Funds

## 2 . 資金平残

(Domestics)

( 国内業務部門 )

For the year ended

【Non-Consolidated】

【 単体 】

( Billions of yen )

		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Assets	資金運用勘定	8,756	(445)	9,202	(216)	9,419
Loans and bills discounted	貸出金	7,462	(154)	7,616	(215)	7,832
Loans to individuals	個人貸出	2,495	137	2,357	82	2,275
Securities	有価証券	1,198	(210)	1,409	(31)	1,440
Bonds	債券	874	(122)	996	41	955
Stocks	株式	323	(88)	412	(72)	484
Liabilities	資金調達勘定	8,834	(303)	9,137	(125)	9,262
Deposits	預金	8,314	(151)	8,466	96	8,369
Deposit from individuals	個人預金	6,432	181	6,251	157	6,094

## 3.Interest margins

## 3 . 利回・利鞘

(Domestics)

( 国内業務部門 )

For the year ended

【Non-Consolidated】

【 単体 】

( % )

		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Yield on assets (1)	資金運用利回 A	2.07	(0.03)	2.10	(0.08)	2.18
Loans and bills discounted	貸出金利回	2.18	(0.06)	2.24	0.03	2.21
Securities	有価証券利回	1.56	(0.01)	1.57	(0.10)	1.67
Yield on assets (2)	資金調達利回 B	0.23	(0.14)	0.37	(0.17)	0.54
Deposits and NCD	預金利回	0.10	(0.10)	0.20	(0.04)	0.24
External debt	外部負債利回	1.63	0.34	1.29	0.04	1.25
Operating expenses	経費率	1.07	(0.03)	1.10	(0.08)	1.18
Total funding cost (3)	資金調達原価 C	1.26	(0.15)	1.41	(0.21)	1.62
Yield spread (1)-(2)	資金運用調達利回差 A - B	1.84	0.11	1.73	0.09	1.64
Interest margin between loans and deposits	預貸金利鞘	1.01	0.08	0.93	0.14	0.79
Net interest margin (1)-(3)	総資金利鞘 A - C	0.81	0.12	0.69	0.13	0.56

## 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 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Gains or losses on government bonds and other bonds (net profits on sales and redemption of bonds)	国債等債券損益 ( 5 勘定戻)	7,234	8,830	(1,596)	6,709	(8,305)
Gains on sales	売却益	11,419	8,337	3,082	443	2,639
Gains on redemption	償還益	53	(447)	500	(1,303)	1,803
Losses on sales	売却損	1,945	(1,671)	3,616	(493)	4,109
Losses on redemption	償還損	2,273	756	1,517	(7,121)	8,638
Losses on devaluation	償却	20	(25)	45	45	-

## Gains or Losses on Stocks

## 株式等損益

For the year ended

## 【Non-Consolidated】

## 【単体】

(Millions of yen)

		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Gains or losses on equities (net profit on sales and devaluation)	株式等損益 ( 3 勘定戻)	(18,758)	(32,478)	13,720	(10,222)	23,942
Gains on sales	売却益	13,409	(7,761)	21,170	(25,880)	47,050
Losses on sales	売却損	12,108	8,970	3,138	(11,797)	14,935
Losses on devaluation	償却	20,058	15,747	4,311	(3,861)	8,172

## 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 (時価差額を全部資本直入)
Subsidiary and affiliate stock	子会社株式及び関連会社株式	Cost Method	原価法

## (2)Gains or Losses from Valuation

## (2) 評価損益

## 【Non-Consolidated】 【単体】

(Millions of yen)

		March 31,2002(A)				March 31,2001		
		Net(A)	(A)-(B)	Gains	Losses	Net(B)	Gains	Losses
Held to maturity	満期保有目的	0	(2)	0	-	2	2	-
Other investment	その他有価証券	(27,612)	(34,212)	22,026	49,639	6,600	60,010	53,409
Stocks	株式	(35,672)	(20,689)	13,780	49,452	(14,983)	38,245	53,229
Bonds	債券	7,760	(13,474)	7,860	100	21,234	21,346	111
Others	その他	299	(50)	385	86	349	417	68
Total	合計	(27,612)	(34,214)	22,026	49,639	6,602	60,012	53,409
Stocks	株式	(35,672)	(20,689)	13,780	49,452	(14,983)	38,245	53,229
Bonds	債券	7,760	(13,476)	7,860	100	21,236	21,348	111
Others	その他	299	(50)	385	86	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、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 31,2002(A)				March 31,2001		
		Net(A)	(A)-(B)	Gains	Losses	Net(B)	Gains	Losses
Held to maturity securities	満期保有目的	(0)	(2)	0	0	2	2	-
Other investment securities	その他有価証券	(26,237)	(33,560)	23,685	49,923	7,323	62,004	54,681
Stocks	株式	(34,297)	(20,035)	15,439	49,736	(14,262)	40,238	54,501
Bonds	債券	7,760	(13,476)	7,860	100	21,236	21,348	111
Others	その他	299	(50)	385	86	349	417	68
Total	合計	(26,238)	(33,563)	23,685	49,924	7,325	62,006	54,681
Stocks	株式	(34,297)	(20,035)	15,439	49,736	(14,262)	40,238	54,501
Bonds	債券	7,759	(13,479)	7,860	101	21,238	21,350	111
Others	その他	299	(50)	385	86	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 Other Investment Securities are stated at market value, the differences between balance sheet amount and cost are recorded in the above table

## 6. Expenses and Employees

## 6 . 経営合理化の状況

Expenses 【Non-Consolidated】		経費の推移 【単体】					(Millions of yen)
		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)	
Personnel	人件費	40,384	(4,424)	44,808	(2,692)	47,500	
Facilities	物件費	48,185	222	47,963	(3,422)	51,385	
Taxes	税金	5,826	(340)	6,166	(131)	6,297	
Expenses	経費	94,395	(4,544)	98,939	(6,243)	105,182	
(Reference)		(参考)					
OHR (%)	O H R (%)	46.6%	(5.3)	51.9%	(5.7)	57.6%	

Operating Expenses 【Non-Consolidated】		営業経費の内訳 【単体】					(Millions of yen)
		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)	
Salaries and allowance	給料・手当	32,243	(3,371)	35,614	(2,200)	37,814	
Retirement allowance	退職金	-	-	-	(2,318)	2,318	
Reserve for retirement allowances	退職給与引当金繰入	-	-	-	(1,360)	1,360	
Retirement allowance cost	退職給付費用	5,474	1,496	3,978	3,978	-	
Welfare	福利厚生費	364	(24)	388	(127)	515	
Depreciation	減価償却費	7,662	(643)	8,305	(1,766)	10,071	
Rent of premises and equipment	土地建物機械賃借料	8,190	(1,803)	9,993	(1,922)	11,915	
Building for repairing expense	営繕費	184	(18)	202	(2)	204	
Stationery and supplies	消耗品費	1,225	(310)	1,535	(151)	1,686	
Utilities	給水光熱費	1,596	(126)	1,722	(30)	1,752	
Allowance of business trips	旅費	111	(18)	129	(24)	153	
Cable and telex	通信費	1,338	(339)	1,677	15	1,662	
Advertisement	広告宣伝費	834	(379)	1,213	(147)	1,360	
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	505	(60)	565	(94)	659	
Taxes	租税公課	5,826	(340)	6,166	(131)	6,297	
Others	その他	31,881	2,726	29,155	(572)	29,727	
General expense	営業経費	97,437	(3,211)	100,648	(6,853)	107,501	

Employees and Officers 【Non-Consolidated】		人員の推移 【単体】					(Number of people)
		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)	
Total employees	総人員	4,269	(546)	4,815	(508)	5,323	
In-house employees	実働人員	3,446	(433)	3,879	(356)	4,235	
Directors and auditors	役員	12	0	12	0	12	
Executive officers	執行役員	9	1	8	1	7	

## 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 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Head office and branches	本支店	157	(2)	159	(3)	162
Sub-branches	出張所	28	4	24	0	24
Total	店舗数	185	2	183	(3)	186

## 《Overseas》

## 《海外拠点数の推移》

## 【Non-Consolidated】

## 【単体】

(Number of branches)

		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(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	(2)	6	0	6
Total	拠点数	4	(2)	6	0	6
Subsidiaries	現地法人	0	(1)	1	0	1

## 7. Net business profit

## 7. 業務純益

For the year ended

## 【Non-Consolidated】

## 【単体】

(Millions of yen)

		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Net business profit(before transfer to reserve for possible loan losses)	業務純益（一般貸倒繰入前）	108,155	16,824	91,331	14,038	77,293
As per employee (in thousands of yen)	職員一人当たり（千円）	30,072	7,168	22,904	4,875	18,029
Net business profit	業務純益	108,091	16,952	91,139	4,546	86,593
As per employee (in thousands of yen)	職員一人当たり（千円）	30,054	7,198	22,856	2,657	20,199

## 8. Return On Equity

## 8. ROE

For the year ended

## 【Non-Consolidated】

## 【単体】

(%)

		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Net business profit per shareholders' common equity	業務純益（一般貸倒繰入前）ベース	30.58	4.04	26.54	2.55	23.99
Net income per shareholders' common equity	当期利益ベース	5.47	(2.08)	7.55	0.40	7.95

## 9. Return On Assets

## 9. ROA

For the year ended

## 【Non-Consolidated】

## 【単体】

(%)

		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Net business profit per total average assets	業務純益（一般貸倒繰入前）ベース	1.11	0.20	0.91	0.15	0.76
Net income per total average assets	当期利益ベース	0.21	(0.06)	0.27	0.01	0.26

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

For the year ended

(Millions of yen)

		March 31,2002	(A)-(B)	March 31,2001(B)
Retirement allowance costs	退職給付費用	5,474	(11,187)	16,661
Employment costs	勤務費用	2,198	(468)	2,666
Interest costs	利息費用	3,754	(158)	3,912
Expected operation gains	期待運用収益	(3,387)	748	(4,135)
Cost of amortization of difference resulting from change in accounting	会計基準変更時差異処理額	-	(15,860)	15,860
Others	その他	2,908	4,550	(1,642)

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

For the year ended

(Millions of yen)

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

## 11.Capital Ratio

## 11.自己資本比率(国内基準)

【Consolidated】		【連結】			(Millions of yen,%)	
		As of March 31,2002(A)	(A)-(B)	As of March 31,2001 (B)	(B)-(C)	As of March 31,2000(C)
(1)Capital ratio	( 1 ) 自己資本比率	10.72 %	1.13 %	9.59 %	(0.44) %	10.03 %
Tier capital ratio	Tier 比率	6.47 %	0.32 %	6.15 %	0.49 %	5.66 %
(2)Tier capital	( 2 ) Tier	422,381	(2,294)	424,675	22,084	402,591
(3)Tier capital	( 3 ) Tier	278,305	38,307	239,998	(72,842)	312,840
(a)Revaluation excess	(イ)うち自己資本に計上された再評価差額	25,340	(182)	25,522	(480)	26,002
(b)Balance of subordinated loans(securities)	(ロ)うち劣後ローン(債券)残高	214,997	39,281	175,716	(73,268)	248,984
(4)Deductions	( 4 ) 控除項目	851	(1,980)	2,831	101	2,730
(guarantees for fund-raising activities of other financial institutions)	(他の金融機関の資本調達手段の意図的な保有相当額)					
(5)Owned Capital(2)+(3)-(4)	( 5 ) 自己資本( 2 ) + ( 3 ) - ( 4 )	699,835	37,993	661,842	(50,860)	712,702
(6)Risk-weighted Assets	( 6 ) リスクアセット	6,528,123	(372,605)	6,900,728	(201,309)	7,102,037
Of which, on balanced	うちオンバランス	6,210,648	(330,502)	6,541,150	(197,712)	6,738,862
Of which, off balanced	うちオフバランス	317,474	(42,104)	359,578	(3,596)	363,174

【Non-Consolidated】		【単体】			(Millions of yen,%)	
		As of March 31,2002(A)	(A)-(B)	As of March 31,2001 (B)	(B)-(C)	As of March 31,2000(C)
(1)Capital ratio	( 1 ) 自己資本比率	10.54 %	1.03 %	9.51 %	(0.52) %	10.03 %
Tier capital ratio	Tier 比率	6.29 %	0.24 %	6.05 %	0.44 %	5.61 %
(2)Tier capital	( 2 ) Tier	407,593	(2,457)	410,050	20,386	389,664
(3)Tier capital	( 3 ) Tier	275,788	39,161	236,627	(73,446)	310,073
(a)Revaluation excess	(イ)うち自己資本に計上された再評価差額	25,340	(182)	25,522	(480)	26,002
(b)Balance of subordinated loans(securities)	(ロ)うち劣後ローン(債券)残高	214,997	39,281	175,716	(73,268)	248,984
(4)Deductions	( 4 ) 控除項目	851	(1,980)	2,831	101	2,730
(guarantees for fund-raising activities of other financial institutions)	(他の金融機関の資本調達手段の意図的な保有相当額)					
(5)Owned capital(2)+(3)-(4)	( 5 ) 自己資本( 2 ) + ( 3 ) - ( 4 )	682,530	38,684	643,846	(53,162)	697,008
(6)Risk-weighted assets	( 6 ) リスクアセット	6,470,198	(296,753)	6,766,951	(178,841)	6,945,792
Of which, on balanced	うちオンバランス	6,204,215	(258,591)	6,462,806	(174,775)	6,637,581
Of which, off balanced	うちオフバランス	265,983	(38,161)	304,144	(4,067)	308,211

## 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 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Loans to customers in bankruptcy	破綻先債権額	27,645	8,137	19,508	(127)	19,635
Past due loans	延滞債権額	302,155	(18,105)	320,260	2,205	318,055
Accruing loans contractually past due 3 months or more	3か月以上延滞債権額	12,953	4,077	8,876	(4,375)	13,251
Restructured loans	貸出条件緩和債権額	131,782	(53,305)	185,087	146,493	38,594
Total ( + + + )	合計 ( + + + )	474,536	(59,197)	533,733	144,196	389,537

Amount of partial direct write-off	(部分直接償却額)	200,478	(3,348)	203,826	3,496	200,330
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Loans and bills discounted	貸出金残高(未残)	7,735,016	(66,177)	7,801,193	(104,463)	7,905,656
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【Non-Consolidated】		【単体】		(%)		
Percentage against total loans and bills discounted	貸出残高比率	March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Loans to customers in bankruptcy	破綻先債権額	0.3	0.1	0.2	0.0	0.2
Past due loans	延滞債権額	3.9	(0.2)	4.1	0.1	4.0
Accruing loans contractually past due 3 months or more	3か月以上延滞債権額	0.1	0.0	0.1	0.0	0.1
Restructured loans	貸出条件緩和債権額	1.7	(0.6)	2.3	1.9	0.4
Total ( + + + )	合計 ( + + + )	6.1	(0.7)	6.8	1.9	4.9



<b>【Consolidated】</b>	<b>【連結】</b>	(Millions of yen)				
		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Risk managed loans	リスク管理債権					
Loans to customers in bankruptcy	破綻先債権額	28,270	7,937	20,333	(96)	20,429
Past due loans	延滞債権額	311,160	(20,021)	331,181	(1,126)	332,307
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	13,131	4,198	8,933	(4,555)	13,488
Restructured loans	貸出条件緩和債権額	136,070	(49,017)	185,087	146,172	38,915
Total ( + + + )	合計 ( + + + )	488,633	(56,902)	545,535	140,395	405,140

Amount of partial direct write-off	(部分直接償却額)	215,781	(4,031)	219,812	4,112	215,700
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Loans and bills discounted	貸出金残高(未残)	7,593,463	(126,670)	7,720,133	(128,670)	7,848,803
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<b>【Consolidated】</b>	<b>【連結】</b>	(%)				
		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Percentage of loans and bills discounted	貸出残高比率					
Loans to customers in bankruptcy	破綻先債権額	0.3	0.1	0.2	0.0	0.2
Past due loans	延滞債権額	4.0	(0.2)	4.2	0.0	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	1.7	(0.6)	2.3	1.9	0.4
Total ( + + + )	合計 ( + + + )	6.4	(0.6)	7.0	1.9	5.1

## 2.Reserve for Possible Loan Losses

## Reserve for Possible Loan Losses

## 【Non-Consolidated】

		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Reserve for possible loan losses	貸倒引当金	104,733	(4,510)	109,243	(18,979)	128,222
General reserve for possible loan losses	一般貸倒引当金	35,457	64	35,393	192	35,201
Specific reserve for loan losses	個別貸倒引当金	69,197	(4,448)	73,645	(19,196)	92,841
Specific reserve for certain overseas loans	特定海外債権引当勘定	77	(127)	204	24	180

## 【Consolidated】

		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Reserve for possible loan losses	貸倒引当金	110,256	(5,278)	115,534	(19,385)	134,919
General reserve for possible loan losses	一般貸倒引当金	37,966	(793)	38,759	906	37,853
Specific reserve for loan losses	個別貸倒引当金	72,212	(4,358)	76,570	(20,316)	96,886
Specific reserve for certain overseas loans	特定海外債権引当勘定	77	(127)	204	24	180

## Provision for Losses Incurred from Supporting Certain Borrowers

Not applicable

## 特定債務者支援引当金

該当ございません

## Reserve for Possible Losses on the Sale of Claims

## 債権売却損失引当金

## 【Non-Consolidated】

		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Reserve for Possible Losses on the Sale of Claims(A)	債権売却損失引当金 A	14,295	(8,397)	22,692	(3,628)	26,320
Amount of Loan for Cooperative Credit Purchasing Company,Ltd(B)	買取機構向け貸出金残高 B	16,694	(13,380)	30,074	(12,575)	42,649
(A)÷(B)(%)	引当率 ( %) A / B	85.6	10.2	75.4	13.7	61.7

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

## 3 . リスク管理債権に対する引当率

## 【Non-Consolidated】

		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Specific Reserve for Loan Losses	個別貸倒引当金					
Before Partial Direct Write-Off	部分直接償却前	40.0	2.4	37.6	(12.2)	49.8
After Partial Direct Write-Off	部分直接償却後	14.5	0.8	13.7	(10.1)	23.8
Reserve for Possible Loan Losses	貸倒引当金					
Before Partial Direct Write-Off	部分直接償却前	45.2	2.7	42.5	(13.3)	55.8
After Partial Direct Write-Off	部分直接償却後	22.0	1.5	20.5	(12.4)	32.9

## 【Consolidated】

		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Specific Reserve for Loan Losses	個別貸倒引当金					
Before Partial Direct Write-Off	部分直接償却前	41.1	2.2	38.9	(11.7)	50.6
After Partial Direct Write-Off	部分直接償却後	14.7	0.7	14.0	(9.9)	23.9
Reserve for Possible Loan Losses	貸倒引当金					
Before Partial Direct Write-Off	部分直接償却前	46.4	2.4	44.0	(12.7)	56.7
After Partial Direct Write-Off	部分直接償却後	22.5	1.4	21.1	(12.2)	33.3

## 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 31,2002(A)	(A)-(B)	March 31,2001(B)	(C)-(D)	March 31,2000(C)
Unrecoverable or valueless	(A) 破産更正債権及びこれらに準ずる債権 A	84,622	(1,442)	86,064	3,846	82,218
Doubtful	(B) 危険債権 B	247,380	(9,154)	256,534	(2,485)	259,019
In need of special caution	要管理債権	144,735	(49,229)	193,964	142,118	51,846
Sub-total	(C) 小計 C	476,738	(59,825)	536,563	143,480	393,083
Normal	正常債権	1,162,992	(75,315)	1,238,307	(186,073)	1,424,380
In need of caution (excluding loan in need of special caution)	要管理債権以外の要注意債権	6,464,890	(8,721)	6,473,611	(89,537)	6,563,148
Normal (excluding in need of caution)	正常先債権	7,627,882	(84,037)	7,711,919	(275,609)	7,987,528
Total	(D) 合計 D	8,104,621	(143,862)	8,248,483	(132,129)	8,380,612
In need of special caution based on borrowers category of self-assessment	(E) 要管理先債権 E	169,360	(44,383)	212,743	148,851	64,892
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 (%)	5.8	(0.7)	6.5	1.9	4.6

## 5.Coverage of credits disclosed under the Financial Reconstruction Law

## 5 . 金融再生法開示債権の保全状況

【Non-Consolidated】		【単体】		(Millions of Yen)		
		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(C)-(D)	March 31,2000(C)
Coverage amount	(F) 保全額 F	385,066	12,070	372,996	25,352	347,644
General reserve for possible loan losses	貸倒引当金	82,833	(10,382)	93,215	(5,641)	98,856
Specific reserve for loan losses	特定債務者引当金	-	-	-	-	-
Collateral and guarantees	担保保証等	302,233	22,453	279,780	30,993	248,787
Coverage ratio(%)	(F/C) 保全率 (%) F / C	80.7	11.2	69.5	(18.9)	88.4
Coverage ratio(%)	(F)/(A+B+E) 保全率 (%) F / ( A + B + E )	76.8	9.8	67.0	(18.3)	85.3

## 6 Off-balanced credits

## 6 . オフバランス化の状況

【Non-Consolidated】		【単体】		(Billions of Yen)		
		March 31,2002(A)	(A)-(B)	Increase/ (decrease)	Amount off- balanced	March 31,2001(B)
Unrecoverable or valueless, Doubtful credits Total	(A)+(B) 破産更正債権及びこれらに準ずる債権、危険債権 計 A + B	3,320	(106)	830	936	3,426

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

【Non-consolidated】		【単体】	Categories 分類				(Billions of yen) (単位：10億円)		
Borrowers category of self-assessment 自己査定における債務者区分		Credits disclosed under the Financial Reconstruction Law 金融再生法に基づく開示債権	No Categorization 非分類	Category 分類	Category 分類	Category 分類	Reserve 引当金	Reserve coverage ratio 引当率 (%)	Total coverage ratio 保全率 (%)
Legal bankruptcy 破綻先 28 (8)		Unrecoverable or valueless 破産更生債権およびこれらに準ずる債権	Covered by reserves,collaterals, guarantees,etc 引当金・担保・保証等による保全部分	Entirely reserved 全額引当	Entirely reserved, or direct write-off 全額償却・引当	10	100%	100%	
Virtual bankruptcy 実質破綻先 56 (10)	84 (1)								22 (2)
Possible bankruptcy 破綻懸念先 247 (9)		Doubtful 危険債権 247 (9)	Covered by reserves,collaterals, guarantees,etc 引当金・担保・保証等による保全部分	Fully reserved 必要額を引当		58	52.39%	78.50%	
In need of caution 要管理先 169 (44)	In need of special caution 要管理先 144 (49)	In need of special caution 要管理債権 144 (49)	Covered by collaterals,etc (担保) 92 Non-covered (信用) 76	[ ] Classified loans before reserve [ ]内の計数は引当前の分類額		13	18.00%	62.72%	
	Other than special caution 要管理先以外の要 注意先 1,138 (80)			19 (2)	150 (41)				418 (75)
Normal 正常先 6,464 (12)		7,627 (84)				4	0.07%		
Total 合計 8,104 (122) 100.0%	Total 合計 8,104 (143)		No Categorization 非分類 7,013 (67) 86.5%	Category 分類 1,038 (36) 12.8%	Category 分類 53 (19) 0.7%	Category 分類 0 (0) 0.0%	Total 合計 104	Total coverage ratio 76.80%	

( ) : Amount of increase compared with that of March 31,2001  
 ( ) : Amount of decrease compared with that of March 31,2001  
 ( )内の計数は13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: 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 28		Unrecoverable or valueless 破産更生債権およびこれらに準ずる債権 84	82	27	Loans to customers in bankruptcy 破綻先債権 27
Virtual bankruptcy 実質破綻先 56				55	Past due loans 延滞債権 302
Possible bankruptcy 247		Doubtful 危険債権 247	247		
In need of caution 要注意先 1,307	In need of special caution 要管理先 169	In need of special caution 要管理債権 144 (Note) Object: Loans only (注) 要管理債権は貸出金のみ		12	Accruing loans contractually past due 3 months or more 3ヶ月以上延滞債権 12
				131	Restructured loans 貸出条件緩和債権 131
	Sub total 小計 476	Sub total 小計 474	Total 合計 474		
	Other than special caution 要管理先以外の要注意先 1,138	Normal 正常債権 7,627		7,260	
	Normal 正常先 6,464				
Total 合計 8,104		Total 合計 8,104		Total 合計 7,735	

## 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 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(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	83,486	7,860,987
Manufacturing	製造業	1,123,099	(19,569)	1,142,668	(3,930)	1,146,598
Agriculture	農業	8,747	191	8,556	(71)	8,627
Forestry	林業	58	(8)	66	(108)	174
Fishery	漁業	3,043	(1,198)	4,241	(161)	4,402
Mining	鉱業	7,731	948	6,783	1,009	5,774
Construction	建設業	503,428	(1,668)	505,096	(6,920)	512,016
Electric, gas and water	電気・ガス・熱供給・水道業	16,507	1,228	15,279	1,220	14,059
Transport and telecommunication	運輸・通信業	320,866	17,714	303,152	(3,837)	306,989
Wholesale, retail and food services	卸売・小売業、飲食店	902,994	(60,105)	963,099	(49,425)	1,012,524
Financial and insurance services	金融・保険業	387,885	(44,627)	432,512	(46,358)	478,870
Real Estate	不動産業	827,038	(82,378)	909,416	(46,852)	956,268
Servises	サービス業	921,119	(29,173)	950,292	(16,624)	966,916
Municipal governments	地方公共団体	75,123	(15,953)	91,076	(21,164)	112,240
Others	その他	2,633,484	188,222	2,445,262	109,733	2,335,529

## 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 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(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	143,058	386,697
Manufacturing	製造業	41,068	(4,582)	45,650	15,968	29,682
Agriculture	農業	271	(220)	491	296	195
Forestry	林業	-	-	-	-	-
Fishery	漁業	470	34	436	(12)	448
Mining	鉱業	13	13	0	(15)	15
Construction	建設業	63,077	(1,286)	64,363	35,238	29,125
Electric, gas and water	電気・ガス・熱供給・水道業	738	712	26	(3)	29
Transport and telecommunication	運輸・通信業	8,649	(1,377)	10,026	1,118	8,908
Wholesale, retail and food services	卸売・小売業、飲食店	78,330	(2,013)	80,343	20,188	60,155
Financial and insurance services	金融・保険業	8,837	(32,581)	41,418	30,519	10,899
Real Estate	不動産業	156,944	(19,084)	176,028	41,494	134,534
Servises	サービス業	64,048	805	63,243	(152)	63,395
Municipal governments	地方公共団体	-	-	-	-	-
Others	その他	51,266	3,541	47,725	(1,581)	49,306

## 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 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(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	142,340	390,243
Manufacturing	製造業	41,200	(4,537)	45,737	15,419	30,318
Agriculture	農業	271	(222)	493	297	196
Forestry	林業	-	-	-	-	-
Fishery	漁業	470	34	436	(12)	448
Mining	鉱業	13	13	0	(15)	15
Construction	建設業	63,285	(1,209)	64,494	34,858	29,636
Electric, gas and water	電気・ガス・熱供給・水道業	738	712	26	(3)	29
Transport and telecommunication	運輸・通信業	8,651	(1,377)	10,028	1,111	8,917
Wholesale, retail and food services	卸売・小売業、飲食店	78,959	(2,623)	81,582	21,167	60,415
Financial and insurance services	金融・保険業	8,846	(32,596)	41,442	30,520	10,922
Real Estate	不動産業	157,262	(19,091)	176,353	41,531	134,822
Servises	サービス業	64,550	836	63,714	(947)	64,661
Municipal governments	地方公共団体	-	-	-	-	-
Others	その他	51,667	3,393	48,274	(1,583)	49,857

(注) 要管理債権以下の債権が対象

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

## Loans to small and medium-sized companies

## 中小企業等貸出残高

## 【Non-Consolidated】

## 【単体】

(Millions of yen, %)

		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Loans to small and medium-sized companies	中小企業等貸出残高	6,212,407	97,074	6,115,333	146,673	5,968,660
Percentage to total domestic loans	中小企業等貸出比率	80.3	1.7	78.6	2.7	75.9

## Total Loans to Individuals

## 消費者ローン残高

## 【Non-Consolidated】

## 【単体】

(Millions of yen)

		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Total loans to individuals	消費者ローン残高	2,615,864	183,505	2,432,359	105,129	2,327,230
Housing-related loans	住宅ローン	2,279,838	195,491	2,084,347	125,472	1,958,875
Housing loans	うち住宅ローン	1,434,033	176,558	1,257,475	119,328	1,138,147
Apartment house loans	うちアパートローン	845,805	18,933	826,872	6,144	820,728
Other loans	その他のローン	336,026	(11,986)	348,012	(20,343)	368,355

(Reference)

(参考)

## The Government Housing Loan Corporation

## 住宅金融公庫の取扱高

(Millions of yen)

		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Outstanding balance	取扱残高	1,995,477	(9,056)	2,004,533	70,600	1,933,933

## 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 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Outstanding balance	債権額	299	(285)	584	133	451
Number of countries	対象国数	1	(1)	2	(2)	4

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

(Millions of Yen)

		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Loans to Asian countries	アジア向け	8,500	(13,073)	21,573	(2,593)	24,166
Risk-managed loans	うちリスク管理債権	820	(3,158)	3,978	2,102	1,876
Loans to Latin America	中南米向け	3,255	(375)	3,630	318	3,312
Risk-managed loans	うちリスク管理債権	-	-	-	-	-
Loans to Russia	ロシア向け	-	-	-	-	-
Risk-managed loans	うちリスク管理債権	-	-	-	-	-



## 9. Loans and Deposits

## 9 . 預金、貸出金の残高

## Balances of Loans and deposits

## 預金・貸出金の末残、平残

【単体】

(Billions of yen)

		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Deposits (outstanding balance)	預金 ( 末残 )	9,113	226	8,887	239	8,648
Deposits (average balance)	預金 ( 平残 )	8,517	(90)	8,607	131	8,475
Loans and bills discounted (outstanding balance)	貸出金 ( 末残 )	7,735	(66)	7,801	(104)	7,905
Loans and bills discounted (average balance)	貸出金 ( 平残 )	7,496	(175)	7,671	(279)	7,950

## Breakdown of depositors' categories

## 預金者別預金末残

(特別国際金融取引勘定を除く国内店分)

【Non-Consolidated】

【単体】

(Billions of yen)

		March 31,2002(A)	(A)-(B)	March 31,2001(B)	(B)-(C)	March 31,2000(C)
Corporation	法人	1,850	55	1,794	92	1,701
Ordinary deposits	流動性預金	1,372	311	1,060	(10)	1,071
Time deposits	定期性預金	471	(245)	717	111	605
Foreign currencies deposits	外貨預金	6	(9)	16	(8)	25
Individuals	個人	6,567	178	6,389	207	6,182
Ordinary deposits	流動性預金	3,062	631	2,430	279	2,150
Time deposits	定期性預金	3,452	(448)	3,901	(96)	3,997
Foreign currencies deposits	外貨預金	52	(5)	57	23	33
Local governments	公金	572	13	559	5	554
Ordinary deposits	流動性預金	407	192	214	(249)	463
Time deposits	定期性預金	39	(14)	53	6	46
Foreign currencies deposits	外貨預金	126	(165)	291	247	44
Financial institutions	金融	122	(18)	141	(67)	208
Ordinary deposits	流動性預金	120	(15)	135	(33)	168
Time deposits	定期性預金	2	(3)	5	(3)	9
Foreign currencies deposits	外貨預金	0	0	0	(30)	30
Total	合計	9,113	228	8,885	238	8,646
Ordinary deposits	流動性預金	4,961	1,120	3,841	(13)	3,854
Time deposits	定期性預金	3,966	(711)	4,677	18	4,659
Foreign currencies deposits	外貨預金	186	(179)	365	232	133