

## Details of Profit and Loss

### SUMMARY OF INCOME (in ¥100 million)

	(Fiscal 2001)	(Fiscal 2000)
Gross Operating Revenue	1,750	1,624
Provision for the General Reserve for Possible Loan Losses	93	32
General and Administrative Expenses (Excluding Nonrecurrent Items)	785	801
Expenses Incurred on Debenture Issue and Redemption	6	8
Operating Profit	865	781
Operating Profit before Deduction of Provision for the General Reserve for Possible Loan Losses	958	814
Nonrecurrent Profit and Loss (Including Nonrecurrent Expenses)	-820	-973
Income (Loss) before Income Taxes and Others	45	-192
Other Gains and Losses	44	32
Provision for Income Taxes — Corporate Tax, Inhabitant Tax and Enterprise Tax	16	3
Adjustment of Income Taxes	13	-35
Net Income (Loss)	59	-128

Note: The operating profit represents the income generated by the Bank's primary businesses and is calculated by deducting general and administrative expenses and others from the gross operating profit.

### GROSS OPERATING PROFIT (in ¥100 million, %)

Department	(Fiscal 2001)			(Fiscal 2000)		
	Domestic	International	Total	Domestic	International	Total
Net Interest Income	1,384	8	1,392	1,329	-1	1,328
Fees and Commissions	50	2	53	44	3	47
Trading Income	10	-6	4	29	-26	2
Other Operating Income	278	21	300	203	42	245
Gross Operating Profit	1,723	27	1,750	1,607	17	1,624
Gross Operating Profit Ratio	1.28	0.48	1.27	1.18	0.22	1.17

Notes: 1. The domestic department handles transactions in yen with Japanese residents through the domestic branches. The international department handles transactions with non-residents in Japan, foreign currency transactions and transactions made on special international financial accounts (transactions in the Tokyo Offshore Market) through the domestic branches and those operated through the New York branch.

$$2. \text{Gross Operating Profit Ratio} = \frac{\text{Gross Operating Profit}}{\text{Average Balance of Interest Earning Assets}} \times 100$$

**ASSET PORTFOLIO ACCOUNTS, FUND RAISING ACCOUNTS, INTEREST AND YIELD** (in ¥100 million, %)

Department	(Fiscal 2001)			(Fiscal 2000)			
	Domestic	International	Total	Domestic	International	Total	
Asset Portfolio Accounts:	Average Balance	(130,960) 134,491	(5,673) 5,673	(133,543) 137,074	135,150	7,530	137,786
	Interest Income	2,203	143	2,326	2,474	247	2,678
	Yield	(1.68) 1.63	(2.52) 2.52	(1.74) 1.69	1.83	3.29	1.94
Fund Raising Accounts:	Average Balance	123,217	5,775	125,902	124,831	7,382	127,320
	Interest Expense	819	134	933	1,144	249	1,349
	Yield	0.66	2.32	0.74	0.91	3.37	1.06

Notes: 1. The figures in parentheses for Fiscal 2001 represent the average balances and the yields where the amount of Category IV loans is subtracted from total loan balance. (Please refer to the notes for "Problem Loans" on page 28 for the definition of Category IV loans.)  
2. Domestic department are based on yen-denominated transactions with residents at domestic branches. International department are based on foreign currency-denominated transactions at domestic branches, yen-denominated transactions with non-residents, special international financial account transactions (transactions in the Tokyo Offshore Market), and transactions at the New York Branch.  
3. The average balance of yen fund invested from the domestic department to the international department was ¥484.9 billion for the year ended March 31, 2001 and ¥309.1 billion for the year ended March 31, 2002. The interest income on such investments was ¥4.4 billion for the year ended March 31, 2001 and ¥2 billion for the year ended March 31, 2002.  
4. Asset portfolio accounts and fund raising accounts are shown as the net amount of redemption gains on bonds with interest rate swap contracts and the interest expenses of interest rate swap transactions corresponding thereto.  
Amounts netted in the year ended March 31, 2001 and 2002 are ¥2,000 million and ¥100 million, respectively.  
(Fiscal 2000 figures are adjusted for ¥1.4 billion of the interest expenses and the corresponding interest incomes incurred from swap and other transactions.)

**ANALYSIS OF INTEREST INCOME AND EXPENSE** (in ¥100 million)

Department	(Fiscal 2001 versus Fiscal 2000)			(Fiscal 2000 versus Fiscal 1999)			
	Domestic	International	Total	Domestic	International	Total	
Interest Income:	Cause of Change in the Volume	-10	-46	-12	-76	-35	-70
	Cause of Change in the Interest Rate	-260	-57	-339	-666	-129	-798
	Net Change	-270	-104	-352	-742	-165	-869
Interest Expense:	Cause of Change in the Volume	-10	-37	-10	-40	-44	-43
	Cause of Change in the Interest Rate	-314	-77	-406	-511	-64	-578
	Net Change	-325	-114	-416	-551	-109	-622

Notes: 1. The change caused by the effect of both the changes in volume and interest rates is included in that of interest rate change.  
2. Interest income and interest expense in the year ended March 31, 2002 are shown as the net amount of redemption gains on bonds with interest rate swap contracts and interest expenses on the interest rate swap transactions corresponding thereto.  
Net amounts in the year ended March 31, 2001 and 2002 are ¥2,000 million and ¥100 million, respectively.

**FEES AND COMMISSIONS** (in ¥100 million)

Department	(Fiscal 2001)			(Fiscal 2000)		
	Domestic	International	Total	Domestic	International	Total
Income Fees and Commissions	58	4	63	54	4	59
Expenses Fees and Commissions	8	1	9	9	1	11

**TRADING TRANSACTIONS** (in ¥100 million)

Department	(Fiscal 2001)			(Fiscal 2000)		
	Domestic	International	Total	Domestic	International	Total
Trading Revenue	10	-6	4	29	-26	2
Revenue from Trading Securities and Derivatives	0	—	0	0	—	0
Revenue from Securities and Derivatives related to Trading Transactions	-0	—	-0	-1	0	-0
Revenue from Trading-related Financial Derivatives Transactions	9	-6	3	29	-27	1
Other Trading Revenue	0	—	0	0	—	0

Notes: 1. For each item, income and expense are netted for the domestic and international departments.

2. Transactions in financial derivatives are classified as domestic or international primarily according to the residential status of the other parties to such transactions. The most of income from this source results from integrated transactions involving both domestic and international operations.

**DETAILS OF OTHER OPERATING INCOME AND EXPENSES** (in ¥100 million)

Department	(Fiscal 2001)			(Fiscal 2000)		
	Domestic	International	Total	Domestic	International	Total
Revenue from Foreign Exchange Trading	—	7	7	—	6	6
Revenue and Losses on Sales of Government and Other Bonds	250	4	255	118	-4	114
Revenue from Financial Derivatives Transactions	28	9	37	84	40	124
Others	—	—	—	0	—	0
Total	278	21	300	203	42	245

**GENERAL AND ADMINISTRATIVE EXPENSES** (in ¥100 million)

	(Fiscal 2001)	(Fiscal 2000)
Salaries	368	388
Welfare Expenses	6	7
Depreciation	25	25
Rent & Lease Expenses for Land, Buildings and Equipment	66	62
Taxes and Duties	22	23
Others	319	315
Total	810	823

**PROVISIONAL EXPENSES** (in ¥100 million)

	(Fiscal 2001)	(Fiscal 2000)
Total Provision of Bad Debt:	-804	-912
Write-offs of Loans	-18	-16
Provision for Individual Possible Loan Losses	-756	-865
Disposal Losses of Claims	-22	-6
Losses for Supported Customers	—	-4
Provision for Claim Disposal Loss Allowances	-6	-19
Profit and Loss on Monetary Trusts:	4	-26
Gains from Monetary Trusts Transactions	4	6
Loss on Monetary Trusts Transactions	—	-32
Others	-20	-34
<b>Total</b>	<b>-820</b>	<b>-973</b>

Note: Disposal losses of claims and losses for supported customers are shown after the deduction of draw down of reserves for individual possible loan losses and for claim disposal loss provided thereto.

**RETURN ON EQUITY AND ASSETS (%)**

	(Fiscal 2001)	(Fiscal 2000)
Recurring Profit Ratio to Total Assets	0.03	—
Recurring Profit Ratio to Capital Funds	0.73	—
Net Income Ratio to Total Assets	0.04	—
Net Income Ratio to Capital Funds	0.97	—

- Notes: 1. Recurring Profit (Net Income) Ratio to Total Assets =  $\frac{\text{Recurring Profit (Net Income)}}{\text{Average Balance of Total Assets (excluding Guarantee Contra Accounts)}} \times 100$   
2. Recurring Profit (Net Income) Ratio to Capital Funds =  $\frac{\text{Recurring Profit (Net Income)}}{\text{Average Balance of Capital Funds}} \times 100$   
3. Recurring Profit: Income (Loss) before Income Taxes and Others

**MARGIN (%)**

Department	(Fiscal 2001)			(Fiscal 2000)		
	Domestic	International	Total	Domestic	International	Total
Yield	1.63	2.52	1.69	1.83	3.29	1.94
Cost of Funds Raised	1.28	2.80	1.37	1.54	3.79	1.69
<b>Total Margin</b>	<b>0.35</b>	<b>-0.28</b>	<b>0.32</b>	0.29	-0.50	0.24

- Notes: 1. Domestic department figures are based on yen-denominated transactions with residents at domestic branches. International department figures are based on foreign currency-denominated transactions at domestic branches, yen-denominated transactions with non-residents, special international financial account transactions (transactions in the Tokyo Offshore Market), and transactions at the New York Branch.  
2. Yield =  $\frac{\text{Interest Income}}{\text{Average Balance of Funds Invested}} \times 100$   
3. Cost of Funds Raised =  $\frac{\text{Interest Expense} + \text{General and Administrative Expense (excluding Provisional Expense)}}{\text{Average Balance of Funds Raised}} \times 100$   
4. Total Margin = Yield – Cost of Funds Raised