

Profit and Loss Details

SUMMARY OF INCOME (¥100 million)

	(Fiscal 2002)	(Fiscal 2001)
Gross Operating Profit	1,739	1,750
Provision for the General Reserve for Possible Loan Losses	7	93
General and Administrative Expenses (Excluding Nonrecurring Items)	776	785
Expenses Incurred on Debenture Issue and Redemption	5	6
Operating Profit	949	865
Operating Profit before Deduction of Provision for the General Reserve for Possible Loan Losses	957	958
Nonrecurring Profit and Loss (Including Nonrecurring Expenses)	(925)	(820)
Income before Income Taxes and Others	24	45
Other Gains and Losses	46	44
Provision for Income Taxes — Corporate Tax, Inhabitant Tax and Enterprise Tax	14	16
Adjustment of Income Taxes	14	13
Net Income	41	59

Notes: 1. Operating Profit is income generated by the Bank's primary businesses and is calculated by deducting General and Administrative Expenses and others from Gross Operating Profit.

2. Monetary trust offsetting expenses are included in Nonrecurring Profit and Loss.

GROSS OPERATING PROFIT (¥100 million, %)

	(Fiscal 2002)			(Fiscal 2001)		
	Domestic	International	Total	Domestic	International	Total
Net Interest Income	1,398	7	1,405	1,384	8	1,392
Fees and Commissions	51	3	54	50	2	53
Trading Revenue	5	2	7	3	0	4
Other Operating Income	265	6	272	288	11	300
Gross Operating Profit	1,720	19	1,739	1,726	24	1,750
Gross Operating Profit Ratio	1.30	0.39	1.29	1.28	0.42	1.27

Notes: 1. Domestic departments handle transactions in yen with Japanese residents through the domestic branches. International departments handle 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. 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 (¥100 million, %)

		(Fiscal 2002)			(Fiscal 2001)		
		Domestic	International	Total	Domestic	International	Total
Asset Portfolio Accounts	Average Balance	131,851	4,902	133,990	134,491	5,673	137,074
	Interest Income	1,982	64	2,033	2,203	143	2,326
	Yield	1.50	1.31	1.51	1.63	2.52	1.69
Fund Raising Accounts	Average Balance	120,027	4,902	122,167	123,217	5,775	125,902
	Interest Expense	584	57	628	819	134	933
	Yield	0.48	1.17	0.51	0.66	2.32	0.74

Note: The average balance of yen funds invested from the domestic department to the international department was ¥309.1 billion in Fiscal 2001 and ¥276.3 billion in Fiscal 2002, and the income from those investments was ¥2 billion in Fiscal 2001 and ¥1.3 billion in Fiscal 2002.

ANALYSIS OF INTEREST INCOME AND EXPENSE (¥100 million)

		(Fiscal 2002)			(Fiscal 2001)		
		Domestic	International	Total	Domestic	International	Total
Interest Income	Change due to Balance	(39)	(10)	(46)	(10)	(46)	(12)
	Change due to Interest Rate	(181)	(68)	(245)	(260)	(57)	(339)
	Net Change	(220)	(78)	(292)	(270)	(104)	(352)
Interest Expense	Change due to Balance	(15)	(10)	(19)	(10)	(37)	(10)
	Change due to Interest Rate	(219)	(66)	(285)	(314)	(77)	(406)
	Net Change	(235)	(76)	(304)	(325)	(114)	(416)

Note: The change due to both the changes in balance and interest rates is included in Change due to Interest Rate.

FEES AND COMMISSIONS (¥100 million)

		(Fiscal 2002)			(Fiscal 2001)		
		Domestic	International	Total	Domestic	International	Total
Fee and Commission Income		57	4	62	58	4	63
Fee and Commission Expense		6	1	7	8	1	9

TRADING TRANSACTIONS (¥100 million)

	(Fiscal 2002)			(Fiscal 2001)		
	Domestic	International	Total	Domestic	International	Total
Trading Revenue and Expenditures	5	2	7	3	0	4
Revenue and Expenditures from Trading Marketable Securities	0	—	0	0	—	0
Revenue and Expenditures from Trading Marketable Securities	(0)	0	(0)	(0)	—	(0)
Revenue and Expenditures from Trading-related Financial Derivatives Transactions	4	2	7	2	0	3
Other Trading Revenue	0	—	0	0	—	0

Notes: 1. Income and expense are netted for each item in the domestic and international departments.

2. Revenue and Expenditures from Financial Derivatives Transactions were denominated in yen in domestic departments and in foreign currencies in international departments in both Fiscal 2001 and Fiscal 2002.

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

	(Fiscal 2002)			(Fiscal 2001)		
	Domestic	International	Total	Domestic	International	Total
Revenue and Expenditures from Foreign Exchange Trading	—	6	6	—	7	7
Revenue and Expenditures from Government and Other Bonds	243	0	243	250	4	255
Revenue and Expenditures from Financial Derivatives	22	(0)	22	37	0	37
Others	—	—	—	—	—	—
Total	265	6	272	288	11	300

Note: Revenue and Expenditures from Financial Derivatives were denominated in yen in domestic departments and in foreign currencies in international departments in both Fiscal 2001 and Fiscal 2002.

GENERAL AND ADMINISTRATIVE EXPENSES (¥100 million)

	(Fiscal 2002)	(Fiscal 2001)
Salaries	357	368
Welfare Expenses	6	6
Depreciation	26	25
Rent & Lease Expenses for Land, Buildings and Equipment	66	66
Taxes and Duties	21	22
Others	323	319
Total	803	810

PROVISIONAL EXPENSES (¥100 million)

	(Fiscal 2002)	(Fiscal 2001)
Total Provision of Bad Debt	(865)	(804)
Write-offs of Loans	(32)	(18)
Provision for Individual Possible Loan Losses	(796)	(756)
Disposal Losses of Claims	(30)	(22)
Provision for Claim Disposal Loss Allowances	(5)	(6)
Profit and Loss on Monetary Trusts	0	4
Others	(60)	(20)
Total	(925)	(820)

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 2002)	(Fiscal 2001)
Ratio of Recurring Profit to Total Assets	0.01	0.03
Ratio of Recurring Profit to Capital Funds	0.39	0.73
Ratio of Net Income to Total Assets	0.02	0.04
Ratio of Net Income to Capital Funds	0.66	0.97

Notes: 1. Ratio of Recurring Profit to Total Assets = $\frac{\text{Recurring Profit}}{\text{Average Balance of Total Assets (excluding Guarantee Contra Accounts)}} \times 100$

2. Ratio of Recurring Profit to Capital Funds = $\frac{\text{Recurring Profit}}{\text{Average Balance of Capital Funds}} \times 100$

MARGIN (%)

	(Fiscal 2002)			(Fiscal 2001)		
	Domestic	International	Total	Domestic	International	Total
Yield	1.50	1.31	1.51	1.63	2.52	1.69
Cost of Funds Raised	1.11	1.69	1.15	1.28	2.80	1.37
Total Margin	0.38	(0.37)	0.36	0.35	(0.28)	0.32

Notes: 1. Yield = $\frac{\text{Interest Income}}{\text{Average Balance of Funds Invested}} \times 100$

2. Cost of Funds Raised = $\frac{\text{Interest Expense} + \text{General and Administrative Expense} + \text{Debenture Expense}}{\text{Average Balance of Funds Raised}} \times 100$

3. Total Margin = Yield – Cost of Funds Raised