



**Financial Results Report for the First Half of FY 2001
- Reference Materials -**

The Daiwa Bank, Limited

November 26, 2001

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. Outline of the Business Results for the First Half of FY 2001

1. Summary of Results and Earning Projection for FY 2001 (Non-Consolidated)

(Billions of Yen)

	1H of FY '00	FY '00	1H of FY '01		FY '01	
	(Actual) [A]	(Actual) [B]	(Actual) [C]	Difference [C] - [A]	(Plan) [D]	Difference [D] - [B]
Gross Profits	132.8	276.6	133.0	0.1	275.4	(1.2)
General & Administrative Exp.	81.4	161.7	80.8	(0.6)	161.0	(0.7)
Net Business Profits (Before Transfer to General Reserve)	51.3	114.9	52.1	0.8	114.4	(0.4)
<Core Net Business Profits>* Net Gains on Sales of Stocks and Others	53.0	111.2	48.5	(4.5)	110.8	(0.4)
NPL Disposal Expenses (Including Transfer to General Reserve)	65.4	150.3	90.8	25.3	170.9	20.6
Ordinary Profits	20.3	(4.8)	(359.8)	(380.1)	(320.0)	(315.2)
Extraordinary Profits/(Losses), Net	6.2	9.1	2.2	(3.9)	5.0	(4.1)
Income Taxes-Deferred	22.3	15.3	(136.8)	(159.2)	(120.0)	(135.3)
Net (Interim) Income/(Loss)	4.1	(10.9)	(220.7)	(224.9)	(195.0)	(184.1)

*1. CNBP = Net Business Profits + Transfer to General Reserve + Expenses related to NPL disposal in Jointly Operated Designated Money in Trust (J.O.M.T)-Net of Gains and Losses on Sales of Bonds(Banking Account).

*2. Please refer to P-2 and P-18 for more detail.

<Reference> Gross Interest Margin
(Domestic Operations)

(%)

	First Half of	Difference	First Half of	FY 2000
	FY 2001		FY 2000	
	[A]	[A] - [B]	[B]	
Gross Interest Margin	1.33	(0.05)	1.39	1.33
Return on Earning Assets	1.63	(0.15)	1.79	1.77
Return on Loans and Bills Discounted	1.98	(0.00)	1.99	2.02
Cost of Funds	0.29	(0.09)	0.39	0.44
Cost of Deposits and NCDs	0.20	(0.05)	0.26	0.31
Gross Loan-to-Deposit Spread	1.78	0.05	1.72	1.70

*1. Figures less than the third decimal place were omitted.

*2. The Bank operates both banking and trust businesses. It would be inappropriate to compare Net Interest Margin of the Bank with those of other banks since the cost of funds also reflects general and administrative expenses of trust business division. Therefore, Gross Interest Margin, which is not inclusive of general and administrative expenses, are reported in stead of Net Interest Margin.

<Reference Sheet>

1. Gains and Losses on Securities

(1) Valuation Method of Securities

A. Securities

Trading Securities	Current Value Accounting is applied (Gains and losses from revaluation charged to income)
Securities Being Held to Maturity	Amortized Cost method is applied
Securities Available for Sale (excluding Trading Securities)	Current Value Accounting is applied (Net unrealized gains or losses added to or deducted from stockholder's equity)
Stocks of Subsidiaries and Affiliates	Cost method is applied

B. Securities Held in Money Trust

Money Trust for Asset Management Purpose	Current Value Accounting is applied (Gains and losses from revaluation charged to income)
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(2) Unrealized Gains and Losses on Securities

[Consolidated]	(Millions of Yen)						
	September 30, 2001				March 31, 2001		
	Net Unrealized Gains/(Losses) [A]	Difference [A] - [B]	Unrealized Gains	Unrealized Losses	Net Unrealized Gains/(Losses) [B]	Unrealized Gains	Unrealized Losses
Securities Being Held to Maturity	0	(1)	0	-	2	2	-
Securities Available for Sale (Excluding Trading Securities)	(53,585)	49,923	49,736	103,321	(103,508)	85,624	189,132
Total	(53,584)	49,921	49,737	103,321	(103,506)	85,626	189,132
Stocks	(66,893)	49,260	34,534	101,427	(116,153)	66,847	183,000
Bonds	11,458	(3,651)	12,841	1,383	15,109	16,091	982
Others	1,850	4,312	2,361	510	(2,462)	2,687	5,150

*1. Market values of Securities Available for Sale are based on market prices at the interim fiscal period-end.

*2. Net unrealized losses on non-trading securities available for sale (net of taxes) was ¥35,333 million as of September 30, 2001.

[Non-Consolidated]	(Millions of Yen)						
	September 30, 2001				March 31, 2001		
	Net Unrealized Gains/(Losses) [A]	Difference [A] - [B]	Unrealized Gains	Unrealized Losses	Net Unrealized Gains/(Losses) [B]	Unrealized Gains	Unrealized Losses
Securities Being Held to Maturity	-	-	-	-	-	-	-
Stocks of Subsidiaries and Affiliates	-	47,431	-	-	(47,431)	-	47,431
Securities Available for Sale (Excluding Trading Securities)	(52,296)	49,513	48,571	100,867	(101,809)	84,253	186,063
Total	(52,296)	96,944	48,571	100,867	(149,240)	84,253	233,494
Stocks	(65,626)	96,277	33,369	98,995	(161,903)	65,476	227,380
Bonds	11,457	(3,649)	12,840	1,383	15,107	16,089	982
Others	1,872	4,317	2,361	488	(2,444)	2,687	5,132

*1. Market values of Securities Available for Sale are based on market prices at the interim fiscal period-end.

*2. Net unrealized losses on non-trading securities available for sale (net of taxes) was ¥32,580 million as of September 30, 2001.

<Reference>

Unrealized Gains and Losses on Securities Held in JOMT

(Millions of Yen)

	September 30, 2001			
	Net Unrealized Gains/(Losses)	Difference	Unrealized Gains	Unrealized Losses
	Stocks	(6,944)		3,202
Total	(6,944)		3,202	10,147

*1. Securities held in principal-guaranteed JOMT (Jointly Operated Designated Money Trust) are reported in the above table.

<Reference Sheet>

2. Retirement Benefit

(1) Balance of Retirement Benefit Liabilities

[Non-Consolidated]		(Millions of Yen)
		September 30, 2001
Retirement Benefit Liabilities Total (As of the beginning of the period)	A	251,238
(Discount Rate)		3.5%
Current Value of Pension Assets (As of the beginning of the period)	B	145,690
Retirement Benefit Reserve (As of the beginning of the period)	C	16,001
Prepaid Pension Cost	D	(1,897)
Retirement Benefit Liabilities exceeding Pension Assets and Retirement Benefit Reserve <A-B-C-D>	E	91,443
Amount Disposed by Establishing Trust Agreement	F	-
Amount to be Amortized <E-F> (As of the beginning of the period)	G	91,443
Amount Amortized during the Period	H	4,960
Amount to be Amortized <G-H> (As of the end of the period)		86,483

<Reference>

[Consolidated]		(Millions of Yen)
		September 30, 2001
Retirement Benefit Liabilities Total (As of the beginning of the period)		278,537
Retirement Benefit Liabilities exceeding Pension Assets and Retirement Benefit Reserve		100,780
Amount Disposed by Establishing Trust Agreement		-
Amount Amortized during the Period		5,332
Amount to be Amortized (Term-end)		95,448

(2) Retirement Benefit Cost

[Non-Consolidated]		(Millions of Yen)
		First Half of FY 2001
Retirement Benefit Cost		8,602
Prior Service Cost		2,523
Interest Cost		4,396
Expected Return on Working Assets		3,278
Amortization of Net Obligation from Change of Accounting Method		3,879
Others		1,080

<Reference>

[Consolidated]		(Millions of Yen)
		First Half of FY 2001
Retirement Benefit Cost		9,569

(3) Retirement Benefit Trust

		(Millions of Yen)
Date of Establishment of Retirement Benefit Trust		November 1, 2001
Amount of Retirement Benefit Trust Established		66,465
Effect on Statement of Income		5,759

2. Summary of Earning Results for the First Half of FY 2001 (Non-Consolidated)

(Millions of Yen)

	First Half of FY 2001 (A)	First Half of FY 2000 (B)	Comparison (A - B)	Percentage Increase (A - B)/B (%)
Gross Profits	133,019	132,856	162	0.1
Domestic Gross Profits	125,341	127,991	(2,649)	(2.1)
Net Interest Income	88,185	88,675	(489)	(0.6)
Trust Fees	18,315	26,011	(7,696)	(29.6)
(Income from J.O.M.T Account)	3,417	10,505	(7,088)	(67.5)
<Interest Income from J.O.M.T Account>	8,311	10,686	(2,375)	(22.2)
<Net of Gains and Losses on Securities>	(3,023)	1,301	(4,325)	(332.3)
<NPL Disposal Expenses in J.O.M.T Account>	1,201	719	482	67.0
(Other Trust Fees)	14,897	15,506	(608)	(3.9)
Net Fees & Commissions	13,333	14,538	(1,205)	(8.3)
Net Trading Revenue	447	494	(47)	(9.5)
Net of Other Operating Income & Expenses	5,060	(1,728)	6,788	-
Net of Gains and Losses on Sales of Bonds	4,837	(980)	5,818	-
International Gross Profits	7,678	4,865	2,812	57.8
Net Interest Income	1,249	1,382	(133)	(9.7)
Net Fees & Commissions	862	862	(0)	(0.1)
Net Trading Revenue	3,872	804	3,067	381.0
Net of Other Operating Income & Expenses	1,694	1,814	(120)	(6.6)
Net of Gains and Losses on Foreign Exchange Transactions	1,555	2,762	(1,206)	(43.7)
Transfer to General Reserve for Possible Loan Losses	13,353	(1,693)	15,047	-
General & Administrative Expenses (excluding extraordinary items)	80,850	81,465	(615)	(0.8)
Personnel Expenses	29,032	29,791	(758)	(2.5)
Non-Personnel Expenses	48,722	48,742	(19)	(0.0)
Miscellaneous Taxes	3,095	2,931	163	5.6
Net Business Profits	38,816	53,085	(14,269)	(26.9)
Core Net Business Profits (1) <Note.1>	53,371	52,111	1,260	2.4
Core Net Business Profits (2) <Note.2>	48,533	53,091	(4,558)	(8.6)
Net of Non-Recurring Profits and Losses	(398,650)	(32,784)	(365,866)	-
Net of Gains & Losses on Stocks	(306,825)	36,245	(343,071)	(946.5)
Gains on Sales	5,431	42,689	(37,257)	(87.3)
Losses on Sales	4,171	2,033	2,138	105.1
Devaluation Losses	308,084	4,409	303,675	6,887.1
Non-Performing Loans Disposal Expenses (Banking Account)	77,495	67,109	10,385	15.5
Write-Offs	40,879	12,628	28,250	223.7
Transfer to Specific Reserve for Possible Loan Losses	25,282	45,448	(20,165)	(44.4)
Transfer to Reserve for Possible Losses on Loans Sold	4,597	8,338	(3,740)	(44.9)
Transfer to Reserve for Specific Borrowers under Support	-	-	-	-
Losses Incurred from Renunciation of Claims	1,322	-	1,322	-
Losses Incurred from Loans Sold to CCPC	4,387	334	4,052	1,211.4
Transfer to Reserve for Loans to Restructuring Countries	(90)	(325)	235	-
Other Losses Incurred from Sales of Loans	1,116	685	431	63.0
Ordinary Profits	(359,834)	20,301	(380,135)	(1,872.5)
Net of Extraordinary Gains and Losses	2,238	6,234	(3,995)	(64.1)
(Net of Gains and Losses on Disposition of Premises & Equipment)	(69)	3,525	(3,694)	(101.9)
Interim Income before Income Taxes	(357,595)	26,535	(384,131)	(1,447.6)
Income Taxes-Current	193	363	(170)	(46.8)
Income Taxes-Deferred	(137,017)	22,025	(159,042)	(722.1)
Net Interim Income	(220,772)	4,147	(224,919)	(5,423.6)

*1 CNBP (1) = Net Business Profits + Provision for General Reserve for Possible Loan Losses + Expenses related to NPL disposal in JOMT (Trust Account).

*2 CNBP (2) = Net Business Profits + Provision for General Reserve for Possible Loan Losses + Expenses related to NPL disposal in JOMT (Trust Account) - Net of Gains and Losses on Sales of Bonds (Banking Account)

*3 Amounts are rounded down to the nearest million. Percentage figures less than the second decimal place are omitted.

3. Net Business Profits (Non-Consolidated)

(Note) Yen amounts are rounded down to the nearest million.

(Millions of Yen)

	First Half of	Difference	First Half of	FY 2000
	FY 2001		FY 2000	
Net Business Profits	38,816	(14,269)	53,085	109,568
(Before NPL Disposal Expenses of Trust Account)	40,017	(13,787)	53,805	112,344
Core Net Business Profits (1)	53,371	1,260	52,111	117,685
Per Head CNBP (1) (¥ thousand)	7,805	649	7,156	16,856
Core Net Business Profits (2)	48,533	(4,558)	53,091	111,205
Per Head CNBP (2) (¥ thousand)	7,098	(193)	7,291	15,927
Number of Employees	6,838	(444)	7,282	6,982

*1. CNBP(1) = NBP before NPL Disposal Expenses of Trust Account + Provision for General Reserve for Possible Loan Losses

*2. CNBP(2) = NBP before NPL Disposal Expenses of Trust Account + Provision for General Reserve for Possible Loan Losses
- Net of Gains & Losses on Bonds

4. Gross Interest Margin(Non-Consolidated)

(Note) Figures below the third decimal place were omitted.

(Domestic Operations)

(%)

	First Half of	Difference	First Half of	FY 2000
	FY 2001		FY 2000	
Gross Interest Margin	1.33	(0.05)	1.39	1.33
Return on Earning Assets	1.63	(0.15)	1.79	1.77
Loans & Bills Discounted	1.98	(0.00)	1.99	2.02
Securities	0.66	(0.57)	1.24	1.04
Cost of Funds	0.29	(0.09)	0.39	0.44
Deposit & Others	0.20	(0.05)	0.26	0.31
Other External Liabilities	1.21	(0.44)	1.66	1.65
Gross Loan-to-Deposit Spread	1.78	0.05	1.72	1.70

The Bank operates both banking and trust businesses. It would be inappropriate to compare Net Interest Margin of the Bank with that of other banks, since the cost of funds also reflects general and administrative expenses of trust business division. Therefore, Gross Interest Margin, which is not inclusive of G&A expenses are reported, in stead of Net Interest Margin.

5. Securities Related Gains & Losses(Non-Consolidated)

(Note) Yen amounts are rounded down to the nearest million.

(Millions of Yen)

	First Half of	Difference	First Half of	FY 2000
	FY 2001		FY 2000	
Net of Gains & Losses on Bonds	4,837	5,818	(980)	6,480
Gains on Sales	5,837	4,801	1,035	11,072
Gains on Redemption	0	(38)	39	50
Losses on Sales	999	(568)	1,567	3,916
Losses on Redemption	-	-	-	-
Losses on Devaluation	-	(487)	487	727

(Millions of Yen)

	First Half of	Difference	First Half of	FY 2000
	FY 2001		FY 2000	
Net of Gains & Losses on Stocks	(306,825)	(343,071)	36,245	31,091
Gains on Sales	5,431	(37,257)	42,689	46,496
Losses on Sales	4,171	2,138	2,033	4,576
Losses on Devaluation	308,084	303,675	4,409	10,829

6. Capital Adequacy Ratio

(Note) Yen amounts are rounded down to the nearest million. Percentage figures less than the third decimal place were omitted.

[Consolidated]	Domestic Std.			(Billions of Yen,%)	
	Sep 30, 2000 (Actual) [A]	Mar 31, 2001 (Actual) [B]	Sep 30, 2001 (Actual) [C]	Difference [C] - [B]	Difference [C] - [A]
Capital Adequacy Ratio	11.84	11.33	9.96	(1.36)	(1.87)
Tier Ratio	7.85	7.49	6.04	(1.44)	(1.80)
Total Qualifying Capital	1,302.8	1,262.1	1,073.7	(188.3)	(229.1)
Tier	863.4	833.6	651.0	(182.6)	(212.4)
Tier	500.8	490.5	486.9	(3.5)	(13.8)
Unrealized Gains on Securities	-	-	-	-	-
Land Revaluation Difference	-	-	-	-	-
Qualifying Subordinated Debt	434.2	420.9	419.6	(1.3)	(14.6)
Amount to be Deducted	61.3	62.1	64.2	2.1	2.8
Risk Adjusted Assets	10,995.0	11,129.9	10,769.7	(360.1)	(225.3)
Exchange Rate (Yen / 1U.S.\$)	108.00	123.90	119.35	(4.55)	11.35

[Non-Consolidated]	Domestic Std.			(Billions of Yen,%)	
	Sep 30, 2000 (Actual) [A]	Mar 31, 2001 (Actual) [B]	Sep 30, 2001 (Actual) [C]	Difference [C] - [B]	Difference [C] - [A]
Capital Adequacy Ratio	12.55	12.00	10.06	(1.93)	(2.48)
Tier Ratio	8.65	8.43	6.32	(2.11)	(2.32)
Total Qualifying Capital	1,365.7	1,315.0	1,067.9	(247.0)	(297.8)
Tier	941.9	924.4	671.1	(253.3)	(270.8)
Tier	493.8	487.3	485.9	(1.4)	(7.9)
Unrealized Gains on Securities	-	-	-	-	-
Land Revaluation Difference	-	-	-	-	-
Qualifying Subordinated Debt	434.2	420.9	419.6	(1.3)	(14.6)
Amount to be Deducted	70.0	96.8	89.0	(7.7)	19.0
Risk Adjusted Assets	10,882.2	10,954.3	10,608.3	(346.0)	(273.8)

7. ROE, ROA (Non-Consolidated)

(Note) Percentage figures below the third decimal place were omitted.

	First Half of		First Half of	FY 2000
	FY 2001	Difference		
ROE <Net Business Profits>	15.36	(4.06)	19.42	20.15
ROE <CNBP (1)>	21.12	2.07	19.05	21.71
ROE <CNBP (2)>	19.20	(0.21)	19.42	20.47
ROE <Net Income>	(87.37)	(88.08)	0.70	(2.99)
ROA <Net Business Profits>	0.54	(0.20)	0.74	0.78
ROA <CNBP (1)>	0.74	0.01	0.73	0.83
ROA <CNBP (2)>	0.68	(0.06)	0.74	0.79
ROA <Net Income>	(3.09)	(3.15)	0.05	(0.07)
OHR	60.78	(0.53)	61.31	58.46

*1. CNBP(1) = NBP before NPL Disposal Expenses of Trust Account + Provision for General Reserve for Possible Loan Losses

*2. CNBP(2) = NBP before NPL Disposal Expenses of Trust Account + Provision for General Reserve for Possible Loan Losses - Net of Gains & Losses on Bonds

$$\text{ROE} = \frac{\text{Net Business Profits (Net Income)} - \text{Dividends on Preferred Stock}}{\text{Avg. Bal of Stockholders' Equity} - \text{Avg. Number of Preferred Stock Shares} \times \text{Issue Price}}$$

$$\text{ROA} = \frac{\text{Net Business Profits (Net Income)}}{\text{Avg. Bal of Total Assets} - \text{Avg. Bal of Customers' Liabilities for Acceptances \& Guarantees} - \text{Avg. Bal of Deferred Tax Assets}}$$

. Non-Performing Loan Disposal

1. Amount of Non-Performing Loans Disposed

*1. Yen amounts are rounded down to the nearest million.

*2. Trust Account refers to JOMT (Jointly Operated Designated Money in Trust) that the Bank guarantees principal.

[Non-Consolidated]

(Millions of Yen)

	First Half of FY 2001			First Half of FY 2000			FY 2000		
	Banking Account	Trust Account	Total	Banking Account	Trust Account	Total	Banking Account	Trust Account	Total
Written-off Claims	40,879	1,154	42,033	12,628	719	13,348	77,556	1,454	79,011
Transfer to Reserve for Possible Loan Losses (Specific Reserve)	25,282	-	25,282	45,448	-	45,448	51,025	-	51,025
Transfer to Reserve for Specific Borrowers under Support	-	-	-	-	-	-	-	-	-
Losses Incurred from Renunciation of Claims	1,322	-	1,322	-	-	-	-	-	-
Losses related to Loans Sold to CCPC	8,984	47	9,032	8,672	-	8,672	14,326	1,321	15,648
Transfer to Reserve for Possible Losses on Loans Sold	4,597	-	4,597	8,338	-	8,338	10,663	-	10,663
Losses on Loans Sold to CCPC	4,387	47	4,434	334	-	334	3,662	1,321	4,984
Transfer to Reserve for Loans to Restructuring Countries	(90)	-	(90)	(325)	-	(325)	(508)	-	(508)
Other Losses on Loans Sold	1,116	-	1,116	685	-	685	2,636	-	2,636
Loan Loss Charges (Subtotal)	77,495	1,201	78,696	67,109	719	67,828	145,036	2,775	147,812
(Subsidiaries and Affiliates)	5,410	-	5,410	12,380	-	12,380	22,413	-	22,413
Transfer to General Reserve	13,353	-	13,353	(1,693)	-	(1,693)	5,340	-	5,340
Loan Loss Charges Total	90,848	1,201	92,049	65,415	719	66,134	150,377	2,775	153,153

[Consolidated]

(Millions of Yen)

	First Half of FY 2001			First Half of FY 2000			FY 2000		
	Banking Account	Trust Account	Total	Banking Account	Trust Account	Total	Banking Account	Trust Account	Total
Written-off Claims	41,750	1,154	42,905	24,514	719	25,233	86,766	1,454	88,221
Transfer to Reserve for Possible Loan Losses (Specific Reserve)	21,328	-	21,328	31,903	-	31,903	40,091	-	40,091
Transfer to Reserve for Specific Borrowers under Support	-	-	-	-	-	-	-	-	-
Losses Incurred from Renunciation of Claims	-	-	-	-	-	-	-	-	-
Losses related to Loans Sold to CCPC	8,984	47	9,032	8,672	-	8,672	14,326	1,321	15,648
Transfer to Reserve for Possible Losses on Loans Sold	4,597	-	4,597	8,338	-	8,338	10,663	-	10,663
Losses on Loans Sold to CCPC	4,387	47	4,434	334	-	334	3,662	1,321	4,984
Transfer to Reserve for Loans to Restructuring Countries	(133)	-	(133)	(450)	-	(450)	(518)	-	(518)
Other Losses on Loans Sold	1,116	-	1,116	685	-	685	2,636	-	2,636
Loan Loss Charges (Subtotal)	73,047	1,201	74,248	65,324	719	66,044	143,302	2,775	146,078
Transfer to General Reserve	13,675	-	13,675	(2,452)	-	(2,452)	6,577	-	6,577
Loan Loss Charges Total	86,722	1,201	87,924	62,872	719	63,591	149,880	2,775	152,655

2. Loans to CCPC (Cooperative Credit Purchase Company), and Reserve for Possible Loan Losses

*1. Yen amounts are rounded down to the nearest million. Percentage figures less than the third decimal place were omitted.

*2. Loans outstanding to CCPC do not include the amount of interest receivable.

(Millions of Yen)					
	Sep 30, 2001			Mar 31, 2001	Sep 30 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Loans Outstanding to CCPC	14,917	(14,727)	(33,393)	29,644	48,310
Reserve for Possible Losses on Loans Sold to CCPC	16,314	(5,886)	(19,002)	22,201	35,317
Reserve Ratio (%)	109.36%	34.47%	36.26%	74.89%	73.10%

3. Sales of Problem Loans and Other Assets

*1. Yen amounts are rounded down to the nearest million.

(Millions of Yen)			
[Non-Consolidated]	Sep 30, 2001	Mar 31, 2001	Sep 31, 2000
Amount of Loans Sold	76,683	108,594	40,327
Net Profits/(Losses)	(894)	145	414

4. Amount of Loans Renounced

*1. Renunciation of claims based on legal procedures such as corporate reorganizations are not included.

*2. Yen amounts are rounded down to the nearest million.

(Millions of Yen)			
[Non-Consolidated]	Sep 30, 2001	Mar 31, 2001	Sep 31, 2000
Number of Renunciation	1	2	-
Amount Renounced	33,065	30,458	-
Net Profits(Losses)	(1,322)	-	-

5. Off-balancing of Problem Exposures [Non-Consolidated]

1. Problem Exposures Existing at the End of the First Half of FY 2000

(1) Exposures to "Bankrupt," "Quasi-Bankrupt" and "Intensive Control" Obligors

(Exposures Disclosed under Financial Reconstruction Law Criteria)

(Billions of yen)

	End of the First Half of FY 2000	End of the Second Half of FY 2000	End of the First Half of FY 2001	Increase/(Decrease)
Exposures to Bankrupt and Quasi-Bankrupt Obligors	166.5	152.5	108.4	(44.0)
Exposures Containing Collection Risks	536.1	307.2	211.9	(95.3)
Total	702.6	459.8	(A) 320.4	(B) (139.3)

(2) Off-balancing of Problem Exposures

(Billions of yen)

Off-balancing based on:	1st Half of FY 2001
Liquidation	7.7
Reorganization Scheme	36.8
Upward Migration of Obligor Category due to the progress in reorganization	4.9
Sales of Claims	72.9
Direct Write-offs	(18.7)
Others	35.5
Collection & Repayment	35.2
Upward Migration of Obligor Category	0.2
Total	(B) 139.3

2. Exposures to Obligors Newly Classified as "Intensive Control" or Below Categories during the Second Half of FY 2000

(1) Exposures to "Bankrupt," "Quasi-Bankrupt" and "Intensive Control" Obligors

(Exposures Disclosed under Financial Reconstruction Law Criteria)

(Billions of yen)

	End of the Second Half of FY 2000	End of the First Half of FY 2001	Increase/(Decrease)
Exposures to Bankrupt and Quasi-Bankrupt Obligors	21.7	14.2	(7.4)
Exposures Containing Collection Risks	44.8	30.7	(14.1)
Total	66.5	(C) 44.9	(D) (21.6)

(2) Off-balancing of Problem Exposures

(Billions of yen)

Off-balancing based on:	1st Half of FY 2001
Liquidation	0.0
Reorganization Scheme	0.5
Upward Migration of Obligor Category due to the progress in reorganization	-
Sales of Claims	-
Direct Write-offs	5.0
Others	15.9
Collection & Repayment	12.7
Upward Migration of Obligor Category	3.1
Total	(D) 21.6

3. Exposures to Obligors Newly Classified as "Intensive Control" or Below Categories during the First Half of FY 2001

Exposures to "Bankrupt," "Quasi-Bankrupt" and "Intensive Control" Obligors

(Exposures Disclosed under Financial Reconstruction Law Criteria)

(Billions of yen)

	End of the First Half of FY 2001
Exposures to Bankrupt and Quasi-Bankrupt Obligors	24.4
Exposures Containing Collection Risks	49.1
Total	(E) 73.6

(Reference)

Exposures to "Bankrupt," "Quasi-Bankrupt" and "Intensive Control" Obligors at the End of the First Half of FY 2001

(Billions of yen)

	End of the First Half of FY 2001
Exposures to Bankrupt and Quasi-Bankrupt Obligors	147.2
Exposures Containing Collection Risks	291.8
Total	(A)+(C)+(E) 439.0

. Loans

1. Loans under Risk Monitoring

- *1. Definitions of "Loans to Borrowers under Bankruptcy Proceedings", "Non-Accrual Past Due Loans", "Loans Past Due for Three Months or More", "Loans with Altered Lending Conditions" are given in the footnotes 20, 21, and 22 of the Non-Consolidated Balance Sheet.
- *2. Trust Account refers to those assets in Trust Account that the Bank guarantees principal.
- *3. Yen amounts are rounded down to the nearest million, and percentage figures less than the third decimal place are omitted.

After Direct Write-Off

[Non-Consolidated]			(Millions of Yen)		
	Sep 30, 2001			Mar 31, 2001	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Loans to Bankrupt Borrowers	81,759	(15,968)	(6,270)	97,728	88,030
Banking Account	80,306	(15,742)	(5,331)	96,048	85,638
Trust Account	1,453	(226)	(939)	1,679	2,392
Non-Accrual Past Due Loans	344,003	(64,827)	(244,077)	408,830	588,080
Banking Account	334,538	(62,619)	(241,858)	397,158	576,397
Trust Account	9,464	(2,207)	(2,218)	11,672	11,682
Loans Past Due for Three Months or More	15,492	(6,399)	(3,212)	21,891	18,704
Banking Account	13,635	(6,496)	(2,769)	20,131	16,404
Trust Account	1,857	97	(442)	1,759	2,299
Loans with Altered Lending Conditions	444,207	178,772	152,054	265,435	292,153
Banking Account	439,378	177,038	150,001	262,339	289,377
Trust Account	4,829	1,733	2,053	3,095	2,775
Total	885,463	91,577	(101,505)	793,886	986,968
(Subsidiaries & Affiliates)	59,412	(138,550)	(242,701)	197,963	302,114
Banking Account	867,858	92,180	(99,958)	775,678	967,817
Trust Account	17,605	(602)	(1,546)	18,207	19,151

[Balance of Loans] (Term-End Balance)			(Millions of Yen)		
	Sep 30, 2001			Mar 31, 2001	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Balance of Loans Total	10,508,207	(223,101)	(190,777)	10,731,309	10,698,985
Banking Account	10,020,878	(184,917)	(99,208)	10,205,796	10,120,087
Trust Account	487,328	(38,184)	(91,569)	525,513	578,898

[Ratios to Total Loan Balance]			(%)		
	Sep 30, 2001			Mar 31, 2001	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Loans to Bankrupt Borrowers	0.77	(0.13)	(0.04)	0.91	0.82
Banking Account	0.80	(0.13)	(0.04)	0.94	0.84
Trust Account	0.29	(0.02)	(0.11)	0.31	0.41
Non-Accrual Past Due Loans	3.27	(0.53)	(2.22)	3.80	5.49
Banking Account	3.33	(0.55)	(2.35)	3.89	5.69
Trust Account	1.94	(0.27)	(0.07)	2.22	2.01
Loans Past Due for Three Months or More	0.14	(0.05)	(0.02)	0.20	0.17
Banking Account	0.13	(0.06)	(0.02)	0.19	0.16
Trust Account	0.38	0.04	(0.01)	0.33	0.39
Loans with Altered Lending Conditions	4.22	1.75	1.49	2.47	2.73
Banking Account	4.38	1.81	1.52	2.57	2.85
Trust Account	0.99	0.40	0.51	0.58	0.47
Total	8.42	1.02	(0.79)	7.39	9.22
(Subsidiaries & Affiliates)	0.56	(1.27)	(2.25)	1.84	2.82
Banking Account	8.66	1.06	(0.90)	7.60	9.56
Trust Account	3.61	0.14	0.30	3.46	3.30

After Direct Write-Off

[Consolidated] (Millions of Yen)

	Sep 30, 2001			Mar 31, 2001	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Loans to Bankrupt Borrowers	82,117	(17,375)	(8,052)	99,492	90,170
Banking Account	80,663	(17,149)	(7,113)	97,813	87,777
Trust Account	1,453	(226)	(939)	1,679	2,392
Non-Accrual Past Due Loans	298,246	48,186	(106,373)	250,060	404,620
Banking Account	288,782	50,394	(104,154)	238,387	392,937
Trust Account	9,464	(2,207)	(2,218)	11,672	11,682
Loans Past Due for Three Months or More	18,426	(7,253)	(6,666)	25,680	25,092
Banking Account	16,568	(7,351)	(6,223)	23,920	22,792
Trust Account	1,857	97	(442)	1,759	2,299
Loans with Altered Lending Conditions	457,029	204,408	249,275	252,620	207,753
Banking Account	452,199	202,674	247,222	249,525	204,977
Trust Account	4,829	1,733	2,053	3,095	2,775
Total	855,819	227,965	128,183	627,854	727,636
Consolidated Total less Non-Consolidated Total	(29,644)	136,338	229,688	(166,032)	(259,332)
Banking Account	838,214	228,568	129,729	609,646	708,485
Trust Account	17,605	(602)	(1,546)	18,207	19,151

[Balance of Loans] (Term-End Balance) (Millions of Yen)

	Sep 30, 2001			Mar 31, 2001	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Balance of Loans Total	10,478,926	(7,360)	41,246	10,486,287	10,437,679
Banking Account	9,991,597	30,824	132,815	9,960,773	9,858,781
Trust Account	487,328	(38,184)	(91,569)	525,513	578,898

[Ratios to Total Loan Balance] (%)

	Sep 30, 2001			Mar 31, 2001	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Loans to Bankrupt Borrowers	0.78	(0.16)	(0.08)	0.94	0.86
Banking Account	0.80	(0.17)	(0.08)	0.98	0.89
Trust Account	0.29	(0.02)	(0.11)	0.31	0.41
Non-Accrual Past Due Loans	2.84	0.46	(1.03)	2.38	3.87
Banking Account	2.89	0.49	(1.09)	2.39	3.98
Trust Account	1.94	(0.27)	(0.07)	2.22	2.01
Loans Past Due for Three Months or More	0.17	(0.06)	(0.06)	0.24	0.24
Banking Account	0.16	(0.07)	(0.06)	0.24	0.23
Trust Account	0.38	0.04	(0.01)	0.33	0.39
Loans with Altered Lending Conditions	4.36	1.95	2.37	2.40	1.99
Banking Account	4.52	2.02	2.44	2.50	2.07
Trust Account	0.99	0.40	0.51	0.58	0.47
Total	8.16	2.17	1.19	5.98	6.97
Banking Account	8.38	2.26	1.20	6.12	7.18
Trust Account	3.61	0.14	0.30	3.46	3.30

2. Reserves for Possible Loan Losses

*1. Trust Account refers to JOMT (Jointly Operated Designated Money in Trust) that the Bank guarantees principal.

*2. Yen amounts are rounded down to the nearest million.

[Non-Consolidated]

(Millions of Yen)

	Sep 30, 2001 [A]	[A] - [B]	[A] - [C]	Mar 31, 2001 [B]	Sep 30, 2000 [C]
Reserve for Possible Loan Losses	190,252	(22,522)	(20,948)	212,774	211,200
General Reserve	79,993	13,353	20,388	66,640	59,605
Specific Reserve	108,236	(35,784)	(41,062)	144,020	149,298
Dutiable Provisioning	96,684	(37,138)	(42,518)	133,822	139,202
Reserve for Possible Losses on Loans to Restructuring Countries	2,022	(90)	(273)	2,113	2,296
Reserve for Specific Borrowers under Support	-	(24,662)	(55,096)	24,662	55,096
Reserve Provided in Preparation for Write-Offs in Trust Account	1,469	(145)	(312)	1,614	1,781
Reserve Total	191,721	(47,329)	(76,356)	239,050	268,078

(Millions of Yen)

Amount Directly Written-Off	307,461	7,201	(66)	300,260	307,528
Loans to Bankrupt Borrowers	189,706	21,413	24,539	168,293	165,167
Non-Accrual Past Due Loans	117,754	(14,212)	(24,606)	131,966	142,360

[Consolidated]

(Millions of Yen)

	Sep 30, 2001 [A]	[A] - [B]	[A] - [C]	Mar 31, 2001 [B]	Sep 30, 2000 [C]
Reserve for Possible Loan Losses	202,386	10,050	6,880	192,336	195,505
General Reserve	92,601	19,141	26,053	73,460	66,547
Specific Reserve	108,546	(8,957)	(18,971)	117,503	127,518
Reserve for Possible Losses on Loans to Restructuring Countries	1,238	(133)	(201)	1,372	1,439
Reserve for Specific Borrowers under Support	-	-	(30,434)	-	30,434
Reserve Provided in Preparation for Write-Offs in Trust Account	1,469	(145)	(312)	1,614	1,781
Reserve Total	203,855	9,905	(23,865)	193,950	227,721

(Millions of Yen)

Amount Directly Written-Off	411,543	(65,513)	(119,119)	477,057	530,662
Exposures to Bankrupt Borrowers or Similar Exposures	411,543	(65,513)	(119,119)	477,057	530,662

3. Reserve Ratio against Loans under Risk Monitoring

*1. Trust Account refers to JOMT (Jointly Operated Designated Money in Trust) that the Bank guarantees principal.

*2. Yen amounts are rounded down to the nearest million, and percentage figures less than the third decimal place are omitted.

[Non-Consolidated] (Banking & Trust Accounts)

(%)

	Sep 30, 2001 [A]	[A] - [B]	[A] - [C]	Mar 31, 2001 [B]	Sep 30, 2000 [C]
Before Direct Write-Offs	41.84	(7.44)	(2.62)	49.29	44.46
After Direct Write-Offs	21.65	(8.45)	(5.50)	30.11	27.16

[Non-Consolidated] (Banking Account)

(%)

	Sep 30, 2001 [A]	[A] - [B]	[A] - [C]	Mar 31, 2001 [B]	Sep 30, 2000 [C]
Before Direct Write-Offs	42.34	(7.62)	(2.64)	49.97	44.99
After Direct Write-Offs	21.92	(8.68)	(5.59)	30.61	27.51

[Consolidated] (Banking & Trust Accounts)

(%)

	Sep 30, 2001 [A]	[A] - [B]	[A] - [C]	Mar 31, 2001 [B]	Sep 30, 2000 [C]
Before Direct Write-Offs	48.55	(12.17)	(11.71)	60.72	60.27
After Direct Write-Offs	23.81	(7.07)	(7.47)	30.89	31.29

[Consolidated] (Banking Account)

(%)

	Sep 30, 2001 [A]	[A] - [B]	[A] - [C]	Mar 31, 2001 [B]	Sep 30, 2000 [C]
Before Direct Write-Offs	49.12	(12.47)	(11.93)	61.59	61.05
After Direct Write-Offs	24.14	(7.40)	(7.74)	31.54	31.89

4. Disclosed Claims under the Financial Reconstruction Law and Their Coverage Ratio

*1. Coverage ratio refers to the ratio of the portion secured by loan loss reserve, collateral and guarantees.

*2. Trust Account refers to JOMT (Jointly Operated Designated Money in Trust) that the Bank guarantees principal.

*3. Yen amounts are rounded down to the nearest million, and percentage figures less than the third decimal place are omitted.

After Direct Write-Offs

[Non-Consolidated]

(End of September, 2001)

(Millions of Yen, %)

	Total	Banking Acc	Trust Acc	Reserve, Collateral &		Coverage Ratio
				Guarantees	Reserve	
Classified Exposures Total	898,793	881,188	17,605	582,572	156,538	64.81
Exposures to Bankrupt Borrowers or Similar Exposures	147,227	141,893	5,333	147,227	33,709	100.00
Exposures Containing Collection Risks	291,865	286,281	5,584	259,532	75,889	88.92
Special Attention Loans	459,700	453,013	6,687	175,813	46,939	38.24
Normal Exposures	10,387,459	9,917,735	469,723	***	41,630	***
Total	11,286,253	10,798,924	487,328	***	198,169	***

Before Direct Write-Offs	1,206,255	1,188,650	17,605	890,034	464	73.78
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(Change from the Previous Fiscal Year End)

(Millions of Yen, %)

	Total	Banking Acc	Trust Acc	Reserve, Collateral &		Coverage Ratio
				Guarantees	Reserve	
Classified Exposures Total	85,022	85,625	(602)	(15,943)	(37,857)	(8.73)
Exposures to Bankrupt Borrowers or Similar Exposures	(27,042)	(25,327)	(1,714)	(27,042)	(14,623)	-
Exposures Containing Collection Risks	(60,307)	(59,588)	(719)	(55,064)	(45,798)	(0.40)
Special Attention Loans	172,373	170,541	1,831	66,164	22,563	0.08
Normal Exposures	(384,302)	(346,720)	(37,581)	***	(13,722)	***
Total	(299,279)	(261,095)	(38,184)	***	(51,579)	***

Before Direct Write-Offs	92,224	92,826	(602)	(8,742)	(30,656)	(6.89)
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(End of March, 2001)

(Millions of Yen, %)

	Total	Banking Acc	Trust Acc	Reserve, Collateral &		Coverage Ratio
				Guarantees	Reserve	
Classified Exposures Total	813,770	795,562	18,207	598,516	194,396	73.54
Exposures to Bankrupt Borrowers or Similar Exposures	174,270	167,221	7,048	174,270	48,333	100.00
Exposures Containing Collection Risks	352,173	345,869	6,303	314,597	121,688	89.33
Special Attention Loans	287,327	282,471	4,855	109,649	24,375	38.16
Normal Exposures	10,771,761	10,264,456	507,305	***	55,353	***
Total	11,585,532	11,060,019	525,513	***	249,749	***

Before Direct Write-Offs	1,114,031	1,095,823	18,207	898,776	494,656	80.67
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5. Results of Self-Assessment of Asset Quality

(Billions of yen)

Self-Assessment of Asset Quality						
Obligor Classification	Exposure Categories	Normal Exposures	Category Exposures	Category Exposures	Category Exposures	
Bankrupt and Quasi-Bankrupt Obligor	147.2	B) 60.3 T) 0.4 Total) 60.7	B) 81.5 T) 4.8 Total) 86.4	Reserve Ratio 100%	Direct Write-offs	
Intensive Control Obligor	291.8	B) 125.3 T) 0.5 Total) 125.8	B) 128.6 T) 5.0 Total) 133.6	B) 32.2 T) 0.0 Total) 32.3	Excluding Subsidiaries and Affiliates B) 24.0 T) 0.0 Total) 24.0	
Intensive Control Obligor (Excluding Subsidiaries and Affiliates)	162.6	B) 91.9 T) 0.5 Total) 92.4	B) 41.0 T) 5.0 Total) 46.0	Reserve Ratio 69.7%		
Watch Obligor	Special Attention Obligor	689.3	B) 122.9 T) 1.5 Total) 124.4	B) 557.3 T) 7.5 Total) 564.8		
	Other Watch Obligor	1,889.8	B) 1,011.6 T) 18.4 Total) 1,030.1	B) 808.3 T) 51.4 Total) 859.7		
	Normal Obligor	8,267.9	B) 7,870.5 T) 397.4 Total) 8,267.9			
Total Exposures		11,286.2	Normal 9,609.1	Category 1,644.7	Category 32.3	Category -

Coverage	Coverage Ratio under FRL Criteria
Reserves 33.7 Collateral / Guarantee 113.5	Exposures to Bankrupt and Quasi-Bankrupt Obligor 100%
Reserves 75.8 Collateral / Guarantee 183.6	Exposures Containing Collection Risks 88.9%
Reserves 46.9 Collateral / Guarantee 128.8	Special Attention Loans 38.2%

Special Attention Loans	
B)	453.0
T)	6.6
Total)	459.7

Total Coverage Ratio	
	64.8%

6. Disclosed Claims under the Financial Reconstruction Law and Their Coverage Ratio

*1. Trust Account refers to JOMT (Jointly Operated Designated Money in Trust) that the Bank guarantees principal.

*2. Yen amounts are rounded down to the nearest million, and percentage figures less than the third decimal place are omitted.

After Direct Write-Offs

[Consolidated]

(End of September, 2001)

(Millions of Yen, %)

	Total	Banking Acc	Trust Acc
Classified Exposures Total (A)	898,099	880,494	17,605
Exposures to Bankrupt Borrowers or Similar Exposures	177,448	172,114	5,333
Exposures Containing Collection Risks	245,196	293,611	5,584
Special Attention Loans	475,455	468,768	6,687
Normal Exposures	10,249,139	9,779,415	469,723
Total	11,147,238	10,659,909	487,328

Reserve for Possible Loan Losses	203,855 (B)
Before Direct Write-Offs	615,399

Reserve Ratio (B/A)	22.69
Before Direct Write-Offs	46.98

Difference between Consolidated and Non-Consolidated Total	(693)
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(Change from the Previous Fiscal End)

(Millions of Yen, %)

	Total	Banking Acc	Trust Acc
Classified Exposures Total (A)	224,105	224,708	(602)
Exposures to Bankrupt Borrowers or Similar Exposures	(25,659)	(23,944)	(1,714)
Exposures Containing Collection Risks	52,610	53,329	(719)
Special Attention Loans	197,154	195,323	1,831
Normal Exposures	(270,365)	(232,784)	(37,581)
Total	(46,260)	(8,075)	(38,184)

Reserve for Possible Loan Losses	9,905 (B)
Before Direct Write-Offs	(55,608)

Reserve Ratio (B/A)	6.07
Before Direct Write-Offs	11.30

Difference between Consolidated and Non-Consolidated Total	139,082
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(End of March, 2001)

(Millions of Yen, %)

	Total	Banking Acc	Trust Acc
Classified Exposures Total (A)	673,994	655,786	18,207
Exposures to Bankrupt Borrowers or Similar Exposures	203,107	196,058	7,048
Exposures Containing Collection Risks	192,586	186,282	6,303
Special Attention Loans	278,301	273,445	4,855
Normal Exposures	10,519,504	10,012,199	507,305
Total	11,193,499	10,667,985	525,513

Reserve for Possible Loan Losses	193,950 (B)
Before Direct Write-Offs	671,008

Reserve Ratio (B/A)	28.77
Before Direct Write-Offs	58.29

Difference between Consolidated and Non-Consolidated Total	(139,776)
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7. Outstanding Loans by Industry

(1) Outstanding Loans by Industry [Non-Consolidated]

- *1. Figures are not inclusive of Japan Offshore Banking Account.
 *2. Trust Account represents whole lending in Trust Account.
 *3. Yen amounts are rounded down to the nearest million.

(Banking & Trust Accounts)

(Millions of Yen)

	Sep 30, 2001			Mar 31, 2001	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Domestic Offices Total	10,497,929	(218,273)	(239,099)	10,716,203	10,737,029
Manufacturing	1,632,618	(8,009)	16,612	1,640,627	1,616,005
Agriculture	11,940	(270)	(344)	12,211	12,285
Forestry	1,921	361	971	1,560	950
Fisheries	1,739	235	184	1,503	1,554
Mining	3,688	(290)	(569)	3,979	4,257
Construction	659,258	(14,446)	(30,167)	673,705	689,426
Utilities	63,416	(4,670)	(9,224)	68,086	72,640
Transportation & Communication	332,279	3,937	673	328,342	331,605
Wholesale & Retail	1,743,632	(24,828)	10,610	1,768,461	1,733,022
Finance & Insurance	843,097	(32,010)	(136,433)	875,108	979,530
Real Estate	2,102,290	(21,460)	(16,531)	2,123,751	2,118,822
Services	1,008,659	(12,035)	21,660	1,020,694	986,998
Local Government	193,297	(45,504)	7,301	238,802	185,995
Others	1,900,089	(59,279)	(103,844)	1,959,369	2,003,933

(2) Loans under Risk Monitoring [Non-Consolidated]

- *1. Figures are based on Domestic Offices.
 *2. Trust Account refers to those lending in JOMT which the Bank guarantees principal.
 *3. Yen amounts are rounded down to the nearest million.

(Banking & Trust Accounts)

(Millions of Yen)

	Sep 30, 2001			Mar 31, 2001	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Domestic Offices Total	876,268	85,203	(90,520)	791,064	966,789
Manufacturing	93,490	13,064	3,606	80,426	89,883
Agriculture	189	(133)	(256)	323	446
Forestry	-	-	-	-	-
Fisheries	57	-	(2)	57	60
Mining	148	119	119	28	29
Construction	125,908	13,177	(26,855)	112,730	152,763
Utilities	49	21	(1)	27	51
Transportation & Communication	19,858	5,806	6,708	14,051	13,150
Wholesale & Retail	121,228	16,124	2,175	105,103	119,053
Finance & Insurance	66,862	(51,861)	(63,014)	118,724	129,877
Real Estate	306,302	102,342	(8,836)	203,959	315,138
Services	73,007	8,624	4,257	64,382	68,749
Local Government	-	-	-	-	-
Others	69,165	(22,083)	(8,420)	91,249	77,586

(3) Ratio of Loans to Small & Medium Sized Firms [Non-Consolidated]

*1. Trust Account represents whole lending in Trust Account

*2. Figures less than the third decimal place are omitted.

(Banking & Trust Accounts)

(Millions of Yen,%)

	Sep 30, 2001			Mar 31, 2001	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Loans to Small & Medium Sized Firms	7,672,950	(173,992)	(85,389)	7,846,942	7,758,339
Ratio of Loans to Small & Medium Sized Firms	73.09	(0.13)	0.83	73.22	72.25

* Above figures do not include the Japan Offshore Banking Account.

(4) Outstanding Consumer Loans [Non-Consolidated]

*1. Trust Account represents whole lending in Trust Account.

*2. Yen amounts are rounded down to the nearest million.

(Banking & Trust Accounts)

(Millions of Yen)

	Sep 30, 2001			Mar 31, 2001	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Consumer Loans	2,017,254	(17,895)	(58,789)	2,035,149	2,076,043
Housing Loan	1,791,179	(7,248)	(46,868)	1,798,427	1,838,047
Others	226,075	(10,647)	(11,921)	236,722	237,996

8. Outstanding Loans by Country

*1. Figures are for the Bank's head and branch offices.

*2. Translation of foreign currency denominated asset is based on Tokyo TTM of each fiscal period end.

*3. Yen amounts are rounded down to the nearest million.

(1) Balance of Loans to Restructuring Countries [Non-Consolidated] (Millions of Yen)

	Sep 30, 2001			Mar 31, 2001	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Balance of Loans	34,756	(3,606)	(4,537)	38,362	39,293
Number of Countries	4	-	(1)	4	5

(2) Balance of Loans to Asian Countries [Non-Consolidated] (Millions of Yen)

	Sep 30, 2001			Mar 31, 2001	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Total Loan Balance	71,743	(10,474)	(10,028)	82,217	81,771
Risk Monitored Loans	21,560	3,147	1,354	18,413	20,205
China	8,316	(1,742)	(1,701)	10,059	10,018
Risk Monitored Loans	4,819	1,132	1,394	3,687	3,425
Hong Kong	20,925	(4,480)	(5,439)	25,406	26,365
Risk Monitored Loans	12,358	379	(1,322)	11,979	13,681
Indonesia	32,711	(2,961)	(771)	35,672	33,482
Risk Monitored Loans	89	(1,933)	(1,950)	2,022	2,039
Korea	1,068	(244)	(1,298)	1,312	2,366
Risk Monitored Loans	352	(80)	(79)	433	432
Singapore	2,183	(524)	(420)	2,707	2,604
Risk Monitored Loans	-	-	(123)	-	123
Thailand	4,494	(256)	41	4,750	4,452
Risk Monitored Loans	3,939	3,939	3,939	-	-
Others	2,042	(265)	(439)	2,308	2,482
Risk Monitored Loans	-	(289)	(504)	289	504

(3) Balance of Loans to Latin American Countries [Non-Consolidated] (Millions of Yen)

	Sep 30, 2001			Mar 31, 2001	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Total Loan Balance	78	(224)	(377)	303	456
Risk Monitored Loans	1	-	-	1	1
Brazil	37	(2)	(4)	39	41
Risk Monitored Loans	-	-	-	-	-
Ecuador	1	-	-	1	1
Risk Monitored Loans	1	-	-	1	1
Colombia	-	(215)	(323)	215	323
Risk Monitored Loans	-	-	-	-	-
Chile	39	(6)	(5)	46	44
Risk Monitored Loans	-	-	-	-	-
Mexico	-	-	(44)	-	44
Risk Monitored Loans	-	-	-	-	-

9. Loans & Deposits [Non-Consolidated]

*1. Liquid Deposit = Checking Deposit + Ordinary Deposit + Savings Deposit + Notice Deposit+Separate Deposit + Deposit for Tax

*2. Trust Account represents JOMT (Jointly Operated Designated Money in Trust) that the Bank guarantees principal.

*3. Yen amounts are rounded down to the nearest million.

[Average Balance]				(Millions of Yen)	
	First Half of			FY 2000	First Half of
	FY 2001	[A] - [B]	[A] - [C]	[B]	FY 2000
	[A]				[C]
Deposits	9,629,203	(1,015,021)	(1,011,514)	10,644,224	10,640,717
Domestic Operations	9,445,658	(959,571)	(947,632)	10,405,229	10,393,290
Liquid Deposit	4,151,042	485,850	306,200	3,665,192	3,844,842
Time Deposit	5,294,616	(1,445,421)	(1,253,832)	6,740,037	6,548,448
International Operations	183,544	(55,451)	(63,882)	238,995	247,426
Negotiable Certificates of Deposit	2,030,111	1,245,322	1,267,719	784,789	762,392
Domestic Operations	2,030,111	1,245,322	1,267,719	784,789	762,392
Loans	9,864,023	37,176	98,193	9,826,847	9,765,830
Domestic Operations	9,671,727	51,907	120,085	9,619,820	9,551,642
International Operations	192,296	(14,730)	(21,891)	207,026	214,187
Entrusted Principal	949,664	(234,888)	(314,332)	1,184,552	1,263,996
Trust Account Loans	508,485	(74,886)	(102,362)	583,371	610,847

[Term-End Balance]				(Millions of Yen)	
	Sep 30, 2001			Mar 31, 2001	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Deposits	9,723,374	264,597	(1,303,387)	9,458,777	11,026,761
Domestic Operations	9,529,426	241,185	(1,250,943)	9,288,241	10,780,369
Liquid Deposit	4,362,914	398,665	589,728	3,964,249	3,773,186
Time Deposit	5,166,511	(157,481)	(1,840,672)	5,323,992	7,007,183
International Operations	193,947	23,412	(52,445)	170,535	246,392
Negotiable Certificates of Deposit	1,957,042	(556,584)	1,321,343	2,513,626	635,699
Domestic Operations	1,957,042	(556,584)	1,321,343	2,513,626	635,699
Loans	10,020,878	(184,918)	(99,209)	10,205,796	10,120,087
Domestic Operations	9,856,649	(147,650)	(59,592)	10,004,299	9,916,241
International Operations	164,229	(37,267)	(39,616)	201,496	203,845
Entrusted Principal	903,554	(93,231)	(311,949)	996,785	1,215,503
Trust Account Loans	487,328	(38,185)	(91,570)	525,513	578,898

*Balance of Deposit [Term-end Balance] (Banking Account Only, Figures are for Domestic Offices) (Millions of Yen)

	Sep 30, 2001			Mar 31, 2001	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]	[B]	[C]
Individual	4,880,690	21,783	308,545	4,587,907	4,752,144
Liquid Deposit	1,830,757	45,800	174,931	1,784,957	1,655,825
Time Deposit	2,960,547	(36,797)	164,446	2,997,344	2,796,100
Foreign Currency Deposit	89,386	12,780	(30,833)	76,606	120,219
Corporate	4,751,955	277,253	(1,597,397)	4,474,702	6,349,352
Liquid Deposit	2,443,700	375,728	426,921	2,067,972	2,016,778
Time Deposit	2,205,964	(120,684)	(2,005,119)	2,326,648	4,211,083
Foreign Currency Deposit	102,291	22,209	(19,199)	80,082	121,490

. Restructuring

*1. Figures for the years ending March 31, 2002 and after are based on Plan to Revitalize Management.

*2. Figures less than the first decimal place are omitted.

	March 31, 1999 (Actual)	Mar 31, 2000 (Actual)	Mar 31, 2001 (Actual) [A]	Sep 30, 2001 (Actual) [B]	Difference [B] - [A]	Mar 31, 2002 (Planned)	Mar 31, 2003 (Planned)
(Number of Directors and Employees)							
Board Members	31	28	17	15	(2)	14	12
Directors	26	23	12	11	(1)	10	8
Auditors	5	5	5	4	(1)	4	4
Employees	7,546	7,315	6,982	6,838	(144)	6,600	6,000

(Number of Domestic and Overseas Offices)

Head Office and Domestic Branches	169	167	160	156	(4)	150	146
Overseas Offices	5	-	-	-	-	-	-
Overseas Subsidiaries	6	5	5	5	-	5	4

* Figures for overseas subsidiaries do not reflect the change in the scope of consolidation, which was applied from the year ended March 31, 1999.

	March 31, 1999 (Actual)	Mar 31, 2000 (Actual)	Mar 31, 2001 (Actual) [A]	Sep 30, 2001 (Actual) [B]	Difference [B] - [A]	Mar 31, 2002 (Planned)	Mar 31, 2003 (Planned)
(Personnel Expenses) (Billions of Yen)							
Personnel Expenses *1	61.6	57.5	59.0	29.0	***	57.2	54.1
Salary and Compensation	45.6	42.9	40.1	19.2	***	38.0	35.4
Average Monthly Salary(¥ thousand)	462	466	464	474	10	461	461

* Personnel expenses exclude non-recurring expenses.

(Salary and Bonus Paid to Directors)

(Millions of Yen)

Salary and Bonus Paid to Directors *1	674	576	398	159	***	324	283
Salary	652	556	394	159	***	324	283
Bonus	22	20	4	-	***	-	-
Average Salary & Bonus *2	22	21	22	23	***	23	26
Average Retirement Pay *3	62	34	40	38	***	39	46

*1. Amounts are shown as the sum of personnel expenses and appropriated profits. For those directors who concurrently serve as employee, whole of their salary and bonus is included in the amounts above.

*2. Figures for the interim period ended September 30, 2001 are annualized for comparison.

*3. Average amounts are based on five-year service period, three years as director, and remaining two years as managing director.

(Non-Personnel Expenses)

(Billions of Yen)

Non-Personnel Expenses *1	110.5	104.3	96.7	48.7	***	98.7	96.1
Systems Related Expenses	21.5	17.3	13.5	12.3	***	25.8	25.6

*1. Amounts include welfare related expenses. Amounts are not inclusive of consumption tax.

Earnings Forecast for FY 2001

*1. CNBP = NBP before NPL Disposal Expenses of Trust Account + Transfer to General Reserve for Possible Loan Losses
 - Net of Gains & Losses on Bonds

[Non-Consolidated]

(Billions of Yen)

	FY 2000 Actual [A]	FY 2001			Revitalization Plan	
		First Half Actual	Forecast [B]	Difference [B] - [A]	[C]	Difference [B] - [C]
Net Interest Income (Banking Account)	171.6	88.1	180.4	8.8	180.2	0.2
Fees & Commissions	26.9	13.3	25.1	(1.8)	25.0	0.1
Net of Gains & Losses on Bonds	6.4	4.8	4.8	(1.6)	1.5	3.3
Trust Fees	54.8	18.3	49.6	(5.2)	55.5	(5.8)
Interest Income from J.O.M.T	17.0	3.4	11.2	(5.8)	16.0	(4.8)
<NPL Disposal Exp. in J.O.M.T.>	2.7	1.2	1.2	(1.5)	-	1.2
Other Trust Fees	37.8	14.8	38.4	0.6	39.5	(1.1)
Gross Profits from International Operations	10.5	7.6	14.2	3.7	13.7	0.5
Others	6.1	0.6	1.3	(4.8)	1.2	-
Gross Profits Total	276.6	133.0	275.4	(1.2)	277.1	(1.7)
General & Administrative Expenses	161.7	80.8	161.0	(0.7)	162.1	(1.1)
Personnel Expenses	59.0	29.0	56.3	(2.7)	57.2	(0.9)
Non-Personnel Expenses	96.7	48.7	98.6	1.9	98.7	(0.1)
Net Business Profits (Before transfer to General Reserve)	114.9	52.1	114.4	(0.5)	115.0	(0.6)
Core Net Business Profits	111.2	48.5	110.8	(0.4)	113.5	(2.7)
Net of Non-Recurring Profits & Losses	(119.7)	(412.0)	(434.4)	(314.7)	(93.0)	(341.4)
Net of Gains & Losses on Stocks	31.0	(306.8)	(252.9)	(283.9)	-	(252.9)
NPL Disposal Expenses(Including transfer to General Reserve)	150.3	90.8	170.9	20.6	75.0	95.9
Ordinary Profits/(Losses)	(4.8)	(359.8)	(320.0)	(315.2)	22.0	(342.0)
Net of Extraordinary Profits & Losses	9.1	2.2	5.0	(4.1)	4.0	1.0
Income before Income Taxes	4.3	(357.5)	(315.0)	(319.3)	26.0	(341.0)
Income Taxes - Deferred	15.3	(136.8)	(120.0)	(135.3)	9.0	(129.0)
Net Income	(10.9)	(220.7)	(195.0)	(184.1)	17.0	(212.0)

NPL Disposal Expenses

(Billions of Yen)

	FY 2000 Actual [A]	FY 2001			Revitalization Plan	
		First Half Actual	Forecast [B]	Difference [B] - [A]	[C]	Difference [B] - [C]
NPL Disposal Expenses (*)	153.1	92.0	172.0	18.9	75.0	97.0
Transfer to General Reserve	5.3	13.3	(172.0)		-	
Total NPL Disposal Expenses	147.8	78.6			75.0	

(*) Sum of NPL Disposal Expenses in Trust Acct , Transfer to General Reserve and NPL Disposal Expenses in Banking Acct

. Consolidated Earning Results

1. Summary of Consolidated Earnings

(Millions of Yen)

	First Half of FY 2001 [A]	First Half of FY 2000 [B]	Increase/ (Decrease) [A] - [B]	Rate of Increase/ (Decrease) %
Consolidated Gross Profits	161,234	167,269	(6,035)	(3.6)
Net Interest Income	90,247	89,265	981	1.1
Trust Fees	18,315	26,011	(7,696)	(29.6)
Fees & Commissions	28,702	30,710	(2,007)	(6.5)
Trading Revenue, Net	5,195	2,702	2,493	92.3
Other Operating Income, Net	18,774	18,580	194	1.0
General & Admin. Exp.	114,511	115,247	(736)	(0.6)
NPL Disposal Expenses	86,722	62,872	23,850	37.9
Write-offs	41,750	24,514	17,236	70.3
Transfer to Specific Reserve	21,328	31,903	(10,574)	(33.1)
Transfer to General Reserve	13,675	(2,452)	16,127	-
Transfer to Reserve for Possible Losses on Loans to Restructuring Countries	(133)	(450)	317	-
Transfer to Reserve for Specific Borrowers under Support	-	-	-	-
Losses Incurred from Renunciation of Claims	-	-	-	-
Losses on Loans Sold to CCPC	4,387	334	4,052	1,211.4
Losses Incurred from Sales of Loans	1,116	685	431	63.0
Transfer to Reserve for Possible Losses on Loans Sold	4,597	8,338	(3,740)	(44.9)
Net of Gains on Sales of Stocks and Others	(227,665)	30,895	(258,560)	(836.9)
Equity in Earnings from Investments in Affiliates	1,455	3,356	(1,900)	(56.6)
Others	(11,040)	1,964	(13,004)	(662.0)
Ordinary Profits	(280,160)	18,652	(298,813)	(1,602.0)
Extraordinary Profits/(Losses), Net	1,979	6,319	(4,339)	(68.7)
Income before Income Taxes	(278,181)	24,972	(303,153)	(1,214.0)
Provision for Income Taxes	911	1,226	(314)	(25.7)
Income Taxes-Deferred	(137,248)	20,395	(157,643)	(772.9)
Minority Interests in Net Interim Income	(1,212)	1,900	(3,113)	(163.8)
Net Interim Income/(loss)	(140,632)	1,449	(142,081)	(9,802.4)

*. Percentage figures less than the second decimal place were omitted.

(Reference)

Consolidated Net Business Profits	56,811	60,184	(3,372)	(5.6)
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(Number of Consolidated Subsidiaries and Affiliates)

Consolidated Subsidiaries	28	50	(22)
Affiliates Applied Equity Method	6	8	(2)

2. Consolidated Earnings Forecast for FY 2001

[Consolidated]

(Billions of Yen)

	FY 2000		FY 2001			
	Interim [A]	(Actual) [B]	Interim [C]	Difference [C] - [A]	(Forecast) [D]	Difference [D] - [B]
Operating Income	273.2	531.8	252.8	(20.3)	490.0	(41.8)
Ordinary Profits/(Losses)	18.6	(13.8)	(280.1)	(298.8)	(240.0)	(226.1)
Extraordinary Profits/(Losses)	6.3	6.8	1.9	(4.3)	5.0	(1.8)
Income before Income Taxes	24.9	(6.9)	(278.1)	(303.1)	(235.0)	(228.0)
Income Taxes-Deferred	21.6	15.3	(136.3)	(157.9)	(120.0)	(135.3)
Minority Interests in Net Income/(Loss)	1.9	1.2	(1.2)	(3.1)	0.0	(1.2)
Net Income/(loss)	1.4	(23.4)	(140.6)	(142.0)	(115.0)	91.5

Consolidated NPL Disposal Expenses

(Billions of Yen)

	FY 2000		FY 2001			
	Interim [A]	(Actual) [B]	Interim [C]	Difference [C] - [A]	(Forecast) [D]	Difference [D] - [B]
NPL Disposal Expenses (*)	63.5	152.6	87.9	24.4	168.0	15.4
Transfer to General Reserve	(2.4)	6.5	13.6	16.0	168.0	15.4
Total NPL Disposal Expenses	66.0	146.0	74.2	8.2		

(*) Sum of NPL Disposal Expenses in Trust Acct , Transfer to General Reserve and NPL Disposal Expense in Banking Acct

3. Consolidated Subsidiaries

	FY 1998	FY 1999	FY 2000 [A]	First Half of	Increase/ (Decrease)
				FY 2001 [B]	[B] - [A]
Consolidated Subsidiaries	62	51	45	28	(17)
Non-Consolidated Subsidiaries	9	2	1	1	-
Subsidiaries Applied Equity Method	-	-	-	-	-
Affiliated Companies	3	11	9	6	(3)
Affiliates Applied Equity Method	2	11	9	6	(3)

<Reference> Combined Figures of 4 Banks

Following figures are the sum of 4 Banks' Non-Consolidated figures (Daiwa Bank, Kinki Osaka Bank, Nara Bank and Asahi Bank)

1. Summary of Earnings

(Billions of Yen)

	1H of FY '00	FY '00	1H of FY '01		FY '01	
	(Actual) [A]	(Actual) [B]	(Actual) [C]	Difference [C] - [A]	(Plan) [D]	Difference [D] - [B]
Gross Profits	383.2	786.2	406.8	23.6	809.5	23.2
Transfer to General Reserve	(2.5)	11.6	18.1	20.6	14.2	2.5
General & Administrative Exp.	242.1	485.9	243.9	1.7	486.3	0.3
Net Business Profits	143.5	288.6	144.8	1.2	309.0	20.4
<Core Net Business Profits>*	140.4	288.2	152.5	12.0	308.8	20.5
Net Non-Recurring Profits/(Losses)	(94.5)	(333.4)	(556.5)	(461.9)	(1,267.8)	(934.4)
Net Gains on Sales of Stocks and Others	123.9	203.8	(407.8)	(531.8)	(658.4)	(862.3)
NPL Disposal Expenses	182.1	489.2	142.1	(40.0)	574.3	85.1
Ordinary Profits	49.0	(44.8)	(411.7)	(460.7)	(958.8)	(914.0)
Extraordinary Profits/(Losses), Net	2.9	2.1	1.2	(1.7)	(2.4)	(4.5)
Income Taxes-Deferred	31.6	6.5	(162.5)	(194.1)	(248.8)	(255.4)
Net (Interim) Income/(Loss)	20.1	(49.4)	(248.0)	(268.1)	(712.8)	(663.3)

*1. CNBP = Net Business Profits + Transfer to General Reserve + Expenses related to NPL disposal in Jointly Operated Designated Money Trust (J.O.M.T)-Net of Gains and Losses on Bonds(Banking Account).

2. Unrealized Gains and Losses on Securities

(Billions of Yen)

	September 30, 2001				March 31, 2001		
	Net Unrealized Gains/(Losses) [A]	Difference [A] - [B]	Unrealized Gains	Unrealized Losses	Net Unrealized Gains/(Losses) [B]	Unrealized Gains	Unrealized Losses
Securities Being Held to Maturity	-	-	-	-	-	-	-
Stocks of Subsidiaries and Affiliates	-	47.4	-	-	(47.4)	-	47.4
Securities Available for Sale (Excluding Trading Securities)	(378.3)	(161.2)	131.3	509.7	(217.1)	236.0	453.1
Stocks	(372.2)	(133.6)	92.1	464.3	(238.5)	185.9	424.5
Bonds	31.2	(9.9)	34.5	3.3	41.1	44.4	3.3
Others	(37.3)	(17.7)	4.6	42.0	(19.6)	5.5	25.2
Total	(378.3)	(113.8)	131.4	509.8	(264.5)	236.0	500.6
Stocks	(372.2)	(86.2)	92.1	464.3	(285.9)	185.9	471.9
Bonds	31.1	(9.9)	34.6	3.4	41.1	44.4	3.3
Others	(37.3)	(17.7)	4.6	42.0	(19.6)	5.5	25.2

3. Loans under Risk Monitoring

After Direct Write-Off

(Billions of Yen)

	Sep 30, 2001			Mar 31, 2001 [B]	Sep 30,2000 [C]
	[A]	[A] - [B]	[A] - [C]		
Loans to Bankrupt Borrowers	183.3	(27.1)	(10.9)	210.5	194.3
Non-Accrual Past Due Loans	1,233.4	(77.3)	(12.2)	1,310.8	1,245.6
Loans Past Due for Three Months or More	117.4	(17.2)	(29.8)	134.7	147.3
Loans with Altered Lending Conditions	1,014.5	227.9	434.4	786.5	580.0
Total	2,548.8	106.2	381.3	2,442.6	2,167.4

* Above figures include Trust Account (Jointly Operated Designated Money Trust that the Bank guarantees principal)of Daiwa Bank.

4. Disclosed Claims under the Financial Reconstruction Law

After Direct Write-Off

(Billions of Yen)

	Sep 30, 2001			Mar 31, 2001	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]		
Exposures to Bankrupt Borrowers or Similar Exposures	381.3	(49.5)	(38.2)	430.9	419.6
Exposures Containing Collection Risks	1,062.2	(63.2)	(73.0)	1,125.5	1,135.3
Special Attention Loans	1,132.0	211.4	472.2	920.5	659.7
Total	2,576.6	98.5	361.0	2,477.1	2,214.6

* Above figures include Trust Account (J.O.M.T)of Daiwa Bank.

5. Ratio of Loans to Small & Medium Sized Firms

(Billions of Yen,%)

	Sep 30, 2001			Mar 31, 2001	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]		
Loans to Small & Medium Sized Firms	25,777.3	(205.7)	112.3	25,983.1	25,665.0
Ratio of Loans to Small & Medium Sized Firms	77.34	(0.21)	0.31	77.56	77.03

* Above figures include whole Trust Account of Daiwa Bank.

6. Outstanding Consumer Loans

(Billions of Yen)

	Sep 30, 2001			Mar 31, 2001	Sep 30, 2000
	[A]	[A] - [B]	[A] - [C]		
Consumer Loans	9,652.3	156.4	478.4	9,495.8	9,173.9
Housing Loan	8,956.7	178.9	460.6	8,777.8	8,496.1
Others	695.5	(22.4)	17.8	718.0	677.7

* Above figures include Trust Account (J.O.M.T)of Daiwa Bank.

7. Loans & Deposits

[Average Balance]

(Billions of Yen)

	First Half of FY 2001			FY 2000	First Half of FY 2000
	[A]	[A] - [B]	[A] - [C]		
Deposits	33,459.0	(1,441.3)	(1,441.7)	34,900.4	34,900.8
Domestic Operations	31,921.4	(1,129.2)	(1,248.4)	33,050.6	33,169.8
International Operations	1,537.6	(312.0)	(193.3)	1,849.7	1,731.0
Negotiable Certificates of Deposit	5,282.3	2,329.6	2,548.7	2,952.7	2,733.6
Loans	32,616.0	(419.4)	(429.7)	33,035.5	33,045.8
Domestic Operations	31,730.9	(35.3)	2.6	31,766.2	31,728.3
International Operations	885.0	(384.1)	(432.4)	1,269.2	1,317.5

[Term-End Balance]

(Billions of Yen)

	First Half of FY 2001			FY 2000	First Half of FY 2000
	[A]	[A] - [B]	[A] - [C]		
Deposits	32,985.2	(1,123.2)	(2,153.1)	34,108.4	35,138.4
Domestic Operations	31,925.8	(267.9)	(1,546.9)	32,193.8	33,472.8
International Operations	1,059.3	(855.2)	(606.2)	1,914.6	1,665.6
Negotiable Certificates of Deposit	6,082.8	587.4	3,147.4	5,495.4	2,935.3
Loans	33,093.7	(668.1)	(463.2)	33,761.9	33,557.0
Domestic Operations	32,501.6	(195.0)	95.2	32,696.6	32,406.4
International Operations	592.1	(473.1)	(558.5)	1,065.2	1,150.6