

Fiscal Results Report for the
Interim Period of the Fiscal
Year Ending March 2003
(Reference Materials)

November 25, 2002

Resona Holdings, Inc.

Fiscal Year 2001 Supplementary Materials for business Results

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* The totals for four banks are the sum of non-consolidated figures for Daiwa Bank (including the trust account), Kinki Osaka Bank, Nara Bank and Asahi Bank. The totals for five banks are the sum of the non-consolidated figures for the four banks specified above, Resona Trust & Banking and Asahi Trust & Banking which merged with Daiwa Bank on October 1, 2002.

I. Interim Results for Fiscal Year Ending March 31, 2003

Statements of operations

(1) Non-Consolidated Interim Statement of Operations (April 1, 2002 - September 30, 2002)

Item	(Billions of yen)		(Reference) Year ended March 31, 2002 *1
	First Half Results		
Operating income	6.6		2.1
Fees from subsidiaries	3.5		2.0
Operating expenses	5.4		1.7
Operating profit	1.1		0.4
Non-operating profit	0.0		0.0
Non-operating expenses	0.1		0.1
Ordinary net profit	1.0		0.3
Extraordinary profit	-		28.9
Gain on sales of investment in subsidiaries	-		28.9
Income before income taxes	1.0		29.2
Income taxes-current	0.0		10.3
Income taxes-deferred	0.2		(0.9)
Net income	0.8		19.9
Unappropriated profit at end of period (year)	10.4		19.9

*1. Period from December 12, 2001 to March 31, 2002

(2) Consolidated Inrerim Statement of Operations (April 1, 2002 - September 30, 2002)

Item	(Billions of yen)		(Reference) Year ended March 31, 2002 *2
	First Half Results		
Ordinary income	639.2		1,361.3
Ordinary expenses	616.9		2,521.4
(Gains or losses on stocks)	(10.0)		(466.9)
(Disposal of non-performing loans)	112.0		901.3
Ordinary profit	22.3		(1,160.1)
Extraordinary profits	3.9		12.0
Extraordinary losses	10.9		25.7
Income (loss) before income taxes and minority interests	15.3		(1,173.7)
Income taxes-current	5.4		14.9
Income taxes-deferred	(4.2)		(256.4)
Minority interests in net income (loss)	0.5		(0.4)
Net income (loss)	13.5		(931.8)

*2. Period from April 1, 2001 to March 31, 2002

<Reference>

Highlights of Performance: Banks of the Resona Group (Non-consolidated)

Note: Total for the five banks: Sum of the non-consolidated figures for the Group banks

(Billions of yen)

	Total for the five banks	Daiwa	Kinki Osaka	Nara	Asahi	Resona Trust & Banking
Gross operating profit	391.0	128.2	46.5	2.0	203.0	10.8
Expenses	225.8	72.8	32.2	1.6	113.8	4.8
Provision to general reserve for possible loan losses	49.3	11.3	25.8	-	12.2	-
Net operating profit	115.8	44.0	(11.5)	0.3	77.0	5.9
Core net operating profit	139.8	39.1	11.9	0.2	82.5	5.9
Actual net operating profit	166.9	57.0	14.2	0.3	89.2	5.9
Gains or losses on stocks and other securities	(9.7)	(9.0)	(2.2)	(0.2)	1.7	-
Gains on sale	18.5	2.9	0.5	0.0	15.0	-
Losses on sale	8.4	2.7	0.0	0.0	5.7	-
Losses on devaluation	12.8	2.2	2.8	0.1	7.6	-
Provision to the reserve for possible losses on securities	7.0	7.0	-	-	-	-
Disposal of non-performing loans	98.6	30.4	36.0	-	32.1	-
Ordinary profit	13.6	4.6	(29.2)	0.0	32.3	5.7
Extraordinary profits (losses)	(5.1)	1.8	0.6	0.1	(7.8)	(0.0)
Income before income taxes	8.4	6.4	(28.5)	0.2	24.5	5.7
Income taxes	1.6	(0.9)	0.0	0.0	0.2	2.2
Net income (loss)	6.8	7.4	(28.5)	0.1	24.3	3.5
	Difference between consolidated and non-consolidated net interim income (loss)	2.8	(9.7)	-	(0.0)	-
	Consolidated net interim income (loss)	4.5	(18.8)	-	24.3	-

* Actual net operating profit: Net operating profit before transfer to general reserve for possible loan losses and expenses related to bad loan disposal in the trust account.

* Core net operating profit: Actual net operating profit less bond-related income

Book value of stock sold

(Billions of yen)

	Total of the five banks	Daiwa	Kinki Osaka	Nara	Asahi	Resona Trust & Banking
Book value of stock sold	145.0	45.0	8.2	0.0	91.8	-
(Including employee retirement benefit trust)	17.9	-	-	-	17.9	-

Unrealized gains or losses on securities

(Billions of yen)

	Total of the five banks	Daiwa	Kinki Osaka	Nara	Asahi	Resona Trust & Banking
Bonds held to maturity	0.0	-	-	0.0	-	-
Investment securities in subsidiaries and affiliates	(8.8)	(8.8)	-	-	-	-
Other securities	(341.4)	(177.8)	(4.8)	0.3	(159.0)	(0.0)
Bonds	25.4	9.8	4.9	0.4	10.2	(0.0)
Stocks	(355.6)	(187.4)	(2.2)	(0.0)	(165.8)	-
Other	(11.1)	(0.2)	(7.4)	0.0	(3.4)	-

Prospect for the fiscal year ending March 31, 2002

<Non-consolidated>

	FY2002	FY2001	(Billions of yen)
			Change from previous year
Operating income	14.0	2.1	11.9
Ordinary net profit	1.2	0.3	0.9
Net income (loss)	5.5	19.9	(14.4)

<Consolidated>

	FY2002	FY2001	(Billions of yen)
			Change from previous year
Ordinary income	1,300.0	1,361.3	(61.3)
Ordinary profit	12.0	(1,160.1)	1,172.1
Net income (loss)	3.0	(931.8)	934.8

<Net operating profit (before provision to general reserve for possible loan losses) : total of the five banks>

	FY2002	FY2001	(Billions of yen)
			Change from previous year
Net operating profit	312.8	326.8	(14.0)

<Reference>

Outlook for the accounts of the Group banks for fiscal 2002 (non-consolidated)

(Billions of yen)

	Total of the five banks	Daiwa	Kinki Osaka	Nara	Asahi	Resona Trust & Banking
Gross operating profit	784.3	246.0	94.7	4.3	413.0	26.2
Expenses	471.5	154.0	64.0	3.4	240.0	10.0
Actual net operating profit	312.8	92.0	30.7	0.9	173.0	16.1
Gains or losses on stocks and other securities	(19.5)	(17.0)	(2.3)	(0.2)	-	-
Disposal of non-performing loans	305.4	110.0	65.3	0.1	130.0	-
Ordinary profit	5.3	(24.0)	(18.8)	0.5	32.0	15.6
Extraordinary profits (losses)	(4.8)	5.0	(0.1)	0.2	(10.0)	-
Net income (loss)	(6.9)	(20.0)	(19.0)	0.4	22.0	9.6

1. Disposal of non-performing loans includes disposal in the trust account and transfer to general reserve.

2. Gains or losses on stocks of Daiwa Bank include provision to reserve for possible losses on securities.

Principal indicators of operations

(1) Statement of capital assets ratio

Consolidated capital assets ratio (Japanese Standard: tentative figure)

(Billions of yen, %)

	Holdings consolidated	Daiwa	Kinki Osaka	Nara	Asahi	Resona Trust & Banking
Capital assets ratio	7.92%	7.52%	7.24%	8.23%	7.79%	183.03%
(Tier I ratio)	3.98%	3.80%	3.93%	6.90%	3.91%	183.03%
Total qualifying capital	2,161.4	713.5	177.9	8.5	1,192.0	28.4
Tier I	1,087.2	360.7	96.6	7.1	598.5	28.4
(Preferred securities)	138.5	67.9	-	-	70.6	-
(Revaluation loss on other securities)	(338.1)	(179.6)	(4.8)	-	(158.2)	(0.0)
Tier II	1,087.2	360.7	81.3	1.3	598.5	-
Amount to be deducted	12.9	8.0	0.0	-	4.9	-
Total risk-adjusted assets	27,282.0	9,488.0	2,455.3	103.3	15,292.4	15.5

Non-consolidated capital assets ratio (Japanese Standard: tentative figure)

(Billions of yen, %)

	Daiwa	Kinki Osaka	Nara	Asahi	Resona Trust & Banking
Capital assets ratio	7.58%	7.00%	8.23%	8.00%	183.03%
(Tier I ratio)	3.92%	3.68%	6.90%	4.01%	180.03%
Total qualifying capital	703.8	171.5	8.5	1,191.8	28.4
Tier I	364.4	90.2	7.1	597.4	28.4
(Preferred securities)	67.9	-	-	70.6	-
(Revaluation loss on other securities)	(177.8)	(4.8)	-	(159.0)	(0.0)
Tier II	364.4	81.3	1.3	597.4	-
Amount to be deducted	25.0	0.0	-	3.0	-
Total Risk-adjusted assets	9,276.7	2,450.2	103.4	14,894.2	15.5

(2) Disclosure of non-performing loans**Disclosure according to the Financial Reconstruction Law <Non-consolidated>**

Note: The figures for Daiwa Bank include banking and trust accounts.

<September 30, 2002>

(Billions of yen)

	Total of the four banks	Daiwa	Kinki Osaka	Nara	Asahi
Total loans and bills discounted (A)	30,752.6	10,163.9	3,105.9	134.9	17,347.8
Unrecoverable or valueless claims	432.5	193.7	82.0	7.7	148.9
Risk claims	1,257.5	609.4	131.0	3.3	513.7
Claims in need of special attention	1,458.3	536.1	238.3	4.0	679.8
Total (B)	3,148.4	1,339.4	451.4	15.0	1,342.5
(B) / (A)	10.23%	13.17%	14.53%	11.15%	7.73%

<Change from March 31, 2002>

(Billions of yen)

	Total of the four banks	Daiwa	Kinki Osaka	Nara	Asahi
Unrecoverable or valueless claims	(9.9)	(11.2)	1.5	(0.0)	(0.2)
Risk claims	(340.7)	(81.3)	27.9	(0.1)	(287.1)
Claims in need of special attention	142.9	(60.2)	46.8	0.0	156.2
Total (B)	(207.6)	(152.7)	76.3	(0.0)	(131.1)
(B) / (A)	(0.05%)	(0.69%)	3.03%	(0.42%)	(0.23%)

<March 31, 2002>

(Billions of yen)

	Total of the four banks	Daiwa	Kinki Osaka	Nara	Asahi
Unrecoverable or valueless claims	442.4	205.0	80.4	7.8	149.1
Risk claims	1,598.2	690.7	103.0	3.4	800.9
Claims in need of special attention	1,315.4	596.3	191.4	3.9	523.6
Total (B)	3,356.1	1,492.2	375.0	15.1	1,473.7
(B) / (A)	10.28%	13.86%	11.50%	11.57%	7.96%

<September 30, 2001>

(Billions of yen)

	Total of the four banks	Daiwa	Kinki Osaka	Nara	Asahi
Unrecoverable or valueless claims	381.3	147.2	67.4	6.6	160.0
Risk claims	1,062.2	291.8	116.1	3.9	650.3
Claims in need of special attention	1,132.0	459.7	194.8	3.1	474.3
Total	2,575.6	898.7	378.4	13.7	1,284.6

Risk-managed loans <Nonconsolidated>

(Billions of yen, %)

	Total of the four banks	Daiwa	Kinki Osaka	Nara	Asahi
Total loans and bills discounted (A)	28,785.0	9,565.4	2,955.9	128.7	16,134.8
Loans to borrowers in legal bankruptcy	171.8	66.4	34.7	3.4	67.1
Past due loans	1,475.5	705.9	174.1	7.5	587.9
Loans past due 3 months or more	113.2	15.0	12.7	0.0	85.3
Restructured loans	1,345.1	521.1	225.5	3.9	594.5
Total (B)	3,105.7	1,308.5	447.2	14.9	1,334.9
(B) / (A)	10.78%	13.67%	15.13%	11.62%	8.27%

Coverage ratios by type of borrower

<Total of the four banks>

(%)

	Total of the four banks	Daiwa	Kinki Osaka	Nara	Asahi
Unrecoverable or valueless claims	100.00%	100.00%	100.00%	100.00%	100.00%
Collateral, guarantees, etc.	88.71%	83.71%	95.94%	36.46%	93.94%
Loan loss reserves	11.28%	16.28%	4.05%	63.53%	6.05%
Ratio of Reserve against the portion not covered by collateral, guarantees, etc.	100.00%	100.00%	100.00%	100.00%	100.00%
Risk claims	82.33%	85.24%	85.34%	94.31%	78.02%
Collateral, guarantees, etc.	49.82%	58.41%	56.92%	80.62%	37.61%
Loan loss reserves	32.50%	26.83%	28.42%	13.68%	40.41%
Ratio of Reserve against the portion not covered by collateral, guarantees, etc.	64.78%	64.51%	65.98%	70.62%	64.78%

Coverage of watch obligors

<Daiwa Bank>

Note: "Watch obligors," "Other watch obligors" : B / A; "Special attention obligors" : B / (A-C)

	Interim period ended September 30, 2002			
	Amount (A)	Reserves (B)	Collateral, guarantees, etc. (C)	Coverage ratio (Note)
Watch obligors	2,369.8	138.5	-	5.84%
Other watch obligors	1,455.6	31.2	-	2.14%
Special Attention obligors	914.1	107.3	328.4	18.33%
(Special attention loans)	536.1	107.3	192.8	31.27%

(Billions of yen, %)

Fiscal year ended March 31, 2002	Interim period ended September 30, 2001
Reserve Ratio (Note)	Reserve Ratio (Note)
5.09%	2.60%
1.74%	1.08%
17.83%	9.40%
29.70%	14.08%

<Asahi Bank>

	Interim period ended September 30, 2002			
	Amount (A)	Reserves (B)	Collateral, guarantees, etc. (C)	Coverage ratio (Note)
Watch obligors	3,071.2	170.9	-	5.56%
Other watch obligors	1,997.9	46.6	-	2.33%
Special Attention obligors	1,073.2	124.3	379.5	17.92%
(Special attention loans)	679.8	124.3	240.4	28.29%

(Billions of yen, %)

Fiscal year ended March 31, 2002	Interim period ended September 30, 2001
Reserve Ratio (Note)	Reserve Ratio (Note)
4.90%	3.07%
1.87%	1.78%
19.43%	12.87%
32.24%	18.37%

(3) Progress in placement of problem claims off the balance sheet (Financial Revitalization Law Criteria)

Total of Daiwa Bank and Asahi Bank

1) Portion prior to the first half of fiscal 2000 (existing portion)

(Billions of yen, %)	End of September, 2002			End of March, 2002	End of September, 2001	End of March, 2001	End of September, 2000
	Daiwa	Asahi					
Total	423.4	195.0	228.3	494.4	733.4	940.9	1,359.2
(Clearance ratios)	68.8%	72.2%	65.2%	63.6%	46.0%	30.8%	-
Unrecoverable or valueless claims	156.6	94.6	61.9	191.0	237.9	309.0	346.5
Risk claims	266.8	100.4	166.4	303.4	495.5	631.9	1,012.7

* The balance as of September 30, 2002 includes 77.8 billion yen for which certain preparatory arrangements have already been made for removal from the balance sheet.

2) Portion in the latter half of fiscal 2000 (existing portion)

(Billions of yen, %)	End of September, 2002			End of March, 2002	End of September, 2001	End of March, 2001
	Daiwa	Asahi				
Total	163.0	20.6	142.3	299.8	357.5	414.3
(Clearance ratios)	60.7%	68.9%	59.1%	27.6%	13.7%	-
Unrecoverable or valueless claims	44.7	11.9	32.7	30.9	27.2	40.1
Risk claims	118.2	8.6	109.5	268.9	330.2	374.1

* The balance as of September 30, 2002 includes 26.1 billion yen for which certain preparatory arrangements have already been made for removal from the balance sheet.

3) Portion in the first half of fiscal 2001 (existing portion)

(Billions of yen, %)	End of September, 2002			End of March, 2002	End of September, 2001
	Daiwa	Asahi			
Total	72.5	29.6	42.8	94.7	158.4
(Clearance ratios)	54.2%	59.7%	49.4%	40.2%	-
Unrecoverable or valueless claims	21.8	11.3	10.4	28.0	42.0
Risk claims	50.7	18.3	32.4	66.6	116.3

* The balance as of September 30, 2002 includes 17.5 billion yen for which certain preparatory arrangements have already been made for removal from the balance sheet.

4) Portion in the latter half of fiscal 2001 (existing portion)

(Billions of yen, %)	End of September, 2002			End of March, 2002
	Daiwa	Asahi		
Total	682.2	486.7	195.4	956.8
(Clearance ratios)	28.7%	17.3%	46.9%	(-)
Unrecoverable or valueless claims	83.6	51.4	32.2	104.1
Risk claims	598.5	435.3	163.2	852.7

* The balance as of September 30, 2002 includes 57.3 billion yen for which certain preparatory arrangements have already been made for removal from the balance sheet.

5) Portion in the first half of fiscal 2002 (newly reported)

(Billions of yen, %)	End of September, 2002		
	Daiwa	Asahi	
Total	124.7	71.0	53.6
(Clearance ratios)	(-)	(-)	(-)
Unrecoverable or valueless claims	35.8	24.3	11.5
Risk claims	88.8	46.6	42.1

* The balance as of September 30, 2002 includes 28.8 billion yen for which certain preparatory arrangements have already been made for removal from the balance sheet.

Balance of claims to obligors classified as "doubtful" or lower obligor categories (Financial Revitalization Law Criteria)

	September 30, 2002			March 31, 2002	September 30, 2001	March 31, 2001	September 30, 2000
	Daiwa	Asahi					
Total	1,465.9	803.2	662.7	1,845.9	1,249.4	1,355.2	1,359.2
Unrecoverable or valueless claims	342.7	193.7	148.9	354.1	307.2	349.1	346.5
Risk claims	1,123.2	609.4	513.7	1,491.7	942.1	1,006.1	1,012.7
Ratios to total claims	5.32%	7.90%	3.82%	6.30%	3.82%	4.03%	4.07%

(4) Loans to consumers

(Billions of yen)

	Total of four banks	Change from March 31, 2002	Daiwa	Kinki Osaka	Nara	Asahi
Housing loans	8,251.1	(572.2)	1,740.9	828.9	23.9	5,657.2
Before securitization	8,951.4	(109.4)	1,816.5	828.9	23.9	6,281.9
Other loans to consumers	641.3	(22.0)	202.9	211.7	3.0	223.6
Total loans to consumers	8,892.4	(594.2)	1,943.8	1,040.6	26.9	5,880.9
Before securitization of housing loans	9,592.7	(131.4)	2,019.4	1,040.6	26.9	6,505.6
Loans to consumers / total	30.92%	(0.29)%	20.32%	35.21%	20.96%	36.51%

(5) Loans and its ratio to small- and medium-sized corporations and individuals

(Billions of yen, %)

	Total of four banks	Change from March 31, 2002	Daiwa	Kinki Osaka	Nara	Asahi
Loans to SMEs and individuals	22,390.9	(1,381.3)	7,013.0	2,731.5	116.2	12,530.1
Ratio of loans to SMEs and individuals	77.85%	(0.37)%	73.31%	92.41%	90.25%	77.78%

2. Statements of Operations

<Consolidated>

(Millions of yen

		Interim period ended September 30, 2002
Gross operating profit	1	439,948
Interest income	2	302,828
Trust fees	3	15,855
Fees and commissions	4	55,962
Trading income	5	13,034
Other operating income	6	52,266
Provision to general reserve for possible loan losses	7	46,922
General and administrative expenses	8	267,207
Other gains or losses	9	(103,460)
Gains or losses on securities	10	(10,068)
Disposal of non-performing loans	11	112,001
Write-off of loans	12	74,854
Provision to specific reserve for possible loan losses	13	24,556
Provision to reserve for possible losses on loans sold	14	(18)
Provision to reserve for the specific borrowers under support	15	-
Debt forgiveness	16	-
Losses on sales of claims to CCPC	17	592
Provision to special reserve for certain overseas loans	18	42
Losses on sales of other claims	19	4,584
Other disposal of non-performing loans	20	7,390
Equity in earnings from investments in affiliated companies	21	(473)
Ordinary profit	22	22,358
Extraordinary profits	23	3,911
Extraordinary losses	24	10,936
Income before income taxes and minority interests	25	15,333
Income taxes-current	26	5,454
Income taxes-deferred	27	(4,227)
Minority interests in net income	28	587
Net income	29	13,518

<Reference> Scope of consolidation and application of the equity method

(Companies)

		Interim period ended September 30, 2002
Number of consolidated subsidiaries	30	58
Number of affiliated companies accounted for by the equity method	31	8
Total	32	66

<Total of the five banks>

(Millions of yen)

		Interim period ended September 30, 2002	Change from interim period ended September	Interim period ended September 30, 2001
Gross operating profit	1	391,083	(15,811)	406,895
Gross operating profit from domestic operations	2	377,792	(6,312)	384,104
Interest income	3	294,908	(25,981)	320,890
Trust fees	4	15,855	(2,459)	18,315
Fees and commissions	5	1,710	508	1,201
Trading income	6	28,871	(3,193)	32,064
Other operating income	7	501	(385)	886
Gross operating profit from international operations	8	37,655	25,707	11,948
Interest income	9	13,291	(9,499)	22,790
Fees and commissions	10	505	(7,269)	7,775
Trading income	11	1,814	(479)	2,294
Other operating income	12	11,478	4,338	7,139
Expenses (excluding extraordinary expenses)	13	(506)	(6,088)	5,581
Personnel expenses	14	225,867	(18,066)	243,933
Nonpersonnel expenses	15	85,722	(13,662)	99,384
Deposit insurance fees	16	128,786	(4,091)	132,878
Taxes	17	13,641	(173)	13,815
Provision to general reserve for possible loan losses	18	11,357	(312)	11,670
Disposal of non-performing loans in the trust account	19	49,394	31,245	18,149
Actual net operating profit	20	166,926	2,763	164,163
Core net operating profit	21	139,876	(12,388)	152,265
Net operating profit	23	115,821	(28,990)	144,812
Other gains or losses	24	(102,200)	454,312	(556,512)
Gains or losses on stocks and other securities	25	(9,771)	398,108	(407,880)
Gains on sale	26	18,595	(7,045)	25,640
Losses on sale	27	8,474	(8,188)	16,662
Losses on devaluation	28	12,852	(386,205)	399,057
Provision to the reserve for possible losses on securities	29	7,040	(10,760)	17,800
Disposal of non-performing loans	30	98,660	(43,495)	142,155
Write-off of loans	31	73,142	(6,913)	80,055
Provision to specific reserve for possible loan losses	32	20,674	(25,067)	45,742
Provision to reserve for possible losses on loans sold	33	(18)	(8,372)	8,354
Losses on sales of claims to CCPC	35	592	(5,502)	6,095
Provision to special reserve for certain overseas loans	36	(94)	786	(881)
Other disposal of non-performing loans	37	4,363	1,573	2,789
External standards tax on banks in Tokyo and Osaka	38	5,094	(587)	5,682
Ordinary profit (loss)	39	13,621	425,321	(411,699)
Extraordinary profits (losses)	40	(5,123)	(6,380)	1,257
Gains/Losses on sales of premises and equipment	41	(8,791)	(5,400)	(3,391)
Gains on sales of premises and equipment	42	113	(510)	623
Losses on sales of premises and equipment	43	8,904	4,889	4,015
Income before income taxes	44	8,497	418,940	(410,442)
Income taxes-current	45	3,489	2,944	544
Income taxes-deferred	46	(1,867)	161,045	(162,912)
Net income	47	6,875	254,949	(248,074)

* Actual net operating profit: Net operating profit before transfer to general reserve for possible loan losses and expenses related to bad loan disposal in the trust account.

* Core net operating profit: Actual net operating profit less bond-related income

3 . Net operating profit per employee

<Total of the five banks>		(Millions of yen)		
	Interim period ended September 30, 2002	Change from Interim period ended September 30, 2001	Interim period ended September 30, 2001	
Actual net operating profit	166,926	2,763	164,163	
Net operating profit per employee (thousands of yen)	7,904	859	7,045	
Net operating profit	115,821	(28,990)	144,812	
Net operating profit per employee (thousands of yen)	5,484	(731)	6,215	

Note: Number of employees includes executive officers and employees seconded to other companies.

4 . ROE

<Consolidated>		(%)		
	Interim period ended September		Interim period ended September	
Net income ROE	3.74			

<Total of the five banks>		(%)		
	Interim period ended September 30, 2002	Change from Interim period ended September 30, 2001	Interim period ended September 30, 2001	
Net operating profit ROE	19.24	5.69	13.55	
Net income ROE	1.14	24.36	(23.22)	

Note: ROE = $\frac{\text{Net operating profit (or net income)} \times 365 \text{ days} / 183 \text{ days}}{\text{Shareholders' equity at the beginning of the fiscal period} + \text{Shareholders' equity at the fiscal period-end}} / 2$

5. Interest rate spreads (domestic operations)

<Total of the five banks>		(%)		
	Interim period ended September 30, 2002	Change from Interim period ended September 30, 2001	Interim period ended September 30, 2001	
Average Interest rate on funds invested (A)	1.82	0.04	1.78	
Average interest rate of loans and bills discounted (domestic operations) (C)	2.09	0.00	2.09	
Average interest rate on marketable securities	0.77	(0.22)	0.99	
Average interest rate on procured funds (B)	0.18	(0.09)	0.27	
Average interest rate of deposits and negotiable CDs (D)	0.11	(0.05)	0.16	
Average interest rate on external debt	0.70	(0.13)	0.83	
Gross interest margin (A) - (B)	1.64	0.13	1.51	
Average loan/deposit margin (C) - (D)	1.98	0.05	1.93	

6. Accrued liabilities for severance indemnities and expenses

<Total of the five banks>		(Millions of yen)		
	Interim period ended September 30, 2002	Change from March 31, 2001	Fiscal year ended March 31, 2001	
Retirement benefit obligation	773,643	51,286	722,356	
Pension plan assets at fair value	648,176	186,148	462,028	
Prepaid pension cost	191,858	171,080	20,778	
Reserve for employee's retirement benefits	13,355	(31,197)	44,553	
Unfunded liabilities for prior indemnities at the beginning of the period	303,969	67,416	236,553	
Amount amortized during the period	22,534	-	34,841	
Amount remaining	281,435	-	201,711	

	Interim period ended September 30, 2002	Change from Interim period ended September 30, 2001	Interim period ended September 30, 2001
Retirement benefit expenses	36,090	6,131	29,958
Service cost	9,121	808	8,313
Interest cost	11,604	(1,034)	12,639
Expected return on plan assets	6,915	(1,420)	8,336
Amortization of unrecognized obligation for past services	(128)	-	(128)
Amortization of unrecognized actuarial loss	8,982	5,112	3,869
Amortization of unrecognized amount due to accounting change	13,679	-	13,679
Other	1,142	(229)	1,371

7. Gains or losses on bonds

<Total of the five banks>

(Millions of yen)

	Interim period ended September 30, 2002	Change from interim period ended September 30, 2001	Interim period ended September 30, 2001
Gains or losses on bonds, net	27,050	15,151	11,898
Gains on sale	41,024	20,731	20,293
Gains on redemption	0	0	0
Losses on sale	13,892	6,357	7,534
Losses on redemption	65	65	-
Losses on devaluation	17	(843)	860

8. Gains or losses on stocks

<Total of the five banks>

(Millions of yen)

	Interim period ended September 30, 2002	Change from interim period ended September 30, 2001	Interim period ended September 30, 2001
Gains or losses on stocks, net	(9,771)	398,108	(407,880)
Gains on sale	18,595	(7,045)	25,640
Losses on sale	8,474	(8,188)	16,662
Losses on devaluation	12,852	(386,205)	399,057
Provision to reserve for possible losses on securities	7,040	(10,760)	17,800

9. Unrealized gains or losses on securities

<Reference> Methods for valuation of securities

Securities held for trading purposes	At market price (Revaluation gains/losses charged to income)
Bonds held to maturity	Primarily at amortized cost
Investments in subsidiaries and affiliates	At cost
Other securities	Primarily at market price (Revaluation gains or losses are added directly to stockholders' equity after taking account of the tax effect)

<Consolidated>

(Millions of yen)

	Interim period ended September 30, 2002				Fiscal year ended March 31, 2002		
	Unrealized Gains/Losses	Gain	Loss	Change from March 31, 2002	Unrealized Gains/Losses	Gain	Loss
Bonds held to maturity	33	70	37	51	(18)	72	91
Other securities	(337,227)	90,805	428,032	(266,489)	(70,738)	133,458	204,197
Total	(337,194)	90,875	428,069	(266,437)	(70,757)	133,531	204,288
Bonds	25,426	27,108	1,682	1,607	23,819	27,271	3,451
Stocks	(354,618)	60,794	415,413	(265,294)	(89,324)	103,640	192,964
Other	(8,001)	2,972	10,973	(2,748)	(5,253)	2,619	7,872

Note: In addition to "Securities," negotiable certificates of deposit contained in "Cash and due from banks" and commodity funds contained in "Monetary claims purchased" are also included.

<Total of the five banks>

(Millions of yen)

	Interim period ended September 30, 2002				Fiscal year ended March 31, 2001		
	Unrealized Gains/Losses	Gain	Loss	Change from March 31, 2002	Unrealized Gains/Losses	Gain	Loss
Bonds held to maturity	33	70	37	51	(18)	72	91
Investments in subsidiaries and affiliates	(8,844)	-	8,844	(8,844)	-	-	-
Other securities	(341,426)	88,275	429,701	(262,270)	(79,155)	128,081	207,236
Total	(350,237)	88,345	438,583	(271,063)	(79,173)	128,153	207,327
Bonds	25,426	27,108	1,682	1,606	23,819	27,270	3,451
Stocks	(364,501)	58,278	422,779	(272,790)	(91,710)	98,280	189,990
Other	(11,162)	2,957	14,120	120	(11,282)	2,602	13,885

10. Derivative Transactions Applicable to Macro-Hedge Transactions

<Consolidated>

Interest rate-related transactions

(Millions of yen)

Classification	Type of transactions	Interim period ended September 30, 2002		
		Contract amount, etc.	Market value	Valuation gain (loss)
Over-the-counter	Swaps	11,831,600	11,588	11,588
	Caps	110,000	0	(99)
	Swaptions	3,000	(7)	(7)
Total			11,581	11,481

Note: Market value and valuation gains (losses) are shown after deduction of the amount corresponding to interest accrued.

The notional amount of interest rate swaps by term to maturity is as shown below

(Millions of yen)

Type of transactions	Less than one year	One year to five years or less	More than five years
Fixed rate for interest received/floating rate for interest paid	702,032	2,455,758	329,000
Floating rate for interest received/fixed rate for interest paid	4,281,811	3,247,852	200,146
Floating rate for interest received/floating rate for interest paid	255,000	350,000	10,000
Total	5,238,843	6,053,610	539,146

Bond-related transactions

(Millions of yen)

Classification	Type of transactions	Interim period ended September 30, 2002		
		Contract amount, etc.	Market value	Valuation gain (loss)
Listed	Futures	341,670	217	217
Over-the-counter	Options	71,609	566	308
Total			784	526

11. Capital assets ratio (Japanese Standard)

<Consolidated>

(Billions of yen, %)

	Interim period ended September 30, 2002	Change from March 31, 2002	Fiscal year ended March 31, 2002
Capital assets ratio	7.92	(0.81)	8.73
Tier I ratio	3.98	(0.40)	4.38
Total qualifying capital	2,161.4	(356.1)	2,517.5
Tier I	1,087.2	(178.0)	1,265.2
Net unrealized gains/losses on securities available for sale, net of taxes	(338.1)	(265.4)	(72.7)
Tier II	1,087.2	(178.0)	1,265.2
Land revaluation differences	82.4	(1.9)	84.3
Qualifying subordinated debt	861.9	(153.3)	1,015.2
Deducted items	12.9	0.0	12.9
Risk-adjusted assets	27,282.0	(1,548.2)	28,830.2

* Amount to be deducted: Value of funding instruments issued by other financial institutions held for specific reasons, etc.

12. Stock holdings

<Total of five banks, consolidated>

(Billions of yen)

	At September 30, 2002
Acquisition costs basis	1,912.2
Market value basis	1,535.5
Tier I	1,087.2
Book value of stocks sold outright	145.0

Note: These figures exclude stocks which are not subject to restrictions (those of subsidiaries, associated companies, and unlisted stocks)

13. Employees

<Non-consolidated>

(People)

	Interim period ended September 30, 2002	Change from March 31, 2002	Fiscal year ended March 31, 2002
Directors	15	(2)	17
Executive officers	5	0	5

<Total of the five banks>

(People)

	Interim period ended September 30, 2002	Change from March 31, 2002	Fiscal year ended March 31, 2002
Directors	41	(3)	44
Executive officers	37	(5)	42
Employees	20,605	(443)	21,048

Note: Number of employees is based on Managerial Revitalization Plan (employees of record, including those seconded to other companies)

14. Branches

<Total of the five banks>

(Offices)

	Interim period ended September 30, 2002	Change from March 31, 2002	Fiscal year ended March 31, 2002
Domestic manned branches	689	(31)	720
Branches in eastern Japan	303	0	303
Branches in Tokyo Prefecture	128	(1)	129
Branches in Saitama Prefecture	111	1	110
Branches in western Japan	386	(31)	417
Branches in Osaka Prefecture	269	(27)	296
Domestic nonmanned branches	967	(25)	992
Branches in eastern Japan	620	(9)	629
Branches in Tokyo Prefecture	179	(10)	189
Branches in Saitama Prefecture	339	5	334
Branches in western Japan	347	(16)	363
Branches in Osaka Prefecture	245	(15)	260
Total of branches	1,656	(56)	1,712

Note: The number of domestic manned branches is the sum of branches and sub-branches. Agencies are not included.

Hamamatsu City is the geographical demarcation point for eastern and western Japan.

II. Loans and bills outstanding

1. Risk-managed loans

Total of the four banks

Risk-managed loans

(Millions of yen)

	As of September 30, 2002	Change from March31, 2002	Change from September 30,	As of March 31, 2002	As of September 30, 2001
Loans to borrowers in legal bankruptcy	171,844	(6,796)	(11,548)	178,641	183,392
Past due loans	1,475,527	(331,108)	242,056	1,806,635	1,233,470
Loans past due 3 months or more	113,203	11,183	(4,288)	102,020	117,492
Restructured loans	1,345,154	131,771	330,637	1,213,382	1,014,516
Risk-managed loans, total	3,105,730	(194,949)	556,857	3,300,679	2,548,872

Partial direct write-offs	905,961	(38,328)	32,004	944,290	873,957
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Balance of loans (as of end period)	28,785,033	(1,646,083)	(4,796,029)	30,431,117	33,581,062
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Ratio to balance of loans

(%)

	As of September 30, 2002	Change from March31, 2002	Change from September 30,	As of March 31, 2002	As of September 30, 2001
Loans to borrowers in legal bankruptcy	0.59	0.01	0.05	0.58	0.54
Past due loans	5.12	(0.81)	1.45	5.93	3.67
Loans past due 3 months or more	0.39	0.06	0.05	0.33	0.34
Restructured loans	4.67	0.69	1.65	3.98	3.02
Risk-managed loans, total	10.78	(0.06)	3.19	10.84	7.59

2. Percentage of reserves to total risk-managed loans

<Total of the four banks>

(%)

	As of September 30, 2002	Change from March31, 2002	Change from September 30,	As of March 31, 2002	As of September 30, 2001
Before partial direct write-off	43.55	(1.81)	(1.20)	45.36	44.75
After partial direct write-off	27.09	(2.64)	1.29	29.73	25.80

* Percentage of reserves = (Total reserve for possible loan losses + Reserve for losses incurred from supporting certain borrowers + Reserve for write-off of loans in the trust account) / Total risk-managed loans

3. Reserve for possible loan losses

<Consolidated> (Millions of yen)

	As of September 30, 2002	Change from March 31, 2001	As of March 31, 2002
General reserve for possible loan losses	385,570	40,995	344,575
Specific reserve for possible loan losses	532,078	(176,743)	708,822
Special reserve for certain overseas loans	1,397	(163)	1,560
Total reserve for possible loan losses	919,047	(135,911)	1,054,958
Reserve for possible losses on loans sold	12,412	(8,019)	20,432
Reserve for write-off of loans in the trust account	1,089	(252)	1,341

<Total of the five banks> (Millions of yen)

	As of September 30, 2002	Change from March 31, 2002	Change from September 30, 2001	As of March 31, 2002	As of September 30, 2001
General reserve for possible loan losses	375,615	49,181	144,263	326,433	231,351
Specific reserve for possible loan losses	462,806	(188,461)	43,842	651,267	418,964
Special reserve for certain overseas loans	1,988	(300)	(4,039)	2,288	6,028
Total reserve for possible loan losses	840,410	(139,579)	184,066	979,989	656,344
Reserve for possible losses on loans sold	12,412	(8,019)	(39,140)	20,432	51,553
Reserve for write-off of loans in the trust account	1,089	(252)	(380)	1,341	1,469

4. Claims disclosure according to the Financial Reconstruction Law

<Total of the five banks> (Millions of yen)

	As of September 30, 2002	Change from March 31, 2002	Change from September 30, 2001	As of March 31, 2002	As of September 30, 2001
Unrecoverable or valueless claims	432,545	(9,931)	51,155	442,477	381,389
Risk claims	1,257,567	(340,702)	195,276	1,598,270	1,062,290
Special attention loans	1,458,358	142,955	326,348	1,315,402	1,132,009
Financial Revitalization Law subtotal	3,148,471	(207,678)	572,781	3,356,149	2,575,690

(Millions of yen)

	As of September 30, 2002	Change from March 31, 2002	Change from September 30, 2001	As of March 31, 2002	As of September 30, 2001
Nonclassified claims	27,604,189	(1,698,533)	(5,970,398)	29,302,723	33,574,587
Financial Revitalization Law total	30,752,660	(1,906,212)	(5,397,616)	32,658,873	36,150,277

(Millions of yen)

	As of September 30, 2002	Change from March 31, 2002	Change from September 30, 2001	As of March 31, 2002	As of September 30, 2001
Partial direct write-offs	912,597	(39,694)	30,607	952,292	881,990

5. Coverage ratios by type of borrower

<Total of the five banks> (%)

	As of September 30, 2002	Change from March 31, 2002	Change from September 30, 2001	As of March 31, 2002	As of September 30, 2001
Unrecoverable or valueless claims	100.00	-	0.04	100.00	99.96
Covered by collateral, guarantees, etc.	88.71	4.02	5.66	84.69	83.05
Covered by reserves	11.28	(4.02)	(5.63)	15.30	16.91
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	0.21	100.00	99.79
Risk claims	82.33	0.41	1.32	81.92	81.01
Covered by collateral, guarantees, etc.	49.82	4.27	2.13	45.55	47.69
Covered by reserves	32.50	(3.87)	(0.82)	36.37	33.32
Reserve ratio against the portion not covered by collateral, guarantees, etc.	64.78	(2.02)	1.08	66.80	63.70

6. Placement of loans off the balance sheets under the criteria of the Financial Reconstruction Law

<Total of the four banks>

(1) Portion prior to the first half of fiscal 2000

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Revitalization Law Criteria)

(Billions of yen)

	End of September, 2000	End of March, 2001	End of September, 2001	End of March, 2002	End of September, 2002	Change
Unrecoverable or valueless claims	419.6	373.0	292.9	238.3	199.3	(38.9)
Risk claims	1,135.3	723.7	575.8	371.7	328.6	(43.1)
Total	1,554.9	1,096.7	868.7	610.1	528.0	(82.1)

* The balance as of September 30, 2002 includes 113.7 billion yen for which certain preparatory arrangements have already been made for removal from the balance sheet.

2) Loans placed off the balance sheets (Billions of yen)

	End of September, 2002
Liquidation type disposal	5.5
Restructuring type disposal	22.0
Improvement in operating conditions accompanying restructuring, etc.	2.0
Sales of claims	98.1
Direct write-offs	(84.6)
Other	38.9
Recovery of claims	33.4
Improvement in the conditions in the borrowers	5.5
Total	82.1

(2) Portion in the latter half of fiscal 2000

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Revitalization Law Criteria)

(Billions of yen)

	End of March, 2001	End of September, 2001	End of March, 2002	End of September, 2002	Change
Unrecoverable or valueless claims	57.9	34.1	38.0	51.0	12.9
Risk claims	401.8	337.9	273.5	121.8	(151.6)
Total	459.7	372.1	311.5	172.8	(138.6)

* The balance as of September 30, 2002 includes 30.6 billion yen for which certain preparatory arrangements have already been made for removal from the balance sheet.

2) Loans placed off the balance sheets (Billions of yen)

	End of September, 2002
Liquidation type disposal	0.2
Restructuring type disposal	0.6
Improvement in operating conditions accompanying restructuring, etc.	-
Sales of claims	63.3
Direct write-offs	49.7
Other	24.6
Recovery of claims	14.1
Improvement in the conditions in the borrowers	10.5
Total	138.6

(3) Portion in the first half of fiscal 2001

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Revitalization Law Criteria)

(Billions of yen)

	End of September, 2001	End of March, 2002	End of September, 2002	Change
Unrecoverable or valueless claims	54.2	38.0	31.8	(6.2)
Risk claims	148.4	82.5	59.3	(23.2)
Total	202.7	120.6	91.2	(29.4)

* The balance as of September 30, 2002 includes 24.0 billion yen for which certain preparatory arrangements have already been made for removal from the balance sheet.

2) Loans placed off the balance sheets (Billions of yen)

	End of September, 2002
Liquidation type disposal	0.2
Restructuring type disposal	1.3
Improvement in operating conditions accompanying restructuring, etc.	-
Securitization	8.5
Direct write-offs	(0.3)
Other	19.5
Recovery of claims	13.7
Improvement in the conditions in the borrowers	5.8
Total	29.4

(4) Portion in the latter half of fiscal 2001

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Revitalization Law Criteria)

(Billions of yen)

	End of September, 2001	End of March, 2002	End of September, 2002
Unrecoverable or valueless claims	128.0	103.5	(24.5)
Risk claims	870.3	607.1	(263.2)
Total	998.3	710.6	(287.7)

* The balance as of September 30, 2002 includes 73.4 billion yen for which certain preparatory arrangements have already been made for removal from the balance sheet.

2) Loans placed off the balance sheets

(Billions of yen)

	End of September, 2002
Liquidation type disposal	0.5
Restructuring type disposal	90.5
Improvement in operating conditions accompanying restructuring, etc.	123.7
Sales of claims	4.5
Direct write-offs	(22.7)
Other	91.0
Recovery of claims	78.2
Improvement in the conditions in the borrowers	12.8
Total	287.7

(5) Portion in the first half of fiscal 2002

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Revitalization Law Criteria)

(Billions of yen)

	End of September, 2002
Unrecoverable or valueless claims	46.7
Risk claims	140.5
Total	187.3

* The balance as of September 30, 2002 includes 36.1 billion yen for which certain preparatory arrangements have already been made for removal from the balance sheet.

Balance of claims to obligors classified as "doubtful" or lower obligor categories (Financial Revitalization Law Criteria)

Total of the figures reported in (1) to (5) above.

(Billions of yen)

	End of September, 2000	End of March, 2001	End of September, 2001	End of March, 2002	End of September, 2002	Change
Unrecoverable or valueless claims	419.6	430.9	381.3	442.4	432.5	(9.9)
Risk claims	1,135.3	1,125.5	1,062.2	1,598.2	1,257.5	(340.7)
Total	1,554.9	1,556.5	1,443.6	2,040.7	1,690.1	(350.6)

7. Loans and bills discounted by industry

<Total of the four banks>

(1) Industry breakdown of total loans and bills discounted

(Millions of yen)

	As of September 30, 2002	Change from March 31, 2002	Change from September 30, 2001	As of March 31, 2002	As of September 30, 2001
Manufacturing	3,786,930	(219,894)	(915,104)	4,006,825	4,702,035
Agriculture	24,573	(1,265)	(4,009)	25,838	28,582
Forestry	4,750	275	1,363	4,475	3,386
Fishery	4,296	665	172	3,630	4,123
Mining	30,253	265	(3,309)	29,987	33,562
Construction	1,397,064	(193,717)	(483,604)	1,590,782	1,880,669
Electricity, gas, heating, water	89,603	(11,423)	(53,826)	101,027	143,429
Transportation and communications	894,527	5,593	(100,913)	888,934	995,441
Retail, wholesale, and food services	3,950,337	(142,443)	(865,198)	4,092,781	4,815,536
Financial and insurance services	1,570,648	(78,400)	(340,426)	1,649,048	1,911,074
Real estate	4,200,567	(191,472)	(434,314)	4,392,040	4,634,882
Services	2,894,259	(75,938)	(477,911)	2,970,198	3,372,170
Local governments	613,141	(19,367)	31,171	632,508	581,970
Others	9,297,738	(702,745)	(923,447)	10,000,483	10,221,186
Domestic total	28,758,702	(1,629,869)	(4,569,356)	30,388,572	33,328,059
Japan offshore banking account	57,152	(16,896)	(228,929)	74,049	286,081
Total	28,815,855	(1,646,766)	(4,798,286)	30,462,622	33,614,141

(2) Risk-managed loans by industry

(Millions of yen)

	As of September 30, 2002	Change from March 31, 2002	Change from September 30, 2001	As of March 31, 2002	As of September 30, 2001
Manufacturing	359,796	(179)	117,962	359,976	241,834
Agriculture	3,629	1,560	2,274	2,069	1,354
Forestry	35	32	34	3	1
Fishery	80	(157)	(2)	237	82
Mining	4,321	2,655	3,753	1,665	567
Construction	243,992	(125,437)	(151,295)	369,430	395,288
Electricity, gas, heating, water	1,105	621	439	483	666
Transportation and communications	43,250	2,321	11,367	40,928	31,883
Retail, wholesale, and food services	451,083	8,414	128,126	442,668	322,956
Financial and insurance services	107,417	4,976	16,691	102,440	90,725
Real estate	1,257,351	(36,521)	425,172	1,293,873	832,179
Services	467,493	27,955	84,876	439,538	382,617
Local governments	1,556	1,556	1,556	-	-
Others	268,304	35,339	39,682	232,964	228,622
Domestic total	3,209,418	(76,862)	680,638	3,286,281	2,528,779
Japan offshore banking account	10,129	(3,779)	(9,962)	13,908	20,092
Total	3,219,547	(81,131)	670,676	3,300,679	2,548,871

(3) Loans to consumers

(Millions of yen)

	As of September 30, 2002	Change from March 31, 2002	Change from September 30, 2001	As of March 31, 2002	As of September 30, 2001
Housing loans	8,251,117	(572,214)	(682,368)	8,823,332	8,933,486
Before securitization	8,951,454	(109,416)	(31,950)	9,060,870	8,983,404
Other loans	641,305	(22,067)	(47,121)	663,372	688,426
Total loans to consumers	8,892,423	(594,281)	(729,489)	9,486,704	9,621,913
Before securitization of housing loans	9,592,759	(131,483)	(79,072)	9,724,243	9,671,831

(4) Loans and its ratio to small- and medium-sized corporations and individuals

(Millions of yen, %)

	As of September 30, 2002	Change from March 31, 2002	Change from September 30, 2001	As of March 31, 2002	As of September 30, 2001
Loans to SMEs and individuals	22,390,959	(1,381,380)	(3,386,414)	23,772,340	25,777,374
Ratio of loans to SMEs and individuals	77.85	(0.37)	0.51	78.22	77.34

Note: Based on the figures reported to Bank of Japan (excluding overseas loans and loans in Japan offshore banking account)

8. Loans to entities overseas by country

(p. 13)

<Total of the four banks>

1) Certain overseas loans

(Millions of yen)

	As of September 30, 2002	Change from March 31, 2002	Change from September 30, 2001	As of March 31, 2002	As of September 30, 2001
Total loans	30,754	(4,423)	(30,697)	35,177	61,452
Number of targeted countries	8	0	(2)	8	10

2) Loans by area

(Millions of yen)

	As of September 30, 2002	Change from March 31, 2002	Change from September 30, 2001	As of March 31, 2002	As of September 30, 2001
Loans to Asia	93,224	(23,063)	(115,709)	116,288	208,933
Risk-managed loans	8,972	(4,409)	(20,556)	13,381	29,528
Loans to Latin-America	8,268	(430)	(380)	8,699	8,649
Risk-managed loans	8	7	7	1	1
Loans to Russia	0	0	0	1	0
Risk-managed loans	-	-	-	-	-

9. Balance of Deposits and Loans

<Total of the four banks>

(Millions of yen)

	As of September 30, 2002	Change from March 31, 2002	Change from September 30, 2001	As of March 31, 2002	As of September 30, 2001
Deposits (as of period end)	33,465,749	(430,074)	480,472	33,895,823	32,985,277
Deposits (average balance for the period)	33,244,605	494,874	(214,484)	32,749,731	33,459,090
Principal (as of period end)	716,590	17,914	(186,963)	698,676	903,554
Principal (average balance for the period)	727,857	(167,939)	(221,806)	895,796	949,664
Loans and bills discounted (as of period end)	28,785,033	(1,646,083)	(4,796,027)	30,431,117	33,581,061
Banking account	28,424,491	(1,562,252)	(4,669,242)	29,986,743	33,093,733
Trust account	360,542	(83,831)	(126,785)	444,374	487,328
Loans and bills discounted (average balance for the period)	29,408,681	(3,268,372)	(3,715,825)	32,677,053	33,124,507
Banking account	29,008,605	(3,180,028)	(3,607,416)	32,188,633	32,616,022
Trust account	400,076	(88,343)	(108,408)	488,419	508,485

<Reference> Domestic breakdown of consumer, corporate and other deposits

(Millions of yen)

	As of September 30, 2002	Change from March 31, 2002	Change from September 30, 2001	As of March 31, 2002	As of September 30, 2001
Domestic consumer deposits (as of period end)	19,898,840	127,974	(467,977)	19,770,866	20,366,818
Liquid deposits	8,567,509	(5,018)	1,384,602	8,572,527	7,182,906
Time deposits	11,168,094	95,386	(1,820,265)	11,072,708	12,988,360
Domestic corporate deposits (as of period end)	11,302,404	157,523	955,750	11,144,880	10,346,654
Liquid deposits	8,470,473	221,518	3,134,183	8,248,955	5,336,290
Time deposits	2,392,696	(152,272)	(2,229,489)	2,544,969	4,622,186

Note: 1. Bank of Japan basis (excluding overseas loans and the special international transaction account)

2. Liquid deposits = current deposits + ordinary deposits + saving deposits + deposits at notice Time deposits = time deposits + periodic time deposits

10. Statements of disposal of nonaccrual loans

<Total of the four banks>

1) Loans to Cooperative Credit Purchasing Company, Ltd. (CCPC) and reserves for such loans

(Millions of yen)

	As of September 30, 2002	Change from March 31, 2002	Change from September 30, 2001	As of March 31, 2002	As of September 30, 2001
Balance of back financing	17,893	(9,106)	(49,134)	27,000	67,028
Reserve for possible losses on loans sold	12,412	(8,019)	(39,140)	20,432	51,553
Reserves ratio (%)	69.36	(6.31)	(7.55)	75.67	76.91

Note: The balance of back financing does not include accrued interest.

2) Sales of nonperforming claims

(Millions of yen)

	As of September 30, 2002	Change from March 31, 2002	Change from September 30, 2001	As of March 31, 2002	As of September 30, 2001
Principal of loans sold	140,195	(119,768)	58,133	259,964	82,062

3) Claims abandoned

(Millions of yen)

	As of September 30, 2002	Change from March 31, 2002	Change from September 30, 2001	As of March 31, 2002	As of September 30, 2001
Number of claims abandoned	-	(4)	(1)	4	1
Amount of claims abandoned (At book value)	-	(99,550)	(33,065)	99,550	33,065

Note: Claims on borrowers making plans for rehabilitation and engaging in legal proceedings are excluded.

III. Forecast for the fiscal year ending March 31, 2003

1. Forecast

<Non-consolidated>		(Billions of yen)	
	For the interim period ended September 30,	For the fiscal year ending March 31, 2003	
Operating income	6.6	14.0	
Ordinary net profit	1.0	1.2	
Net income	0.8	5.5	

<Consolidated>		(Billions of yen)	
	For the interim period ended September 30,	For the fiscal year ending March 31, 2003	
Ordinary income	639.2	1,300.0	
Ordinary profit	22.3	12.0	
Net income	13.5	3.0	

<Reference>		(Billions of yen)		
<Total of the five banks>		For the interim period ended September 30,	For the fiscal year ending March 31, 2003	
	Gross operating profit	391.0	784.3	
	Expenses	225.8	471.5	
	Consolidation-related expenses	1.1	17.7	
	Actual net operating profit	166.9	312.8	
	Other income/expenses	(153.3)	(307.5)	
	Gains or losses on stocks	(9.7)	(19.5)	
	Disposal of non-performing loans	147.9	305.4	
	Consolidation-related expenses	0.6	1.0	
	Ordinary profit	13.6	5.3	
	Extraordinary profits (losses)	(5.1)	(4.8)	
	Income before income taxes and minority interests	8.4	0.5	
	Income taxes-deferred	(1.6)	7.4	
	Net income (loss)	6.8	(6.9)	

2. Forecast for the capital assets ratio (Japanese Standard)

<Consolidated>		(%)	
	For the interim period ended September 30, (Tentative figure)	For the fiscal year ending March 31, 2003 (Forecast)	
Capital assets ratio	7.92	Latter half of 7% level	

<Reference>

Balance sheet of the Nara Bank, Ltd. (September 30, 2002)

(Millions of yen)

Item	Amount	Item	Amount
(Assets)		(Liabilities)	
Cash and due from banks	7,947	Deposits	171,161
Call loans	7,200	Other liabilities	471
Monetary claims bought	1,332	Reserve for employees' bonuses	122
Securities	36,632	Reserve for employees' retirement benefits	479
Loans and bills discounted	128,790	Reserve for possible losses on loans sold	138
Other assets	809	Deferred tax liabilities on land revaluation	676
Premises and equipment	3,412	Acceptances and guarantees	6,016
Deferred tax assets	1,747	Total liabilities	179,064
Customers' liabilities for acceptances and guarantees	6,016	(Shareholders' equity)	
Reserve for possible loan losses	(6,554)	Capital	3,862
		Capital surplus	1,847
		Earned surplus	1,436
		Revaluation reserve for land, net of taxes	934
		Net unrealized gains/losses on securities available for sale, net of taxes	187
		Total shareholders' equity	8,268
Total assets	187,333	Total liabilities and shareholders' equity	187,333

Balance sheet of Resona Trust & Banking Co., Ltd. (September 30, 2002)

(Millions of yen)

Item	Amount	Item	Amount
(Assets)		(Liabilities)	
Cash and due from banks	2,957	Deposits	3,095
Securities	15,010	Other liabilities	5,940
Other assets	15,793	Total liabilities	9,035
Premises and equipment	3,539	(Shareholders' equity)	
Deferred tax assets	251	Capital	10,000
		Capital surplus	14,969
		Earned surplus	3,548
		Net unrealized gains/losses on securities available for sale, net of taxes	(0)
		Total shareholders' equity	28,517
Total assets	37,552	Total liabilities and shareholders' equity	37,552