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Financial Results Report for the
Fiscal Year Ended March 31,
2002 [Reference Materials]

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May 24, 2002

 **Daiwa Bank Holdings, Inc.**

Fiscal Year 2001 Supplementary Materials for Business Results

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* The totals for five banks are the sum of non-consolidated figures for Daiwa Bank (including the trust account), Kinki Osaka Bank, Nara Bank, Asahi Bank, and Daiwa Trust Co. (including the trust account). Please note that figures for Daiwa Trust Co. for prior years are included the figures for Daiwa Bank.

I. Results for Fiscal Year Ended March 31, 2002

1. Statements of operations

<Non-consolidated>

(1) Consolidated statement of operations (December 12, 2001 - March 31, 2002)

(Billions of yen)

Item	Amount
Operating profit/loss	2.1
Fees received from subsidiaries	2.0
Operating expense	1.7
Operating income	0.4
Nonoperating income	0.0
Nonoperating expenses	0.1
Ordinary income	0.3
Extraordinary gains	28.9
Gains from the sales of stock of a subsidiary	28.9
Income before income taxes	29.2
Income, inhabitants and enterprise taxes	10.3
Income taxes deferred	(0.9)
Net income	19.9
Unappropriated retained earnings at the end of the year	19.9

(2) Balance sheet (March 31, 2002)

(Billions of yen)

Item	Amount	Item	Amount
(Assets)		(Liabilities)	
Current Assets	32.5	Current Liabilities	10.9
Fixed Assets	1,789.2	Fixed Liabilities	300.0
Tangible Fixed Assets	0.0	Long-term Borrowing	300.0
Intangible Fixed Assets	0.0	Total liabilities	310.9
Investments	1,789.2	(Shareholders' equity)	
Investments in subsidiaries	1,489.2	Capital	720.0
Long-term loans to subsidiaries	300.0	Legal reserve	731.4
Other investments	0.0	Capital surplus	731.4
Deferred Assets	0.4	Retained Earnings	59.9
		Unappropriated retained earnings	19.9
		Net income	19.9
		Other reserves	40.0
		Gain from decrease of capital surplus	40.0
		Treasury stock	(0.0)
		Total shareholders' equity	1,511.2
Total assets	1,822.2	Total of liabilities and shareholders' equity	1,822.2

<Consolidated>

(1) Statement of operations (December 12, 2001 - March 31, 2002)

(Billions of yen)

Item	Amount
Operating income	1,361.3
Operating expense	2,521.4
Ordinary loss	1,160.1
Extraordinary gains	12.0
Extraordinary loss	25.7
Net loss before income taxes	1,173.7
Income taxes-current	14.9
Income taxes-deferred	(256.4)
Minority interest in net loss	0.4
Net loss	931.8

(2) Consolidated balance sheet (March 31, 2002)

Please refer to page 11 of the Consolidated Flash Report

<Reference>

Highlights of Performance of the Daiwa Bank Holdings Group Banks (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	Daiwa	Kinki Osaka	Nara	Asahi	Daiwa trust & Banking
Gross operating profit	800.1	264.9	87.0	4.2	442.0	1.8
General & Administrative Exp.	477.3	158.6	68.6	3.3	245.8	0.7
Provision to general reserve for possible loan losses	112.9	73.7	1.2	0.4	37.6	---
Net operating profit	209.8	32.5	17.1	0.4	158.5	1.0
Core net operating profit	310.7	104.6	18.1	0.4	186.4	1.0
Effective net operating profit	326.8	110.2	18.3	0.8	196.1	1.0
Gains or losses on stocks	(607.2)	(247.7)	(24.1)	(0.1)	(335.1)	---
Disposal of non-performing loans	834.9	317.7	22.1	1.0	494.0	---
Ordinary profit/(loss)	(1,263.7)	(545.9)	(23.6)	(0.8)	(694.3)	1.0
Extraordinary gains, net	(14.6)	4.8	2.2	0.0	(21.7)	---
Income (loss) before income taxes	(1,278.3)	(541.0)	(21.4)	(0.8)	(716.0)	1.0
Income taxes-deferred	(237.6)	(106.7)	0.1	(0.3)	(131.4)	0.4
Net income(loss)	(1,040.6)	(434.6)	(21.5)	(0.4)	(584.6)	0.6

Difference between consolidated
and non-consolidated figures

Consolidated net income

	98.0	(3.3)	---	(7.5)	---
	(336.6)	(24.8)	---	(592.2)	---

Note: Core net operating profit: Net operating profit, excluding net gains on bonds, disposal of non-performing loans in the trust account, and the provision to the general reserve for possible loan losses.

Statement of gains or losses on stocks (Billions of yen)

	Total of the five	Daiwa	Kinki Osaka	Nara	Asahi	Daiwa trust & Banking
Gains or losses on stocks	(607.2)	(247.7)	(24.1)	(0.1)	(335.1)	---
Gains on sales of stocks	41.8	11.2	0.7	0.0	29.8	---
Losses on sales of stocks	215.8	19.1	0.0	0.0	196.6	---
Losses on devaluation of stocks	433.1	239.8	24.8	0.1	150.5	---
Provision to reserve for possible losses on securities	17.8	---	---	---	17.8	---

Book value of stock sold (Billions of yen)

	Total of the five	Daiwa	Kinki Osaka	Nara	Asahi	Daiwa trust & Banking
Book value of stock sold	914.3	160.2	3.9	0.1	750.0	---
(of which, employee retirement benefit trust)	144.8	88.6	---	---	56.2	---

Unrealized gains or losses on securities (Billions of yen)

	Total of the five	Daiwa	Kinki Osaka	Nara	Asahi	Daiwa trust & Banking
Securities held to maturity	(0.0)	---	---	(0.0)	---	---
Securities of subsidiaries and affiliates	---	---	---	---	---	---
Other securities	(79.1)	(48.6)	(10.3)	0.1	(20.3)	0.0
Bonds	23.8	11.2	1.1	0.3	11.0	0.0
Stocks	(91.7)	(60.5)	(0.1)	(0.1)	(30.8)	---
Others	(11.2)	0.6	(11.3)	(0.1)	(0.4)	---

2. Projections for the fiscal year ending March 31, 2003

<Non-consolidated>

	FY2002	FY2001
Operating income	8.0	2.1
Ordinary profit	1.1	0.3
Net income (loss)	0.7	19.9

(Billions of yen)

Change from previous year
5.9
0.8
(19.2)

<Consolidated>

	FY2002	FY2001
Operating income	1,300.0	1,361.3
Ordinary profit	100.0	1,160.1
Net income (loss)	50.0	931.8

(Billions of yen)

Change from previous year
61.3
1,260.1
981.8

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

(Billions of yen)

	FY2002	FY2001
Net operating profit	339.0	326.8

Change from previous year
12.2

<Reference>

Projections for the accounts of the Group banks for fiscal 2002 (non-consolidated)(Millions of yen)

	Daiwa	Kinki Osaka	Nara	Asahi	Daiwa trust & Banking
Gross operating profit	248.2	90.6	4.7	433.0	35.3
Expenses	145.7	65.8	3.4	236.5	9.6
Net operating profit	102.5	24.2	1.3	196.5	25.7
Core net operating profit	100.5	24.2	1.0	187.5	25.7
Effective net operating profit	102.5	24.8	1.3	196.5	25.7
Gains or losses on stocks	---	---	---	---	---
Disposal of non-performing loans	70.0	19.0	0.2	100.0	---
Ordinary income	14.5	11.0	1.1	65.0	24.9
Extraordinary gains or losses, net	5.0	1.6	---	(10.0)	---
Net income (loss)	19.5	6.8	0.4	30.0	15.3

Note: The figures for the Group banks do not include approximately 12 billion yen in expenses related to the management consolidation.

3. Principal indicators of operations

(1) Statement of capital ratio

Consolidated capital ratio (domestic criteria: tentative figure)

(Billions of yen)

	DBH consolidated	Daiwa	Kinki Osaka	Nara	Asahi	Daiwa trust & Banking
Capital ratio	8.73%	8.35%	7.27%	8.30%	8.71%	218.13%
(Tier I ratio)	4.38%	4.21%	4.15%	6.95%	4.37%	218.13%
Total qualifying capital	2,517.5	830.6	192.3	8.3	1,412.9	24.9
Tier I	1,265.2	419.3	109.8	7.0	708.9	24.9
(Unrealized losses on securities)	(72.7)	(49.4)	(10.3)	---	(18.5)	---
Tier II	1,265.2	468.3	82.5	1.3	708.9	---
Deducted items	12.9	8.0	0.0	---	4.9	---
Risk-adjusted assets	28,830.2	9,938.6	2,643.5	100.9	16,220.9	11.4

Non-consolidated capital ratio (domestic criteria: tentative figure)

(Billions of yen)

	Daiwa	Kinki Osaka	Nara	Asahi	Daiwa trust & Banking
Capital ratio	8.24%	7.40%	8.30%	8.95%	218.13%
(Tier I ratio)	4.29%	4.28%	6.95%	4.48%	218.13%
Total qualifying capital	803.4	195.7	8.3	1,415.3	24.9
Tier I	418.2	113.3	7.0	709.2	24.9
(Unrealized losses on securities)	(48.6)	(10.3)	---	(20.3)	---
Tier II	418.2	82.5	1.3	709.2	---
Deducted items	33.0	0.0	---	3.0	---
Risk-adjusted assets	9,748.7	2,643.9	100.9	15,801.0	11.4

(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.

<March 31, 2002>

(Billions of yen)

	Total of the four	Daiwa	Kinki Osaka	Nara	Asahi
Total loans and bills discounted (A)	32,658.8	10,764.1	3,258.6	130.9	18,505.1
Unrecoverable	442.4	205.0	80.4	7.8	149.1
Risk	1,598.2	690.7	103.0	3.4	800.9
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)	10.27%	13.86%	11.50%	11.57%	7.96%

<Change from September 30, 2001>

(Billions of yen)

	Total of the four	Daiwa	Kinki Osaka	Nara	Asahi
Unrecoverable	61.0	57.8	13.0	1.1	(10.9)
Risk	535.9	398.9	13.0	(0.5)	150.6
Special attention	183.3	136.6	3.3	0.7	49.3
Total	780.4	593.4	(3.4)	1.4	189.1

<September 30, 2001>

(Billions of yen)

	Total of the four	Daiwa	Kinki Osaka	Nara	Asahi
Unrecoverable	381.3	147.2	67.4	6.6	160.0
Risk	1,062.2	291.8	116.1	3.9	650.3
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

<March 31, 2001>

(Billions of yen)

	Total of the four	Daiwa	Kinki Osaka	Nara	Asahi
Unrecoverable	430.9	174.2	75.8	5.9	174.8
Risk	1,125.5	352.1	116.0	3.3	653.9
Special attention	920.5	287.3	190.5	2.1	440.5
Total	2,477.1	813.7	382.4	11.5	1,269.3

Coverage ratios by type of borrower

<Total of the four banks>

	Total of the four	Daiwa	Kinki Osaka	Nara	Asahi
Unrecoverable	100.00%	100.00%	100.00%	100.00%	100.00%
Collateral, guarantees, etc.	84.87%	78.56%	96.20%	39.79%	89.24%
Loan loss reserves	15.12%	21.43%	3.79%	60.20%	10.75%
Reserve for amount not covered by collateral, guarantees, etc.	100.00%	100.00%	100.00%	100.00%	100.00%
Risk	81.92%	86.52%	85.61%	95.92%	77.43%
Collateral, guarantees, etc.	45.54%	56.02%	62.30%	79.05%	34.21%
Loan loss reserves	36.38%	30.49%	23.30%	16.87%	43.22%
Reserve for amount not covered by collateral, guarantees, etc.	66.81%	69.35%	61.83%	80.55%	65.78%

Coverage of watch obligors

<Daiwa Bank>

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

	Fiscal year ended March 31, 2002				(Billions of yen)	
	Amount (A)	Reserves (B)	Collateral, guarantees, etc. (C)	Coverage ratio (Note)	Interim period ended September 30, 2001	Fiscal year ended March 31, 2001
Watch obligors	2,552.0	129.9	1,096.2	5.09%	2.60%	1.92%
Other watch obligors	1,554.6	27.1	675.1	1.74%	1.08%	1.22%
Special attention obligors	997.4	102.7	421.0	17.83%	9.40%	9.28%
(Special attention loans)	596.3	102.7	250.3	29.70%	14.08%	11.74%

<Asahi Bank>

	Fiscal year ended March 31, 2002				(Billions of yen)	
	Amount (A)	Reserves (B)	Collateral, guarantees, etc. (C)	Coverage ratio (Note)	Interim period ended September 30, 2001	Fiscal year ended March 31, 2001
Watch obligors	3,147.0	154.2	1,055.4	4.90%	3.07%	2.99%
Other watch obligors	2,278.1	42.7	760.5	1.87%	1.78%	2.01%
Special Attention obligors	868.8	111.5	294.9	19.43%	12.87%	11.26%
(Special attention loans)	523.6	111.5	177.7	32.24%	18.37%	16.40%

Risk-managed loans <Nonconsolidated>

(Billions of yen)

	Total of the five banks	Daiwa	Kinki Osaka	Nara	Asahi
Total loans and bills discounted (A)	30,431.1	10,057.1	3,101.0	124.2	17,148.7
Loans to borrowers in legal bankruptcy	178.6	71.2	36.7	3.4	67.0
Past due loans	1,806.6	783.7	141.7	7.6	873.5
Loans past due over 3 months	102.0	9.0	13.5	0.2	79.2
Restructured loans	1,213.3	587.3	177.9	3.6	444.4
Total (B)	3,300.6	1,451.3	370.0	15.0	1,464.2
(B) / (A)	10.84%	14.43%	11.93%	12.12%	8.53%

(3) Placement of loans off the balance sheets under the criteria of the Financial Reconstruction Law

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

(Billions of yen)

	Fiscal year ended March 31, 2002	Daiwa	Asahi	Interim period ended September 30, 2001	Fiscal year ended March 31, 2001	Interim period ended September 30, 2000
Total	494.4	239.0	255.4	733.4	940.9	1,359.2
Rate of progress	63.6%	66.0%	61.1%	46.1%	30.8%	---
Unrecoverable	191.0	115.4	75.6	237.9	309.0	346.5
Risk	303.4	123.6	179.7	494.5	631.9	1,012.7

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

(Billions of yen)

	Fiscal year ended March 31, 2002	Daiwa	Asahi	Interim period ended September 30, 2001	Fiscal year ended March 31, 2001
Total	299.8	30.2	269.6	357.5	414.3
Rate of progress	27.6%	54.6%	22.5%	13.7%	---
Unrecoverable	30.9	17.7	13.1	27.2	40.1
Risk	268.9	12.4	256.4	330.2	374.1

3) Claims newly classified in the first half of fiscal 2001 (existing portion) (Billions of yen)

	Fiscal year ended March 31, 2002			Interim period ended September 30, 2000
		Daiwa	Asahi	
Total	94.7	37.7	56.9	158.2
Rate of progress	40.2%	48.7%	32.8%	---
Unrecoverable	28.0	14.9	13.1	42.0
Risk	66.6	22.8	43.8	116.2

4) Additional claims in the second half of fiscal 2001 (newly reported)

(Billions of yen)

	Fiscal year ended March 31, 2002		
		Daiwa	Asahi
Total	956.8	588.8	368.0
Rate of progress	---	---	---
Unrecoverable	104.1	56.9	47.2
Risk	852.7	531.8	320.8

<Reference>

Claims to obligors classified as "doubtful" or lower obligor categories in self-assessment of asset quality

	Fiscal year ended March 31, 2002		
		Daiwa	Asahi
Total	1,845.7	895.8	950.1
Unrecoverable	354.1	205.0	149.1
Risk	1,491.6	690.7	800.9

(4) Loans to consumers

(Billions of yen)

	Total of four banks	Change from March 31, 2001	Daiwa	Kinki Osaka	Nara	Asahi
Housing loans	8,823.3	71.2	1,809.8	836.6	22.9	6,153.8
Before securitization	9,060.8	252.8	1,834.2	836.6	22.9	6,366.9
Other loans	663.3	(46.3)	213.1	214.9	3.1	232.0
Total loans to consumers	9,486.7	24.8	2,022.9	1,051.6	26.1	6,385.9
Before securitization of housing loans	9,724.2	206.4	2,047.4	1,051.6	26.1	6,599.0
Loans to consumers / total	31.21%	---	20.12%	33.91%	21.05%	37.23%

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

(Billions of yen)

	Total of four banks	Change from March 31, 2001	Daiwa	Kinki Osaka	Nara	Asahi
Loans to small- and medium-sized corporations and individuals	23,772.3	(2,210.7)	7,318.8	2,870.5	114.1	13,468.7
Ratio of loans to small and medium-sized corporations and	78.22%	0.67%	72.82%	92.57%	91.91%	78.69%

<Consolidated>		(Millions of yen
		Fiscal year ended March 31, 2002
Gross operating profit		899,356
Interest income		652,245
Trust fees		44,843
Fees and commissions		118,061
Trading income		10,332
Other operating income		73,873
Provision to general reserve for possible loan losses		103,126
General and Administrative Expenses		568,320
Other gains or losses		(1,388,011)
Gains or losses on securities		(466,913)
Disposal of non-performing loans		901,325
Write-off of loans		349,288
Provision to specific reserve for losses		375,629
Provision to reserve for losses on sales of loans		9,231
Provision to reserve for losses incurred from supporting specific borrowers		---
Debt forgiveness		66,580
Losses on sales of claims to CCPC		14,213
Provision to reserve for losses on certain overseas loans		(4,963)
Losses on sales of other claims		47,537
Other credit-related expenses		43,809
Equity in net loss of affiliated companies		2,713
Ordinary loss		1,160,102
Extraordinary gains		12,063
Extraordinary losses		25,750
Loss before income taxes		1,173,789
Income taxes-current		14,906
Income taxes-deferred		(256,412)
Minority interest in net loss		407
Net Loss		931,876

<Reference> Scope of consolidation and application of the equity method		(Companies)
		Fiscal year ended March 31, 2002
Consolidated subsidiaries		54
Companies accounted for by the equity method		9
Total		70

<Total of the five banks>

(Millions of yen)

	Fiscal year ended March 31, 2002	Change from March 31, 2001	Fiscal year ended March 31, 2001
Gross operating profit	800,138	13,841	786,296
Gross operating profit from domestic operations	757,796	13,484	744,312
Interest income	627,662	23,461	604,200
Trust fees	44,346	(10,487)	54,833
Fees and commissions	55,696	(5,926)	61,622
Trading income	1,993	(1,169)	3,162
Other operating income	28,098	7,605	20,492
Gross operating profit from international operations	42,341	357	41,984
Interest income	11,762	(9,030)	20,792
Fees and commissions	4,352	157	4,195
Trading income	6,407	4,072	2,335
Other operating income	19,818	5,157	14,660
Expenses (excluding extraordinary expenses)	477,324	(8,667)	485,991
Personnel expenses	187,550	(11,226)	198,777
Nonpersonnel expenses	266,293	3,390	262,903
Deposit insurance fees	27,632	2,294	25,338
Taxes	23,480	(830)	24,310
Provision to general reserve for possible loan losses	112,983	101,286	11,696
Disposal of non-performing loans in the trust account	4,034	1,259	2,775
Actual net operating profit	326,849	23,767	303,081
Core net operating profit	310,797	22,281	288,516
Net operating profit	209,830	(78,778)	288,608
Other gains or losses	(1,473,599)	(1,140,149)	(333,449)
Gains or losses on securities	(607,210)	(811,047)	203,836
Gains on sale of securities	41,857	(202,350)	244,207
Losses on sale of securities	215,884	208,977	6,906
Losses on devaluation of securities	415,383	381,919	33,463
Provision to the reserve for possible losses on securities	17,800	17,800	0
Disposal of non-performing loans	834,977	340,542	494,434
Write-off of loans	297,970	88,456	209,514
Provision to specific reserve for losses	404,650	216,043	188,606
Provision to reserve for losses on sales of loans	9,231	(15,421)	24,653
Provision to reserve for losses incurred from supporting specific borrowers	---	(22,000)	22,000
Losses on sales of claims to CCPC	14,214	(986)	15,201
Provision to reserve for losses on certain overseas loans	(4,977)	(4,286)	(691)
Other disposal of non-performing loans	113,888	78,737	35,151
Tokyo and Osaka taxes on gross bank income	11,259	5,058	6,201
Ordinary loss	1,263,768	1,218,927	44,840
Extraordinary gains or losses	(14,601)	(16,709)	2,107
Gains or losses on disposition of real estate / premises and equipment	(23,808)	(18,579)	(5,229)
Gains on disposition of real estate / premises and equipment	776	(4,245)	5,021
Losses on disposition of real estate / premises and equipment	24,585	14,334	10,250
Loss before income taxes	1,278,369	1,235,637	42,732
Income taxes-current	1,794	(12,441)	14,235
Income taxes-deferred	(239,477)	(231,982)	(7,495)
Net loss	1,040,686	991,213	49,472

Note: Actual net operating profit: Net operating profit before transfer to the general reserve for possible loan losses and the disposal of non-performing loans in the trust account

2 . Net operating profit per employee

<Total of the five banks>		(Millions of yen)	
	Fiscal year ended March 31, 2002	Change from March 31, 2001	Fiscal year ended March 31, 2001
Actual net operating profit	326,849	23,767	303,081
Per employee (thousands of yen)	15,056	1,851	13,205
Core net operating profit	209,830	(78,778)	288,608
Per employee (thousands of yen)	9,666	(2,908)	12,574

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

3 . ROE

<Consolidated>		(%)
	Fiscal year ended March 31, 2002	
Net income ROE	(169.43)	

<Total of the five banks>		(%)	
	Fiscal year ended March 31, 2002	Change from March 31, 2001	Fiscal year ended March 31, 2001
Net operating profit ROE	11.35	(0.68)	12.03
Net income ROE	(56.29)	(54.23)	(2.06)

Note: ROE = $\frac{\text{(Net operating profit or net income - dividends on preferred stocks)}}{\text{(Stockholders' equity at the beginning of the fiscal year + Stockholders' equity at the fiscal year-end) / 2}}$

4. Interest rate spreads (domestic operations)

<Total of the five banks>		(%)	
	Fiscal year ended March 31, 2002	Change from March 31, 2001	Fiscal year ended March 31, 2001
Average Interest rate on funds invested (A)	1.77	(0.09)	1.86
Average interest rate of loans and bills discounted (C)	2.06	(0.06)	2.12
Average interest rate on marketable securities	0.89	(0.18)	1.07
Average interest rate on procured funds (B)	0.24	(0.16)	0.40
Average interest rate of deposits and negotiable CDs (D)	0.14	(0.11)	0.25
Average interest rate on external debt	0.77	(0.38)	1.15
Gross interest margin (A) - (B)	1.53	0.07	1.46
Average loan/deposit margin (C) - (D)	1.92	0.05	1.87

5. Accrued liabilities for severance indemnities and expenses

<Total of the five banks>		(Millions of yen)	
	Fiscal year ended March 31, 2002	Change from March 31, 2001	Fiscal year ended March 31, 2001
Accrued liabilities for severance indemnities (At beginning of the period)	746,864	34,385	712,479
Unfunded liabilities for prior indemnities	214,935	(14,346)	229,281
Amount covered by establishment of trust	0	(40,290)	40,290
Amount amortized during the period	32,680	5,321	27,358
Remaining amount requiring amortization	182,254	20,622	161,632
Severance payment costs	50,975	(32,691)	83,667

6. Gains or losses on bonds

<Total of the five banks>

(Millions of yen)

	Fiscal year ended March 31, 2002		Fiscal year ended March 31, 2001
		Change from March 31, 2001	
Gains or losses on bonds, net	16,051	1,486	14,565
Gains on sales of bonds	34,132	642	33,489
Gains on redemption of bonds	3	(56)	60
Losses on sales of bonds	17,427	(472)	17,900
Losses on redemption of bonds	---	(301)	301
Losses on devaluation of bonds	656	(126)	782

7. Gains or losses on stocks

<Total of the five banks>

(Millions of yen)

	Fiscal year ended March 31, 2002		Fiscal year ended March 31, 2001
		Change from March 31, 2001	
Gains or losses on stocks, net	(607,210)	(811,047)	203,836
Gains on sales of stocks	41,857	(202,350)	244,207
Losses on sales of stocks	215,884	208,977	6,906
Losses on devaluation of stocks	415,383	381,919	33,463
Provision to reserve for possible losses on securities	17,800	17,800	---

< Reference > Book value of stock sold

(Billions of yen)

	Fiscal year ended March 31, 2002	Change from March 31, 2001	Fiscal year ended March 31, 2001
Book value of stock sold	914.3	307.1	607.2

8. Revaluation gains or losses on securities

<Reference> Methods for valuation of securities

Securities held for trading purposes	At market price (Revaluation gains or losses on securities charged to income)
Bonds held to maturity	Primarily at amortized cost
Stock of subsidiaries and affiliates	At cost
Other securities	Primarily at market price

<Consolidated>

(Millions of yen)

	Fiscal year ended March 31, 2002		
	Revaluation		
	Gains or losses, net	Gains	Losses
Securities held to maturity	(18)	72	91
Other securities	(70,738)	133,458	204,197
Total	(70,757)	133,531	204,288
Bonds	23,819	27,271	3,451
Stocks	(89,324)	103,640	192,964
Others	(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)

	Fiscal year ended March 31, 2002				Fiscal year ended March 31, 2001		
	Revaluation			Change from March 31, 2001	Revaluation		
	Gains or losses, net	Gains	Losses		Gains or losses, net	Gains	Losses
Securities held to maturity	(18)	72	91	(24)	5	35	29
Stock of subsidiaries and affiliates	---	---	---	47,431	(47,431)	---	47,431
Other securities	(79,155)	128,081	207,236	137,955	(217,110)	236,031	453,142
Total	(79,173)	128,153	207,327	185,362	(264,535)	236,067	500,602
Bonds	23,819	27,270	3,451	(17,307)	41,127	44,455	3,327
Stocks	(91,710)	98,280	189,990	194,288	(285,999)	185,993	471,992
Others	(11,282)	2,602	13,885	8,381	(19,663)	5,618	25,282

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.

9. Capital ratio (second criteria)

<Consolidated>		(Billions of yen)
		Fiscal year ended March 31, 2002 (tentative figures)
Capital ratio		8.73%
Tier I ratio		4.38%
Total qualifying capital		2,517.5
Tier I		1,265.2
Unrealized losses on securities		(72.7)
Tier II		1,265.2
Land revaluation differences		84.3
Qualifying subordinated debt		1,015.2
Deducted items		12.9
Risk-adjusted assets		28,830.2

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

10. Employees

<Non-consolidated>		(People)
		Fiscal year ended March 31, 2002
Directors		17
Executive officers		5

<Total of the five banks>				(People)
	Fiscal year ended March 31, 2002	Change from March 31, 2001	Fiscal year ended March 31, 2001	
Directors	42	(14)	56	
Executive officers	42	(1)	43	
Employees	21,488	(2,035)	23,523	

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

Kinki Osaka Bank and Nara Bank adopted the above base for the number of employees since the fiscal year ended March 31, 2002.

11. Branches

<Total of the five banks>				(Offices)
	Fiscal year ended March 31, 2002	Change from March 31, 2001	Fiscal year ended March 31, 2001	
Domestic manned branches	720	(70)	790	
Branches in eastern Japan	303	(30)	333	
Branches in Tokyo Prefecture	129	(13)	142	
Branches in Saitama Prefecture	110	(11)	121	
Branches in western Japan	417	(40)	457	
Branches in Osaka Prefecture	296	(36)	332	
Domestic nonmanned branches	996	24	972	
Branches in eastern Japan	629	28	601	
Branches in Tokyo Prefecture	189	8	181	
Branches in Saitama Prefecture	334	15	319	
Branches in western Japan	367	(4)	371	
Branches in Osaka Prefecture	263	(10)	273	
Total of branches	1,716	(46)	1,762	

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.

2. Loans and bills outstanding

1. Risk-managed loans

<Total of the five banks>

Risk-managed loans

(Millions of yen)

	As of March 31, 2002	Change from September 30,	Change from March31, 2001	As of September 30, 2001	As of March 31, 2001
Loans to borrowers in legal bankrupt	178,641	(4,751)	(31,889)	183,392	210,530
Past due loans	1,806,635	573,165	495,825	1,233,470	1,310,810
Loans past due over 3 months	102,020	(15,472)	(32,697)	117,492	134,718
Restructured loans	1,213,382	198,865	426,791	1,014,516	786,591
Risk-managed loans, total	3,300,679	751,806	858,029	2,548,872	2,442,650

Regarding uncollectibles in the above figures, amounts are net of partial direct write-offs.

The amount of such write-offs is shown below.

Partial direct write-offs	944,290	70,333	4,835	873,957	939,454
Balance of loans (as of period-end)	30,431,117	(3,149,945)	(3,856,319)	33,581,062	34,287,437

Ratio to balance of loans

(%)

	As of March 31, 2002	Change from September 30,	Change from March31, 2001	As of September 30, 2001	As of March 31, 2001
Loans to borrowers in legal bankrupt	0.58	0.04	(0.03)	0.54	0.61
Past due loans	5.93	2.26	2.11	3.67	3.82
Loans past due over 3 months	0.33	(0.01)	(0.06)	0.34	0.39
Restructured loans	3.98	0.96	1.69	3.02	2.29
Risk-managed loans, total	10.84	3.25	3.72	7.59	7.12

2. Percentage of reserves to total risk-managed loans

<Total of the five banks>

(%)

	As of March 31, 2002	Change from September 30,	Change from March31, 2001	As of September 30, 2001	As of March 31, 2001
Before partial direct write-off	45.36	0.61	(3.88)	44.75	49.24
After partial direct write-off	29.73	3.93	0.01	25.80	29.72

Note: Percentage of reserves = (Total reserve for possible loan losses + Reserve for losses incurred from supporting certain borrowers + Reserve for write-off of claims) / Total risk-managed loans

3. Reserve for possible loan losses

<Consolidated>		(Millions of yen)
		As of March 31, 2002
General reserve for possible loan losses		344,575
Specific reserve for possible loan losses		708,822
Special reserve for certain overseas loan		1,560
Total reserve for possible loan losses		1,054,958
Reserve for losses on sales of loans		20,432
Reserve for write-off of claims		1,341

<Total of the five banks>		(Millions of yen)				
		As of March 31, 2002	Change from September 30, 2001	Change from March31, 2001	As of September 30, 2001	As of March 31, 2001
General reserve for possible loan losses		326,433	95,082	113,231	231,351	213,202
Specific reserve for possible loan losses		651,267	232,303	193,712	418,964	457,554
Special reserve for certain overseas loan		2,288	(3,739)	(4,772)	6,028	7,060
Total reserve for possible loan losses		979,989	323,645	302,171	656,344	677,818
Reserve for losses incurred from supporting certain borrowers		---	---	(46,662)	---	46,662
Reserve for losses on sales of loans		20,432	(31,121)	(44,937)	51,553	65,369
Reserve for write-off of claims		1,341	(128)	(273)	1,469	1,614

4. Claims disclosure according to the Financial Reconstruction Law

<Total of the five banks>		(Millions of yen)				
		Fiscal year ended March 31, 2002	Change from September 30, 2001	Change from March31, 2001	Interim period ended September 30, 2001	Fiscal year ended March 31, 2001
Unrecoverable		442,477	61,087	11,490	381,389	430,986
Risk		1,598,270	535,979	472,726	1,062,290	1,125,543
Special attention		1,315,402	183,393	394,809	1,132,009	920,593
Financial Revitalization Law subtotal		3,356,149	780,459	879,026	2,575,690	2,477,123

<Total of the five banks>		(Millions of yen)				
		Fiscal year ended March 31, 2002	Change from September 30, 2001	Change from March31, 2001	Interim period ended September 30, 2001	Fiscal year ended March 31, 2001
Nonclassified		29,302,722	(4,272,075)	(5,229,833)	33,574,798	34,532,556
Financial Revitalization Law total		32,658,873	(3,491,615)	(4,350,806)	36,150,488	37,009,679

<Total of the five banks>		(Millions of yen)				
		Fiscal year ended March 31, 2002	Change from September 30,	Change from March31, 2001	Interim period ended September 30, 2001	Fiscal year ended March 31, 2001
Partial direct write-offs		952,292	70,302	3,520	881,990	948,771

5. Coverage ratios by type of borrower

<Total of the five banks>		(%)				
		Fiscal year ended March 31, 2002	Change from September 30, 2001	Change from March31, 2001	Interim period ended September 30, 2001	Fiscal year ended March 31, 2001
Unrecoverable		100.00	0.04	0.00	99.96	100.00
Covered by collateral, guarantees, etc.		84.70	1.65	12.44	83.05	72.26
Covered by reserves		15.31	(1.60)	(12.42)	16.91	27.73
Reserve ratio against the portion not covered by collateral, guarantees, etc.		100.00	0.21	0.00	99.79	100.00
Risk		81.93	0.92	(9.02)	81.01	90.95
Covered by collateral, guarantees, etc.		45.55	(2.14)	(10.22)	47.69	55.77
Covered by reserves		36.38	3.06	1.20	33.32	35.18
Reserve ratio against the portion not covered by collateral, guarantees, etc.		66.81	3.11	(12.74)	63.70	79.55

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

<Total of the five banks>

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

1) Claims to obligors classified as "doubtful" or lower obligor categories in the self-assessment of asset quality

	End of September 2000	End of March 2001	End of September 2001	End of March 2002	Increase/(Decrease)
Unrecoverable	419.6	373.0	292.9	238.3	(545)
Risk	1,135.3	723.7	575.8	371.7	(2,040)
Total	1,554.9	1,096.7	868.7	610.1	(2,586)

A

B

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

	2nd half of fiscal year ended March
Liquidation type disposal	69.7
Restructuring type disposal	7.8
Improvement in operating conditions accompanying restructuring, etc.	0.2
Sales of claims	178.8
Direct write-offs	(73.3)
Other	75.2
Recovery of claims	67.3
Improvement in the conditions in the borrowers	7.8
Total	258.6

B

Establishment of trust agreement with RCC for the purpose of assisting borrowers for their reconstruction	0.9	B1
--	-----	----

Other measures leading to final disposal	0.0	B2
--	-----	----

Total <for reference>	259.5	=B+B1+B2
-----------------------	-------	----------

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

1) Claims to obligors classified as "doubtful" or lower obligor categories in the self-assessment of asset quality

(Billions of yen)

	End of March 2001	End of September 2001	End of March 2002	Increase/(Decrease)
Unrecoverable	57.9	34.1	38.0	3.8
Risk	401.8	337.9	273.5	(64.4)
Total	459.7	372.1	311.5	(60.6)

C

D

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

	2nd half of fiscal year ended March
Liquidation type disposal	0.7
Restructuring type disposal	39.8
Improvement in operating conditions accompanying restructuring, etc.	0.0
Sales of claims	12.5
Direct write-offs	(16.2)
Other	23.7
Recovery of claims	17.0
Improvement in the conditions in the borrowers	6.6
Total	60.6

D

Establishment of trust agreement with RCC for the purpose of assisting borrowers for their reconstruction	0.0	D1
--	-----	----

Other measures leading to final disposal	48.8	D2
--	------	----

Total <for reference>	109.4	=D+D1+D2
-----------------------	-------	----------

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

1) Claims to obligors classified as "doubtful" or lower obligor categories in the self-assessment of asset quality

(Billions of yen)

	End of September 2001	End of March 2002	Increase/(Decrease)
Unrecoverable	54.2	38.0	(16.2)
Risk	148.4	82.5	(65.8)
Total	202.7	120.6	(82.1)

E

F

2) Loans placed off the balance sheets

(Billions of yen)

	2nd half of fiscal year ended March
Liquidation type disposal	0.1
Restructuring type disposal	0.7
Improvement in operating conditions accompanying restructuring,	0.0
Sales of claims	4.4
Direct write-offs	23.9
Other	52.8
Recovery of claims	36.8
Improvement in the conditions in the borrowers	15.9
Total	82.1

F

Establishment of trust agreement with RCC for the purpose of assisting borrowers for their reconstruction	0.0	F1
Other measures leading to final disposal	0.0	F2
Total <for reference>	82.1	=F+F1+F2

(4) Additional portion in the second half of fiscal 2001 (newly reported)

Claims to obligors classified as "doubtful" or lower obligor categories in the self-assessment of asset quality

(Billions of yen)

	End of March 2002
Unrecoverable	128.0
Risk	870.3
Total	998.3

G

Note: These amounts are the value of newly reported nonperforming loans after the deduction of such loans moved off the balance sheets.

<Reference>

Claims to obligors classified as "doubtful" or lower obligor categories in the self-assessment of asset quality

(Billions of yen)

	Fiscal year ended March 31, 2002
Unrecoverable	442.4
Risk	1,598.2
Total	2,040.7

H=A+C+E+G

Establishment of trust agreement with RCC for the purpose of assisting borrowers for their reconstruction	0.9	H1=B1+D1+F1
Other measures leading to final disposal	48.8	H2=B2+D2+F2
H-H1-H2	1,990.9	

7. Loans and bills discounted by industry

<Total of the five banks>

(1) Industry breakdown of total loans and bills discounted

(Millions of yen)

	As of March 31, 2002	Change from September 30,	Change from March31, 2001	As of September 30, 2001	As of March 31, 2001
Manufacturing	4,006,825	(695,210)	(762,554)	4,702,035	4,769,379
Agriculture	25,838	(2,744)	(3,419)	28,582	29,258
Forestry	4,475	1,088	1,400	3,386	3,074
Fishing	3,630	(492)	(267)	4,123	3,898
Mining	29,987	(3,575)	(1,748)	33,562	31,736
Construction	1,590,782	(289,886)	(377,728)	1,880,669	1,968,511
Electricity, gas, heating, water	101,027	(42,402)	(52,610)	143,429	153,637
Transportation and communications	888,934	(106,506)	(97,368)	995,441	986,303
Retail, wholesale, and food services	4,092,781	(722,755)	(855,999)	4,815,536	4,948,781
Financial and insurance services	1,649,048	(262,026)	(247,413)	1,911,074	1,896,461
Real estate	4,392,040	(242,842)	(283,942)	4,634,882	4,675,982
Services	2,970,198	(401,972)	(346,323)	3,372,170	3,316,521
Local governments	632,508	50,538	(18,162)	581,970	650,671
Others	10,000,483	(220,702)	(67,291)	10,221,186	10,067,775
Domestic total	30,388,572	(2,939,487)	(3,113,421)	33,328,059	33,501,994
JOM	74,049	(212,032)	(746,076)	286,081	820,125
Total	30,462,622	(3,151,519)	(3,859,497)	33,614,141	34,322,119

(2) Risk-managed loans by industry

(Millions of yen)

	As of March 31, 2002	Change from September 30,	Change from March31, 2001	As of September 30, 2001	As of March 31, 2001
Manufacturing	359,978	118,143	134,950	241,834	225,028
Agriculture	2,069	714	477	1,354	1,591
Forestry	3	1	3	1	0
Fishing	237	154	126	82	110
Mining	1,665	1,097	1,159	567	505
Construction	369,430	(25,858)	45,598	395,288	323,832
Electricity, gas, heating, water	483	(182)	220	666	263
Transportation and communications	40,928	9,045	14,178	31,883	26,750
Retail, wholesale, and food services	442,668	119,712	137,019	322,956	305,649
Financial and insurance services	102,440	11,715	(41,487)	90,725	143,928
Real estate	1,293,873	461,693	550,509	832,179	743,363
Services	439,538	56,921	45,294	382,617	394,243
Local governments	0	0	0	0	0
Others	232,964	4,342	(16,040)	228,622	249,004
Domestic total	3,286,281	757,502	872,010	2,528,779	2,414,271
Japan offshore banking account	13,908	(6,183)	(14,469)	20,092	28,378
Total	3,300,190	751,318	857,540	2,548,871	2,442,650

(3) Loans to consumers

(Millions of yen)

	As of March 31, 2002	Change from September 30,	Change from March31, 2001	As of September 30, 2001	As of March 31, 2001
Housing loans	8,823,332	(110,154)	71,278	8,933,486	8,752,053
Before securitization	9,060,870	77,465	252,857	8,983,404	8,808,013
Other loans	663,372	(25,054)	(46,378)	688,426	709,751
Total loans to consumers	9,486,704	(135,207)	24,899	9,621,912	9,461,805
Before securitization of housing loans	9,724,243	52,412	206,478	9,671,830	9,517,764

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

(Millions of yen)

	As of March 31, 2002	Change from September 30,	Change from March31, 2001	As of September 30, 2001	As of March 31, 2001
Ratio of loans to SMEs and individuals	23,772,340	(2,005,033)	(2,210,777)	25,777,374	25,983,117
Loans to SMEs and individuals	78.22%	0.88%	0.67%	77.34%	77.55%

Note: Bank of Japan basis (excluding overseas loans and Japan offshore banking account)

8. Loans outstanding by country

(p. 12)

<Total of the five banks>

1) Certain overseas loans

(Millions of yen)

	As of March 31, 2002	Change from September 30, 2001	Change from March 31, 2001	As of September 30, 2001	As of March 31, 2001
Total loans	35,177	(26,274)	(28,040)	61,452	63,218
Number of countries	8	(2)	1	10	7

2) Loans by area

(Millions of yen)

	As of March 31, 2002	Change from September 30, 2001	Change from March 31, 2001	As of September 30, 2001	As of March 31, 2001
Loans to Asia	116,288	(92,645)	(208,871)	208,933	325,159
Risk-managed loans	13,381	(16,147)	(23,257)	29,528	36,638
Loans to Latin-America	8,699	50	(916)	8,649	9,615
Risk-managed loans	1	0	0	1	1
Loans to Russia	1	0	0	0	0
Risk-managed loans	---	0	0	---	0

9. Balance of Deposits and Loans

<Total of the five banks>

(Millions of yen)

	As of March 31, 2002	Change from September 30, 2001	Change from March 31, 2001	As of September 30, 2001	As of March 31, 2001
Deposit (as of period end)	33,895,823	910,546	(212,665)	32,985,277	34,108,489
Deposit (average balance for the period)	32,749,731	(709,358)	(2,150,673)	33,459,090	34,900,404
Total funds of trust (as of period end)	698,676	(204,877)	(298,108)	903,554	996,785
Total funds of trust (average balance for the period)	895,796	(53,867)	(288,755)	949,664	1,184,552
Loans and bills discounted (as of period end)	30,431,117	(3,149,943)	(3,766,319)	33,581,061	34,197,436
Banking account	29,986,743	(3,106,989)	(3,685,180)	33,093,733	33,671,923
Trust account	444,374	(42,953)	(81,138)	487,328	525,513
Loans and bills discounted (average balance for the period)	32,677,053	(447,453)	(941,839)	33,124,507	33,618,892
Banking account	32,188,633	(427,388)	(846,887)	32,616,022	33,035,521
Trust account	488,419	(20,065)	(94,951)	508,485	583,371

<Reference> Breakdown of deposits (domestic)

(Millions of yen)

	As of March 31, 2002	Change from September 30, 2001	Change from March 31, 2001	As of September 30, 2001	As of March 31, 2001
Individual deposits (as of period end)	19,770,866	(595,951)	(862,160)	20,366,818	20,633,027
Liquid deposits	8,572,527	1,389,621	1,611,776	7,182,906	6,960,750
Time deposits	11,072,708	(1,915,651)	(2,400,974)	12,988,360	13,473,683
Corporate deposits (as of period end)	11,144,880	798,226	588,356	10,346,654	10,556,524
Liquid deposits	8,248,955	2,912,664	2,982,202	5,336,290	5,266,752
Time deposits	2,544,969	(2,077,216)	(2,412,355)	4,622,186	4,957,324

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. Disposal of nonperforming loans

<Total of the five banks>

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

(Millions of yen)

	As of March 31, 2002	Change from September 30, 2001	Change from March 31, 2001	As of September 30, 2001	As of March 31, 2001
Balance of back financing	27,000	(40,027)	(69,792)	67,028	96,793
Reserve for losses on sales of loans	20,432	(31,121)	(43,988)	51,553	64,420
Reserves ratio (%)	75.67%	-1.24%	9.12%	76.91%	66.55%

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

2) Sales of nonperforming claims

(Millions of yen)

	As of March 31, 2002	Change from September 30, 2001	Change from March 31, 2001	As of September 30, 2001	As of March 31, 2001
Principal of loans sold	259,964	177,901	138,283	82,062	121,680

3) Claims abandoned

(Millions of yen)

	As of March 31, 2002	Change from September 30, 2001	Change from March 31, 2001	As of September 30, 2001	As of March 31, 2001
Number of claims abandoned	4	3	1	1	3
Amount of claims abandoned	99,550	66,485	40,291	33,065	59,258

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

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

1. Forecast

<Non-consolidated>		(Billions of yen)	
	For the fiscal year ending March 31, 2003	For the fiscal year ended March 31, 2002	
Operating income	8.0	2.1	
Ordinary profit/(loss)	1.1	0.3	
Net income/(loss)	0.7	19.9	

<Consolidated>		(Millions of yen)	
	For the fiscal year ending March 31, 2003	For the fiscal year ended March 31, 2002	
Operating income	1,300.0	1,361.3	
Ordinary profit/(loss)	100.0	(1,160.1)	
Net income/(loss)	50.0	(931.8)	

Reference

<Total of the five banks>		(Billions of yen)	
	For the fiscal year ending March 31, 2003	For the fiscal year ended March 31, 2002	
Gross operating profit	812.0	800.1	
Provision to general reserve for possible loan losses	0.0	112.9	
General & administrative expenses	461.0	477.3	
Consolidation expenses	12.0	---	
Net operating profit	339.0	209.8	
Other gains or losses, net	(241.0)	(1,473.5)	
Gains or losses on stocks, net	0.0	(607.2)	
Disposal of non-performing loans	189.2	834.9	
Consolidation expenses	7.0	---	
Ordinary profit / (loss)	98.0	(1,263.7)	
Extraordinary profit/(loss), net	(6.0)	(14.6)	
Income/(loss) before income taxes	92.0	(1,278.3)	
Income taxes-deferred	42.0	(237.6)	
Net income/(loss)	50.0	(1,040.6)	

2. Forecast for the capital ratio (second criteria)

<Consolidated>		(%)	
	For the fiscal year ending March 31, 2003 (Forecast)	For the fiscal year ending March 31, 2002 (Tentative figure)	
Capital ratio	9% range	8.73%	