

Reviewed Business Revitalization Plans of
Capital Injected Banks
(FY 2002 ~ FY 2006)

August, 2003

Comparison of Operating Profit, Ordinary Profit and Net Income

(100 million yen)

	Operating Profit [*]					Ordinary Profit					Net Income				
	Fiscal Year					Fiscal Year					Fiscal Year				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
	Result	Plan	Plan	Plan	Plan	Result	Plan	Plan	Plan	Plan	Result	Plan	Plan	Plan	Plan
Yokohama (1999/3) ^{**}	1,048	1,055	1,085	1,110	1,120	253	504	616	670	720	151	284	363	395	425
Ryukyu (1999/9) ^{**}	151	147	150	154	158	45	59	88	114	118	41	41	56	72	74
Shinsei (2000/3) ^{**}	453	600	640	710	786	381	650	660	680	756	591	650	660	680	756
Aozora (2000/10) ^{**}	335	400	470	560	630	74	270	360	460	540	229	300	400	420	580
Gifu (2001/4) ^{**}	72	59	61	63	61	12	10	17	33	36	8	10	16	33	36
Kyusyu-Shinwa ^{***} (2002/3) ^{**}	218	197	219	229	240	29	36	67	139	159	14	12	29	69	75

* Excluding general provisions for loan losses and amortization of trust account

** The time capital was injected

*** Results(FY2002) of the Kyusyu-Shinwa are the aggregated figures of Kyusyu bank and Shinwa bank;
Plans(FY2003 ~ 2006) of the Kyusyu-Shinwa are those of Shinwa bank after merger

Status of Capital Adequacy Ratio

(%)

	Capital Adequacy Ratio					Tier Ratio				
	Fiscal Year					Fiscal Year				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
	Result	Plan	Plan	Plan	Plan	Result	Plan	Plan	Plan	Plan
Yokohama [*]	10.32	9.55	9.79	10.00	10.21	6.36	6.66	7.71	7.99	8.25
Ryukyu ^{**}	10.19	10.10	10.22	10.46	10.81	9.12	9.09	9.32	9.65	10.04
Shinsei [*]	20.10	15.21	14.40	14.33	14.45	14.27	13.05	13.16	13.28	13.49
Aozora [*]	13.30	13.35	12.86	13.02	13.48	12.51	12.68	12.24	12.40	12.85
Gifu ^{**}	7.87	8.04	8.28	8.96	9.67	6.01	6.17	6.63	7.53	8.46
Kyusyu-Shinwa ^{**,***}	8.30	8.00	8.04	8.28	8.58	6.19	5.91	6.00	6.29	6.63

* Consolidated basis

** Nonconsolidated basis

*** Results(FY2002) of the Kyusyu-Shinwa are the aggregated figures of Kyusyu bank and Shinwa bank;
Plans(FY2003 ~ 2006) of the Kyusyu-Shinwa are those of Shinwa bank after merger

Status of Restructuring

(100 million yen)											(%)		
	the Fiscal Year Before the Capital Injection	Total Expenses			Personnel Expenses (Number of Employees)			Nonpersonnel Expenses Excluding Mechanization Related Costs, etc.			OHR		
		Fiscal Year			Fiscal Year			Fiscal Year			Fiscal Year		
		Before the Capital Injection	2002	2006	Before the Capital Injection	2002	2006	Before the Capital Injection	2002	2006	Before the Capital Injection	2002	2006
		Result	Result	Plan	Result	Result	Plan	Result	Result	Plan	Result	Result	Plan
Yokohama	1998	1,143	844	830	556 (5,938)	352 (3,869)	295 (3,410)	443	381	380	61.98	46.20	44.27
Ryukyu	1999	229	190	189	137 (1,687)	99 (1,318)	96 (1,226)	72	58	53	65.11	56.98	55.69
Shinsei*	1999	758	637	713	328 (2,797)	291 (2,055)	360 (2,350)	353	270	248	44.21	58.44	47.57
Aozora*	2000	409	372	409	162 (1,766)	159 (1,481)	182 (1,600)	177	145	170	221.39	53.63	40.28
Gifu	2001	116	88	92	60 (860)	33 (651)	40 (613)	34	34	33	78.65	56.59	61.18
Kyusyu-Shinwa**	2001	405	373	356	232 (2,939)	205 (2,582)	198 (2,300)	122	104	89	67.12	64.42	61.23

* Results in the fiscal year before the capital injection are under the special public management

** Holding companies and affiliated banks are aggregated;

Results of the Kyusyu-Shinwa in the fiscal year before capital injection are the aggregated figures of Kyusyu bank and Shinwa bank