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

September, 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
Mizuho** (1999/3)***	8,146	8,273	9,231	11,910	13,191	▲ 21,148	3,931	5,365	8,339	10,015	▲ 22,619	2,001	2,839	4,746	5,926
UFJ (1999/3)***	7,789	7,234	8,259	10,097	11,581	▲ 6,997	1,819	5,124	7,712	9,896	▲ 6,256	1,351	4,122	4,370	5,846
Sumitomo Mitsui (1999/3)***	11,136	10,000	10,000	10,800	12,100	▲ 5,972	1,700	4,800	7,100	8,400	▲ 4,783	1,000	2,500	4,000	4,700
Mitsui Trust** (1999/3)***	1,893	1,998	2,252	2,581	2,954	▲ 379	948	1,633	2,260	2,632	▲ 1,036	527	896	1,366	1,586
Sumitomo Trust & Banking (1999/3)***	1,588	1,450	1,450	1,500	1,650	▲ 683	580	900	1,100	1,250	▲ 565	350	540	660	750

* Excluding general provisions for loan losses and amortization of trust account
** Separated subsidiaries are aggregated
*** The time capital was injected

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
Ashikaga** (1999/9)***	485	514	539	602	684	▲ 578	94	105	377	508	▲ 710	25	33	201	384
Momiji (1999/9)***	207	231	231	280	310	▲ 691	65	156	190	215	▲ 528	24	91	116	122
Hokuriku (1999/9)***	531	493	531	551	580	95	60	123	283	372	27	36	36	192	221
Kumamoto Family (2000/2)***	120	141	132	144	146	35	12	29	56	97	12	3	14	31	56
Hokkaido (2000/3)***	299	310	330	370	400	▲ 563	109	200	280	310	▲ 550	103	190	186	185
Chiba Kogyo (2000/9)***	162	135	145	166	183	15	22	60	105	121	21	20	42	83	83
Yachiyo (2000/9)***	74	75	111	138	164	▲ 69	17	41	82	118	▲ 30	7	35	59	81
Higashi-Nippon (2001/3)***	133	119	128	141	144	▲ 136	50	69	82	83	▲ 70	27	38	45	46
Fukuoka City (2002/1)***	304	284	284	300	314	▲ 497	91	113	151	171	▲ 554	84	108	109	97
Wakayama (2002/1)***	35	36	36	38	41	▲ 64	8	11	14	19	▲ 76	6	10	15	20

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

** Separated subsidiaries are aggregated

*** The time capital was injected

Status of Capital Adequacy Ratio

(Consolidated) (%)

	Capital Adequacy Ratio					Tier I 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
Mizuho	9.53	9.90	10.21	10.80	11.61	4.86	5.09	5.56	6.26	7.11
UFJ	9.96	10.57	10.96	11.03	11.21	5.52	5.82	6.60	7.21	8.24
Sumitomo Mitsui	10.10	10.22	10.84	11.44	12.34	5.50	5.65	6.23	7.06	8.02
Mitsui Trust	7.50	8.42	8.78	9.27	10.00	3.75	4.26	5.18	6.30	7.59
Sumitomo Trust & Banking	10.48	11.39	11.57	11.53	12.10	6.09	6.36	6.76	7.25	7.83

Status of Capital Adequacy Ratio

(Nonconsolidated) (%)

	Capital Adequacy Ratio					Tier I 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
Ashikaga	4.54	4.49	4.99	5.43	6.30	2.27	2.41	3.03	3.54	4.52
Momiji	6.30	6.27	6.60	7.08	7.50	3.42	3.47	3.85	4.40	4.97
Hokuriku	7.51	7.57	7.13	7.56	8.16	4.57	4.76	5.05	5.65	6.36
Kumamoto Family	8.72	8.73	8.75	9.01	9.53	8.01	7.96	7.99	8.25	8.77
Hokkaido	6.07	6.37	7.07	7.82	8.53	5.45	5.75	6.44	7.20	7.90
Chiba Kogyo	9.60	9.24	9.15	9.36	9.77	7.73	7.62	7.76	8.19	8.79
Yachiyo	8.03	8.15	8.32	8.67	9.17	6.86	7.24	7.45	7.83	8.38
Higashi-Nippon	8.13	8.27	8.44	8.69	8.93	6.90	7.05	7.28	7.59	7.88
Fukuoka City	5.20	5.34	5.63	6.09	6.52	3.43	3.90	4.49	5.08	5.56
Wakayama	6.13	6.37	6.67	7.18	7.87	5.34	5.57	5.87	6.38	7.07

Status of Restructuring

(100 million yen) (%)

		Total Expenses			Personnel Expenses (Number of Employees)			Nonpersonnel Expenses Excluding Mechanization Related Costs, etc.			OHR		
		Fiscal Year			Fiscal Year			Fiscal Year			Fiscal Year		
		1997 Result	2002 Result	2006 Plan	1997 Result	2002 Result	2006 Plan	1997 Result	2002 Result	2006 Plan	1997 Result	2002 Result	2006 Plan
Mizuho*, **	IBJ	1,535	8,439	6,638	743 (4,971)	3,132 (27,900)	2,556 (24,000)	650	3,098	2,442	39.56	52.26	35.52
	DKB	3,662			1,699 (16,965)			1,498			54.94		
	Fuji	3,496			1,585 (14,615)			1,348			56.48		
UFJ*, **	Sanwa	3,303	5,630	5,437	1,514 (13,695)	2,242 (22,327)	2,102 (19,650)	1,390	2,157	1,986	49.99	43.20	33.10
	Tokai	2,330			1,174 (11,407)			851			56.58		
	Toyo Trust & Banking	980			429 (4,728)			375			54.30		
Sumitomo Mitsui*	Sakura	4,000	6,095	5,556	1,956 (17,420)	2,543 (24,024)	2,298 (20,500)	1,767	2,647	2,450	59.55	36.74	32.77
	Sumitomo	3,518			1,605 (15,111)			1,424			52.53		
Mitsui Trust*, **	Chuo Trust & Banking	583	1,427	1,107	290 (3,450)	684 (6,021)	528 (4,250)	250	534	403	46.53	44.10	28.16
	Mitsui Trust & Banking	1,195			550 (5,603)			457			56.01		
Sumitomo Trust & Banking		1,464	1,113	1,085	659 (6,015)	474 (4,991)	462 (4,950)	581	490	475	46.14	42.26	40.75

* Holding companies and affiliated banks are aggregated
** Including separated subsidiaries

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
Ashikaga*, **	1998	651	513	481	368 (4,246)	244 (2,966)	225 (2,637)	209	185	169	70.55	52.77	42.96
Momiji*, ***	1998	285	361	324	155 (2,156)	184 (2,717)	165 (2,350)	98	125	103	66.00	64.79	52.52
Hokuriku*	1998	645	532	501	353 (4,255)	256 (3,196)	240 (2,594)	225	200	186	66.34	50.05	46.25
Kumamoto Family	1998	203	171	165	117 (1,703)	99 (1,331)	94 (1,130)	55	47	47	64.45	60.13	54.65
Hokkaido	1998	381	364	352	206 (2,614)	178 (2,151)	160 (1,740)	124	128	134	58.10	56.33	48.41
Chiba Kogyo	1999	249	220	219	131 (1,660)	101 (1,386)	101 (1,340)	84	85	82	63.84	58.63	55.67
Yachiyo	1999	247	274	267	159 (1,928)	167 (1,910)	150 (1,696)	73	86	81	69.66	79.36	63.07
Higashi-Nippon	1999	220	197	196	134 (1,611)	116 (1,500)	110 (1,402)	70	66	62	70.03	60.73	58.76
Fukuoka City	2000	382	345	324	184 (2,234)	160 (2,008)	150 (1,900)	148	136	115	69.04	54.78	52.50
Wakayama	2000	70	60	58	44 (676)	36 (556)	32 (490)	19	17	17	90.52	63.89	59.43

* Holding companies and affiliated banks are aggregated
** Including separated subsidiaries
*** Results of the Momiji in the fiscal year before the capital injection are those of Hiroshima-Sogo Bank