

Financial Statements of Major banks : September 2004 (Non-consolidated)

(100 million yen)

	Operating profits from core business	Losses from the disposal of NPLs (▲)	Profits/Losses from stock transaction	Ordinary profits	Net income	Unrealized profits/losses on "Available-for-Sale Securities"		Capital adequacy ratio	Outstanding amount of NPLs (classified assets under Financial Reconstruction Law			NPL ratio (to all credit)
							attributable to stocks			"Special Attention"	"Doubtful" or below	
Mizuho Bank	1,652	172	72	745	259	95	1,300	10.69%	11,225	4,164	7,061	3.01%
Mizuho Corporate	1,746	▲ 599	511	1,066	1,559	5,461	5,678	13.67% *	9,508	4,289	5,219	3.20%
Mizuho Trust	293	91	44	197	102	743	762	13.11% *	1,515	1,167	348	3.85%
Mizuho (subtotal)	3,691	▲ 336	626	2,008	1,920	6,299	7,740	12.26%	22,248	9,620	12,628	3.14%
Tokyo Mitsubishi	2,335	382	▲ 12	1,711	1,082	5,267	4,984	10.65% *	12,314	2,579	9,735	3.05%
Mitsubishi Trust	872	120	▲ 46	596	302	2,008	1,421	11.71% *	4,011	987	3,024	4.25%
MTFG (subtotal)	3,207	501	▲ 57	2,307	1,384	7,275	6,405	10.87%	16,325	3,566	12,759	3.28%
UFJ Bank	3,564	5,345	▲ 1,059	▲ 4,551	▲ 5,875	1,843	2,490	10.42% *	38,054	5,711	32,343	9.41%
UFJ Trust	383	1,001	57	▲ 805	▲ 1,230	49	343	9.25%	3,489	527	2,962	9.59%
UFJ (subtotal)	3,947	6,346	▲ 1,002	▲ 5,356	▲ 7,105	1,892	2,833	10.33%	41,543	6,238	35,305	9.42%
Sumitomo Mitsui	4,716	4,558	448	1,252	1,186	4,574	5,589	11.35% *	24,844	7,791	17,052	4.42%
Resona Bank	1,441	▲ 152	302	1,725	1,572	1,753	1,706	8.88%	9,905	4,065	5,840	5.10%
Chuo Mitsui Trust	749	217	193	650	310	26	675	9.42%	3,639	1,809	1,830	3.97%
Sumitomo Trust	614	▲ 132	79	589	463	1,353	1,421	13.33% *	2,230	959	1,271	2.20%
11 major banks total	18,365	11,003	589	3,175	▲ 270	23,172	26,368	11.19%	120,733	34,048	86,686	4.65%

(Reference)

Mar-2002(13 major banks)	41,519	77,230	▲ 15,929	▲ 48,585	▲ 34,540	▲ 13,914	▲ 12,922	10.79%	268,017	113,515	154,502	8.42%
Mar-2003(11 major banks)	39,066	49,128	▲ 31,964	▲ 44,167	▲ 44,125	▲ 5,514	▲ 12,358	9.43%	202,442	115,014	87,428	7.23%
Sep-2003(11 major banks)	20,249	17,652	1,998	171	▲ 4,748	12,558	18,046	11.29%	174,584	91,015	83,568	6.45%
Mar-2004(11 major banks)	38,921	34,709	6,841	2,588	▲ 4,061	28,088	30,455	11.13%	136,163	69,522	66,641	5.18%

(※1) Banks with * : Internationally operating banks

(※2) "Operating profits from core business", "Losses from the disposal of NPLs", "Profits/Losses from stock transaction", "Ordinary profits" and "Net income" of the Mizuho Group, the UFJ Group and the Chuo Mitsui Trust Bank include those which are transferred to subsidiary companies for corporate revitalization and those which are incurred on subsidiary companies for stockholding.

(※3) "Unrealized profits/losses on Available-for-Sale Securities" of the UFJ Group and the Chuo Mitsui Trust Bank include those which are incurred on subsidiary companies for stockholding.

(※4) "Outstanding amount of NPLs" and "NPL ratio" of the Mizuho Group and the UFJ Bank include those which are transferred to subsidiary companies for corporate revitalization.

(※5) The figures of "Operating profits from core business" and "Losses from the disposal of NPLs" at the end of March 2002 include those of the former Tokai Bank.

(※6) The figures of "Outstanding amount of NPLs" and "NPL ratio" at the end of March 2002 include those of the former Wakashio Bank.