## **INDEX**

	Consolidated	Holdings	Aggregated Figures of the 3 Banks	
I. Financial Data for the year ended March 31,2001				
1. Income Analysis	V		V	1
2. Projection for FY 2001	V	V	V	3
3. Net Business Profits			V	3
4. Interest Margin			V	3
5. Use and Source of Funds			V	4
6. Net Gains and Losses on Securities			V	5
7. Unrealized Gains and Losses on Securities				5
a) Valuation Basis of Securities				5
b) Unrealized Gains and Losses on Securities	V		V	6
8. BIS Capital Adequacy Ratio	V			7
9. ROE	V		V	7
II. Review of Credits				
1. Self-Assessment of Assets and Write-offs / Reserves				8
2. Status of Non-Accrual, Past Due & Restructured Loans	V		V	9
3. Status of Loan Loss Reserves	V		V	10
4. Reserve Ratios for Non-Accrual, Past Due & Restructured Loans	V		V	10
5. Disclosed Claims under the Financial Reconstruction Law ("FRL")			V	11
6. Status of Coverage on Disclosed Claims under the FRL			V	11
7. Overview of the Disclosure on Problem Loans			V	12
8. Status of Loans by Industry				13
a) Outstanding Loans by Industry			V	13
b) Non-Accrual, Past Due & Restructured Loans and Disclosed Claims under the	ie FRL		V	13
c) Outstanding Housing and Consumer Loans			V	14
d) Share and Amount of Loans to Both Small/Medium-Size Companies and Individuals			V	14
9. Status of Loans by Nationality of Borrowers				14
a) Loans to Restructuring Countries			V	14
b) Loans to Asia			V	15
c) Loans to Central and South America			V	15
d) Loans to Russia			V	15
10. Principals of Problem Loans Sold			V	16
11. Debt Forgiveness			V	16
III. Others				
1. Breakdown of Deposits (Domestic Offices)			V	17
2. Number of Employees		V	V	17
2. Number of Branches			V	17
4. Pension Liabilities	V		V	18

(Reference) Aggregated Figures of the 3 Banks are made by aggregating the non-consolidated figures of DKB, FUJI, and IBJ ("the 3 Banks").