

C THE MIE BANK, LTD.
Consolidated Statements of Income and Retained Earnings
 Years ended March 31, 2002 and 2001

	Millions of yen		Thousands of U.S. dollars
	2002	2001	2002
Income			
Interest and Dividends on:			
Loans and Bills Discounted	¥15,890	¥17,570	\$119,250
Securities	7,279	7,986	54,627
Other	81	226	608
Fees and Commissions	2,862	2,790	21,478
Other Operating Income	1,388	900	10,416
Other Income	6,660	7,375	49,981
Total Income	34,160	36,847	256,360
Expenses			
Interest on:			
Deposits	1,583	2,638	11,880
Borrowings and Rediscounts	222	383	1,666
Other	265	431	1,989
Fees and Commissions	750	743	5,628
Other Operating Expenses	1,227	518	9,208
General and Administrative Expenses	18,991	19,108	142,522
Other Expenses	9,536	12,252	71,565
Total Expenses	32,574	36,073	244,458
Income before Income Taxes and Minority Interests	1,586	774	11,902
Income Taxes			
Current	1,946	1,778	14,604
Deferred	(1,206)	(1,444)	(9,051)
Minority Interests	(33)	92	(248)
Net Income	879	348	6,597
Retained Earnings			
Balance at the Beginning of the Year	33,479	33,818	251,250
Appropriations:			
Cash Dividends	(578)	(579)	(4,338)
Bonuses to directors and statutory auditors	(45)	(49)	(338)
Effect of change in investment ratio	0	(59)	0
Net Income	879	348	6,597
Balance at End of Year	¥33,735	¥33,479	\$253,171
Per Share of Common Stock			
	Yen		U.S. dollars
Net Income	¥ 7.60	¥ 3.00	\$ 0.06
Diluted net income	7.36	—	0.06
Cash dividends applicable to the year	5.00	5.00	0.04
Stockholders' Equity	502.87	550.18	3.77

Notes:

1. The original Japanese financial statements of The Mie Bank, Ltd. and its consolidated subsidiaries as of March 31, 2002 that are the basis of the accompanying English consolidated financial statements have been audited in accordance with auditing standards, procedures and practices generally accepted and applied in Japan by Asahi & Co.
2. U.S. dollar amounts are converted from Japanese yen, solely for convenience, at the rate of ¥133.25 per U.S. \$1.00, the exchange rate prevailing on March 31, 2002.