

Consolidated Financial Highlights

The Norinchukin Bank Group
As of March 31, 2002 and 2001

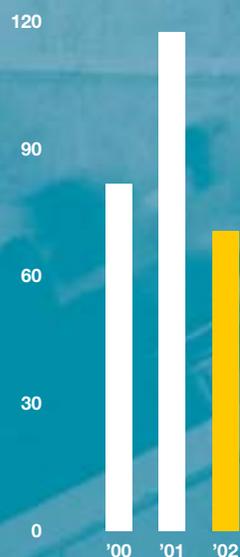
		Millions of Yen		Millions of U.S. Dollars (Note)
		2002	2001	2002
For the Year	Total Income	¥ 1,619,244	¥ 1,743,499	\$ 12,152
	Total Expenses	1,528,463	1,602,343	11,471
	Income before Income Taxes	90,781	141,155	681
	Net Income	70,608	117,504	530
At Year-End	Securities	23,224,644	¥22,643,155	174,294
	Loans and Bills Discounted	23,985,896	22,805,905	180,007
	Foreign Exchange Assets	19,460	16,616	146
	Total Assets	57,579,985	60,176,848	432,120
	Deposits	38,255,219	36,579,290	287,094
	Debentures	5,906,480	6,535,129	44,326
	Foreign Exchange Liabilities	2,323	2,090	17
	Total Liabilities	55,696,422	57,955,924	417,984
	Paid-in Capital	1,124,999	1,124,999	8,443
	Total Shareholders' Equity	1,881,745	2,219,584	14,122
	Total Liabilities, Minority Interests and Shareholders' Equity	57,579,985	60,176,848	432,120
	BIS Capital Adequacy Ratio (%)	10.02%	11.06%	

Note: Yen amounts have been translated, for convenience only, at ¥133.25 to U.S.\$1.00. Billion and trillion are used in the American sense of one thousand million and one million million, respectively.

TOTAL INCOME (Trillion ¥)



NET INCOME (Billion ¥)



TOTAL ASSETS (Trillion ¥)

