

**CONSOLIDATED STATEMENT OF INCOME  
FOR FISCAL 2000 ENDED MARCH 31, 2001**

	(Millions of yen)
<b>Operating income:</b>	<b>1,723,182</b>
Interest income	1,107,828
Interest on loans and discounts	795,443
Interest and dividends on securities	134,621
Interest on call loans and bills bought	5,374
Interest on deposits with banks	100,750
Other interest income	71,638
Fees and commissions	209,261
Trading profits	26,807
Other operating income	97,621
Other income	281,663
<b>Operating expenses:</b>	<b>1,539,306</b>
Interest expenses	437,840
Interest on deposits	233,379
Interest on certificates of deposit	12,845
Interest on call money and bills sold	13,563
Interest on commercial paper	3,679
Interest on borrowed money	43,922
Interest on bonds	42,471
Interest on convertible bonds	2
Other interest expenses	87,977
Fees and commissions	61,863
Other operating expenses	55,471
General and administrative expenses	490,621
Other expenses	493,509
Transfer to reserve for possible loan losses	16,870
Other	476,638
<b>Operating profit</b>	<b>183,876</b>
<b>Extraordinary profit</b>	<b>50,431</b>
Gains on disposition of premises and equipment	3,957
Collection of written-off claims	1,947
Other extraordinary profit	44,525
<b>Extraordinary loss</b>	<b>102,261</b>
Losses on disposition of premises and equipment	22,767
Transfer to res. for brokering of financial futures transactions	2
Other extraordinary loss	79,490
<b>Income before income taxes and minority interests</b>	<b>132,046</b>
Current income taxes	8,091
Deferred income taxes	69,900
Minority interests in net income	5,115
<b>Net income</b>	<b>48,939</b>