

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

	(Millions of yen)
Operating income:	2,725,995
Interest income	1,328,056
Interest on loans and discounts	851,820
Interest and dividends on securities	193,828
Interest on call loans and bills bought	7,106
Interest on receivables under resale agreements	10,861
Interest on deposits with banks	217,874
Other interest income	46,564
Fees and commissions	202,836
Trading profits	84,376
Other operating income	552,060
Lease-related income	338,282
Installment-related income	144,151
Other	69,626
Other income	558,665
Operating expenses:	2,415,254
Interest expenses	674,508
Interest on deposits	374,606
Interest on negotiable certificates of deposit	23,010
Interest on call money and bills sold	15,575
Interest on payables under repurchase agreements	22,224
Interest on commercial paper	2,229
Interest on borrowed money	56,768
Interest on bonds	60,210
Interest on convertible bonds	406
Other interest expenses	119,476
Fees and commissions	33,918
Trading losses	2,146
Other operating expenses	505,193
Lease-related expenses	289,660
Installment-related expenses	128,186
Other	87,346
General and administrative expenses	450,268
Other expenses	749,218
Transfer to reserve for possible loan losses	32,103
Other	717,115
Operating profit	310,741
Extraordinary profit	1,590
Gains on disposition of premises and equipment	963
Collection of written-off claims	627
Extraordinary loss	38,863
Losses on disposition of premises and equipment	16,060
Other extraordinary loss	22,803
Income before income taxes and minority interests	273,468
Income taxes, Current	57,439
Income taxes, Deferred	128,327
Minority interests in net income	4,231
Net income	83,469