

CONSOLIDATED STATEMENT OF INCOME

Year ended March 31, 2002	(Millions of yen)
Operating income:	3,779,702
Interest income	2,176,685
Interest on loans and discounts	1,420,950
Interest and dividends on securities	318,508
Interest on call loans and bills bought	5,189
Interest on receivables under resale agreements	8,399
Interest on deposits with banks	186,892
Other interest income	236,745
Fees and commissions	387,280
Trading profits	129,450
Other operating income	845,583
Lease-related income	380,904
Installment-related income	154,934
Other	309,744
Other income	240,702
Operating expenses:	4,360,330
Interest expenses	726,901
Interest on deposits	331,670
Interest on negotiable certificates of deposit	15,406
Interest on call money and bills sold	10,378
Interest on payables under repurchase agreements	29,238
Interest on commercial paper	1,590
Interest on borrowed money	64,020
Interest on bonds	86,829
Interest on convertible bonds	97
Other interest expenses	187,670
Fees and commissions	67,747
Trading losses	17
Other operating expenses	666,651
Lease-related expenses	328,670
Installment-related expenses	139,197
Other	198,783
General and administrative expenses	935,553
Other expenses	1,963,458
Transfer to reserve for possible loan losses	1,204,335
Other	759,123
Operating loss	580,628
Extraordinary gains	29,428
Gains on disposition of premises and equipment	4,426
Collection of written-off claims	1,305
Transfer from reserve for contingent liabilities from securities transaction	315
Other extraordinary gains	23,381
Extraordinary losses	53,138
Losses on disposition of premises and equipment	27,478
Other extraordinary losses	25,659
Loss before income taxes and minority interests	604,338
Income taxes, Current	101,860
Income taxes, Deferred	(289,305)
Minority interests in net income	46,993
Net loss	463,887