

## CONSOLIDATED STATEMENT OF INCOME

Six months ended September 30, 2001 (Millions of yen)

<b>Operating income:</b>	
Interest income	1,067,744
Interest on loans and discounts	731,458
Interest and dividends on securities	147,883
Fees and commissions	189,936
Trading profits	73,656
Other operating income	394,199
Other income	76,266
<b>Total operating income</b>	<b>1,801,802</b>
<b>Operating expenses:</b>	
Interest expenses	393,013
Interest on deposits	193,420
Fees and commissions	36,388
Other operating expenses	321,415
General and administrative expenses	468,382
Other expenses	468,151
<b>Total operating expenses</b>	<b>1,687,351</b>
<b>Operating profit</b>	<b>114,450</b>
<b>Extraordinary profit</b>	<b>5,866</b>
<b>Extraordinary loss</b>	<b>21,652</b>
<b>Income before income taxes and minority interests</b>	<b>98,665</b>
<b>Income taxes, Current</b>	<b>37,746</b>
<b>Income taxes, Deferred</b>	<b>3,605</b>
<b>Minority interests in net income</b>	<b>23,116</b>
<b>Net income</b>	<b>34,196</b>