

Notes to Consolidated Statement of Income
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1. Amounts less than one million have been omitted.
2. Net income per share is 6.02 yen.
3. Net income per share (diluted) is 6.01 yen.
4. Trading profits and trading losses are recognized on a contract date basis, and include interest received/paid, and the amount of change in valuation gains/losses for securities, monetary claims and derivatives as of the consolidated interim term end date compared with that at the end of the previous term. The amount of change of valuation gains/losses for derivatives are measured using the estimated settlement price assuming settlement in cash at the consolidated interim term end date.
5. Standards for recognizing rental income on lease transactions and income/expenses on installment sales are as follows:
  - (1) Recognition of Lease-related income on lease transactions  
Basically, Lease-related income is recognized on a straight-line basis over the full term of the lease, based on the contractual amount of lease fees per month.
  - (2) Recognition of income and expenses on installment sales  
Basically, Installment-related income and Installment-related expenses are recognized on a due-date basis over the full term of the installment.
6. Other income includes gains on sales of stocks and other securities of 69,854 million yen.
7. Other expenses include transfer to reserve for possible loan losses of 116,760 million yen, write-off of loans of 196,816 million yen and losses on devaluation of stocks of 74,442 million yen.
8. Extraordinary profit includes gain on sale of business operation of 5,000 million yen.
9. Extraordinary loss includes amortized cost of unrecognized net obligation from initial application of the new accounting standard for employee retirement benefit in fiscal 2000 of 11,743 million yen.