

## CONSOLIDATED INTERIM STATEMENT OF INCOME

Six months ended September 30, 2002

(Millions of yen)

### Operating income:

Interest income	954,856
Interest on loans and discounts	639,943
Interest and dividends on securities	140,090
Fees and commissions	204,619
Trading profits	110,534
Other operating income	444,096
Other income	48,429
<b>Total operating income</b>	<b>1,762,535</b>

### Operating expenses:

Interest expenses	220,912
Interest on deposits	83,905
Fees and commissions	42,195
Trading losses	718
Other operating expenses	333,888
General and administrative expenses	446,103
Other expenses	568,862
<b>Total operating expenses</b>	<b>1,612,679</b>

<b>Operating profit</b>	<b>149,856</b>
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<b>Extraordinary gains</b>	<b>2,942</b>
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<b>Extraordinary losses</b>	<b>42,448</b>
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<b>Income before income taxes and minority interests</b>	<b>110,349</b>
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<b>Income taxes, Current</b>	<b>26,700</b>
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<b>Income taxes, Deferred</b>	<b>10,333</b>
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<b>Minority interests in net income</b>	<b>18,170</b>
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<b>Net income</b>	<b>55,145</b>
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