

## CONSOLIDATED STATEMENT OF OPERATIONS

Year ended March 31, 2003	(Millions of yen)
<b>Ordinary income:</b>	3,549,937
Interest income	1,817,526
Interest on loans and discounts	1,262,140
Interest and dividends on securities	268,840
Interest on call loans and bills bought	4,179
Interest on receivables under resale agreements	1,352
Interest on receivables under securities borrowing transactions	225
Interest on deposits with banks	34,759
Other interest income	246,028
Trust fees	7
Fees and commissions	424,235
Trading profits	206,496
Other operating income	947,036
Lease-related income	392,486
Installment-related income	178,671
Other	375,878
Other income	154,634
<b>Ordinary expenses:</b>	4,017,446
Interest expenses	417,405
Interest on deposits	152,364
Interest on negotiable certificates of deposit	7,578
Interest on call money and bills sold	3,724
Interest on payables under repurchase agreements	18,185
Interest on payables under securities lending transactions	28,830
Interest on commercial paper	380
Interest on borrowed money	52,380
Interest on bonds	76,202
Interest on bonds with subscription rights	16
Other interest expenses	77,741
Fees and commissions	74,257
Trading losses	725
Other operating expenses	721,193
Lease-related expenses	344,676
Installment-related expenses	161,889
Other	214,627
General and administrative expenses	888,421
Other expenses	1,915,443
Transfer to reserve for possible loan losses	655,488
Other	1,259,954
<b>Ordinary loss</b>	<b>467,509</b>
<b>Extraordinary gains</b>	11,906
Gains on disposition of premises and equipment	5,578
Collection of written-off claims	1,833
Transfer from reserve for contingent liabilities from securities transaction	80
Other extraordinary gains	4,413
<b>Extraordinary losses</b>	87,067
Losses on disposition of premises and equipment	38,877
Other extraordinary losses	48,190
<b>Loss before income taxes and minority interests</b>	<b>542,670</b>
Income taxes, Current	65,912
Deferred	(216,233)
Minority interests in net income	37,037
<b>Net loss</b>	<b>429,387</b>