

## NONCONSOLIDATED STATEMENT OF INCOME

Year ended March 31, 2003	(Millions of yen)	
<b>Ordinary income</b>		146,251
Interest income	82,914	
Interest on loans and discounts	34,190	
Interest and dividends on securities	40,074	
Interest on call loans	67	
Interest on receivables under resale agreements	28	
Interest on receivables under securities borrowing transactions	28	
Interest on bills bought	0	
Interest on deposits with banks	458	
Interest on interest rate swaps	4,791	
Other interest income	3,275	
Trust fees	5	
Fees and commissions	31,783	
Fees and commissions on domestic and foreign exchanges	10,525	
Other fees and commissions	21,257	
Trading profits	11,704	
Gains on trading securities	179	
Gains on trading-related financial derivatives	11,440	
Other trading income	85	
Other operating income	14,702	
Gains on foreign exchanges	12,369	
Gains on sales of bonds	1,612	
Gains on financial derivatives	394	
Other	326	
Other income	5,140	
Gains on sales of stocks	3,145	
Gains on money held in trust	75	
Other	1,918	
<b>Ordinary expenses</b>		77,487
Interest expenses	16,122	
Interest on deposits	6,102	
Interest on negotiable certificates of deposit	174	
Interest on call money	64	
Interest on payables under repurchase agreements	454	
Interest on payables under securities lending transactions	1,828	
Interest on bills sold	27	
Interest on commercial paper	0	
Interest on borrowed money	4,067	
Interest on straight bonds	1,266	
Amortization of bond discounts	1	
Other interest expenses	2,134	
Fees and commissions	8,338	
Fees and commissions on domestic and foreign exchanges	1,067	
Other fees and commissions	7,270	
Trading losses	103	
Losses on securities related to trading transactions	103	
Other operating expenses	5,120	
Losses on sales of bonds	5,040	
Losses on redemption of bonds	1	
Losses on devaluation of bonds	15	
Other	63	
General and administrative expenses	36,549	
Other expenses	11,253	
Write-offs of loans	320	
Losses on sales of stocks	5,802	
Losses on devaluation of stocks	1,076	
Other	4,054	
<b>Ordinary profit</b>		68,763
<b>Extraordinary gains</b>		40,016
Gains on disposition of premises and equipment	773	
Collection of written-off claims	1,038	
Other extraordinary gains	38,203	
<b>Extraordinary losses</b>		2,669
Losses on disposition of premises and equipment	1,819	
Other extraordinary losses	850	
<b>Income before income taxes</b>		106,109
Income taxes, Current		905
Deferred		(77,836)
<b>Net income</b>		183,040
Unappropriated retained earnings carried forward		0
Unappropriated retained earnings inherited due to merger		398
Transfer from land revaluation excess		9,547
Unappropriated retained earnings at end of year		192,987