

CONSOLIDATED STATEMENT OF OPERATIONS

Year ended March 31, 2003	(Millions of yen)
Ordinary income:	3,506,386
Interest income	1,816,908
Interest on loans and discounts	1,262,092
Interest and dividends on securities	268,261
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	34,768
Other interest income	246,028
Trust fees	7
Fees and commissions	424,238
Trading profits	206,496
Other operating income	946,957
Lease-related income	392,362
Installment-related income	178,671
Other	375,923
Other income	111,776
Ordinary expenses:	4,022,136
Interest expenses	417,404
Interest on deposits	152,373
Interest on negotiable certificates of deposit	7,576
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
Amortization of bond discounts	77
Interest on bonds with subscription rights	16
Other interest expenses	77,654
Fees and commissions	71,338
Trading losses	725
Other operating expenses	721,134
Lease-related expenses	344,621
Installment-related expenses	161,889
Other	214,624
General and administrative expenses	889,237
Other expenses	1,922,296
Transfer to reserve for possible loan losses	654,711
Other	1,267,584
Ordinary loss	515,749
Extraordinary gains	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
Extraordinary losses	87,071
Losses on disposition of premises and equipment	38,880
Other extraordinary losses	48,190
Loss before income taxes and minority interests	590,914
Income taxes, Current	66,068
Deferred	(225,190)
Minority interests in net income	33,567
Net loss	465,359