

CONSOLIDATED INTERIM STATEMENT OF INCOME

Six months ended September 30, 2003

(Millions of yen)

Ordinary income:

Interest income	826,407
Interest on loans and discounts	585,813
Interest and dividends on securities	138,520
Trust fees	84
Fees and commissions	237,159
Trading profits	163,904
Other operating income	459,685
Other income	73,594
Total ordinary income	1,760,835

Ordinary expenses:

Interest expenses	163,169
Interest on deposits	56,717
Fees and commissions	41,969
Other operating expenses	432,980
General and administrative expenses	448,094
Other expenses	509,112
Total ordinary expenses	1,595,326

Ordinary profit	165,508
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Extraordinary gains	41,421
Extraordinary losses	20,050
Income before income taxes and minority interests	186,880

Income taxes, Current	22,436
Income taxes, Deferred	(5,137)
Minority interests in net income	26,087
Net income	143,492