

CONSOLIDATED STATEMENT OF INCOME

Year ended March 31, 2004	(Millions of yen)
Ordinary income:	3,552,510
Interest income	1,591,338
Interest on loans and discounts	1,167,622
Interest and dividends on securities	256,600
Interest on call loans and bills bought	4,040
Interest on receivables under resale agreements	2,542
Interest on receivables under securities borrowing transactions	104
Interest on deposits with banks	12,687
Other interest income	147,740
Trust fees	334
Fees and commissions	501,028
Trading profits	305,011
Other operating income	946,474
Lease-related income	421,009
Installment-related income	198,261
Other	327,203
Other income	208,323
Ordinary expenses:	3,209,665
Interest expenses	310,267
Interest on deposits	104,644
Interest on negotiable certificates of deposit	3,535
Interest on call money and bills sold	2,598
Interest on payables under repurchase agreements	4,212
Interest on payables under securities lending transactions	48,622
Interest on commercial paper	236
Interest on borrowed money	43,561
Interest on bonds	76,202
Other interest expenses	26,653
Fees and commissions	76,851
Trading losses	916
Other operating expenses	886,649
Lease-related expenses	374,432
Installment-related expenses	180,994
Other	331,222
General and administrative expenses	866,549
Other expenses	1,068,430
Ordinary profit	342,844
Extraordinary gains	117,020
Gains on disposal of premises and equipment	1,545
Collection of written-off claims	1,147
Other extraordinary gains	114,328
Extraordinary losses	54,971
Losses on disposal of premises and equipment	32,242
Transfer of reserve for contingent liabilities from securities transactions	212
Other extraordinary losses	22,516
Income before income taxes and minority interests	404,894
Income taxes, Current	24,289
Income taxes, Deferred	8,593
Minority interests in net income	41,596
Net income	330,414