

**CONSOLIDATED INTERIM STATEMENT OF INCOME**

Six months ended September 30, 2004 (Millions of yen)

<b>Ordinary income:</b>	
Interest income	752,495
Interest on loans and discounts	567,082
Interest and dividends on securities	121,740
Trust fees	729
Fees and commissions	281,955
Trading profits	30,927
Other operating income	551,794
Other income	160,271
<b>Total ordinary income</b>	<b>1,778,173</b>
<b>Ordinary expenses:</b>	
Interest expenses	156,704
Interest on deposits	52,872
Fees and commissions	46,575
Trading losses	605
Other operating expenses	394,061
General and administrative expenses	423,612
Other expenses	642,513
<b>Total ordinary expenses</b>	<b>1,664,072</b>
<b>Ordinary profit</b>	<b>114,100</b>
<b>Extraordinary gains</b>	<b>2,671</b>
<b>Extraordinary losses</b>	<b>20,056</b>
<b>Income before income taxes and minority interests</b>	<b>96,715</b>
<b>Income taxes:</b>	
<b>Current</b>	<b>17,079</b>
<b>Refund</b>	<b>8,104</b>
<b>Deferred</b>	<b>5,277</b>
<b>Minority interests in net income</b>	<b>29,090</b>
<b>Net income</b>	<b>53,372</b>