

CONSOLIDATED STATEMENT OF OPERATIONS

Year ended March 31, 2005

(Millions of yen)

Ordinary income:	3,580,796
Interest income	1,521,728
Interest on loans and discounts	1,145,653
Interest and dividends on securities	256,396
Interest on call loans and bills bought	7,095
Interest on receivables under resale agreements	3,163
Interest on receivables under securities borrowing transactions	185
Interest on deposits with banks	36,183
Other interest income	73,050
Trust fees	2,609
Fees and commissions	596,086
Trading profits	144,587
Other operating income	1,058,289
Lease-related income	428,729
Installment-related income	222,355
Other	407,205
Other income	257,495
Ordinary expenses:	3,611,089
Interest expenses	350,385
Interest on deposits	131,498
Interest on negotiable certificates of deposit	3,713
Interest on call money and bills sold	3,917
Interest on payables under repurchase agreements	3,472
Interest on payables under securities lending transactions	51,853
Interest on commercial paper	224
Interest on borrowed money	36,793
Interest on short-term bonds	0
Interest on bonds	84,694
Other interest expenses	34,217
Fees and commissions	79,976
Trading losses	199
Other operating expenses	867,748
Lease-related expenses	383,177
Installment-related expenses	205,775
Other	278,796
General and administrative expenses	852,715
Other expenses	1,460,064
Provision for reserve for possible loan losses	288,902
Other	1,171,161
Ordinary loss	30,293
Extraordinary gains	9,074
Gains on disposal of premises and equipment	4,909
Collection of written-off claims	1,032
Other extraordinary gains	3,132
Extraordinary losses	87,316
Losses on disposal of premises and equipment	68,883
Provision for reserve for contingent liabilities from securities transactions	23
Other extraordinary losses	18,409
Loss before income taxes and minority interests	108,535
Income taxes	
Current	30,638
Refund	8,869
Deferred	52,912
Minority interests in net loss	50,983
Net loss	234,201