

Consolidated Statements of Income

March 31, 2007 and 2006

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2007	2006	2007
Income			
Interest income			
Interest on loans and bills discounted	¥45,180	¥42,122	\$382,720
Interest and dividends on securities	20,906	24,413	177,101
Other interest income	330	161	2,797
Total interest income	66,417	66,698	562,620
Fees and commissions	14,116	12,978	119,581
Other operating income	12,029	9,203	101,897
Other income (Note 11)	6,793	11,033	57,549
Total income	99,356	99,914	841,648
Expenses			
Interest expenses			
Interest on deposits	5,675	2,594	48,077
Interest on borrowings	1,886	1,448	15,978
Other interest expenses	1,564	2,226	13,254
Total interest expenses	9,126	6,268	77,310
Fees and commissions	3,562	3,459	30,181
Other operating expenses	14,606	14,953	123,729
General and administrative expenses	46,044	45,665	390,044
Other expenses (Note 12)	10,616	7,545	89,932
Total expenses	83,956	77,892	711,198
Net income before income taxes and minority interests	15,399	22,021	130,450
Income taxes — current (Note 13)	7,479	4,401	63,361
Income taxes — deferred (Note 13)	(1,344)	7,254	(11,392)
Minority interests in net income	424	156	3,599
Net income (Note 18)	¥ 8,839	¥10,209	\$74,882

See notes to consolidated financial statements.