

Non-Consolidated Statements of Income and Retained Earnings (Unaudited)

March 31, 2007 and 2006

	Millions of yen		Thousands of U.S. dollars
	2007	2006	2007
Income			
Interest income			
Interest on loans and bills discounts	¥44,948	¥41,893	\$380,759
Interest and dividends on securities	20,888	24,395	176,944
Other interest income	330	161	2,797
Total interest income	66,167	66,450	560,501
Fees and commissions	12,481	11,462	105,732
Other operating income	2,051	1,307	17,376
Other income	6,711	11,023	56,855
Total income	87,412	90,243	740,466
Expenses			
Interest expenses			
Interest on deposits	5,677	2,594	48,098
Interest on borrowings and rediscounts	2,054	1,361	17,401
Other interest expenses	1,564	2,226	13,254
Total interest expenses	9,296	6,182	78,754
Fees and commissions	3,744	3,571	31,720
Other operating expenses	5,604	7,746	47,475
General operating expenses	44,150	44,096	373,995
Other expenses	10,330	7,262	87,511
Total expenses	73,126	68,859	619,456
Income before income taxes	14,285	21,384	121,009
Income taxes — current	7,028	4,117	59,534
Income taxes — deferred	(1,313)	7,266	(11,128)
Net income	¥ 8,570	¥10,000	\$ 72,603
Retained earnings			
Balance at the beginning of year	¥ —	¥12,740	\$ —
Reversal on excess of land revaluation	—	854	—
Appropriation of retained earnings			
Transfer to legal reserve	—	267	—
Cash dividends	—	1,323	—
Bonuses to directors and corporate auditors	—	15	—
Transfer to voluntary reserves	—	10,500	—
Total appropriations	—	12,106	—
Balance at the end of year	¥ —	¥11,488	\$ —