

**NON-CONSOLIDATED STATEMENTS OF OPERATIONS (UNAUDITED)**

March 31, 2009 and 2008

Thousands of  
U.S. dollars  
(Note 1 to Consolidated  
Financial Statements)

	Millions of yen		2009
	2009	2008	
<b>INCOME</b>			
Interest income			
Interest on loans and bills discounts	¥ 52,223	¥ 52,073	\$ 531,646
Interest and dividends on securities	16,415	20,643	167,113
Other interest income	1,180	641	12,017
Total interest income	69,819	73,357	710,778
Fees and commissions	10,532	11,706	107,218
Other operating income	2,639	5,685	26,873
Other income	3,334	15,067	33,948
<b>Total income</b>	<b>86,326</b>	<b>105,817</b>	<b>878,817</b>
<b>EXPENSES</b>			
Interest expenses			
Interest on deposits	11,562	12,082	117,709
Interest on borrowings and rediscounts	887	1,375	9,030
Other interest expenses	591	1,705	6,018
Total interest expenses	13,040	15,163	132,757
Fees and commissions	4,023	4,102	40,957
Other operating expenses	9,339	11,127	95,076
General operating expenses	48,000	46,150	488,658
Other expenses	31,030	19,914	315,892
<b>Total expenses</b>	<b>105,434</b>	<b>96,458</b>	<b>1,073,342</b>
Income (loss) before income taxes	(19,108)	9,358	(194,524)
Income taxes — current	83	12,365	847
Income taxes — deferred	(2,586)	(6,307)	(26,336)
<b>Net income (loss)</b>	<b>¥ (16,604)</b>	<b>¥ 3,300</b>	<b>\$ (169,035)</b>