

All Labour Banks Statements of Income

	<i>Millions of Yen</i>		<i>Thousands of US\$</i>
	2004	2003	2004
Ordinary Income	¥284,596	¥268,141	\$2,660,521
Operating Income	282,036	266,120	2,636,589
Interest on Loans	226,060	212,621	2,113,302
Interest on Deposits with Other Financial Institutions	21,331	20,065	199,411
Interest on Loans to Other Financial Institutions, etc.	-	-	-
Interest and Dividends on Securities	16,728	15,889	156,380
Other Interest	3,012	1,750	28,157
Other Operating Income	14,903	15,793	139,319
Nonrecurring Income	2,559	2,020	23,922
Special Income	10,565	13,283	98,766
Total Income	¥295,161	¥281,425	\$2,759,287

	<i>Millions of Yen</i>		<i>Thousands of US\$</i>
	2004	2003	2004
Ordinary Expenses	¥235,703	¥236,005	\$2,203,449
Operating Expenses	228,316	221,671	2,134,392
Interest on Deposits (including NCDs)	8,445	9,735	78,947
Interest on Borrowed Money	49	71	458
Other Interest	1,333	1,375	12,461
General and Administrative Expenses	214,612	205,870	2,006,282
Other Operating Expenses	3,877	4,618	36,243
Nonrecurring Expenses	7,386	14,333	69,047
Special Expenses	7,067	3,996	66,065
Total Expenses	242,770	240,001	2,269,514
Net Profit Before Taxes	52,391	41,423	489,772
Net Profit	¥36,622	¥28,219	\$342,357