

The Rokinren Bank Statement of Income

	<i>Millions of Yen</i>		<i>Thousands of US\$</i>
	2004	2003	2004
Ordinary Income	¥53,964	¥54,883	\$504,477
Operating Income	53,551	54,747	500,616
Interest on Loans	1,531	1,615	14,312
Interest on Deposits with Other Financial Institutions	50	44	467
Interest on Loans to Other Financial Institutions, etc.	54	49	504
Interest on Bills Purchased	0	0	0
Interest and Dividends on Securities	38,551	38,683	360,390
Other Interest	122	81	1,140
Other Operating Income	926	1,355	8,656
Other Current Income	412	135	3,851
Special Income	301	2,347	2,813
Total Income	¥54,265	¥57,230	\$507,291

	<i>Millions of Yen</i>		<i>Thousands of US\$</i>
	2004	2003	2004
Ordinary Expenses	¥41,273	¥40,298	\$385,837
Operating Expenses	40,946	40,225	382,780
Interest on Deposits (including NCDs)	22,338	22,068	208,824
Interest on Borrowed Money	67	56	626
Other Interest	0	0	0
General and Administrative Expenses	15,697	15,708	146,742
Other Operating Expenses	2,843	2,392	26,577
Other Current Expenses	325	71	3,038
Special Expenses	74	3,263	691
Total Expenses	41,347	43,561	386,528
Net Profit Before Taxes	12,917	13,669	120,753
Net Profit	¥9,898	¥9,494	\$92,530