

17. Fees and Commissions

Fees and commissions for the fiscal years ended March 31, 2011 and 2010 consisted of the following:

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2011	2010	2011
Fees and commissions:			
Deposits and loans	¥ 82,604	¥ 70,592	\$ 993
Remittances and transfers	127,856	125,792	1,538
Securities-related business.....	71,277	54,363	857
Agency	18,054	14,763	217
Safe deposits	6,507	6,684	78
Guarantees.....	62,762	49,365	755
Credit card business.....	185,970	143,770	2,237
Investment trusts.....	163,706	96,243	1,969
Other.....	178,720	167,789	2,149
	¥897,461	¥729,364	\$10,793
Fees and commissions payments:			
Remittances and transfers	¥ 33,958	¥ 31,050	\$ 408
Other.....	97,272	89,697	1,170
	¥131,230	¥120,748	\$ 1,578

18. Trading Income

Trading income for the fiscal years ended March 31, 2011 and 2010 consisted of the following:

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2011	2010	2011
Gains on trading securities	¥ 94,234	¥ 63,424	\$1,133
Gains on securities related to trading transactions.....	1,538	2,254	18
Gains on trading-related financial derivatives	140,157	127,833	1,686
Other	1,162	576	14
	¥237,093	¥194,087	\$2,851

19. Other Operating Income

Other operating income for the fiscal years ended March 31, 2011 and 2010 consisted of the following:

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2011	2010	2011
Gains on sale of bonds	¥ 209,496	¥ 90,942	\$ 2,520
Gains on redemption of bonds.....	105	10	1
Lease-related income.....	693,492	243,237	8,340
Gains on financial derivatives	11,336	—	136
Other	125,231	118,823	1,506
	¥1,039,662	¥453,012	\$12,503

20. Other Operating Expenses

Other operating expenses for the fiscal years ended March 31, 2011 and 2010 consisted of the following:

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2011	2010	2011
Losses on sale of bonds.....	¥ 47,874	¥ 30,122	\$ 576
Losses on redemption of bonds.....	7,194	17,401	87
Losses on devaluation of bonds.....	984	331	12
Bond issuance costs.....	2,701	1,197	32
Lease-related expenses.....	627,378	201,932	7,545
Losses on foreign exchange transactions	44,556	1,591	536
Losses on financial derivatives	—	17,011	—
Other	127,554	132,186	1,534
	¥858,243	¥401,773	\$10,322