

**COMPARATIVE CONSOLIDATED STATEMENTS OF
CAPITAL SURPLUS AND RETAINED EARNINGS (CONDENSED)**

	Six months ended September 30			(Millions of yen) Year ended March 31
Six months ended September 30, 2005 and 2004, and Year ended March 31, 2005	2005 (A)	2004 (B)	Difference (A-B)	2005

Capital surplus

Capital surplus at beginning of year	974,346	865,282	109,064	865,282
Increase of capital surplus	2	1,588	(1,586)	109,064
Capital surplus at end of term (year)	<u>974,349</u>	<u>866,870</u>	<u>107,479</u>	<u>974,346</u>

Retained earnings

Retained earnings at beginning of year	329,963	611,189	(281,226)	611,189
Increase of retained earnings	412,337	55,122	357,215	3,863
Decrease of retained earnings	44,396	53,873	(9,477)	285,088
Retained earnings at end of term (year)	<u>697,905</u>	<u>612,438</u>	<u>85,467</u>	<u>329,963</u>

(Note) Amounts less than one million yen have been omitted.