

## NONCONSOLIDATED BALANCE SHEETS

| September 30, 2005 and 2004, and March 31, 2005                   | September 30            |                         | (Millions of yen, %)<br>March 31, 2005<br>(Condensed) |       |                         |       |
|---|-------------------------|-------------------------|---|-------|-------------------------|-------|
|   | 2005                    | 2004                    |   |       |                         |       |
| <b>Assets</b>   |                         |                         | %   | %     |                         | %     |
| <b>Current assets</b>   |                         |                         |   |       |                         |       |
| Cash and due from banks   | 54,252                  | 27,259                  |   |       | 44,021                  |       |
| Current portion of long-term loans to subsidiaries and affiliates | –                       | 40,000                  |   |       | 40,000                  |       |
| Other current assets  | 10,923                  | 40,931                  |   |       | 50,968                  |       |
| <b>Total current assets</b>                                       | <u>65,176</u>           | <u>108,191</u>          | 1.8   | 3.1   | <u>134,989</u>          | 3.6   |
| <b>Fixed assets</b>   |                         |                         |   |       |                         |       |
| Premises and equipment  | 2                       | 3                       |   |       | 2                       |       |
| Intangible assets   | 34                      | 48                      |   |       | 41                      |       |
| Investments and other assets                                      | 3,587,489               | 3,449,803               |   |       | 3,659,472               |       |
| Investments in subsidiaries and affiliates                        | 3,586,045               | 3,446,462               |   |       | 3,656,465               |       |
| Other   | 1,443                   | 3,340                   |   |       | 3,007                   |       |
| <b>Total fixed assets</b>   | <u>3,587,526</u>        | <u>3,449,854</u>        | 98.2  | 96.9  | <u>3,659,517</u>        | 96.4  |
| <b>Deferred charges</b>   | <u>452</u>              | <u>754</u>              | 0.0   | 0.0   | <u>603</u>              | 0.0   |
| <b>Total assets</b>   | <u><u>3,653,155</u></u> | <u><u>3,558,800</u></u> | 100.0   | 100.0 | <u><u>3,795,110</u></u> | 100.0 |
| <b>Liabilities</b>  |                         |                         |   |       |                         |       |
| <b>Current liabilities</b>  |                         |                         |   |       |                         |       |
| Short-term borrowings   | 340,000                 | 230,000                 |   |       | 475,000                 |       |
| Reserve for employees bonuses                                     | 61                      | 54                      |   |       | 66                      |       |
| Other current liabilities   | 407                     | 706                     |   |       | 428                     |       |
| <b>Total current liabilities</b>                                  | <u>340,469</u>          | <u>230,761</u>          | 9.3   | 6.5   | <u>475,494</u>          | 12.5  |
| <b>Total liabilities</b>  | <u>340,469</u>          | <u>230,761</u>          | 9.3   | 6.5   | <u>475,494</u>          | 12.5  |
| <b>Stockholders' equity</b>                                       |                         |                         |   |       |                         |       |
| <b>Capital stock</b>  | 1,352,651               | 1,247,650               | 37.0  | 35.0  | 1,352,651               | 35.7  |
| <b>Capital surplus</b>  |                         |                         |   |       |                         |       |
| Capital reserve   | 1,352,764               | 1,247,762               |   |       | 1,352,764               |       |
| Other capital surplus   | 499,532                 | 499,524                 |   |       | 499,529                 |       |
| <b>Total capital surplus</b>                                      | <u>1,852,296</u>        | <u>1,747,286</u>        | 50.7  | 49.1  | <u>1,852,293</u>        | 48.8  |
| <b>Retained earnings</b>  |                         |                         |   |       |                         |       |
| Voluntary reserve   | 30,420                  | 30,420                  |   |       | 30,420                  |       |
| Unappropriated retained earnings                                  | 348,152                 | 304,073                 |   |       | 354,107                 |       |
| <b>Total retained earnings</b>                                    | <u>378,572</u>          | <u>334,493</u>          | 10.4  | 9.4   | <u>384,527</u>          | 10.1  |
| <b>Treasury stock</b>   | <u>(270,834)</u>        | <u>(1,390)</u>          | (7.4)   | (0.0) | <u>(269,857)</u>        | (7.1) |
| <b>Total stockholders' equity</b>                                 | <u>3,312,686</u>        | <u>3,328,039</u>        | 90.7  | 93.5  | <u>3,319,615</u>        | 87.5  |
| <b>Total liabilities and stockholders' equity</b>                 | <u><u>3,653,155</u></u> | <u><u>3,558,800</u></u> | 100.0   | 100.0 | <u><u>3,795,110</u></u> | 100.0 |