

## 6. Employees' Retirement Benefits

### (1) Obligations under employees' post-retirement benefits

#### (Non-consolidated)

(Millions of Yen)

		Sep. 30, 2000
Obligation under employees' retirement benefits as at the beginning of FY2000	(A)	448,243
discount rate		3.5%
Fair value of plan assets as at the beginning of FY2000	(B)	300,641
Reserve for employees' retirement benefits as at the beginning of FY2000	(C)	46,764
Net obligation under new accounting standard for employees' retirement benefits as at the beginning of FY2000	(A-B-C)	100,837
Contribution to employees' retirement benefits by set-up of trust	(D)	---
Net obligations to be amortized	(A-B-C-D)	100,837
Amortization in first half of FY2000	(E)	10,083
Amortization Period		5 years
Net obligation as at September 30, 2000	(A-B-C-D-E)	90,753

#### (Consolidated)

(Millions of Yen)

		Sep. 30, 2000
Obligation under employees' post-retirement benefits as at the beginning of FY2000	(A)	471,247
Fair value of plan assets as at the beginning of FY2000	(B)	316,191
Reserve for retirement allowance as at the beginning of FY2000	(C)	49,764
Net obligation under new accounting standard for Employees' Accounting for Pensions as at the beginning of FY2000	(A-B-C)	105,290
Contribution to employees' post-retirement benefits by set-up of trust	(D)	---
Net obligations to be amortized	(A-B-C-D)	105,290
Amortization in first half of FY2000	(E)	10,529
Net obligation as at September 30, 2000	(A-B-C-D-E)	94,761

### (2) Expenses associated with employees' post-retirement benefits

#### (Non-consolidated)

(Millions of Yen)

	Six-month period, ended Sep. 30, 2000
Expenses associated with employees' post-retirement benefits	17,616
Service cost	5,922
Interest expenses	7,844
Expected returns on plan assets	(7,516)
Amortization of net obligation under new accounting standard for Employees' Accounting for Pensions (D+E)	10,083
Other	1,282

#### (Consolidated)

(Millions of Yen)

	Six-month period, ended Sep. 30, 2000
Expenses associated with employees' post-retirement benefits	18,729