

7. Employee Retirement Benefit

(1) Balance of the retirement benefit liability

<Non-consolidated>

(Millions of yen)

		Six-month Period ended Sep.30, 2001	Change	Six-month Period ended Sep.30, 2000
Balance of the retirement benefit liability*	(A)	1,000,226	(14,111)	1,014,337
(Discount rate)		(3.5%)	(---)	(3.5%)
Market value of pension assets*	(B)	752,315	99,487	652,828
Reserve for employee retirement benefit*	(C)	164,865	86,002	78,863
Prepaid pension cost*	(D)	---	---	---
Unrecognized net obligation from change of accounting method*	(E)	80,670	(201,973)	282,643
Unrecognized prior service cost (deductable from the obligation)*	(F)	(47,125)	(47,125)	---
Unrecognized actuarial net gain or loss*	(A-B-C+D-E-F)	49,500	49,500	---

*As of beginning of the term

(Reference) <Consolidated>

(Millions of yen)

		Six-month Period ended Sep.30, 2001	Change	Six-month Period ended Sep.30, 2000
Balance of the retirement benefit liability*	(A)	1,093,546	(5,007)	1,098,553
Market value of pension assets*	(B)	800,890	97,376	703,514
Reserve for employee retirement benefit*	(C)	190,729	94,780	95,949
Prepaid pension cost*	(D)	271	271	---
Unrecognized net obligation from change of accounting method*	(E)	94,219	(204,868)	299,087
Unrecognized prior service cost (deductable from the obligation)*	(F)	(48,789)	(48,789)	---
Unrecognized actuarial net gain or loss*	(A-B-C+D-E-F)	56,767	56,767	---

*As of beginning of the term

(2) Cost for employee retirement benefit

<Non-consolidated>

(Millions of yen)

		Six-month Period ended Sep.30, 2001	Change	Six-month Period ended Sep.30, 2000
Cost for employee retirement benefit		23,504	(22,172)	45,676
Service cost		10,513	(2,621)	13,134
Interest cost		17,503	(247)	17,750
Expected returns on pension assets		(16,484)	893	(17,377)
Amortization of net obligation from change of accounting method (amortized using the straight-line method over 5 years)		10,083	(18,180)	28,263
Amortization of prior service cost		(2,356)	(2,356)	---
Amortization of actuarial net gain or loss		2,475	2,475	---
Other		1,768	(2,135)	3,903

(Reference) <Consolidated>

(Millions of yen)

		Six-month Period ended Sep.30, 2001	Change	Six-month Period ended Sep.30, 2000
Cost for employee retirement benefit		30,123	(17,849)	47,972