

CONSOLIDATED INTERIM STATEMENT OF RETAINED EARNINGS

Six months ended September 30, 2002

(Millions of yen)

Capital surplus:

Capital surplus at beginning of fiscal year	1,684,373
Capital reserve at beginning of fiscal year	1,326,758
Other capital surplus at beginning of fiscal year	357,614
Decrease of capital surplus	476
Losses on disposition of treasury stocks	476
Capital surplus at end of interim term	<u><u>1,683,896</u></u>

Retained earnings:

Retained earnings at beginning of fiscal year	117,743
Increase of retained earnings	58,431
Net income	55,145
Increase of retained earnings due to transfer of land revaluation excess	3,283
Increase of retained earnings due to merger of consolidated subsidiaries	3
Decrease of retained earnings	37,351
Dividends paid	37,349
Decrease of retained earnings due to decrease of consolidated subsidiaries	<u>2</u>
Retained earnings at end of interim term	<u><u>138,823</u></u>

(Notes) 1. Amounts less than one million yen have been omitted.

2. In accordance with the amendment of consolidated interim financial statements regulation, capital surplus is included in this statement.