

7. Employee Retirement Benefits

(1) Balance of the retirement benefit liability

<Non-consolidated>

(Millions of yen)

		Six-month Period ended Sep.30, 2002	Change	Six-month Period ended Sep.30, 2001
Balance of the retirement benefit liability*	(A)	1,070,564	70,338	1,000,226
<Discount rate>		<3.0%>	<(0.5%)>	<3.5%>
Market value of pension assets*	(B)	730,307	(22,008)	752,315
Reserve for employee retirement benefits*	(C)	116,854	(48,011)	164,865
Prepaid pension cost*	(D)	---	---	---
Unrecognized net obligation from change of accounting method*	(E)	60,502	(20,168)	80,670
Unrecognized prior service cost (deductable from the obligation)*	(F)	(59,055)	(11,930)	(47,125)
Unrecognized actuarial net gain(loss)*	(A-B-C+D-E-F)	221,954	172,454	49,500

*As of beginning of the term

(Reference) <Consolidated>

(Millions of yen)

		Six-month Period ended Sep.30, 2002	Change	Six-month Period ended Sep.30, 2001
Balance of the retirement benefit liability*	(A)	1,175,959	82,413	1,093,546
Market value of pension assets*	(B)	777,088	(23,802)	800,890
Reserve for employee retirement benefits*	(C)	147,972	(42,757)	190,729
Prepaid pension cost*	(D)	27	(244)	271
Unrecognized net obligation from change of accounting method*	(E)	70,280	(23,939)	94,219
Unrecognized prior service cost (deductable from the obligation)*	(F)	(60,707)	(11,918)	(48,789)
Unrecognized actuarial net gain(loss)*	(A-B-C+D-E-F)	241,353	184,586	56,767

*As of beginning of the term

(2) Cost for employee retirement benefits

<Non-consolidated>

(Millions of yen)

		Six-month Period ended Sep.30, 2002	Change	Six-month Period ended Sep.30, 2001
Cost for employee retirement benefits		30,550	7,046	23,504
Service cost		10,708	195	10,513
Interest cost		16,058	(1,445)	17,503
Expected returns on pension assets		(15,470)	1,014	(16,484)
Amortization of net obligation from change of accounting method (amortized using the straight-line method over 5 years)		10,083	---	10,083
Amortization of prior service cost		(3,195)	(839)	(2,356)
Amortization of actuarial net gain(loss)		11,345	8,870	2,475
Other		1,019	(749)	1,768

(Reference) <Consolidated>

(Millions of yen)

		Six-month Period ended Sep.30, 2002	Change	Six-month Period ended Sep.30, 2001
Cost for employee retirement benefits		38,420	8,297	30,123