

**Notes to Nonconsolidated Statement of Income**

1. Amounts less than one million yen have been omitted.
2. Income on transactions with a controlling shareholder amounts to 82 million yen.  
Expenses on transactions with a controlling shareholder amount to 342 million yen.
3. Income on transactions with subsidiaries amounts to 11,157 million yen.  
Expenses on transactions with subsidiaries amount to 9,531 million yen.
4. Profits and losses on trading transactions are recognized on a trade date basis, and recorded as 'Trading profits' and 'Trading losses.' Both accounts include interest received or paid during the fiscal year. The valuation differences of securities and money claims between the previous fiscal year-end and this fiscal year-end are recorded in the above-mentioned accounts. As for the derivatives, assuming that the settlement will be made in cash, valuation differences between this fiscal year-end and previous fiscal year-end are recorded in the above-mentioned accounts.
5. 'Other' in 'Other income' includes gains on securities contributed to the employee retirement benefits trust of 660 million yen.
6. 'Other' in 'Other expenses' includes enterprise taxes in Tokyo of 1,439 million yen.
7. 'Other extraordinary gains' represent reversal of reserve for possible loan losses of 38,145 million yen and reversal of reserve for possible losses on loans sold of 58 million yen.
8. 'Other extraordinary losses' include amortized cost of unrecognized net obligation from initial application of the new accounting standard for employee retirement benefits of 831 million yen.