

## NONCONSOLIDATED BALANCE SHEET

March 31, 2003	(Millions of yen)	(%)
<b>Assets</b>		
<b>Current assets</b>		
Cash and due from banks	64,725	
Deferred tax assets	35	
Accrued income	315	
Accrued income tax refunds	40,976	
Other current assets	55	
<b>Total current assets</b>	106,108	3.1
<b>Fixed assets</b>		
Premises and equipment		
Buildings	0	
<b>Total premises and equipment</b>	0	
<b>Intangible assets</b>		
Software	26	
<b>Total intangible assets</b>	26	
<b>Investments and other assets</b>		
Investments in subsidiaries and affiliates	3,260,957	
Long-term loans to subsidiaries and affiliates	40,000	
Deferred tax assets	5,227	
Other investments	0	
<b>Total investments and other assets</b>	3,306,185	
<b>Total fixed assets</b>	3,306,213	96.9
<b>Deferred charges</b>		
Organization cost	1,207	
<b>Total deferred charges</b>	1,207	0.0
<b>Total assets</b>	<u>3,413,529</u>	100.0
<b>Liabilities</b>		
<b>Current liabilities</b>		
Short-term borrowings	256,501	
Accrued expenses	651	
Income taxes payable	1	
Business office taxes payable	1	
Consumption taxes payable	106	
Reserve for employees bonuses	83	
Other current liabilities	96	
<b>Total current liabilities</b>	257,442	7.5
<b>Total liabilities</b>	<u>257,442</u>	7.5
<b>Stockholders' equity</b>		
<b>Capital stock</b>		
	1,247,650	36.6
<b>Capital surplus</b>		
Capital reserve	1,747,266	
<b>Total capital surplus</b>	1,747,266	51.2
<b>Retained earnings</b>		
Earned surplus reserve	496	
Voluntary reserve	30,420	
Special voluntary earned reserves	30,420	
Unappropriated retained earnings	130,605	
<b>Total retained earnings</b>	161,521	4.7
Treasury stock	(351)	(0.0)
<b>Total stockholders' equity</b>	<u>3,156,086</u>	92.5
<b>Total liabilities and stockholders' equity</b>	<u>3,413,529</u>	100.0