

**NON-CONSOLIDATED BALANCE SHEET**

	(Millions of yen, %)			
	September 30, 2003		March 31, 2003	
			(Condensed)	
<b>Assets</b>		%		%
<b>Current assets</b>				
Cash and due from banks	61,841		64,725	
Other current assets	3,613		41,383	
<b>Total current assets</b>	<u>65,455</u>	2.0	<u>106,108</u>	3.1
<b>Fixed assets</b>				
Premises and equipment	0		0	
Intangible assets	34		26	
Investments and other assets	3,291,175		3,306,185	
Investments in subsidiaries and affiliates	3,246,072		3,260,957	
Long-term loans to subsidiaries and affiliates	40,000		40,000	
Deferred tax assets	<u>5,102</u>		<u>5,227</u>	
<b>Total fixed assets</b>	3,291,210	98.0	3,306,213	96.9
<b>Deferred charges</b>	<u>1,056</u>	0.0	<u>1,207</u>	0.0
<b>Total assets</b>	<u><u>3,357,722</u></u>	100.0	<u><u>3,413,529</u></u>	100.0
<b>Liabilities</b>				
<b>Current liabilities</b>				
Short-term borrowings	230,000		256,501	
Reserve for employees bonuses	76		83	
Other current liabilities	<u>151</u>		<u>857</u>	
<b>Total current liabilities</b>	<u>230,228</u>	6.9	<u>257,442</u>	7.5
<b>Total liabilities</b>	<u>230,228</u>	6.9	<u>257,442</u>	7.5
<b>Stockholders' equity</b>				
<b>Capital stock</b>	1,247,650	37.1	1,247,650	36.6
<b>Capital surplus</b>				
Capital reserve	1,247,762		1,747,266	
Other capital surplus	<u>499,501</u>		<u>—</u>	
<b>Total capital surplus</b>	1,747,263	52.0	1,747,266	51.2
<b>Retained earnings</b>				
Earned surplus reserve	—		496	
Voluntary reserve	30,420		30,420	
Unappropriated retained earnings	<u>102,624</u>		<u>130,605</u>	
<b>Total retained earnings</b>	133,044	4.0	161,521	4.7
<b>Treasury stock</b>	<u>(463)</u>	(0.0)	<u>(351)</u>	(0.0)
<b>Total stockholders' equity</b>	<u>3,127,494</u>	93.1	<u>3,156,086</u>	92.5
<b>Total liabilities and stockholders' equity</b>	<u><u>3,357,722</u></u>	100.0	<u><u>3,413,529</u></u>	100.0