

Notes to Consolidated Statement of Cash Flows

1. Amounts less than one million yen have been omitted.
2. For the purposes of presenting the consolidated statement of cash flows, “Cash and cash equivalents” are cash on hand and non-interest earning deposits with banks.
3. Reconciliation of “Cash and due from banks” of the consolidated balance sheet to “Cash and cash equivalents” at the fiscal year-end is as follows:

March 31, 2004	(Millions of yen)
Cash and due from banks	5,328,950
Interest-earning deposits	(1,799,471)
Cash and cash equivalents	<u>3,529,479</u>

4. Reconciliation of the opening balance and the expense (net) for acquisition with respect to acquisition of three companies including former The Kansai Sawayaka Bank, Limited is as follows:

	(Millions of yen)	
Assets	800,118	[including Loans and bills discounted of 593,042 million yen]
Liabilities	(724,759)	[including Deposits of (682,774) million yen]
Minority interests	(23,450)	
Goodwill	(13,136)	
Acquisition costs for the three companies' stocks	(a) 38,773	
The three companies' Cash and cash equivalents	(b) (29,773)	
(a) – (b) Expense for acquisition of the three companies	<u>8,999</u>	