

**COMPARATIVE CONSOLIDATED STATEMENTS OF
CAPITAL SURPLUS AND RETAINED EARNINGS (CONDENSED)**

(Millions of yen)

Six months ended September 30, 2004 and 2003, and Year ended March 31, 2004	Six months ended September 30			Year ended March 31
	2004 (A)	2003 (B)	Difference (A-B)	2004

Capital surplus

Capital surplus at beginning of year	865,282	856,237	9,045	856,237
Increase of capital surplus	1,588	–	1,588	9,044
Decrease of capital surplus	–	1,439	(1,439)	–
Capital surplus at end of term (year)	<u>866,870</u>	<u>854,798</u>	<u>12,072</u>	<u>865,282</u>

Retained earnings

Retained earnings at beginning of year	611,189	311,664	299,525	311,664
Increase of retained earnings	55,122	147,018	(91,896)	334,898
Decrease of retained earnings	53,873	35,373	18,500	35,373
Retained earnings at end of term (year)	<u>612,438</u>	<u>423,309</u>	<u>189,129</u>	<u>611,189</u>

(Note) Amounts less than one million yen have been omitted.