

NON-CONSOLIDATED BALANCE SHEETS

(Millions of yen)

	March 31,			
	2005		2004	
Assets		%		%
Current assets				
Cash and due from banks	44,021		98,159	
Prepaid expenses	21		21	
Deferred tax assets	40		17	
Accrued income	443		424	
Current portion of long-term loans to subsidiaries and affiliates	40,000		—	
Accrued income tax refunds	50,349		12,179	
Other current assets	112		145	
Total current assets	134,989	3.6	110,948	3.3
Fixed assets				
Premises and equipment				
Buildings	0		0	
Equipment	1		—	
Total premises and equipment	2	0.0	0	0.0
Intangible assets				
Software	41		47	
Total intangible assets	41	0.0	47	0.0
Investments and other assets				
Investments in securities	10		76	
Investments in subsidiaries and affiliates	3,656,465		3,246,462	
Long-term loans to subsidiaries and affiliates	—		40,000	
Deferred tax assets	2,997		4,565	
Total investments and other assets	3,659,472	96.4	3,291,105	96.7
Total fixed assets	3,659,517	96.4	3,291,153	96.7
Deferred charges				
Organization cost	603		905	
Total deferred charges	603	0.0	905	0.0
Total assets	3,795,110	100.0	3,403,007	100.0
Liabilities				
Current liabilities				
Short-term borrowings	475,000		230,000	
Accounts payable	67		47	
Accrued expenses	286		97	
Income taxes payable	31		1	
Business office taxes payable	5		5	
Reserve for employees bonuses	66		84	
Other current liabilities	36		48	
Total current liabilities	475,494	12.5	230,286	6.8
Total liabilities	475,494	12.5	230,286	6.8
Stockholders' equity				
Capital stock	1,352,651	35.7	1,247,650	36.7
Capital surplus				
Capital reserve	1,352,764		1,247,762	
Other capital surplus	499,529		499,510	
Gains on decrease of capital stock and capital reserve	499,503		499,503	
Gains on disposal of treasury stock	25		7	
Total capital surplus	1,852,293	48.8	1,747,273	51.3
Retained earnings				
Voluntary reserve	30,420		30,420	
Special voluntary earned reserves	30,420		30,420	
Unappropriated retained earnings	354,107		148,300	
Total retained earnings	384,527	10.1	178,720	5.2
Treasury stock	(269,857)	(7.1)	(921)	(0.0)
Total stockholders' equity	3,319,615	87.5	3,172,721	93.2
Total liabilities and stockholders' equity	3,795,110	100.0	3,403,007	100.0