

Financial Information for the 1st Quarter of the Fiscal Year ending March 31, 2004

We announce our quarterly information for the 1st Quarter of the FY 2004 (from April 1, 2003 to June 30, 2003).

(Note) The following figures are unaudited.

1. “Disclosure by Category on the basis of Financial Reconstruction Law” (Non-consolidated)

	(Billions of yen)	<Reference>	(Billions of yen)
	As of June 30, 2003	As of December 31, 2002	As of March 31, 2003
Unrecoverable or valueless credits	69.9	69.8	50.6
Doubtful credits	195.0	253.2	226.2
Credits in need of special caution	125.3	165.8	126.7
Total	390.3	488.9	403.5

(Note) The above figures for the end of each quarter are classified by category as set forth in Article 4 of “Law Concerning Emergency Measures for the Reconstruction of the Function of the Financial System.” However, these figures are not consecutive as the calculation methods differ in the following points from that of the figures disclosed at the end of a fiscal year or interim period.

1. “Unrecoverable or valueless credits” and “Doubtful credits”

① Disclosure Category

On the basis of borrowers categorization (*) at the end of the fiscal year or interim period, borrowers who have undergone objective facts such as becoming bankrupt or dishonored, and are subject to changes in internal ratings, etc., and among self-assessed amounts at the end of the fiscal year or interim period during the quarter, regarding credits to top-30 large-scale borrowers, we have reviewed categorization of borrowers based on self-assessment standards established by the Bank.

② Disclosed Amount

This amount was based on the balance at the end of each quarter.

In this regard, an amount equal to a partial direct write-off through self-assessment has been reduced at the end of each quarter.

2. “Credits in need of special caution”

① Disclosure Category

On the basis of borrowers categorization (*) at the end of the fiscal year or interim period, among credits for borrowers categorized as normal and in need of caution during the quarter, with respect to newly accruing credits contractually past due 3 months or more and credits that have been confirmed as restructured, and among self-assessed amounts at the end of the fiscal year or interim period, with respect to credits to top-30 large-scale borrowers, we have reviewed categorization of borrowers based on self-assessment standards established by the Bank.

② Disclosed Amount

This amount was based on the balance at the end of each quarter.

* Relationship between the Financial Reconstruction Law categories and self-assessment categories:

Unrecoverable or valueless credits (loans to customers in legal bankruptcy or virtual bankruptcy)

Doubtful credits (loans to customers in possible bankruptcy)

Credits in need of special caution (among the loans in need of caution, loans whose interest payments contractually past due 3 months or more, or restructured loans)

2. Capital Ratio (Domestic Standards)

	As of September 30, 2003 (Projected)	<Reference> As of March 31, 2003 (Actual)
Consolidated capital ratio	Former half of 10%	10.32%
Consolidated Tier I capital ratio	Middle half of 6%	6.36%

(Note) The above projected figure may be revised should the business environment presumptions change.

3. Valuation Differences of Investment Securities Having Market Value (Non-consolidated)

○ Valuation Differences

	(Billions of yen)								<Reference> (Billions of yen)			
	As of June 30, 2003				As of December 31, 2002				As of March 31, 2003			
	Market Value	Valuation Difference		Market Value	Valuation Difference		Market Value	Valuation Difference		Market Value	Valuation Difference	
Gains		Losses	Gains		Losses	Gains		Losses				
Other Investment Securities	1,608.9	(20.4)	21.7	42.1	1,104.2	(73.7)	10.5	84.3	1,425.1	(34.0)	14.7	48.8
Stocks	179.2	(20.0)	17.3	37.4	173.5	(70.0)	7.3	77.4	169.1	(39.9)	8.0	48.0
Bonds	1,222.6	(1.8)	2.5	4.3	856.1	(4.3)	2.4	6.7	1,123.4	4.9	5.5	0.6
Others	207.1	1.4	1.7	0.3	74.6	0.6	0.7	0.1	132.5	1.0	1.1	0.1

(Note) 1. Regarding “Valuation Differences” and “Unrealized Gains or Losses,” the differences between book value (before amortization and impairment) and the market value have been recorded. In this regard, as of March 31, 2003, the same standards (after amortization and impairment) have been applied. The valuation difference (before amortization and impairment) of other investment securities as of March 31, 2003 is loss of 78.2 billion yen.

2. Unrealized gains or losses related to held to maturity securities are as follows.

	(Billions of yen)								<Reference> (Billions of yen)			
	As of June 30, 2003				As of December 31, 2002				As of March 31, 2003			
	Book Value	Net Unrealized Gains/(Losses)		Book Value	Net Unrealized Gains/(Losses)		Book Value	Net Unrealized Gains/(Losses)		Book Value	Net Unrealized Gains/(Losses)	
Gains		Losses	Gains		Losses	Gains		Losses				
Held to Maturity Securities	19.1	(0.0)	0.0	0.1	26.9	(0.1)	0.0	0.2	23.1	(0.0)	0.0	0.1

3. There have been no unrealized gains or losses regarding subsidiary and affiliate stocks.

4. Derivative Transactions (Non-consolidated)

(1) Interest Rate-related Transactions

Category	Type	(Billions of yen)						<Reference> (Billions of yen)		
		As of June 30, 2003			As of December 31, 2002			As of March 31, 2003		
		Contract Amount	Market Value	Valuation Gains/(Losses)	Contract Amount	Market Value	Valuation Gains/(Losses)	Contract Amount	Market Value	Valuation Gains/(Losses)
Securities Exchange	Interest Rate Futures	4.9	(0.0)	(0.0)	—	—	—	—	—	—
OTC	Interest Rate Swaps	1,082.8	(0.6)	(0.6)	509.7	0.4	0.4	501.1	0.2	0.2
	Other	107.7	(0.0)	1.1	101.0	(0.0)	1.0	106.8	(0.0)	1.1
Total				0.4			1.4			1.3

(Note) Derivative transactions to which hedge accounting has been applied are excluded from the above table.

(2) Currency-related Transactions

(Billions of yen) <Reference> (Billions of yen)

Category	Type	As of June 30, 2003			As of December 31, 2002			As of March 31, 2003		
		Contract Amount	Market Value	Valuation Gains/ (Losses)	Contract Amount	Market Value	Valuation Gains/ (Losses)	Contract Amount	Market Value	Valuation Gains/ (Losses)
OTC	Currency Swaps	72.4	(2.0)	(2.0)	32.2	0.0	0.0	32.2	0.0	0.0
	Exchange Contracts	19.7	(0.0)	(0.0)	—	—	—	—	—	—
	Currency Options	30.0	0.2	0.0	—	—	—	—	—	—

(Note) 1. Derivative transactions to which hedge accounting has been applied and transactions below (Note 3) are excluded from the above table.

- Forward exchange contracts and currency options have been marked to market and are included in the above statement from the current quarter.
- Contract amounts of currency swap transactions that were calculated by periodic accounting of profit and loss are as follows. Moreover, currency swap transactions, to which periodic accounting of profit and loss had been applied, were excluded from the following statement below as hedge accounting has been applied from the current quarter.

(Billions of yen) <Reference> (Billions of yen)

Type	As of December 31, 2002			As of March 31, 2003		
	Contract Amount	Market Value	Valuation Gains/ (Losses)	Contract Amount	Market Value	Valuation Gains/ (Losses)
Currency Swaps	196.9	(0.8)	(0.8)	136.5	1.3	1.3

Contract amounts of revaluated foreign exchange and currency options are as follows.

(Billions of yen) <Reference> (Billions of yen)

Category	Type	As of December 31, 2002	As of March 31, 2003
		Contract Amount	Contract Amount
OTC	Forward Foreign Exchange	140.0	25.3
	Currency Options	43.8	38.4

(3) Stock-related Transactions

There have been no stock-related transactions.

(4) Bond-related Transactions

(Billions of yen) <Reference> (Billions of yen)

Category	Type	As of June 30, 2003			As of December 31, 2002			As of March 31, 2003		
		Contract Amount	Market Value	Valuation Gains/ (Losses)	Contract Amount	Market Value	Valuation Gains/ (Losses)	Contract Amount	Market Value	Valuation Gains/ (Losses)
Securities Exchange	Bond Futures	35.5	0.1	0.1	5.2	(0.0)	(0.0)	—	—	—
	Bond Options	15.5	(0.0)	(0.0)	—	—	—	—	—	—
	Bond Futures Options	3.0	(0.0)	(0.0)	1.0	(0.4)	(0.0)	7.7	0.0	(0.0)
OTC	Bond Options	36.0	(0.2)	0.3	—	—	—	—	—	—
Total	Total			0.4			(0.0)			(0.0)

(Note) Derivative transactions to which hedge accounting has been applied are excluded from the above table.

(5) Commodities-related Transactions

There have been no commodities-related transactions.

(6) Credit Derivative Transactions

There have been no credit derivative transactions.

5. Outstandings of Domestic Deposits and Domestic Loans (Non-consolidated)

	(Billions of yen)	<Reference>	(Billions of yen)
	As of June 30, 2003	As of June 31, 2002	As of March 31, 2003
Domestic individual deposits	6,898.6	6,728.9	6,721.3
Floating deposits	3,740.9	3,352.3	3,516.1
Time deposits	3,096.8	3,317.2	3,140.0
Domestic corporation deposits	1,658.4	1,642.1	2,059.7
Other domestic deposits	441.9	437.2	593.3
Total Domestic Deposits	8,998.9	8,808.3	9,374.3
Domestic Loans	7,576.4	7,548.8	7,899.3

(Note) 1. The above figures are derived from domestic branches (excluding offshore banking accounts).

2. Other domestic deposits include deposits of local governments and financial institutions.

3. Floating deposits = current deposits + ordinary deposits + savings deposits + deposits at notice

Time deposits = time deposits + installment savings accounts

Please contact the office below in regards to the above information.

Public and Investor Relations Office, Corporate Planning Department Phone: 045-225-1980