

四半期情報の開示についてFinancial Information for 3rd Quarter of the Fiscal Year ending March 31,2004**1 . Credits disclosed under the Financial Reconstruction Law (Non-consolidated)**

	(Unit:0.1billion yen)		(Unit:0.1billion yen)
	Dec.31.2003	Jun.30.2003	Sep.30.2003
Unrecoverable or Valueless 破産更生債権及びこれらに準ずる債権	571	699	538
Doubtful 危険債権	2,028	1,950	2,117
In need of special caution 要管理債権	1,086	1,253	1,094
Total	3,686	3,903	3,750

2 . Capital ratio (based on domestic standards)

	Mar.31.2004 (Planning)	< Reference > Sep.30.2003 (Results)
	Capital ratio (consolidated) 連結自己資本比率	10%low
Tier capital ratio (consolidated) 連結 Tier 比率	7%low	7.00%

3 . Gains or Losses from valuation of marketable securities (Non-consolidated)

Gains/Losses

	(Unit:0.1billion yen)				(Unit:0.1billion yen)							
	Dec.31.2003		Jun.30.2003		Sep.30.2003							
	Market Value 時価	Gains or Losses from Valuation 評価差額 Gains うち益 Losses うち損	Market Value 時価	Gains or Losses from Valuation 評価差額 Gains うち益 Losses うち損	Market Value 時価	Gains or Losses from Valuation 評価差額 Gains うち益 Losses うち損						
Securities その他有価証券	12,160	27	395	367	16,089	204	217	421	13,080	0	294	293
Stocks 株式	1,820	113	380	267	1,792	200	173	374	1,733	9	256	266
Bonds 債券	8,585	84	8	93	12,226	18	25	43	9,359	5	25	20
Others その他	1,753	1	5	6	2,071	14	17	3	1,987	4	11	6

	(Unit:0.1billion yen)				(Unit:0.1billion yen)							
	Dec.31.2003				Jun.30.2003				Sep.30.2003			
	Book Value 帳簿価額	Gains or Losses from Valuation 含み損益			Book Value 帳簿価額	Gains or Losses from Valuation			Book Value 帳簿価額	Gains or Losses from Valuation		
Gains うち益		Losses うち損		Gains うち益		Losses うち損		Gains うち益		Losses うち損		
Bonds held to Maturity 満期保有目的の債券	152	0	0	1	191	0	0	1	155	1	0	1

4 . Derivative transactions (Non-consolidated)

(1) Interest related transactions

	Transaction Type 種類	(Unit:0.1billion yen)						(Unit:0.1billion yen)		
		Dec.31.2003			Jun.30.2003			Sep.30.2003		
		Contract Amount 契約額等	Market Value 時価	Gains or losses from valuation 評価損益	Contract Amount 契約額等	Market Value 時価	Gains or losses from valuation 評価損益	Contract Amount 契約額等	Market Value 時価	Gains or losses from valuation 評価損益
Market 取引所	Futures 金利先物	25	0	0	49	0	0	237	0	0
OTC 店頭	Interest rate swaps 金利スワップ	12,399	2	33	10,828	6	6	11,527	0	35
	Others その他	1,098	1	9	1,077	0	11	1,109	2	8
Total				43			4			44

(2) Currency related transactions

	Transaction Type 種類	(Unit:0.1billion yen)						(Unit:0.1billion yen)		
		Dec.31.2003			Jun.30.2003			Sep.30.2003		
		Contract Amount 契約額等	Market Value 時価	Gains or losses from valuation 評価損益	Contract Amount 契約額等	Market Value 時価	Gains or losses from valuation 評価損益	Contract Amount 契約額等	Market Value 時価	Gains or losses from valuation 評価損益
OTC 店頭	Currency swaps 通貨スワップ	731	6	6	724	20	20	674	10	10
	Forward contract 為替予約	365	1	1	197	0	0	401	0	0
	Currency options 通貨オプション	185	0	0	300	2	0	284	1	1

(3) Stocks related transactions

Not Applicable

(4) Bonds related transactions

(Unit:0.1billion yen)

(Unit:0.1billion yen)

	Transaction Type	Dec.31.2003			Jun.30.2003			Sep.30.2003		
		Contract Amount 契約額等	Market Value 時価	Gains or losses from valuation 評価損益	Contract Amount 契約額等	Market Value 時価	Gains or losses from valuation 評価損益	Contract Amount 契約額等	Market Value 時価	Gains or losses from valuation 評価損益
Market 取引所	Bonds futures 債券先物	157	0	0	355	1	1	53	0	0
	Bonds option 債券オプション				155	0	0			
	Bonds future option 債券先物オプション	15	0		30	0	0			
OTC 店頭	Bond OTC option 債券店頭オプション	86	0	0	360	2	3			
Total				0			4			0

(5) Commodity related transactions

Not Applicable

(6) Credit derivative transactions

Not Applicable

5 . Domestic deposits/Domestic loans and bills discounted (Non-consolidated)

(Unit:0.1billion yen)

(Unit:0.1billion yen)

		Dec.31.2003	Dec.31.2002	Sep.30.2003
Deposits (individuals)	国内個人預金	69,218	68,330	67,593
	Of which liquidity deposit うち流動性預金	38,737	35,657	36,513
	Of which term deposit うち定期性預金	29,835	32,012	30,495
Deposits(corporation)	国内法人預金	17,078	16,525	19,738
Deposits(others)	国内その他預金	2,387	2,402	3,046
Total	国内預金合計	88,684	87,257	90,378
Loans and bills discounted 国内貸出金		77,599	75,293	79,011