

ANNUAL REPORT (EXCERPT)

TRANSLATION

For the year ended March 31,2004

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A. Digest of Financial Results for the year ended March 31,2004

1. Income status

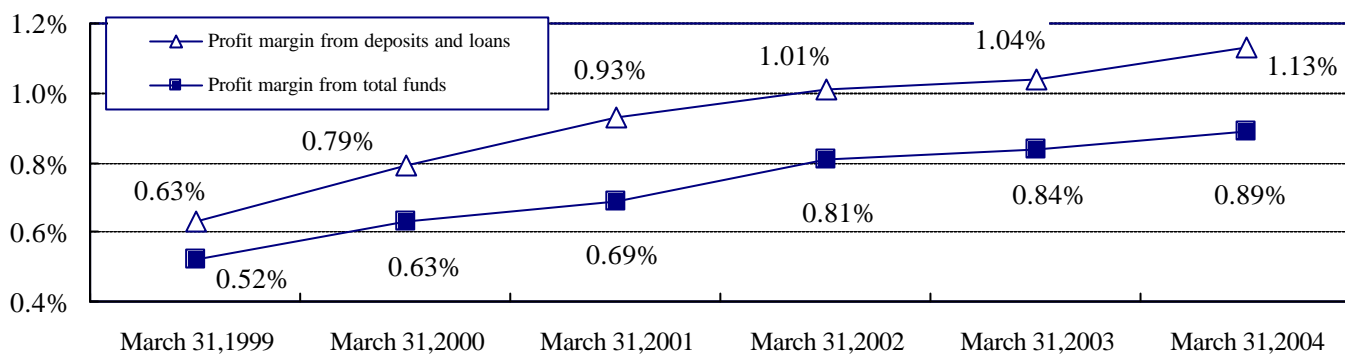
(Billions of yen , %)

	March 31. 2003	March 31. 2004	Increase /(Decrease)	Ratio(%)
Gross operating income	194.9	203.6	8.7	4.4
Gross operating income from domestic operations	187.3	195.5	8.2	4.3
Interest income	159.6	163.8	4.2	
Fees and commissions	25.5	28.7	3.2	
Trading profits	0.9	0.7	(0.2)	
Other operating income	1.1	2.1	1.0	
Gross operating income from international operations	7.5	8.0	0.5	6.3
Expenses	90.1	85.8	(4.3)	(4.7)
Of which, personnel	35.3	31.5	(3.8)	(10.6)
Of which, facilities	49.2	48.7	(0.5)	(1.0)
Net business profit (before transfer to allowance for possible loan losses)	104.8	117.8	13.0	12.4
Transfer to allowance for possible loan losses	(6.1)	(7.3)	(1.2)	
Net business profit (after transfer to reserve for possible loan losses)	111.0	125.1	14.1	12.7
Unusual profits and losses	(85.7)	(46.4)	39.3	
Of which, disposal of bad debts (Including transfer to allowance for possible loan losses)	49.8	43.7	(6.1)	
Of which, gains or losses on securities	43.6	36.4	(7.2)	
Of which, losses on write-down of stocks and other securities	(29.5)	0.5	30.0	
Of which, losses on write-down of stocks and other securities	33.2	0.1	(33.1)	
Ordinary profit	25.3	78.6	53.3	210.8
Special gains and losses	2.7	1.9	(0.8)	
Income taxes-deferred	12.9	33.1	20.2	
Net income	15.1	47.4	32.3	212.4
Disposal of bad debts (including profits on bad debt recovered)	43.6	32.8	(10.8)	(24.9)

(1)Gross Operating Income increased by 4.4% to 203.6billion yen.

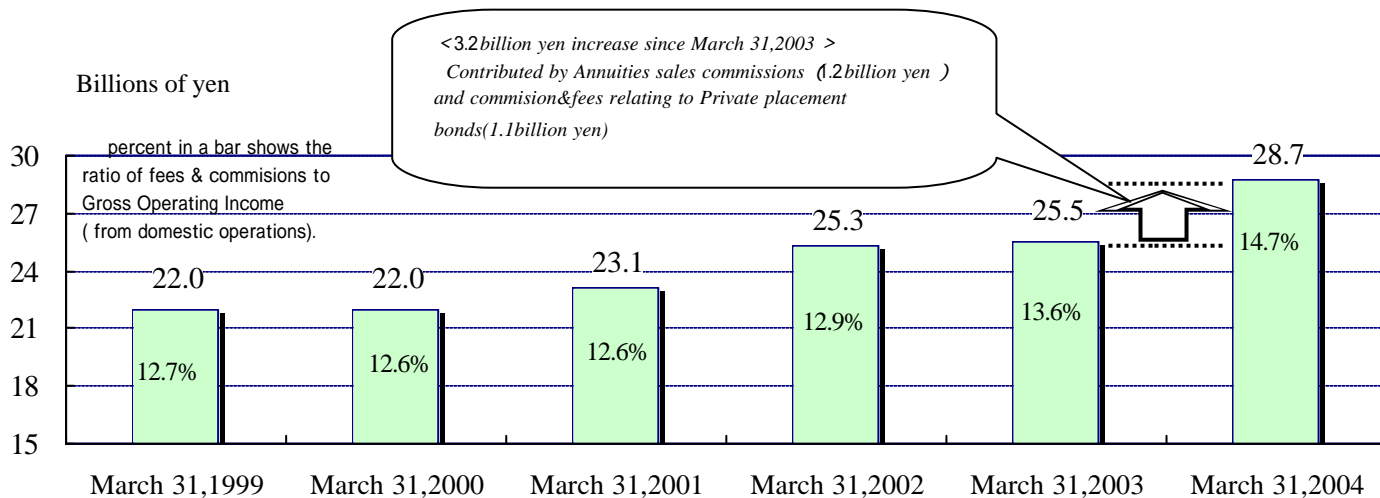
Gross Operating Income increased by 4.4% to 203.6billion yen from the previous year, driven by increase in interest income (by 4.2billion yen) and enhancing of fees and commissions (by 3.2billion yen).

(Reference1) Profit Margins Growth.



Gross Operating Income						Billions of yen
179.4	182.4	190.2	202.5	194.9	203.6	

(Reference 2)Trend of fees and commissions (from domestic operations).

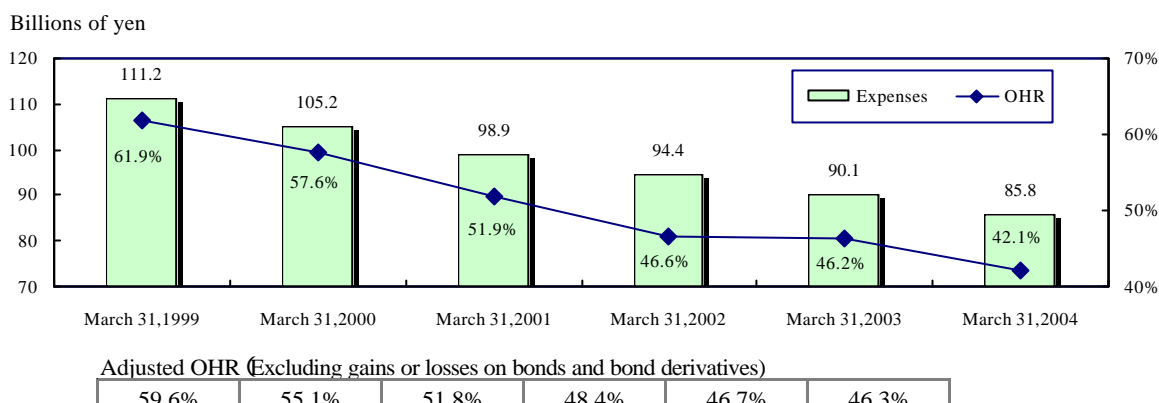


(2) Expenses; OHR decreased by 4.7% to below mid 40% level as a result of further cost reduction efforts.

As a result of continuous cost reduction efforts, expenses decreased by 4.7% against the previous year to 85.8 billion yen. OHR decreased to 42.1%, followed by increase in Gross operating income.

*OHR(%)=Expenses / Gross operating income

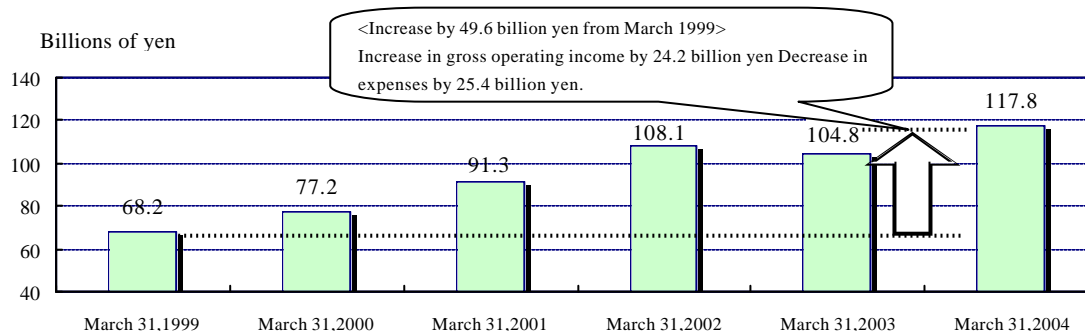
(Reference) Improvement of Expenses and OHR



(3) Net Business Profit before transfer to allowance for possible loan losses increased by 12.4% to bring the highest level.

Net Business Profit before transfer to allowance for possible loan losses increased by 12.4% (13.0 billion yen) to 117.8 billion yen, reflecting growth in revenues from domestic operations and proactive efforts of reducing costs.

(Reference) Trend of Net Business Profit before transfer to allowance for possible loan losses



(4) Disposal of bad debts: 36.4 billion yen, decreased by 7.2 billion yen against the previous year.

We decreased disposal of bad debts to 36.4 billion yen by 7.2 billion yen reduction against the previous year as a result of improving category of borrowers through providing borrowers supports to improve their management efficiencies and collections. Including profits on bad debt recovered decreased Net disposal of bad debts by 10.8 billion yen to 32.8 billion yen.

(5) Loss on write-down of stocks and other securities: significant decrease in write off due to stock market improvement.

Write off stocks decreased to 0.1 billion yen by 33.1 billion yen reduction from the previous term reflecting the effect of rising stock market prices.

(6) Both ordinary profits and net income experienced significant increase. Earned surplus reached 119.5 billion yen.

As a result of the above, ordinary profit reached 78.6 billion yen with a increase of 53.3 billion yen and net income reached 47.4 billion yen with a increase by 32.3 billion yen, both experiencing dramatic drastic increase from the previous term.

Due to the above, the earned surplus of this term (retained earnings excluding legal reserve) accumulated to 119.5 billion yen by a increase of 45.8 billion yen from the previous term.

2. Assets and Liabilities

(1) Loans: Loans to individuals mainly through housing loans have made an increase.

As a result of efforts in concentrating into regional retail banking, loans to individuals satisfactorily progressed mainly through housing loans with an increase by 275.6 billion yen against the previous term. The percentage of loans to individuals against total loans increased to 39.6%.

(Reference) Trend of loans to related to regional retail market

(Billions of yen, %)

	March 31, 2002	March 31, 2003	Increase /(Decrease)	March 31, 2004	Increase /(Decrease)
Loans to small businesses, etc.	6,212.4	6,421.6	6.4%] 209.2	6,601.8	2.8%] 180.2
Of which, loans to individuals	2,615.8	2,877.5	10.0%] 261.7	3,153.1	0.6%] 275.6
Of which, housing-related loans	2,279.8	2,556.1	12.1%] 276.3	2,833.8	10.8%] 277.7
Housing loans	1,434.0	1,669.0	16.3%] 235.0	1,888.4	13.1%] 219.4
Apartment house loans	845.8	887.1	4.9%] 41.3	945.3	6.5%] 58.2
Percentage of loans to small businesses against total loans	80.3%	81.2%	0.9%	83.0%	1.8%
Percentage of loans to individuals	33.8%	36.4%	2.6%	39.6%	3.2%

(2) Deposits: Individual deposits have steadily progressed.

Individual deposits have steadily progressed by 63.8 billion yen (0.9%) increase against the previous term mainly through deposits within Kanagawa prefecture. Total deposits have decreased by 220.0 billion yen against the previous term in the end balance, while increased by 214.5 billion yen in the average balance.

(Reference) Trend of Deposits

(Billions of yen, %)

	March 31, 2002	March 31, 2003	Increase /(Decrease)	March 31, 2004	Increase /(Decrease)
Deposits (End balance)	9,113.8	9,374.3	2.8%] 260.5	9,154.3	[(2.3%)] (220.0)
Of which, individual deposits	6,567.7	6,721.3	2.3%] 153.6	6,785.1	0.9%] 63.8
Of which, corporate deposits	1,850.3	2,059.7	11.3%] 209.4	2,017.3	[(2.0%)] (42.4)
Deposits (Average balance)	8,517.0	8,602.3	1.0%] 85.3	8,816.8	2.5%] 214.5

(3) Products for individuals: Revenues from investment trusts and annuities showed steady growth.

The balance of investment trusts increased by 76.6 billion yen against the previous term, which resulted in 298.8 billion yen and commission revenue of 3.3 billion yen, increased by 1.0 billion yen against the previous term, as a result of proactive responding to the diversifying customer investment needs. Annuities, which sales had started since the second half of the previous term made a steady progress with a balance of 47.1 billion yen and commission revenue of 1.5 billion yen.

(Reference 1) Growth of products for individuals

(Billions of yen)

	March 31, 2002	March 31, 2003	Increase /(Decrease)	March 31, 2004	Increase /(Decrease)
Balance of investment trusts	181.8	222.2	40.4	298.8	76.6
Balance of Annuities		7.3	7.3	47.1	39.8

(Reference 2) Commission revenues from products for individuals

(Billions of yen)

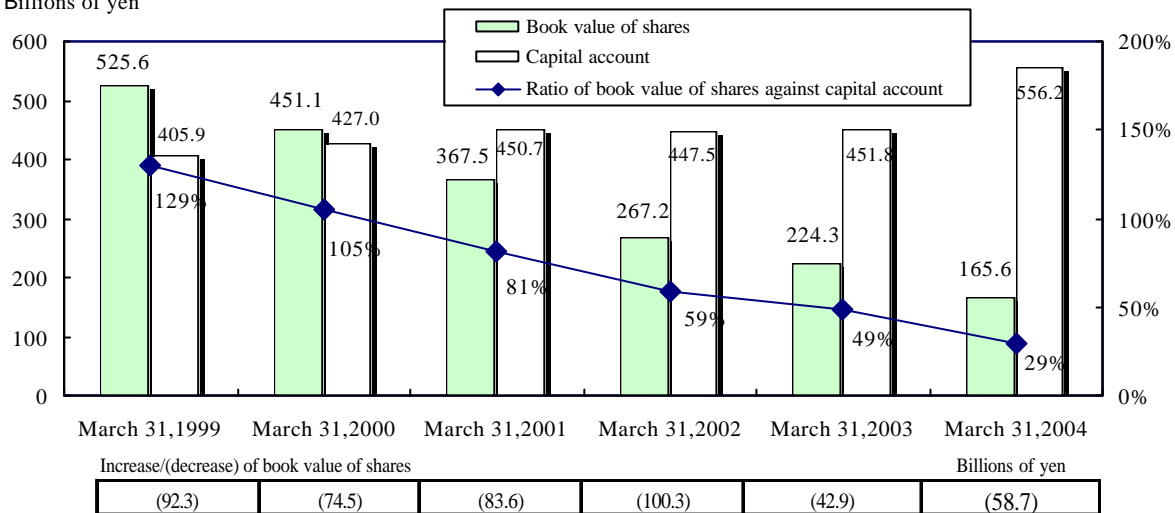
	March 31, 2002	March 31, 2003	Increase /(Decrease)	March 31, 2004	Increase /(Decrease)
Investment trusts (fees and commissions)	2.1	2.3	0.2	3.3	1.0
Annuities (fees and commissions)		0.3	0.3	1.5	1.2

(4) Securities: Stocks have decreased by 58.7 billion yen due to outright sales, etc. with a ratio of 29% against capital account.

The book value of stocks decreased by 58.7 billion yen against the previous term through outright sales and etc. The ratio against capital account has drastically decreased to 29%.

(Reference) Trend of book value of shares and capital account

Billions of yen



*Although we have taken market value appraisal since March 2001, the amount above was stated at acquisition cost.

3 .Bad debts: Ratio of bad debts has decreased to 4.1 % .

Bad debts (under the Financial Reconstruction Law) have decreased by 68.2 billion yen against the previous term as a result of further off-balancing, collection and etc. The ratio of bad debts has decreased by 0.8 points to 4.1%.

(Reference) Transition of credits disclosed under the Financial Reconstruction Law

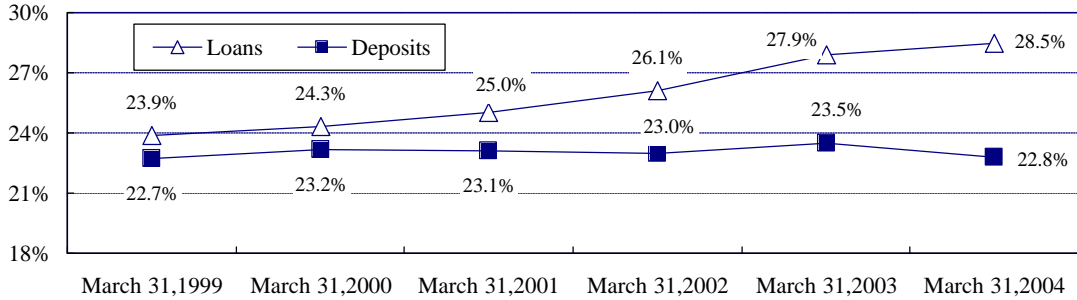
Categories of credits		(Billions of yen)				
		March 31, 2002	March 31, 2003	Increase / (Decrease)	March 31, 2004	Increase / (Decrease)
Unrecoverable or valueless claims (in legal or virtual bankruptcy)		84.6	50.6	(34.0)	43.8	(6.8)
	Doubtful claims (in possible bankruptcy)	247.3	226.2	(21.1)	206.8	(19.4)
	Claims in need of special caution	144.7	126.7	(18.0)	84.6	(42.1)
Sub-total(bad debts) A		476.7	403.5	(73.2)	335.3	(68.2)
Borrowers in need of caution other than claims in need of special caution		1,162.9	1,061.5	(101.4)	838.7	(222.8)
	Normal borrowers	6,464.8	6,666.4	201.6	6,944.9	278.5
Normal claims B		7,627.8	7,727.9	100.1	7,783.7	55.8
Total credits C = A + B		8,104.6	8,131.5	26.9	8,119.0	(12.5)
		(%)				
Ratio against total credits A/C		5.8	4.9	(0.9)	4.1	(0.8)

4. Conditions in Kanagawa Prefecture: The share of loans rose to 28.5% .

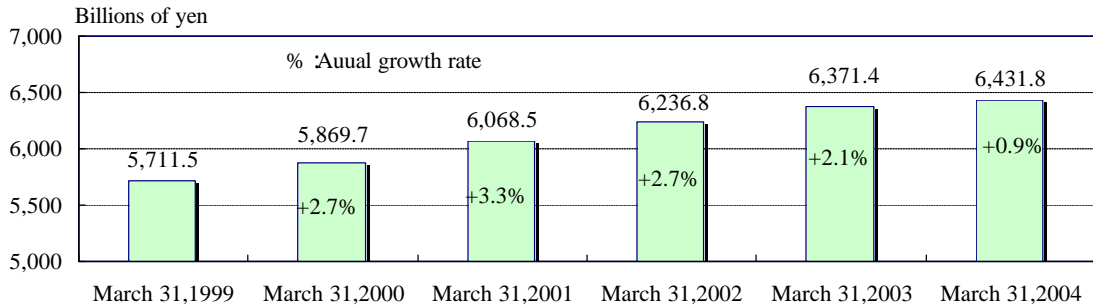
Deposits from and loans to individuals have steadily progressed.

The balance in both deposits from and loans to individuals in Kanagawa Prefecture made steady progress, as a result of concentration of business resources in the prefecture as a regional bank. Among them, loans to individuals showed continuously a large increase at 8.8% annually. Contributed by this, shares in Kanagawa prefecture increased to 28.5% for loans and 22.8% for deposits.

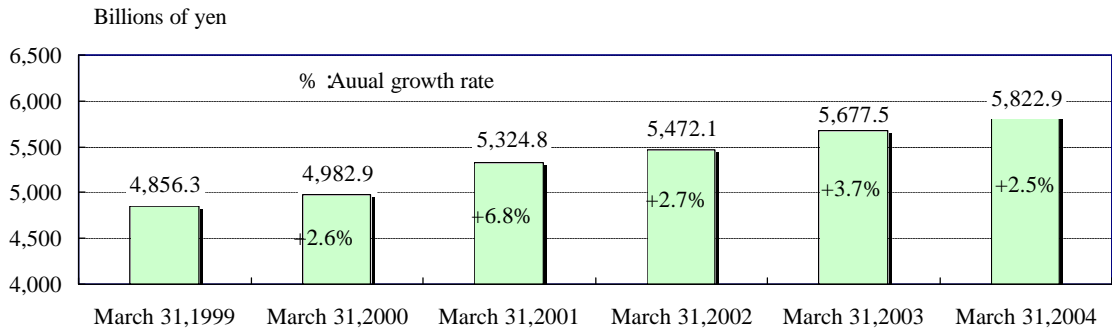
(1) Shares in Kanagawa Prefecture



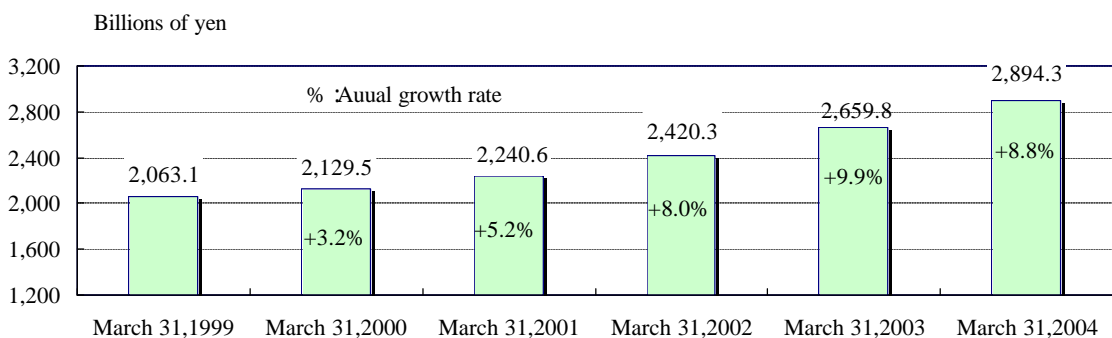
(2) Deposits from individuals in Kanagawa Prefecture



(3) Loans to small businesses in Kanagawa Prefecture



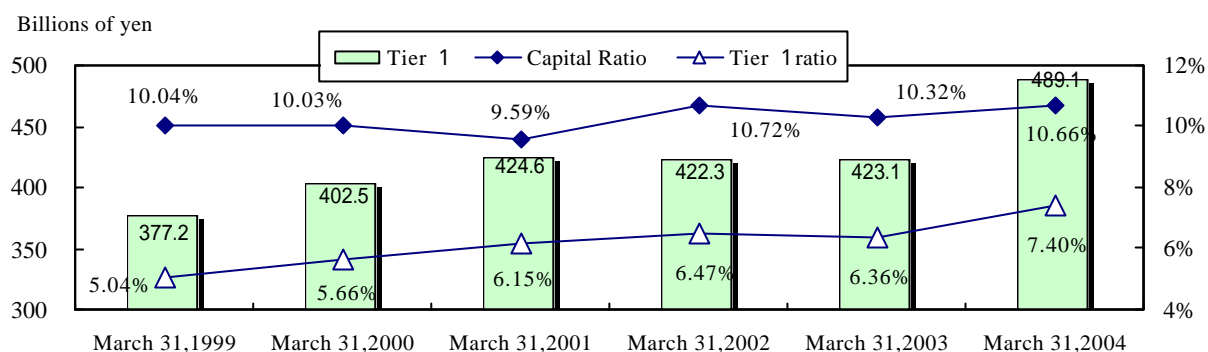
(4) Loans to individuals in Kanagawa Prefecture



5. Capital Ratio: Capital Ratio increased to 10.66%, due to a increase in Tier 1 capital.

We achieved to 10.66% of capital ratio by increase of 0.34points against the previous term with a increase in Tier 1 capital as a main driver through steady accumulation of profits, which increased by 1.04points to 7.40%.

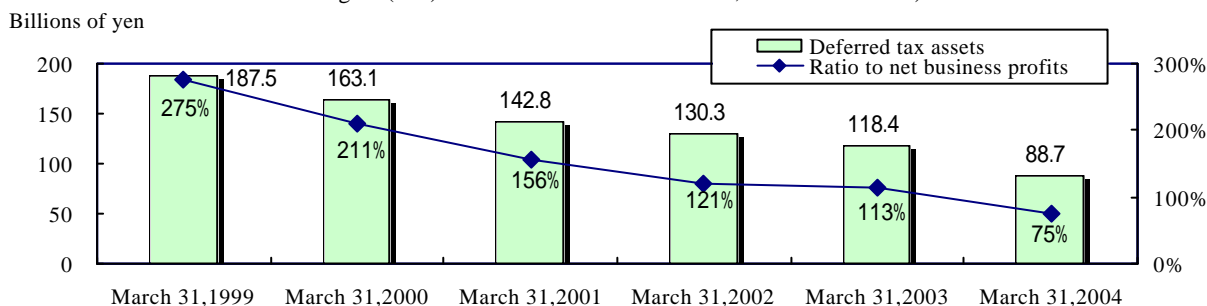
(Reference) Trend of capital ratio(consolidated, based on domestic standards)



6. Deferred tax assets: Ratio to net business profits decreased to 75%.

Deferred tax assets decreased by 29.7 billion yen to 88.7 billion yen. Addition to that, the ratio to net business profits decreased by 38% to 75% which is below net business profits.

(Reference) Improvement of ratio of deferred tax assets to net business profits (excluding deferred tax assets for net unrealized gain/(loss) on available-for-sale securities, Non-consolidated)



Ratio to Tier 1(including deferred tax assets for net unrealized gain/(loss) on available-for-sale securities, consolidated)

51.2%	41.7%	34.2%	34.9%	33.0%	15.1%
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7. Prospects: We expect to keep the high level of profits in fiscal year 2004.

We expect net business profit (before transfer to allowance for possible loan losses) will reach 119.0 billion yen which is above the fiscal year 2003 through further strengthening profitability. Ordinary profits are expected to increase by 3.4 billion yen to 82.0 billion yen and net income to increase by 2.6 billion yen to 50.0 billion yen. Maintaining the high level of profits are to be expected.

Non-consolidated

(Billions of yen)

	Prospects for the interim term of 2004	Increase/(decrease) against the previous interim term	Prospects for the year 2004	Increase/(decrease)
Gross operating income	101.0	(3.3)	206.0	2.4
Gross operating income from domestic operations	97.6	(1.8)	199.3	3.8
Interest income	82.4	1.4	168.4	4.6
Fees and commissions	15.1	0.9	30.6	1.9
Other operating income	(0.3)	(4.1)	(0.5)	(2.6)
Gross operating income from international operations	3.4	(1.4)	6.7	(1.3)
Expenses	44.0	0.4	87.0	1.2
Personnel	15.2	(1.1)	29.8	(1.7)
Facilities	25.3	0.9	50.4	1.7
Tax	3.5	0.8	6.8	1.2
Net business profit (before transfer to allowance for possible loan losses)	57.0	(3.7)	119.0	1.2
Disposal of bad debts	20.0	(3.9)	35.0	(1.4)
Gains or losses on securities	0.0	0.1	0.0	(0.5)
Ordinary profit	35.0	1.0	82.0	3.4
Net income	21.5	1.5	50.0	2.6

Consolidated

(Billions of yen)

	Prospects for the interim term of 2004	Increase/(decrease) against the previous interim term	Prospects for the year 2004	Increase/(decrease)
Ordinary profit	35.5	0.7	83.0	3.1
Net income	21.5	1.8	50.0	2.6

(Reference) Prospects of Interest margins for the year 2004(Domestic)

(%)

	Prospects for the interim term of 2004	Increase/(decrease) against the previous interim term	Prospects for the year 2004	Increase/(decrease)
Yield on interest earning assets A	1.88	0.01	1.90	0.01
Loans and bills discounted	2.10	0.01	2.13	0.04
Yield on fundings B	0.07	(0.02)	0.06	(0.03)
Deposits and NCD	0.02	0.00	0.02	0.00
Operating expenses	0.94	0.00	0.93	(0.01)
Total funding cost C	0.98	(0.02)	0.97	(0.03)
Yield spread A-B	1.81	0.03	1.84	0.04
Interest margins between loans and deposits	1.15	0.02	1.18	0.05
Net interest margin A-C	0.90	0.03	0.93	0.04

B . CONSOLIDATED FINANCIAL INFORMATION**B . 連結決算情報****1 . Consolidated Balance Sheet (Unaudited)****1 . 連結貸借対照表**

March 31, 2004

(Millions of yen

ASSETS:	(資産の部)		LIABILITIES :	(負債の部)	
Cash and due from banks	現金預け金	556,767	Deposits	預金	9,125,942
Call loans	コールローン及び買入手形	28,002	Negotiable CDs	譲渡性預金	48,059
Other debt purchased	買入金銭債権	149,257	Call money and bills sold	コールマネー及び売渡手形	908
Trading assets	特定取引資産	121,130	Trading liabilities	特定取引負債	2,617
Securities	有価証券	1,298,771	Borrowed money	借入金	114,004
Loans and bills discounted	貸出金	7,946,846	Foreign exchanges	外国為替	105
Foreign exchanges	外国為替	8,080	Bonds and notes	社債	85,999
Other assets	その他資産	109,851	Bonds with warrants	新株予約権付社債	53,176
Premises and equipment	動産不動産	145,114	Other liabilities	その他負債	339,829
Deferred tax assets	繰延税金資産	73,686	Liability for employees' retirement benefits	退職給付引当金	62
Customers' liabilities for acceptances and guarantees	支払承諾見返	307,039	Allowance under special laws	特別法上の引当金	0
Allowance for possible loan losses	貸倒引当金	(84,297)	Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	23,011
			Negative goodwill	連結調整勘定	49
			Acceptances and guarantees	支払承諾	307,039
			Total Liabilities	負債の部合計	10,100,805
			MINORITY INTERESTS	(少数株主持分)	
			STOCKHOLDERS' EQUITY	少数株主持分	4,520
			Minority interests stockholders' equity		
			STOCKHOLDERS' EQUITY:	(資本の部)	
			Common stock and preferred stock	資本金	188,223
			Capital surplus	資本剰余金	149,839
			Retained earnings	利益剰余金	154,132
			Land revaluation excess	土地再評価差額金	32,289
			Net unrealized gain/(loss) on available-for-sale securities	株式等評価差額金	30,838
			Foreign currency translation adjustment	為替換算調整勘定	(0)
			Treasury stock	自己株式	(396)
			Total stockholders' equity	資本の部合計	554,926
Total Assets	資産の部合計	10,660,252	Total Liabilities, Minority Interests and Stockholders' Equity	負債、少数株主持分及び資本の部合計	10,660,252

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

2 . Consolidated Statement of Income (Unaudited)

2 . 連結損益計算書

For the year ended

March 31,2004

(Millions of yen)

Total ordinary income :	経常収益	253,274
Interest received	資金運用収益	175,914
Interest on loans and discounts	(うち貸出金利息)	159,831
Interest and dividends on investment securities	(うち有価証券利息配当金)	14,495
Fees and commissions	役務取引等収益	43,214
Trading profits	特定取引収益	771
Other operating income	その他業務収益	21,624
Other ordinary income	その他経常収益	11,751
Total ordinary expenses :	経常費用	173,356
Interest paid	資金調達費用	8,815
Interest on deposits	(うち預金利息)	2,577
Fees and commissions	役務取引等費用	8,558
Other operating expenses	その他業務費用	13,628
General and administrative expenses	営業経費	91,554
Other expenses	その他経常費用	50,798
Ordinary profit	経常利益	79,918
Special gains	特別利益	6,399
Special losses	特別損失	3,277
Income before income taxes and minority interests	税金等調整前当期純利益	83,040
Income taxes-current	法人税、住民税及び事業税	5,133
Income taxes-deferred	法人税等調整額	29,661
Minority interests in net income	少数株主利益	800
Net income	当期純利益	47,445

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

3 . Consolidated Statement of Earned Surplus (Unaudited)

3 . 連結剰余金計算書

For the year ended

March 31,2004

(Millions of yen)

Capital surplus	(資本剰余金の部)	
Balance of capital surplus at beginning of term	資本剰余金期首残高	146,281
Increase in capital surplus	資本剰余金増加高	3,558
Exercise of warrants (Convertible bonds)	旧商法に基づき発行された 転換社債の転換による増加高	3,411
Issuance of common stock	増資による新株の発行	7
Increase due to merger	合併に伴う増加高	138
Balance at end of term	資本剰余金期末残高	149,839
Retained earnings	(利益剰余金の部)	
Balance of retained earnings at beginning of term	利益剰余金期首残高	113,613
Increase in retained earnings	利益剰余金増加高	47,708
Net income	当期純利益	47,445
Increase due to transfer of land revaluation excess	土地再評価差額金取崩による増加高	262
Decrease in retained earnings	利益剰余金減少高	7,189
Cash dividends	配当金	7,049
Losses on disposition of treasury stocks	自己株式処分差損	1
Decrease due to merger	合併に伴う減少高	138
Balance at end of term	利益剰余金期末残高	154,132

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

4 .Consolidated Statement of Cash Flows (Unaudited)

4 . 連結キャッシュ・フロー計算書

For the year ended

March 31,2004

(Millions of yen)

1. Cash flows from operating activities	. 営業活動によるキャッシュ・フロー	
Income before income taxes and minority interests	税金等調整前当期純利益	83,040
Depreciation and amortization	減価償却費	7,742
Amortization of goodwill	連結調整勘定償却額	1
Equity in earnings of affiliates	持分法による投資損益	(370)
Increase (Decrease) in reserve for possible loan losses	貸倒引当金の増加額	(5,928)
Increase (Decrease) in reserve for possible losses on collateralized real estate loans sold	債権売却損失引当金の増加額	(1,815)
Increase (Decrease) in liability for employee's retirement benefits	退職給付引当金の増加額	2
Interest income	資金運用収益	(175,914)
Interest expenses	資金調達費用	8,815
Investment securities (gains) losses	有価証券関係損益	9,043
Foreign exchange losses (gains)	為替差損益	8,407
Losses (Gains) on disposal of premises and equipment	動産不動産処分損益	678
Net decrease(increase) in trading assets	特定取引資産の純増減	(48,601)
Net increase (decrease) in trading liabilities	特定取引負債の純増減	(1,550)
Net decrease in loans	貸出金の純増減	(55,426)
Net increase(decrease) in deposits	預金の純増減	(240,513)
Net increase(decrease) in negotiable certificates of deposit	譲渡性預金の純増減	(21,429)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金 (劣後特約付借入金を除く) の純増減	(104)
Net increase(decrease) in due from bank (excluding deposits at BOJ)	預け金 (日銀預け金を除く) の純増減	5,460
Net (increase) decrease in call loans and others	コールローン等の純増減	(113,454)
Net (increase) decrease in call money and others	コールマネー等の純増減	631
Net (decrease) increase in foreign exchange (assets)	外国為替 (資産) の純増減	(497)
Net increase(decrease) in foreign exchange (liabilities)	外国為替 (負債) の純増減	(46)
Interest and dividends received	資金運用による収入	191,428
Interest paid	資金調達による支出	(9,441)
Other	その他	235,302
Subtotal	小計	(124,536)
Income taxes paid	法人税等の支払額	(2,549)
Net cash provided by operating activities	営業活動によるキャッシュ・フロー	(127,085)
2. Cash flows from investing activities	. 投資活動によるキャッシュ・フロー	
Purchases of securities	有価証券の取得による支出	(2,160,662)
Proceeds from sales of securities	有価証券の売却による収入	2,107,608
Proceeds from maturities of securities	有価証券の償還による収入	297,884
Expenditures for premises and equipment	動産不動産の取得による支出	(5,314)
Proceeds from sales of premises and equipment	動産不動産の売却による収入	1,755
Proceeds from sales of stocks of subsidiaries	連結範囲の変動を伴う子会社株式の売却による収入	2,418
Net cash provided by investing activities	投資活動によるキャッシュ・フロー	243,690
3. Cash flows from financing activities	. 財務活動によるキャッシュ・フロー	
Repayment of subordinated debt	劣後特約付借入金の返済による支出	(80,000)
Proceeds from issuance of subordinated bonds, bonds with subscription rights for shares	劣後特約付社債・新株予約権付社債の発行による収入	40,000
Proceeds from treasury stock	株式の発行による収入	15
Dividends paid	配当金支払額	(7,049)
Purchase of treasury stock	自己株式の取得による支出	(75)
Proceeds from sales of treasury stock	自己株式の売却による収入	8
Net cash used in financing activities	財務活動によるキャッシュ・フロー	(47,101)
4. Foreign currency translation adjustments on cash and cash equivalents	. 現金及び現金同等物に係る換算差額	(42)
5. Net increase (decrease) in cash and cash equivalents	. 現金及び現金同等物の増加額	69,460
6. Cash and cash equivalents at beginning of term	. 現金及び現金同等物の期首残高	477,551
7. Cash and cash equivalents at end of term	. 現金及び現金同等物の期末残高	547,011

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

5. Comparison of Consolidated Balance Sheets (Unaudited)

5. 比較連結貸借対照表 (主要内訳)

March 31, 2004

(Millions of yen)

		At March 31,2004(A)	At March 31,2003(B)	Increase/(Decrease) (A)-(B)
ASSETS:	(資産の部)			
Cash and due from banks	現金預け金	556,767	493,925	62,842
Call loans	コールローン及び買入手形	28,002	19,436	8,566
Other debt purchased	買入金銭債権	149,257	62,341	86,916
Trading assets	特定取引資産	121,130	72,529	48,601
Securities	有価証券	1,298,771	1,492,241	(193,470)
Loans and bills discounted	貸出金	7,946,846	7,833,029	113,817
Foreign exchanges	外国為替	8,080	7,582	498
Other assets	その他資産	109,851	133,562	(23,711)
Premises and equipment	動産不動産	145,114	206,014	(60,900)
Deferred tax assets	繰延税金資産	73,686	139,518	(65,832)
Customers' liabilities for acceptances and guarantees	支払承諾見返	307,039	303,666	3,373
Allowance for possible loan losses	貸倒引当金	(84,297)	(91,051)	6,754
Total assets	資産の部合計	10,660,252	10,672,796	(12,544)
LIABILITIES :	(負債の部)			
Deposits	預金	9,125,942	9,364,106	(238,164)
Negotiable CDs	譲渡性預金	48,059	69,488	(21,429)
Call money and bills sold	コールマネー及び売渡手形	908	276	632
Trading liabilities	特定取引負債	2,617	4,167	(1,550)
Borrowed money	借入金	114,004	221,987	(107,983)
Foreign exchanges	外国為替	105	151	(46)
Bonds and notes	社債	85,999	45,999	40,000
Bonds with warrants	新株予約権付社債	53,176	60,000	(6,824)
Other liabilities	その他負債	339,829	113,721	226,108
Liability for employees' retirement benefits	退職給付引当金	62	68	(6)
Reserve for possible losses on collateralized real estate loans sold	債権売却損失引当金	-	1,815	(1,815)
Allowance under special laws	特別法上の引当金	0	0	0
Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	23,011	22,536	475
Negative goodwill	連結調整勘定	49	1,450	(1,401)
Acceptances and guarantees	支払承諾	307,039	303,666	3,373
Total liabilities	負債の部合計	10,100,805	10,209,435	(108,630)
MINORITY INTERESTS STOCKHOLDERS' EQUITY	(少数株主持分)			
Minority interests stockholders' equity	少数株主持分	4,520	6,135	(1,615)
STOCKHOLDERS' EQUITY:	(資本の部)			
Total stockholders' equity	資本勘定	554,926	457,225	97,701
Total liabilities, minority interests and stockholders' equity	負債、少数株主持分及び資本の部合計	10,660,252	10,672,796	(12,544)

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

6 .Comparison of Consolidated Statements of Income (Unaudited)

6 . 比較連結損益計算書 (主要内訳)

For the year ended

March 31,2004
(Millions of yen)

		At March 31,2004(A)	At March 31,2003(B)	Increase/(Decrease) (A)-(B)
Total ordinary income	経常収益	253,274	285,432	(32,158)
Interest received	資金運用収益	175,914	177,655	(1,741)
Interest on loans and discounts	(うち貸出金利息)	159,831	156,028	3,803
Interest and dividends on investment securities	(うち有価証券利息配当金)	14,495	18,486	(3,991)
Fees and commissions	役務取引等収益	43,214	38,938	4,276
Trading profits	特定取引収益	771	975	(204)
Other operating income	その他業務収益	21,624	56,343	(34,719)
Other ordinary income	その他経常収益	11,751	11,519	232
Total ordinary expenses	経常費用	173,356	258,276	(84,920)
Interest paid	資金調達費用	8,815	15,270	(6,455)
Interest on deposits	(うち預金利息)	2,577	4,155	(1,578)
Fees and commissions	役務取引等費用	8,558	8,481	77
Trading losses	特定取引費用	-	157	(157)
Other operating expenses	その他業務費用	13,628	45,906	(32,278)
General and administrative expenses	営業経費	91,554	98,897	(7,343)
Other expenses	その他経常費用	50,798	89,563	(38,765)
Ordinary profit	経常利益	79,918	27,156	52,762
Special gains	特別利益	6,399	6,056	343
Special losses	特別損失	3,277	2,329	948
Income before income taxes and minority interests	税金等調整前当期純利益	83,040	30,883	52,157
Income taxes-current	法人税、住民税及び事業税	5,133	2,404	2,729
Income taxes-deferred	法人税等調整額	29,661	11,073	18,588
Minority interests in net income	少数株主利益	800	508	292
Net income	当期純利益	47,445	16,896	30,549

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

7. Comparison of Consolidated Statements of Earned Surplus (Unaudited)

7. 比較連結剰余金計算書(主要内訳)

For the year ended

March 31,2004

(Millions of yen)

		At March 31,2004(A)	At March 31,2003(B)	Increase/(Decrease) (A)-(B)
Capital surplus	(資本剰余金の部)			
Balance of capital surplus at beginning of term	資本剰余金期首残高	146,281	146,277	4
Increase in capital surplus	資本剰余金増加高	3,558	4	3,554
Decrease in capital surplus	資本剰余金減少高	-	0	(0)
Balance at end of term	資本剰余金期末残高	149,839	146,281	3,558
Retained earnings	(利益剰余金の部)			
Balance of retained earnings at beginning of term	利益剰余金期首残高	113,613	103,433	10,180
Increase in retained earnings	利益剰余金増加高	47,708	17,229	30,479
Decrease in retained earnings	利益剰余金減少高	7,189	7,049	140
Balance at end of term	利益剰余金期末残高	154,132	113,613	40,519

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

8 . Comparison of Consolidated Statements of Cash Flows (Unaudited)

8 . 比較連結キャッシュ・フロー計算書

For the year ended

March 31, 2004

(Millions of yen)

		At March 31, 2004(A)	At March 31, 2003(B)	Increase/(Decrease) (A)-(B)
1. Cash flows from Operating Activities	. 営業活動によるキャッシュ・フロー			
Income before income taxes and minority interests	税金等調整前当期純利益	83,040	30,883	52,157
Depreciation and amortization	減価償却費	7,742	33,811	(26,069)
Amortization of goodwill	連結調整勘定償却額	1	(60)	61
Equity in earnings of affiliates	持分法による投資損益	(370)	-	(370)
Increase (Decrease) in reserve for possible loan losses	貸倒引当金の増加額	(5,928)	(19,187)	13,259
Increase (Decrease) in reserve for possible losses on collateralized real estate loans sold	債権売却損失引当金の増加額	(1,815)	(12,479)	10,664
Increase (Decrease) in reserve for contingent liabilities	偶発損失引当金の増加額	-	(10)	10
Increase (Decrease) in liability for employee's retirement benefits	退職給付引当金の増加額	2	(1)	3
Interest income	資金運用収益	(175,914)	(177,655)	1,741
Interest expenses	資金調達費用	8,815	15,270	(6,455)
Investment securities (gains) losses	有価証券関係損益	9,043	30,989	(21,946)
Foreign exchange losses (gains)	為替差損益	8,407	3,490	4,917
Losses (Gains) on disposal of premises and equipment	動産不動産処分損益	678	948	(270)
Net decrease(increase) in trading assets	特定取引資産の純増減	(48,601)	(20,218)	(28,383)
Net increase (decrease) in trading liabilities	特定取引負債の純増減	(1,550)	(519)	(1,031)
Net decrease in loans	貸出金の純増減	(55,426)	(230,127)	174,701
Net increase(decrease) in deposits	預金の純増減	(240,513)	264,717	(505,230)
Net increase(decrease) in negotiable certificates of deposit	譲渡性預金の純増減	(21,429)	(23,662)	2,233
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金 (劣後特約付借入金を除く)の純増減	(104)	(19,222)	19,118
Net (increase) decrease in due from bank (excluding deposits at BOJ)	預け金 (日銀預け金を除く)の純増減	5,460	24,196	(18,736)
Net (increase)decrease in call loans and others	コールローン等の純増減	(113,454)	780	(114,234)
Net (increase) decrease in margin money deposited under securities lending transactions	債券貸借取引支払保証金の純増減	-	69,316	(69,316)
Net increase (decrease) in call money and others	コールマネー等の純増減	631	(1,497)	2,128
Net decrease(increase) in foreign exchange (assets)	外国為替 (資産)の純増減	(497)	2,711	(3,208)
Net increase(decrease) in foreign exchange (liabilities)	外国為替 (負債)の純増減	(46)	68	(114)
Interest and dividends received	資金運用による収入	191,428	196,359	(4,931)
Interest paid	資金調達による支出	(9,441)	(18,499)	9,058
Other	その他	235,302	(106,211)	341,513
Subtotal	小計	(124,536)	44,189	(168,725)
Income taxes paid	法人税等の支払額	(2,549)	(1,210)	(1,339)
Net cash provided by operating activities	営業活動によるキャッシュ・フロー	(127,085)	42,979	(170,064)
2. Cash flows from investing activities	. 投資活動によるキャッシュ・フロー			
Purchases of securities	有価証券の取得による支出	(2,160,662)	(2,291,322)	130,660
Proceeds from sales of securities	有価証券の売却による収入	2,107,608	1,420,689	686,919
Proceeds from maturities of securities	有価証券の償還による収入	297,884	271,594	26,290
Expenditures for premises and equipment	動産不動産の取得による支出	(5,314)	(22,867)	17,553
Proceeds from sales of premises and equipment	動産不動産の売却による収入	1,755	4,825	(3,070)
Proceeds from sale of stocks of subsidiaries	連結範囲の変動を伴う子会社株式の売却による収入	2,418	-	2,418
Net cash provided by investing activities	投資活動によるキャッシュ・フロー	243,690	(617,079)	860,769
3. Cash flows from financing activities	. 財務活動によるキャッシュ・フロー			
Repayments of subordinated loans	劣後特約付借入金の返済による支出	(80,000)	-	(80,000)
Proceeds from issuance of subordinated bonds, bonds with subscription rights for shares	劣後特約付社債・新株予約権付社債の発行による収入	40,000	-	40,000
Repayments of subordinated bonds and convertible bonds	劣後特約付社債・新株予約権付社債の償還による支出	-	(9,997)	9,997
Proceeds from treasury stock	株式の発行による収入	15	7	8
Dividends paid	配当金支払額	(7,049)	(7,049)	0
Dividends paid to minority interests stockholders	少数株主への配当金支払額	-	(140)	(140)
Purchase of treasury stock	自己株式の取得による支出	(75)	(282)	207
Proceeds from sales of treasury stock	自己株式の売却による収入	8	50	(42)
Net cash used in financing activities	財務活動によるキャッシュ・フロー	(47,101)	(17,411)	(29,690)
4. Foreign currency translation adjustments on cash and cash equivalents	. 現金及び現金同等物に係る換算差額	(42)	(33)	(9)
5. Net increase (decrease) in cash and cash equivalents	. 現金及び現金同等物の増加額	69,460	(591,544)	661,004
6. Cash and cash equivalents at beginning of term	. 現金及び現金同等物の期首残高	477,551	1,069,096	(591,545)
7. Cash and cash equivalents at end of term	. 現金及び現金同等物の残高	547,011	477,551	69,460

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

C . NON-CONSOLIDATED FINANCIAL INFORMATION

C . 単体決算情報

1 .Non-Consolidated Balance Sheet (Unaudited)

1 . 第143期末貸借対照表

March 31,2004

(Millions of yen)

ASSETS:	(資産の部)		LIABILITIES :	(負債の部)	
Cash and due from banks	現金預け金	556,756	Deposits	預金	9,154,307
Call loans	コールローン	28,002	Negotiable CDs	譲渡性預金	48,059
Other debt purchased	買入金銭債権	149,257	Call money	コールマネー	908
Trading assets	特定取引資産	121,130	Trading liabilities	特定取引負債	2,617
Securities	有価証券	1,294,971	Borrowed money	借入金	115,004
Loans and bills discounted	貸出金	7,948,935	Foreign exchanges	外国為替	105
Foreign exchanges	外国為替	8,080	Bonds and notes	社債	85,000
Other assets	その他資産	109,183	Bonds with warrants	新株予約権付社債	53,176
Premises and equipment	動産不動産	148,119	Other liabilities	その他負債	316,560
Deferred tax assets	繰延税金資産	67,697	Allowance under special laws	特別法上の引当金	0
Customers' liabilities for acceptances and guarantees	支払承諾見返	154,390	Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	23,011
Allowance for possible loan losses	貸倒引当金	(77,153)	Acceptances and guarantees	支払承諾	154,390
			Total Liabilities	負債の部合計	9,953,141
			STOCKHOLDERS' EQUITY:	(資本の部)	
			Common stock and preferred stock	資本金	188,223
			Capital surplus	資本剰余金	149,839
			Capital surplus	資本準備金	149,839
			Retained earnings	利益剰余金	155,468
			Transfer to Legal reserve	利益準備金	35,934
			Appropriated retained earnings	任意積立金	65,764
			Unappropriated retained earnings at end of term	当期末処分利益	53,769
			Net income	当期純利益	47,409
			Land revaluation excess	土地再評価差額金	32,289
			Net unrealized gain/(loss) on available-for-sale securities	株式等評価差額金	30,806
			Treasury stock	自己株式	(396)
			Total stockholders' equity	資本の部合計	556,231
Total Assets	資産の部合計	10,509,372	Total Liabilities, Minority Interests and Stockholders' Equity	負債及び資本の部合計	10,509,372

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

2 . Non-Consolidated Statement of Income (Unaudited)

2 . 第143期損益計算書

For the year ended

March 31,2004

(Millions of yen)

Total ordinary Income :	經常収益	247,415
Interest received	資金運用収益	175,765
Interest on loans and discounts	(うち貸出金利息)	159,619
Interest and dividends on investment securities	(うち有価証券利息配当金)	14,559
Fees and commissions	役務取引等収益	40,764
Trading profits	特定取引収益	771
Other operating income	その他業務収益	20,169
Other ordinary income	その他經常収益	9,945
Total ordinary expenses :	經常費用	168,717
Interest paid	資金調達費用	8,806
Interest on deposits	(うち預金利息)	2,577
Fees and commissions	役務取引等費用	11,492
Other operating expenses	その他業務費用	13,536
General and administrative expenses	営業経費	90,264
Other expenses	その他經常費用	44,617
Ordinary profit	經常利益	78,697
Special gains	特別利益	5,144
Special losses	特別損失	3,273
Net income before income taxes	税引前当期純利益	80,569
Income taxes-current	法人税、住民税及び事業税	3,596
Income taxes-deferred	法人税等調整額	29,562
Net income	当期純利益	47,409
Unappropriated retained earnings at beginning of term	前期繰越利益	6,013
Unappropriated retained earnings inherited due to merger	合併による未処分利益受入額	84
Reversal of land revaluation excess	土地再評価差額金取崩額	262
Losses on disposition of treasury stocks	自己株式処分差損	1
Unappropriated retained earnings at end of term	当期末処分利益	53,769

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

3 . Non-Consolidated Appropriation of Retained Earnings(Unaudited)

3 . 第143期利益処分計算書案

For the year ended

March 31,2004

(yen)

Unappropriated retained earnings at end of term	当期末処分利益	53,769,193,389
Transfer from appropriated retained earnings	任意積立金取崩額	10,916,403
Transfer from revaluation reserve for premises and equipment	動産不動産圧縮積立金取崩額	10,916,403
Subtotal	計	53,780,109,792
Appropriations:	利益処分額	9,326,660,816
Transfer to Legal reserve	利益準備金	1,430,000,000
Dividends on preferred stock, #1(¥ 5.66per share)	第一回優先株式配当金 (1株につき5円66銭)	792,400,000
Dividends on preferred stock, #2(¥ 9.46per share)	第二回優先株式配当金 (1株につき9円46銭)	567,600,000
Dividends on common stock(¥ 5.00per share)	普通株式配当金 (1株につき5円00銭)	5,770,448,630
Transfer to appropriated retained earnings	任意積立金	766,212,186
Revaluation reserve for premises and equipment	動産不動産圧縮積立金	766,212,186
Unappropriated retained earnings to be carried forward	次期繰越利益	44,453,448,976

4 . Comparison of Non-Consolidated Balance Sheets (Unaudited)

4 . 比較貸借対照表

(Millions of yen)

		March 31,2004(A)	March 31,2003(B)	Increase/(Decrease) (A)-(B)
ASSETS:	(資産の部)			
Cash and due from banks	現金預け金	556,756	492,755	64,001
Call loans	コールローン	28,002	19,436	8,566
Other debt purchased	買入金銭債権	149,257	44,471	104,786
Trading assets	特定取引資産	121,130	72,529	48,601
Securities	有価証券	1,294,971	1,486,036	(191,065)
Loans and bills discounted	貸出金	7,948,935	7,902,054	46,881
Foreign exchanges	外国為替	8,080	7,582	498
Other assets	その他資産	109,183	111,174	(1,991)
Premises and equipment	動産不動産	148,119	137,249	10,870
Deferred tax assets	繰延税金資産	67,697	132,170	(64,473)
Customers' liabilities for acceptances and guarantees	支払承諾見返	154,390	213,469	(59,079)
Reserve for possible loan losses	貸倒引当金	(77,153)	(83,324)	6,171
Total assets	資産の部合計	10,509,372	10,535,608	(26,236)
LIABILITIES :	(負債の部)			
Deposits	預金	9,154,307	9,374,396	(220,089)
Negotiable CDs	譲渡性預金	48,059	89,738	(41,679)
Call money	コールマネー	908	276	632
Trading liabilities	特定取引負債	2,617	4,167	(1,550)
Borrowed money	借入金	115,004	195,109	(80,105)
Foreign exchanges	外国為替	105	151	(46)
Bonds and notes	社債	85,000	45,000	40,000
Bonds with warrants	新株予約権付社債	53,176	60,000	(6,824)
Other liabilities	その他負債	316,560	77,064	239,496
Reserve for possible losses on collateralized real estate loans sold	債権売却損失引当金	-	1,815	(1,815)
Reserve under special laws	特別法上の引当金	0	0	0
Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	23,011	22,536	475
Acceptances and guarantees	支払承諾	154,390	213,469	(59,079)
Total liabilities	負債の部合計	9,953,141	10,083,726	(130,585)
STOCKHOLDERS' EQUITY:	(資本の部)			
Common stock and preferred stock	資本金	188,223	184,803	3,420
Capital surplus	資本剰余金	149,839	146,281	3,558
Capital surplus	資本準備金	149,839	146,281	3,558
Retained earnings	利益剰余金	155,468	108,219	47,249
Transfer to Legal reserve	利益準備金	35,934	34,512	1,422
Appropriated retained earnings	任意積立金	65,764	52,363	13,401
Unappropriated retained earnings at end of term	当期末処分利益	53,769	21,343	32,426
Net income	当期純利益	47,409	15,171	32,238
Land revaluation excess	土地再評価差額金	32,289	33,206	(917)
Net unrealized gain/(loss) on available-for-sale securities	株式等評価差額金	30,806	(20,297)	51,103
Treasury stock	自己株式	(396)	(330)	(66)
Total stockholders' equity	資本の部合計	556,231	451,881	104,350
Total liabilities and stockholders' equity	負債及び資本の部合計	10,509,372	10,535,608	(26,236)

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

5 . Comparison of Non-Consolidated Statements of Income (Unaudited)

5 . 比較損益計算書

For the year ended

March 31,2004

(Millions of yen)

		March 31,2004(A)	March 31,2003(B)	Increase/(Decrease) (A)-(B)
Total ordinary income :	經常収益	247,415	238,263	9,152
Interest received:	資金運用収益	175,765	178,551	(2,786)
Interest on loans and discounts	(うち貸出金利息)	159,619	156,585	3,034
Interest and dividends on investment securities	(うち有価証券利息配当金)	14,559	18,825	(4,266)
Fees and commissions	役務取引等収益	40,764	36,294	4,470
Trading profits	特定取引収益	771	975	(204)
Other operating income	その他業務収益	20,169	14,889	5,280
Other ordinary income	その他經常収益	9,945	7,551	2,394
Total ordinary expenses :	經常費用	168,717	212,943	(44,226)
Interest paid:	資金調達費用	8,806	14,561	(5,755)
Interest on deposits	(うち預金利息)	2,577	4,156	(1,579)
Fees and commissions	役務取引等費用	11,492	10,162	1,330
Trading losses	特定取引費用	-	157	(157)
Other operating expenses	その他業務費用	13,536	10,906	2,630
General and administrative	営業経費	90,264	96,770	(6,506)
Other expenses	その他經常費用	44,617	80,384	(35,767)
Ordinary profit	經常利益	78,697	25,320	53,377
Special gains	特別利益	5,144	3,691	1,453
Special losses	特別損失	3,273	935	2,338
Net income before income taxes	税引前当期純利益	80,569	28,076	52,493
Income taxes-current	法人税、住民税及び事業税	3,596	1,216	2,380
Income taxes-deferred	法人税等調整額	29,562	11,688	17,874
Net income	当期純利益	47,409	15,171	32,238
Unappropriated retained earnings at beginning of term	前期繰越利益	6,013	5,838	175
Unappropriated retained earnings inherited due to merger	合併による未処分利益受入額	84	-	84
Reversal of land revaluation excess	土地再評価差額金取崩額	262	333	(71)
Losses on disposition of treasury stocks	自己株式処分差損	1	-	1
Unappropriated retained earnings at end of term	当期末処分利益	53,769	21,343	32,426

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

6 . Comparison of Non-Consolidated Appropriation of Retained Earnings(Unaudited)

6 . 比較利益処分計算書案

For the year ended

March 31,2004

(Millions of yen)

		March 31,2004(A)	March 31,2003(B)	Increase/(Decrease) (A)-(B)
Unappropriated retained earnings at end of term	当期末処分利益	53,769	21,343	32,426
Transfer from appropriated retained earnings	任意積立金取崩額	10	148	(138)
Transfer from revaluation reserve for premises and equipment	動産不動産圧縮積立金取崩額	10	148	(138)
Subtotal	計	53,780	21,491	32,289
Appropriations:	利益処分額	9,326	15,478	(6,152)
Transfer to legal reserve	利益準備金	1,430	1,420	10
Dividends on preferred stock, #1 (¥ 5.66 per share)	第一回優先株式配当金 (1株につき5円66銭)	792	792	
Dividends on preferred stock, #2 (¥ 9.46per share)	第二回優先株式配当金 (1株につき9円46銭)	567	567	
Dividends on common stock (¥ 5.00per share)	普通株式配当金 (1株につき5円00銭)	5,770	5,689	81
Transfer to appropriated retained earnings	任意積立金	766	7,008	(6,242)
Revaluation reserve for premises and equipment	動産不動産圧縮積立金	766	8	758
Appropriation for other reserves	別途積立金		7,000	(7,000)
Unappropriated retained earnings to be carried forward	次期繰越利益	44,453	6,013	38,440

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

D . SUMMARY OF FINANCIAL RESULTS

D . 平成15年度決算の概況

1.Profit and Loss 【Non-Consolidated】	1.損益状況 【単体】	For the year ended		
		March 31,2004(A)	(A)-(B)	March 31,2003(B)
		(Millions of yen)		
Gross operating income	業務粗利益	203,634	8,710	194,924
Excluding gains or losses on government bonds and other bonds (net balance of 5 bond trading accounts)	(除く 国債等債券損益 (5 勘定戻))	214,350	14,827	199,523
Gross operating income from domestic operations	国内業務粗利益	195,581	8,230	187,351
Excluding gains or losses on government bonds and other bonds (net balance of 5 bond trading accounts)	(除く 国債等債券損益 (5 勘定戻))	206,531	13,443	193,088
Interest income	資金利益	163,856	4,233	159,623
Fees and commissions	役務取引等利益	28,785	3,189	25,596
Trading profits	特定取引利益	746	(229)	975
Other operating income	その他業務利益	2,193	1,038	1,155
(Of which,from gains or losses on government bonds and other bonds)	(うち国債等債券損益)	(10,949)	(5,213)	(5,736)
Gross operating income from international operations	国際業務粗利益	8,052	480	7,572
Excluding gains or losses on government bonds and other bonds (net balance of 5 bond trading accounts)	(除く 国債等債券損益 (5 勘定戻))	7,819	1,384	6,435
Interest income	資金利益	3,101	(1,265)	4,366
Fees and commissions	役務取引等利益	486	(49)	535
Trading profits	特定取引利益	25	182	(157)
Other operating income	その他業務利益	4,439	1,612	2,827
(Of which,from gains or losses on government bonds and other bonds)	(うち国債等債券損益)	232	(904)	1,136
Expenses(excluding extraordinary adjustments)	経費 (除く 臨時処理分)	()	85,758	(4,310)
Personnel	人件費	()	31,484	(3,768)
Facilities	物件費	()	48,724	(495)
Taxes	税金	()	5,549	(47)
Net business profit (before transfer to allowance for possible loan losses)	業務純益 (一般貸倒引当金繰入前)	117,875	13,019	104,856
Excluding gains or losses on government bonds and other bonds (net balance of 5 bond trading accounts)	(除く 国債等債券損益 (5 勘定戻))	128,591	19,136	109,455
Transfer to allowance for possible loan losses	一般貸倒引当金繰入	()	(7,313)	(1,128)
Net business profit	業務純益	125,188	14,146	111,042
Of which, from gains or losses on government bonds and other bonds (net balance of 5 bond trading accounts)	うち国債等債券損益 (5 勘定戻)	(10,716)	(6,117)	(4,599)
Unusual profits and losses	臨時損益	(46,491)	39,231	(85,722)
Disposal of bad debts	不良債権処理額	()	43,720	(6,164)
Net write-off of loans	貸出金償却	()	23,957	(13,288)
Net transfer to specific allowance for loan losses	個別貸倒引当金繰入額	()	16,060	6,067
Net losses on sales of non-performing loans	延滞債権等売却損	()	97	(429)
Net transfer to reserve for losses on sales of claims	債権売却損失引当金繰入額	()	-	(980)
Transfer to specific reserve for loans for certain refinancing countries	特定海外債権引当勘定繰入額	()	-	69
Others	その他	()	3,604	2,397
Total credit costs (+)	(貸倒償却引当費用 +)		36,406	(7,292)
Gains or losses on securities	株式等関係損益		544	30,082
Gains on sales of securities	株式等売却益	()	6,938	1,709
Losses on sales of securities	株式等売却損	()	6,277	4,732
Losses on devaluation of securities	株式等償却	()	116	(33,106)
Other unusual profits	その他の臨時損益		(3,315)	2,984
Ordinary profit	経常利益	78,697	53,377	25,320
Special gains and losses	特別損益	1,871	(885)	2,756
Gains or losses on sales of premises and equipment	うち動産不動産処分損益	(674)	137	(811)
Gains on sales of premises and equipment	動産不動産処分益		386	263
Losses on sales of premises and equipment	動産不動産処分損	()	1,061	126
Net income before income taxes	税引前当期純利益	80,569	52,493	28,076
Income taxes-current	法人税、住民税及び事業税	()	3,596	2,380
Income taxes-deferred	法人税等調整額	()	29,562	17,874
Net income	当期純利益	47,409	32,238	15,171

Note: The amount are presented in millions of yen and are rounded down to the nearest million.

For the year ended

【Consolidated】	【連結】	(Millions of yen)		
		March 31,2004(A)	(A)-(B)	March 31,2003(B)
Consolidated gross operating income	連結粗利益	210,520	6,422	204,098
Interest income	資金利益	167,098	4,714	162,384
Fees and commissions	役務取引等利益	34,655	4,198	30,457
Trading profits	特定取引利益	771	(47)	818
Other operating income	その他業務利益	7,995	(2,442)	10,437
Operating expenses ()	営業経費()	91,554	(7,343)	98,897
Write-off loans cost ()	貸倒償却引当費用()	42,034	(9,085)	51,119
Write-off of loans ()	貸出金償却()	27,828	(13,194)	41,022
Transfer to specific allowance for loan ()	個別貸倒引当金繰入額()	15,511	4,507	11,004
Transfer to allowance for possible loan ()	一般貸倒引当金繰入額()	(5,646)	(1,905)	(3,741)
Other write-off loans cost ()	その他()	4,341	1,509	2,832
Gains or losses on equity	株式等関係損益	1,705	28,054	(26,349)
Gains or losses on investment by equity	持分法による投資損益	370	370	-
Others	その他	912	1,487	(575)
Ordinary profit	経常利益	79,918	52,762	27,156
Special gains and losses	特別損益	3,121	(605)	3,726
Net income before income taxes and minority interests	税金等調整前当期純利益	83,040	52,157	30,883
Income taxes-current ()	法人税、住民税及び事業税()	5,133	2,729	2,404
Income taxes-deferred ()	法人税等調整額()	29,661	18,588	11,073
Minority interests in net income ()	少数株主利益()	800	292	508
Net income	当期純利益	47,445	30,549	16,896

注：連結粗利益 = (資金運用収益 - 資金運用費用) + (役務取引等収益 - 役務取引等費用)
+ (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

Note: Consolidated Gross Operating Income = (Gain on Fund Management - Fund Management Cost) + (Gain on Fee and Commissions - Fees and Commissions Cost) + (Gain on Trading profits - Trading Profits Cost) + (Gain on Other Operating - Other Operating Cost)

(Reference)	(参考)	(Millions of Yen)		
		March 31,2004(A)	(A)-(B)	March 31,2003(B)
Consolidated net business profit	連結業務純益	120,249	12,839	107,410

注：連結業務純益 = 単体業務純益 (一般貸倒引当金繰入前) + 子会社経常利益
+ 関連会社経常利益 × 持分割合 - 内部取引 (配当等)

Note: Consolidated Net Business Profit = Non-Consolidated Net Business Profit + Consolidated Ordinary Profit - Non-Consolidated Ordinary Profit

(Number of Consolidated Subsidiaries)	(Number of companies)			
		March 31,2004(A)	(A)-(B)	March 31,2003(B)
Number of consolidated subsidiaries	連結子会社数	10	(2)	12
Number of companies accounted for by the equity method	持分法適用会社数	1	1	0

2.Average Balance of Use and Source of Funds

2 . 資金平残

(Domestics)

(国内業務部門)

For the year ended

【Non-Consolidated】		【単体】		(Billions of yen)		
		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Assets	資金運用勘定	9,061	202	8,859	103	8,756
Loans and bills discounted	貸出金	7,611	127	7,484	22	7,462
Loans to individuals	個人貸出	2,995	270	2,725	230	2,495
Securities	有価証券	1,319	135	1,184	(14)	1,198
Bonds	債券	1,122	196	926	52	874
Stocks	株式	196	(62)	258	(65)	323
Liabilities	資金調達勘定	9,092	145	8,947	113	8,834
Deposits	預金	8,708	191	8,517	203	8,314
Deposit from individuals	個人預金	6,737	159	6,578	146	6,432

3.Interest margins

3 . 利回・利鞘

(Domestics)

(国内業務部門)

For the year ended

【Non-Consolidated】		【単体】		(%)		
		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Yield on interest earning assets (1)	資金運用利回 A	1.89	(0.06)	1.95	(0.12)	2.07
Loans and bills discounted	貸出金利回	2.09	0.01	2.08	(0.10)	2.18
Securities	有価証券利回	0.93	(0.48)	1.41	(0.15)	1.56
Yield on fundings (2)	資金調達利回 B	0.09	(0.05)	0.14	(0.09)	0.23
Deposits and NCD	預金利回	0.02	(0.02)	0.04	(0.06)	0.10
External debt	外部負債利回	2.02	(0.12)	2.14	0.51	1.63
Operating expenses	経費率	0.94	(0.06)	1.00	(0.07)	1.07
Total funding cost (3)	資金調達原価 C	1.00	(0.11)	1.11	(0.15)	1.26
Yield spread (1)-(2)	資金運用調達利回差 A - B	1.80	(0.01)	1.81	(0.03)	1.84
Interest margin between loans and deposits	預貸金利鞘	1.13	0.09	1.04	0.03	1.01
Net interest margin (1)-(3)	総資金利鞘 A - C	0.89	0.05	0.84	0.03	0.81

4.Gains or Losses on Investment Securities

4 . 有価証券関係損益

Gains or Losses on Bonds (Government Bond,etc)

国債等債券関係損益

For the year ended

【Non-Consolidated】

【単体】

(Millions of yen)

		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Gains or losses on government bonds and other bonds (net profits on sales and redemption of bonds)	国債等債券損益 (5 勘定戻)	(10,716)	(6,117)	(4,599)	(11,833)	7,234
Gains on sales	売却益	2,763	(3,504)	6,267	(5,152)	11,419
Gains on redemption	償還益	56	17	39	(14)	53
Losses on sales	売却損	9,887	2,885	7,002	5,057	1,945
Losses on redemption	償還損	3,641	(190)	3,831	1,558	2,273
Losses on devaluation	償却	6	(66)	72	52	20

Gains or Losses on Stocks

株式等損益

For the year ended

【Non-Consolidated】

【単体】

(Millions of yen)

		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Gains or losses on equities (net profit on sales and devaluation)	株式等損益 (3 勘定戻)	544	30,082	(29,538)	(10,780)	(18,758)
Gains on sales	売却益	6,938	1,709	5,229	(8,180)	13,409
Losses on sales	売却損	6,277	4,732	1,545	(10,563)	12,108
Losses on devaluation	償却	116	(33,106)	33,222	13,164	20,058

5.Gains or Losses from Valuation of Marketable Securities

5 . 有価証券の評価損益

Valuation Standards of Investment Securities

有価証券の評価基準

Trading securities	売買目的有価証券	Market Value Method(Valuation differences are appropriated to profit and loss)	時価法 (評価差額を損益処理)
Held to maturity securities	満期保有目的の債券	Depreciation Cost Method	償却原価法
Other investment securities	その他有価証券	Market Value Method (Valuation differences are included directly into capital)	時価法 (評価差額を全部資本直入)
Subsidiary and affiliate stock	子会社株式及び関連会社株式	Cost Method	原価法

Gains or Losses from Valuation

評価損益

【Non-Consolidated】 【単体】

(Millions of yen)

		March 31,2004(A)				March 31, 2003(B)		
		Net(A)	(A)-(B)	Gains	Losses	Net(B)	Gains	Losses
Held to maturity	満期保有目的	(82)	(38)	17	100	(44)	62	107
Other investment	その他有価証券	51,888	85,961	66,302	14,413	(34,073)	14,779	48,853
Stocks	株式	49,112	89,102	62,350	13,238	(39,990)	8,085	48,076
Bonds	債券	2,117	(2,791)	2,881	763	4,908	5,559	651
Others	その他	658	(350)	1,070	412	1,008	1,134	126
Total	合計	51,806	85,923	66,320	14,514	(34,117)	14,842	48,960
Stocks	株式	49,112	89,102	62,350	13,238	(39,990)	8,085	48,076
Bonds	債券	2,035	(2,828)	2,898	863	4,863	5,621	758
Others	その他	658	(351)	1,070	412	1,009	1,135	126

(注) 「その他有価証券」については、時価評価しておりますので、上記の表上は、貸借対照表価額と取得価額との差額を計上しております。

Note: Since Other Investment Securities are stated at market value, the differences between balance sheet amount and cost are recorded in the above table.

【Consolidated】 【連結】

(Millions of yen)

		March 31,2004(A)				March 31, 2003(B)		
		Net(A)	(A)-(B)	Gains	Losses	Net(B)	Gains	Losses
Held to maturity	満期保有目的	(82)	(38)	17	100	(44)	62	107
Other investment	その他有価証券	51,887	86,210	66,318	14,430	(34,323)	14,952	49,275
Stocks	株式	49,111	89,351	62,366	13,254	(40,240)	8,257	48,498
Bonds	債券	2,117	(2,791)	2,881	763	4,908	5,559	651
Others	その他	658	(350)	1,070	412	1,008	1,134	126
Total	合計	51,805	86,172	66,336	14,530	(34,367)	15,015	49,382
Stocks	株式	49,111	89,351	62,366	13,254	(40,240)	8,257	48,498
Bonds	債券	2,035	(2,828)	2,898	863	4,863	5,621	758
Others	その他	658	(351)	1,070	412	1,009	1,135	126

(注) 「その他有価証券」については、時価評価しておりますので、上記の表上は、連結貸借対照表価額と取得価額との差額を計上しております。

Note: Since Other Investment Securities are stated at market value, the differences between consolidated balance sheet amount and cost are recorded in the above table.

6 Expenses and Employees

6 . 経営合理化の状況

Expenses

経費の推移

For the year ended

【Non-Consolidated】		【単体】			(Millions of yen)		
		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)	
Personnel	人件費	31,484	(3,768)	35,252	(5,132)	40,384	
Facilities	物件費	48,724	(495)	49,219	1,034	48,185	
Taxes	税金	5,549	(47)	5,596	(230)	5,826	
Expenses	経費	85,758	(4,310)	90,068	(4,327)	94,395	
(Reference)		(参考)				(%)	
OHR	O H R	42.1	(4.1)	46.2	(0.4)	46.6	

Operating Expenses

営業経費の内訳

For the year ended

【Non-Consolidated】		【単体】			(Millions of yen)	
		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Salaries and allowance	給料・手当	25,548	(2,931)	28,479	(3,764)	32,243
Retirement allowance cost	退職給付費用	6,253	(2,998)	9,251	3,777	5,474
Welfare	福利厚生費	314	5	309	(55)	364
Depreciation	減価償却費	7,566	201	7,365	(297)	7,662
Rent of premises and equipment	土地建物機械賃借料	6,265	(1,282)	7,547	(643)	8,190
Building for repairing expense	営繕費	225	(16)	241	57	184
Stationery and supplies	消耗品費	1,192	45	1,147	(78)	1,225
Utilities	給水光熱費	1,330	(83)	1,413	(183)	1,596
Allowance of business trips	旅費	122	14	108	(3)	111
Cable and telex	通信費	1,086	(172)	1,258	(80)	1,338
Advertisement	広告宣伝費	677	(132)	809	(25)	834
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	416	(1)	417	(88)	505
Taxes	租税公課	5,549	(47)	5,596	(230)	5,826
Others	その他	33,715	892	32,823	942	31,881
General expense	営業経費	90,264	(6,506)	96,770	(667)	97,437

Employees and Officers

人員の推移

【Non-Consolidated】		【単体】			(Number of people)	
		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Total employees	総人員	3,431	(438)	3,869	(400)	4,269
In-house employees	実働人員	2,858	(212)	3,070	(376)	3,446
Directors and auditors	役員	10	(1)	11	(1)	12
Executive officers	執行役員	7	0	7	(2)	9

Branches

店舗等の推移

《Domestic Branch》

《国内店舗数の推移》

【Non-Consolidated】

【単体】

(Number of branches)

		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Head office and branches	本支店	162	5	157	0	157
Sub-branches	出張所	26	0	26	(2)	28
Total	店舗数	188	5	183	(2)	185

《Overseas》

《海外拠点数の推移》

【Non-Consolidated】

【単体】

(Number of branches)

		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Branches	支店	0	0	0	0	0
Sub-branches	出張所	0	0	0	0	0
Representative offices	駐在員事務所	4	0	4	0	4
Total	拠点数	4	0	4	0	4
Subsidiaries	現地法人	0	0	0	0	0

7. Net Business Profit

7. 業務純益

For the year ended

【Non-Consolidated】

【単体】

(Millions of yen)

		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Net business profit(before transfer to allowance for possible loan losses)	業務純益（一般貸倒繰入前）	117,875	13,019	104,856	(3,299)	108,155
As per employee (in thousands of yen)	職員一人当たり（千円）	39,768	7,584	32,184	2,654	29,530
Net business profit	業務純益	125,188	14,146	111,042	2,951	108,091
As per employee (in thousands of yen)	職員一人当たり（千円）	42,236	8,154	34,082	4,570	29,512

8 Return On Equity

8. ROE

For the year ended

【Non-Consolidated】

【単体】

（%）

		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Net business profit per shareholders' common equity	業務純益（一般貸倒繰入前）ベース	28.83	(0.76)	29.59	(0.99)	30.58
Net income per shareholders' common equity	当期純利益ベース	11.39	7.45	3.94	(1.53)	5.47

9 Return On Assets

9. ROA

For the year ended

【Non-Consolidated】

【単体】

（%）

		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Net business profit per total average assets	業務純益（一般貸倒繰入前）ベース	1.20	0.12	1.08	(0.03)	1.11
Net income per total average assets	当期純利益ベース	0.48	0.33	0.15	(0.06)	0.21

10 .Retirement Allowance Costs

10 . 退職給付費用

For the year ended

【Non-Consolidated】

【単体】

(Millions of yen)

		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Retirement allowance costs	退職給付費用	8,464	2,749	5,715	241	5,474
Employment costs	勤務費用	1,309	(923)	2,232	34	2,198
Interest costs	利息費用	1,806	(1,599)	3,405	(349)	3,754
Expected operation gains	期待運用収益	(1,370)	1,544	(2,914)	473	(3,387)
Others	その他	6,719	3,728	2,991	83	2,908

(注)16年3月期は、退職給付制度改定に伴う特別損失2,211百万円を含んでおります。

Note: Period of 2003 includes 2,211 million yen of extraordinary losses in accordance with revision in our retirement benefit scheme.

For the year ended

【Consolidated】

【連結】

(Millions of yen)

		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Retirement allowance costs	退職給付費用	8,510	2,759	5,751	160	5,591

11.Capital Ratio (Domestic Standards)

11.自己資本比率(国内基準)

【Consolidated】

【連結】

(Millions of yen,%)

		As of March 31,2004(A)	(A)-(B)	As of March 31,2003 (B)	(B)-(C)	As of March 31,2002(C)
(1)Capital ratio	(1) 自己資本比率	10.66 %	0.34 %	10.32 %	(0.40) %	10.72 %
Tier capital ratio	Tier 比率	7.40 %	1.04 %	6.36 %	(0.11) %	6.47 %
(2)Tier capital	(2) Tier	489,174	66,069	423,105	724	422,381
(3)Tier capital	(3) Tier	217,067	(47,063)	264,130	(14,175)	278,305
Land revaluation excess	うち自己資本に計上された土地再評価差額	24,885	(199)	25,084	(256)	25,340
Balance of subordinated loans(securities)	うち劣後ローン(債券)残高	164,999	(40,000)	204,999	(9,998)	214,997
(4)Deductions(guarantees for fund-raising activities of other financial institutions)	(4) 控除項目	1,298	447	851	0	851
(guarantees for fund-raising activities of other financial institutions)	(他の金融機関の資本調達手段の意図的な保有相当額)	851	0	851	0	851
(Investment activities of affiliated companies accounted for by the equity method)	(連結の範囲に含まれないものに対する投資に相当する額)	447	447	-	-	-
(5)Owned Capital(2)+(3)-(4)	(5) 自己資本(2) + (3) - (4)	704,943	18,558	686,385	(13,450)	699,835
(6)Risk-weighted Assets	(6) リスクアセット	6,610,096	(40,292)	6,650,388	122,265	6,528,123
Of which, on balanced	うちオンバランス	6,400,299	(43,830)	6,444,129	233,481	6,210,648
Of which, off balanced	うちオフバランス	209,797	3,539	206,258	(111,216)	317,474

【Non-Consolidated】

【単体】

(Millions of yen,%)

		As of March 31,2004(A)	(A)-(B)	As of March 31,2003 (B)	(B)-(C)	As of March 31,2002(C)
(1)Capital ratio	(1) 自己資本比率	10.61 %	0.39 %	10.22 %	(0.32) %	10.54 %
Tier capital ratio	Tier 比率	7.39 %	1.11 %	6.28 %	(0.01) %	6.29 %
(2)Tier capital	(2) Tier	486,004	74,380	411,624	4,031	407,593
(3)Tier capital	(3) Tier	211,842	(47,512)	259,354	(16,434)	275,788
Land revaluation excess	うち自己資本に計上された土地再評価差	24,885	(199)	25,084	(256)	25,340
Balance of subordinated loans(securities)	うち劣後ローン(債券)残高	164,999	(40,000)	204,999	(9,998)	214,997
(4)Deductions(guarantees for fund-raising activities of other financial institutions)	(4) 控除項目(他の金融機関の資本調達手段の意図的な保有相当額)	851	0	851	0	851
(5)Owned capital(2)+(3)-(4)	(5) 自己資本(2) + (3) - (4)	696,996	26,868	670,128	(12,402)	682,530
(6)Risk-weighted assets	(6) リスクアセット	6,567,826	13,812	6,554,014	83,816	6,470,198
Of which, on balanced	うちオンバランス	6,397,589	3,861	6,393,728	189,513	6,204,215
Of which, off balanced	うちオフバランス	170,237	9,951	160,286	(105,697)	265,983

E . LOANS AND OTHER ASSETS INFORMATION

E . 貸出金等の状況

1.Risk Managed Loan Information

1 . リスク管理債権の状況

【Non-Consolidated】		【単体】			(Millions of yen)	
Risk managed loans	リスク管理債権	March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Loans to customers in bankruptcy	破綻先債権額	14,726	(227)	14,953	(12,692)	27,645
Past due loans	延滞債権額	233,796	(25,770)	259,566	(42,589)	302,155
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	8,053	(7,137)	15,190	2,237	12,953
Restructured loans	貸出条件緩和債権額	76,622	(34,899)	111,521	(20,261)	131,782
Total (+ + +)	合計 (+ + +)	333,199	(68,032)	401,231	(73,305)	474,536

Amount of partial direct write-off	(部分直接償却額)	168,902	(33,440)	202,342	1,864	200,478
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Loans and bills discounted	貸出金残高(未残)	7,948,935	46,881	7,902,054	167,038	7,735,016
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【Non-Consolidated】		【単体】			(%)	
Percentage against total loans and bills discounted	貸出残高比率	March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Loans to customers in bankruptcy	破綻先債権額	0.1	0.0	0.1	(0.2)	0.3
Past due loans	延滞債権額	2.9	(0.3)	3.2	(0.7)	3.9
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	0.1	0.0	0.1	0.0	0.1
Restructured loans	貸出条件緩和債権額	0.9	(0.5)	1.4	(0.3)	1.7
Total (+ + +)	合計 (+ + +)	4.1	(0.9)	5.0	(1.1)	6.1

【Consolidated】	【連結】	(Millions of yen)				
		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Risk managed loans	リスク管理債権					
Loans to customers in bankruptcy	破綻先債権額	14,952	(298)	15,250	(13,020)	28,270
Past due loans	延滞債権額	219,935	(24,801)	244,736	(66,424)	311,160
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	8,053	(7,202)	15,255	2,124	13,131
Restructured loans	貸出条件緩和債権額	82,874	(36,143)	119,017	(17,053)	136,070
Total (+ + +)	合計 (+ + +)	325,815	(68,444)	394,259	(94,374)	488,633

Amount of partial direct write-off	(部分直接償却額)	178,560	(36,393)	214,953	(828)	215,781
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Loans and bills discounted	貸出金残高(未残)	7,946,846	113,817	7,833,029	239,566	7,593,463
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【Consolidated】	【連結】	(%)				
		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Percentage of loans and bills discounted	貸出残高比率					
Loans to customers in bankruptcy	破綻先債権額	0.1	0.0	0.1	(0.2)	0.3
Past due loans	延滞債権額	2.7	(0.4)	3.1	(0.9)	4.0
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	0.1	0.0	0.1	0.0	0.1
Restructured loans	貸出条件緩和債権額	1.0	(0.5)	1.5	(0.2)	1.7
Total (+ + +)	合計 (+ + +)	4.0	(1.0)	5.0	(1.4)	6.4

2.Allowance for Possible Loan Losses

Allowance for Possible Loan Losses

【Non-Consolidated】

		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Allowance for possible loan losses	貸倒引当金	77,153	(6,171)	83,324	(21,409)	104,733
General allowance for possible loan losses	一般貸倒引当金	21,957	(7,314)	29,271	(6,186)	35,457
Specific allowance for loan losses	個別貸倒引当金	55,195	1,143	54,052	(15,145)	69,197
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	(77)	77

【Consolidated】

		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Allowance for possible loan losses	貸倒引当金	84,297	(6,754)	91,051	(19,205)	110,256
General allowance for possible loan losses	一般貸倒引当金	27,181	(6,865)	34,046	(3,920)	37,966
Specific allowance for loan losses	個別貸倒引当金	57,115	111	57,004	(15,208)	72,212
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	(77)	77

Provision for Losses Incurred from Supporting Certain Borrowers

Not applicable

特定債務者支援引当金

該当ございません

Reserve for Possible Losses on the Sale of Claims

債権売却損失引当金

【Non-Consolidated】

		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Allowance for Possible Losses on the Sale of Claims (A)	債権売却損失引当金 A	-	(1,815)	1,815	(12,480)	14,295
Amount of Loan for Cooperative Credit Purchasing Company, Ltd (B)	買取機構向け貸出金残高 B	-	(2,794)	2,794	(13,900)	16,694
(A)÷(B)(%)	引当率 (%) A / B	-	(64.9)	64.9	(20.7)	85.6

3.Percentage of Allowance to Total Risk Managed Loans

3 . リスク管理債権に対する引当率

【Non-Consolidated】

		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Specific Allowance for Loan Losses	個別貸倒引当金					
Before Partial Direct Write-Off	部分直接償却前	45.3	2.5	42.8	2.8	40.0
After Partial Direct Write-Off	部分直接償却後	16.5	3.1	13.4	(1.1)	14.5
Allowance for Possible Loan Losses	貸倒引当金					
Before Partial Direct Write-Off	部分直接償却前	49.6	1.9	47.7	2.5	45.2
After Partial Direct Write-Off	部分直接償却後	23.1	2.4	20.7	(1.3)	22.0

【Consolidated】

		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Specific Allowance for Loan Losses	個別貸倒引当金					
Before Partial Direct Write-Off	部分直接償却前	47.4	2.3	45.1	4.0	41.1
After Partial Direct Write-Off	部分直接償却後	17.5	3.1	14.4	(0.3)	14.7
Allowance for Possible Loan Losses	貸倒引当金					
Before Partial Direct Write-Off	部分直接償却前	52.8	2.1	50.7	4.3	46.4
After Partial Direct Write-Off	部分直接償却後	25.8	2.8	23.0	0.5	22.5

4.Credits Disclosed under the Financial Reconstruction Law

4.金融再生法開示債権

【Non-Consolidated】		【単体】		(Millions of Yen, %)		
		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Unrecoverable or valueless claims (A)	破産更正債権及びこれらに準ずる債権 A	43,817	(6,862)	50,679	(33,943)	84,622
Doubtful claims (B)	危険債権 B	206,817	(19,383)	226,200	(21,180)	247,380
Claims in need of special caution	要管理債権	84,676	(42,035)	126,711	(18,024)	144,735
Sub-total (bad debts) (C)	要管理債権以下 計 C	335,310	(68,280)	403,590	(73,148)	476,738
Borrowers in need of caution other than claims in need of special caution	要管理債権以外の要注意先債権	838,728	(222,781)	1,061,509	(101,483)	1,162,992
Normal borrowers	正常先債権	6,944,977	278,543	6,666,434	201,544	6,464,890
Sub-total (normal claims)	正常債権 計	7,783,705	55,762	7,727,943	100,061	7,627,882
Total (D)	合計 D	8,119,016	(12,518)	8,131,534	26,913	8,104,621
Borrowers in need of special caution (E)	要管理先債権 E	177,867	28,338	149,529	(19,831)	169,360
Percentage of credits in need of special caution or below (C)/(D)	要管理債権以下の割合 C / D	4.1	(0.8)	4.9	(0.9)	5.8

5.Coverage of Credits Disclosed under the Financial Reconstruction Law

5.金融再生法開示債権の保全状況

【Non-Consolidated】		【単体】		(Millions of Yen, %)		
		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Coverage amount (F)	保全額 F	272,784	(50,939)	323,723	(61,343)	385,066
General reserve for possible loan losses	貸倒引当金	64,219	(2,915)	67,134	(15,699)	82,833
Specific reserve for loan losses	特定債務者引当金	-	-	-	-	-
Collateral and guarantees	担保保証等	208,565	(48,023)	256,588	(45,645)	302,233
Coverage ratio(%) (F/C)	保全率(%) F / C	81.3	1.1	80.2	(0.5)	80.7
Coverage ratio(%) (F)/(A+B+E)	保全率(%) F / (A + B + E)	63.6	(12.3)	75.9	(0.9)	76.8

6 Off-balanced Credits

6.オフバランス化の状況

Disclosed Claims under the FRL (Financial Reconstruction Law),
Claims with Collection Risk and Claims against Bankrupt and
Substantially Bankrupt Obligors, and equivalent

危険債権以下(金融再生法基準)の債権残高

【Non-Consolidated】		【単体】				(Billions of Yen)
		This fiscal year (A)	(A)-(B)		Previous fiscal year (B)	
			Increase/ (decrease)	Amount off-balanced		
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	43	(7)	10	17	50
Doubtful claims	危険債権	206	(20)	40	59	226
For the year ended March 31,2004	1 6 年 3 月 期	250	(26)	50	G 76	276
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	50	(34)	11	45	84
Doubtful claims	危険債権	226	(21)	66	88	247
For the year ended March 31,2003	1 5 年 3 月 期	276	(56)	78	H 133	332

Progress of Off-balanced

オフバランス化の実績

For the year ended
(Millions of Yen)

【Non-Consolidated】		【単体】	
		March 31,2004	March 31,2003
Final disposal of NPLs (Non-performing Loan) by Liquidation	清算型処理	1,901	417
Final disposal of NPLs (Non-performing Loan) by restructuring	再建型処理	22,434	5,301
Improvement in debtor's business performance due to restructuring	再建型処理に伴う業況改善	-	-
Securitization	債権流動化	44,257	54,232
Direct write-offs	直接償却	(57,388)	(5,837)
Other	その他	65,371	79,152
Collection / repayment, etc	回収・返済等	58,493	65,073
Improvement in Debtors' performance	業況改善	6,878	14,079
Total	合計	G 76,575	H 133,267

RESERVE COVERAGE RATIO・TOTAL COVERAGE RATIO 引当率・保全率

【Non-consolidated】		【単体】	Categories 分類				(Billions of yen) (単位：10億円)		
Borrowers category of self-assessment 自己査定における債務者区分		Credits disclosed under the Financial Reconstruction Law 金融再生法に基づく開示債権	No Categorization 非分類	Category 分類	Category 分類	Category 分類	Allowance 引当金	Reserve coverage ratio 引当率	Total coverage ratio 保全率
Legal bankruptcy 破綻先 15 (0)	Virtual bankruptcy 実質破綻先 28 (6)	Unrecoverable or valueless claims 破産更生債権およびこれらに準ずる債権	Covered by Allowance, collaterals, guarantees, etc 引当金・担保・保証等による保全部分		Entirely reserved 全額引当	Entirely reserved, or direct write-off 全額償却・引当	5	100%	100%
			17 (2)	26 (9)	0 (0)	0 (0)			
Possible bankruptcy 破綻懸念先 206 (19)		Doubtful claims 危険債権 206 (19)	Covered by reserves, collaterals, guarantees, etc 引当金・担保・保証等による保全部分		Fully reserved 必要額を引当		49	53.26%	78.87%
			71 (2)	91 (19)	43 (2)				
In need of caution 要管理先 177 (28)	In need of special caution 要管理先 177 (28)	Claims in need of special caution 要管理債権 84 (42)	Covered by collaterals, etc 担保 56 Non-covered 信用 121		[] Classified loans before reserve []内の計数は引当前の分類額		9	7.62%	37.01%
			9 (2)	168 (31)					
要注意先 923 (264)	Other than special caution 要管理先以外の要 注意先 745 (293)	Normal claims 正常債権	271 (67)	473 (226)			7	1.00%	
Normal 正常先 6,944 (278)		7,783 (55)	6,944 (278)				5	0.07%	
Total 合計 8,119 (12) 100.0%	Total 合計 8,119 (12)		No Categorization 非分類 7,315 (208) 90.1%	Category 分類 759 (224) 9.4%	Category 分類 43 (2) 0.5%	Category 分類 0 (0) 0.0%	Total 合計 76	Total coverage ratio 63.66%	

() : Amount of increase compared with that of March 31,2003
 () : Amount of decrease compared with that of March 31,2003
 () 内の計数は15年3月期比増減額

EACH STANDARDS CONCERNING DISCLOSURE OF ASSETS
資産内容の開示における各種基準の比較

(Billions of yen)

(単位：10億円)

【Non-consolidated】【単体】

Borrowers category of self-assessment 自己査定における債務者区分 (Object: Credit exposures) (対象：総与信)		Credits disclosed under the Financial reconstruction law 金融再生法に基づく開示債権 (Object: Credit exposures)		Risk managed loans リスク管理債権 (Object: Loans) (対象：貸出金)
		(対象：総与信)	(Loans only) (うち貸出金)	
Legal bankruptcy 破綻先 15		Unrecoverable or valueless claims 破産更生債権およびこれらに準ずる債権 43	14	Loans to customers in bankruptcy 破綻先債権 14
Virtual bankruptcy 実質破綻先 28			27	Past due loans 延滞債権 233
Possible bankruptcy 破綻懸念先 206		Doubtful claims 危険債権 206	206	
In need of caution 要注意先 923	In need of special caution 要管理先 177	Claims in need of special caution 要管理債権 84 (Note) Object: Loans only (注) 要管理債権は貸出金のみ	84	Accruing loans contractually past due 3 months or more 3ヶ月以上延滞債権 8
	Other than special caution 要管理先以外の要注意先 745		76	Restructured loans 貸出条件緩和債権 76
		Sub total 小計 335	Sub total 小計 333	Total 合計 333
Normal 正常先 6,944		Normal claims 正常債権 7,783	7,615	

Total 合計 8,119	Total 合計 8,119	Total 合計 7,948
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7. Loan Portfolio

7. 業種別貸出状況等

Classification of loans by type of industry

業種別貸出金

【Non-Consolidated】

【単体】

(Millions of yen)

		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Domestic loans (excluding JOM account)	国内店分 (除く 特別国際金融取引勘定)					7,731,126
Manufacturing	製造業					1,123,099
Agriculture	農業					8,747
Forestry	林業					58
Fishery	漁業					3,043
Mining	鉱業					7,731
Construction	建設業					503,428
Electric, gas and water	電気・ガス・熱供給・水道業					16,507
Transport and telecommunication	運輸・通信業					320,866
Wholesale, retail and food services	卸売・小売業、飲食店					902,994
Financial and insurance services	金融・保険業					387,885
Real Estate	不動産業					827,038
Services	サービス業					921,119
Municipal governments	地方公共団体					75,123
Others	その他					2,633,484
Domestic loans (excluding JOM account)	国内店分 (除く 特別国際金融取引勘定)	7,947,133	47,736	7,899,397		
Manufacturing	製造業	987,360	(111,272)	1,098,632		
Agriculture	農業	8,403	(128)	8,531		
Forestry	林業	51	(4)	55		
Fishery	漁業	3,338	205	3,133		
Mining	鉱業	7,589	(610)	8,199		
Construction	建設業	415,556	(49,763)	465,319		
Electric, gas and water	電気・ガス・熱供給・水道業	14,093	(2,450)	16,543		
Transport and telecommunication	情報通信業	48,300	(2,679)	50,979		
Transport	運輸業	365,433	12,547	352,886		
Wholesale and retail services	卸売・小売業	780,441	(31,110)	811,551		
Financial and insurance services	金融・保険業	307,671	(62,329)	370,000		
Real Estate	不動産業	882,292	58,260	824,032		
Services	各種サービス業	886,116	(40,444)	926,560		
Municipal governments	地方公共団体	71,011	1,514	69,497		
Others	その他	3,169,476	275,998	2,893,478		

Classification of Risk Managed Loans by type of industry

業種別リスク管理債権

【Non-Consolidated】

【単体】

(Millions of yen)

		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Domestic loans (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)					473,715
Manufacturing	製造業					41,068
Agriculture	農業					271
Forestry	林業					-
Fishery	漁業					470
Mining	鉱業					13
Construction	建設業					63,077
Electric, gas and water	電気・ガス・熱供給・水道業					738
Transport and telecommunication	運輸・通信業					8,649
Wholesale, retail and food services	卸売・小売業、飲食店					78,330
Financial and insurance services	金融・保険業					8,837
Real Estate	不動産業					156,944
Services	サービス業					64,048
Municipal governments	地方公共団体					-
Others	その他					51,266
Domestic loans (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	333,199	(67,746)	400,945		
Manufacturing	製造業	38,704	(7,385)	46,089		
Agriculture	農業	66	(143)	209		
Forestry	林業	-	-	-		
Fishery	漁業	437	(15)	452		
Mining	鉱業	45	(46)	91		
Construction	建設業	32,421	(9,114)	41,535		
Electric, gas and water	電気・ガス・熱供給・水道業	-	-	-		
IT and telecommunication	情報通信業	1,549	467	1,082		
Transport	運輸業	2,973	(2,884)	5,857		
Wholesale and retail services	卸売・小売業	39,862	(16,468)	56,330		
Financial and insurance services	金融・保険業	21,736	(4,907)	26,643		
Real Estate	不動産業	97,767	(23,303)	121,070		
Services	各種サービス業	43,670	(5,944)	49,614		
Municipal governments	地方公共団体	-	-	-		
Others	その他	53,963	1,996	51,967		

Classification of credits disclosed under the Financial Reconstruction Law by type of industry

業種別金融再生法開示債権

【Non-Consolidated】

【単体】

(Millions of yen)

		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Domestic loans (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)					475,917
Manufacturing	製造業					41,200
Agriculture	農業					271
Forestry	林業					-
Fishery	漁業					470
Mining	鉱業					13
Construction	建設業					63,285
Electric, gas and water	電気・ガス・熱供給・水道業					738
Transport and telecommunication	運輸・通信業					8,651
Wholesale, retail and food services	卸売・小売業、飲食店					78,959
Financial and insurance services	金融・保険業					8,846
Real Estate	不動産業					157,262
Services	サービス業					64,550
Municipal governments	地方公共団体					-
Others	その他					51,667
Domestic loans (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	335,310	(67,994)	403,304		
Manufacturing	製造業	38,890	(7,380)	46,270		
Agriculture	農業	124	(101)	225		
Forestry	林業	-	-	-		
Fishery	漁業	437	(15)	452		
Mining	鉱業	45	(46)	91		
Construction	建設業	32,590	(9,039)	41,629		
Electric, gas and water	電気・ガス・熱供給・水道業	-	-	-		
IT and telecommunication	情報通信業	1,551	467	1,084		
Transport	運輸業	2,976	(2,882)	5,858		
Wholesale and retail services	卸売・小売業	40,107	(16,516)	56,623		
Financial and insurance services	金融・保険業	22,260	(4,949)	27,209		
Real Estate	不動産業	97,891	(23,304)	121,195		
Services	各種サービス業	43,891	(6,106)	49,997		
Municipal governments	地方公共団体	-	-	-		
Others	その他	54,541	1,876	52,665		

(注) 要管理債権以下の債権が対象

Note: Credits in the category of unrecoverable or valueless, doubtful or in need of special caution are classified in the above table.

Loans to small businesses, etc and Percentage to total domestic loans

中小企業等貸出残高および貸出比率

【Non-Consolidated】		【単体】 (Millions of yen, %)				
		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Loans to small businesses, etc	中小企業等貸出残高	6,601,860	180,234	6,421,626	209,219	6,212,407
Percentage of loans to small businesses against total loans	中小企業等貸出比率	83.0	1.8	81.2	0.9	80.3

Total Loans to Individuals

消費者ローン残高

【Non-Consolidated】		【単体】 (Millions of yen)				
		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Total loans to individuals	消費者ローン残高	3,153,128	275,615	2,877,513	261,649	2,615,864
Housing-related loans	住宅系ローン	2,833,831	277,652	2,556,179	276,341	2,279,838
Housing loans	うち住宅ローン	1,888,432	219,395	1,669,037	235,004	1,434,033
Apartment house loans	うちアパートローン	945,399	58,257	887,142	41,337	845,805
Other loans	その他のローン	319,297	(2,037)	321,334	(14,692)	336,026

8.Loans to Entities Overseas by Country

8 . 国別貸出状況等

Certain Overseas Loans

特定海外債権残高

【Non-Consolidated】

【単体】

(Millions of Yen, Number of countries)

		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Outstanding balance	債権額	-	-	-	(299)	299
Number of countries	対象国数	-	-	-	(1)	1

Loans to certain areas

地域別貸出金残高

【Non-Consolidated】

【単体】

(Millions of Yen)

		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Loans to Asian countries	アジア向け	2,790	(2,072)	4,862	(3,638)	8,500
Risk-managed loans	うちリスク管理債権	997	711	286	(534)	820
Loans to Latin America	中南米向け	1,823	(696)	2,519	(736)	3,255
Risk-managed loans	うちリスク管理債権	-	-	-	-	-
Loans to Russia	ロシア向け	-	-	-	-	-
Risk-managed loans	うちリスク管理債権	-	-	-	-	-

9. Loans and Deposits

9 . 預金、貸出金の残高

Balances of Loans and deposits

預金・貸出金の末残・平残

For the year ended

【単体】

(Billions of yen)

		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Deposits (outstanding balance)	預金 (未残)	9,154	(220)	9,374	261	9,113
Deposits (average balance)	預金 (平残)	8,816	214	8,602	85	8,517
Loans and bills discounted (outstanding balance)	貸出金 (未残)	7,948	46	7,902	167	7,735
Loans and bills discounted (average balance)	貸出金 (平残)	7,623	119	7,504	8	7,496

Breakdown of depositors' categories

預金者別預金未残

(特別国際金融取引動定を除く国内店分)

【Non-Consolidated】

【単体】

(Billions of yen)

		March 31,2004(A)	(A)-(B)	March 31,2003(B)	(B)-(C)	March 31,2002(C)
Corporation	法人	2,017	(42)	2,059	209	1,850
Ordinary deposits	流動性預金	1,639	(32)	1,671	235	1,436
Time deposits	定期性預金	314	(25)	339	(43)	382
Individuals	個人	6,785	64	6,721	154	6,567
Ordinary deposits	流動性預金	3,799	283	3,516	456	3,060
Time deposits	定期性預金	2,921	(219)	3,140	(312)	3,452
Local governments	公金	240	(176)	416	(156)	572
Ordinary deposits	流動性預金	209	(169)	378	(53)	431
Time deposits	定期性預金	1	(0)	1	(1)	2
Financial institutions	金融	111	(66)	177	55	122
Ordinary deposits	流動性預金	76	(36)	112	40	72
Time deposits	定期性預金	5	2	3	1	2
Total	合計	9,154	(220)	9,374	261	9,113
Ordinary deposits	流動性預金	5,725	47	5,678	678	5,000
Time deposits	定期性預金	3,242	(242)	3,484	(356)	3,840

This information contains a description of future performance. Such description, however, does not guarantee future performance and contains risks and uncertainties. Please take note that future performance may differ from forecasts due to changes in the economic environment.