Interim Financial Report (Summary) For the six months ended Sep.30, 2004

THE 77 BANK, LTD.

INTERIM FINANCIAL REPORT (SUMMARY) FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2004 77 BANK

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I . Interim Consolidated Information

1 . Interim Consolidated Balance Sheets

Commercial paper and dept purchased Commercial paper and dept purchased Trading account securities		(Millions of Yer					
ASSETS: Cash and due from banks		· ·	· ·		·		
Cash and due from banks Call loans and bills purchased Commercial paper and dept purchased Trading account securities Tr	ASSETS:	(A)	(B)	(A)-(B)	(C)	(A)-(C)	
Call loans and bills purchased Commercial paper and dept purchased		136.745	90.707	46.038	168.578	(31.833)	
Commercial paper and dept purchased 198,212 174,271 23,941 123,949 74,263 Trading account securities 7,814 11,191 (3,377) 8,669 (855) Money held in trust 1,828,406 1,672,684 1,55,722 1,718,659 2,204 Investment securities 1,828,406 1,672,684 155,722 1,718,659 10,77,866 Loans and bills discounted 3,077,866 3,064,675 13,191 3,116,779 (38,913) Foreign exchange assets 633 526 107 747 (114) Other assets 54,386 57,120 (2,734) 62,652 (8,266) Premises and equipment 51,596 53,167 (1,571) 53,965 (2,369) Deferred tax assets 15,921 29,677 (13,756) 13,672 22,249 Customars' liabilities for acceptances and guarantees 45,358 43,693 1,692 44,970 388 Rosery for possible loan (72,905) (91,866) 18,994 4,74,969 9,869 (38,69			·		·	(82,680)	
Trading account securities	Commercial paper and dept	198,212	174,271	23,941	123,949	74,263	
Investment securities	•	7,814	11,191	(3,377)	8 , 6 6 9	(855)	
Loans and bills discounted Foreign exchange assets	Money held in trust	38,779	37,643	1 , 1 3 6	36,575	2 , 2 0 4	
Foreign exchange assets	Investment securities	1 , 8 2 8 , 4 0 6	1 , 6 7 2 , 6 8 4	155,722	1 , 7 1 8 , 6 5 9	109,747	
Other assets 5 4 , 3 8 6 5 7 , 1 2 0 (2 , 7 3 4) 6 2 , 6 5 2 (8 , 2 6 6) Premises and equipment Deferred tax assets 1 5 , 9 2 1 2 9 , 6 7 7 (1 3 , 5 7 1) 5 3 , 9 6 5 (2 , 3 6 9) Customers' Liabilities for acceptances and guarantees Reserve for possible loan losses 4 5 , 3 5 8 4 3 , 6 9 3 1 , 6 6 5 4 4 , 9 7 0 3 8 8 Reserve for possible loan losses (7 2 , 9 0 5) (9 1 , 8 6 6) 1 8 , 9 6 1 (7 5 , 1 4 3) 2 , 2 2 8 8 Total 5 , 4 3 0 , 2 6 4 5 , 2 6 9 , 7 1 4 1 6 0 , 5 5 0 5 , 4 0 4 , 2 0 5 2 6 , 0 5 9 LIABILITIES: Deposits 4 , 7 0 8 , 2 7 2 4 , 6 8 6 , 9 5 4 2 1 , 3 1 8 4 , 7 4 6 , 9 6 9 (3 8 , 6 9 7) Negotiable certificates of deposit 2 2 2 , 7 3 0 1 3 3 , 4 9 0 8 9 , 2 4 0 1 8 9 , 6 0 0 3 3 , 1 3 0 Call money 1 3 , 15 7 15 5 , 08 1 1 (1 , 9 2 4) 1 3 , 3 0 4 (1 4 7 7 8 1 7 8 1 8 1 8 1 8 1 8 1 8 1 8 1 8	Loans and bills discounted	3 , 0 7 7 , 8 6 6	3 , 0 6 4 , 6 7 5	13,191	3 , 1 1 6 , 7 7 9	(38,913)	
Premises and equipment	Foreign exchange assets	6 3 3	5 2 6	1 0 7	7 4 7	(114)	
Deferred tax assets Customers' liabilities for acceptances and guarantees and gua	Other assets	54,386	57,120	(2,734)	62,652	(8,266)	
Customers' liabilities for acceptances and guarantees Reserve for possible loan losses Total 5 , 4 3 0 , 2 6 4 5 , 2 6 9 , 7 1 4 1 6 0 , 5 5 0 5 , 4 0 4 , 2 0 5 2 6 , 0 5 9 LIABILITIES: Deposits 4 , 7 0 8 , 2 7 2 4 , 6 8 6 , 9 5 4 2 1 , 3 1 8 4 , 7 4 6 , 9 6 9 (3 8 , 6 9 7) Negotiable certificates of deposit call money 13 3 , 1 5 7 1 5 , 0 8 1 (1 , 9 2 4) 1 3 3 , 3 0 4 (1 4 7) Payables under securities lending transacition Borrowed money 16 , 4 6 5 1 5 , 1 6 1 1 , 3 0 4 1 5 , 7 0 4 7 6 1 Foreign exchange liabilities 4 6 , 8 1 4 2 6 , 5 1 5 2 0 , 2 9 9 2 8 , 9 3 8 1 7 , 8 7 6 Liability for employees' retirement benefits Acceptances and guarantees 4 5 , 3 5 8 4 3 , 6 9 3 1 , 6 6 5 4 4 4 , 9 7 0 3 8 8 8 Sub total 5 , 9 9 8 , 1 2 1 4 , 9 6 0 , 6 5 5 1 3 7 , 4 6 6 5 , 0 7 3 , 7 1 5 2 4 , 4 0 6 MINORITY INTERESTS: Minority interests 6 , 7 9 4 6 , 0 7 8 7 1 6 6 , 4 9 5 2 9 9 STOCKHOLDERS' EQUITY: Common stock 2 4 , 6 5 8 2 4 , 6 5 8 0 1 1 , 5 0 0 5 5 , 9 9 6 (4 , 8 7 4) Retained earnings Net unrealized gains on available-for-sale securites reasury stock (1 , 4 5 6) (1 , 4 0 1) (5 5) (1 , 4 3 0) (2 6 6) Sub total 3 2 5 , 3 4 9 3 0 2 , 9 8 0 2 2 , 3 6 9 3 2 3 , 9 9 4 1 1 , 3 5 5	Premises and equipment	51,596	53,167	(1,571)	53,965	(2,369)	
acceptances and guarantees Reserve for possible loan losses Total 5 , 4 3 0 , 2 6 4 5 , 2 6 9 , 7 1 4 1 6 0 , 5 5 0 5 , 4 0 4 , 2 0 5 2 6 , 0 5 9 4 7 1 4 1 6 0 , 5 5 0 5 , 4 0 4 , 2 0 5 2 6 6 , 0 5 9 8 7 1 4 1 6 0 , 5 5 0 5 , 4 0 4 , 2 0 5 2 6 6 , 0 5 9 7 1 4 1 6 0 , 5 5 0 5 , 4 0 4 , 2 0 5 2 6 6 , 0 5 9 7 1 4 1 6 0 , 5 5 0 5 , 4 0 4 , 2 0 5 2 6 6 , 0 5 9 7 1 4 1 6 0 , 5 5 0 5 6 5 , 4 0 4 , 2 0 5 2 6 6 , 0 5 9 7 1 4 1 6 0 , 5 5 0 5 6 7 4 0 4 , 2 0 5 2 6 6 , 0 5 9 7 1 4 1 6 0 , 5 5 0 5 6 7 4 0 4 , 2 0 5 2 6 6 , 0 5 9 7 1 4 1 6 0 , 0 5 5 0 5 6 7 4 0 6 9 7 1 4 1 1 6 0 , 0 5 5 0 5 7 4 0 6 9 7 1 4 1 1 6 0 7 5 1 1 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Deferred tax assets	15,921	29,677	(13,756)	13,672	2,249	
Total 5 , 4 3 0 , 2 6 4 5 , 2 6 9 , 7 1 4 1 6 0 , 5 5 0 5 , 4 0 4 , 2 0 5 2 6 , 0 5 9 LIABILITIES: Deposits 4 , 7 0 8 , 2 7 2 4 , 6 8 6 , 9 5 4 2 1 , 3 1 8 4 , 7 4 6 , 9 6 9 (3 8 , 6 9 7) Negotiable certificates of deposit 2 2 2 2 , 7 3 0 1 3 3 , 4 9 0 8 9 , 2 4 0 1 8 9 , 6 0 0 3 3 , 1 3 0 (1 4 7) Payables under securities lending transacition 1 0 , 0 4 0 1 0 , 0 4 0 Borrowed money 1 6 , 4 6 5 1 5 , 1 6 1 1 , 3 0 4 1 5 , 7 0 4 7 6 1 Foreign exchange liabilities 2 7 5 1 0 3 1 7 2 1 3 3 1 1 4 2 Other liabilities 4 6 , 8 1 4 2 6 , 5 1 5 2 0 , 2 9 9 2 8 , 9 3 8 1 7 , 8 7 6 Liability for employees' retirement benefits Acceptances and guarantees 4 5 , 3 5 8 4 3 , 6 9 3 1 , 6 6 5 4 4 , 9 7 0 3 8 8 Sub total 5 , 0 9 8 , 1 2 1 4 , 9 6 0 , 6 5 5 1 3 7 , 4 6 6 5 , 0 7 3 , 7 1 5 2 4 , 4 0 6 MINORITY INTERESTS: Minority interests 6 , 7 9 4 6 , 0 7 8 7 1 6 6 , 4 9 5 2 9 9 STOCKHOLDERS' EQUITY: Common stock 2 4 , 6 5 8 2 4 , 6 5 8 0 0 2 4 , 6 5 8 0 0 Capital surplus 7 , 8 3 7 7 , 8 3 6 1 7 , 8 3 6 1 7 , 8 3 6 1 7 , 8 3 6 1 1 Retained earnings 2 4 3 , 1 8 6 2 3 2 2 2 6 4 1 0 0 , 9 2 2 2 2 3 6 9 3 4 6 6 2 5 2 Net unrealized gains on available-for-sale securites Treasury stock (1 , 4 5 6) (1 , 4 0 1) (5 5) (1 , 4 3 0) (2 6 6) Sub total 3 2 5 , 3 4 9 3 0 2 2 9 8 0 2 2 3 6 9 3 2 3 9 9 4 1 1 3 5 5	acceptances and guarantees	45,358	43,693	1 , 6 6 5	44,970	3 8 8	
LIABILITIES: Deposits	·	(72,905)	(91,866)	18,961	(75,143)	2 , 2 3 8	
Deposits 4,708,272 4,686,954 21,318 4,746,969 (38,697) Negotiable certificates of deposit 222,730 133,490 89,240 189,600 33,130 Call money 13,157 15,081 (1,924) 13,304 (147) Payables under securities lending transacition Borrowed money 16,465 15,161 1,304 15,704 761 Foreign exchange liabilities 46,814 26,515 20,299 28,938 17,876 Liability for employees' retirement benefits 45,358 43,693 1,665 (4,648) 34,095 913 Acceptances and guarantees 45,358 43,693 1,665 444,970 3888 Sub total 5,098,121 4,960,655 137,466 5,073,715 24,406 MINORITY INTERESTS: Minority interests 6,794 6,078 716 6,495 299 STOCKHOLDERS' EQUITY: Common stock 24,658 24,658 0 24,658 0 24,658 0 0 Call money 13,157 15,081 (1,456) (1,401) (55) (1,430) (26) Sub total 325,349 302,980 22,369 323,994 1,355	Total	5 , 4 3 0 , 2 6 4	5 , 2 6 9 , 7 1 4	160,550	5 , 4 0 4 , 2 0 5	26,059	
Negotiable certificates of deposit 2 2 2 2 , 7 3 0 1 3 3 , 4 9 0 8 9 , 2 4 0 1 8 9 , 6 0 0 3 3 , 1 3 0 Call money 1 3 , 1 5 7 1 5 , 0 8 1 (1 , 9 2 4) 1 3 , 3 0 4 (1 4 7) Payables under securities lending transacition 1 0 , 0 4 0 1 0 , 0 4 0 1 0 , 0 4 0 1 0 , 0 4 0 7 6 1 Borrowed money 1 6 , 4 6 5 1 5 , 1 6 1 1 , 3 0 4 1 5 , 7 0 4 7 6 1 Foreign exchange liabilities 2 7 5 1 0 3 1 7 2 1 3 3 1 4 2 Other liabilities 4 6 , 8 1 4 2 6 , 5 1 5 2 0 , 2 9 9 2 8 , 9 3 8 1 7 , 8 7 6 Liability for employees' retirement benefits 3 5 , 0 0 8 3 9 , 6 5 6 (4 , 6 4 8) 3 4 , 0 9 5 9 1 3 Acceptances and guarantees 4 5 , 3 5 8 4 3 , 6 9 3 1 , 6 6 5 4 4 , 9 7 0 3 8 8 Sub total 5 , 0 9 8 , 1 2 1 4 , 9 6 0 , 6 5 5 1 3 7 , 4 6 6 5 , 0 7 3 , 7 1 5 2 4 , 4 0 6 MINORITY INTERESTS: Minority interests 6 , 7 9 4 6 , 0 7 8 7 1 6 6 , 4 9 5 2 9 9	LIABILITIES:						
deposit 2222,730 133,490 89,240 189,800 33,130 Call money 13,157 15,081 (1,924) 13,304 (147) Payables under securities lending transacition 10,040 10,040 10,040 10,040 Borrowed money 16,465 15,161 1,304 15,704 761 Foreign exchange liabilities 46,814 26,515 20,299 28,938 17,876 Cher liabilities 45,358 39,656 (4,648) 34,095 913 Acceptances and guarantees 45,358 43,693 1,665 44,970 388 Sub total 5,098,121 4,960,655 137,466 5,073,715 24,406 MINORITY INTERESTS: Minority interests 6,794 6,078 716 6,495 299 STOCKHOLDERS' EQUITY: Common stock 24,658 24,658 0 24,658 0 Capital surplus 7,837 7,836 1 7,836 1 7,836 1 Retained earnings	•	4 , 7 0 8 , 2 7 2	4 , 6 8 6 , 9 5 4	21,318	4 , 7 4 6 , 9 6 9	(38,697)	
Payables under securities lending transacition Borrowed money 16,465 15,161 11,304 15,704 761 Foreign exchange liabilities 275 103 1172 133 142 Other liabilities 46,814 26,515 20,299 28,938 17,876 Liability for employees' retirement benefits Acceptances and guarantees 45,358 44,960,656 (4,648) 34,095 913 80H NORITY INTERESTS: Minority interests 6,794 6,078 716 6,495 299 24,658 0 24,658 11,7500 25,996 11,4300 12,869		222,730	133,490	8 9 , 2 4 0	189,600	33,130	
Iending transacition 10,040 10,040 10,040 10,040 10,040 761 Borrowed money 16,465 15,161 1,304 15,704 761 Foreign exchange liabilities 275 103 172 133 142 Other liabilities 46,814 26,515 20,299 28,938 17,876 Liability for employees' retirement benefits 35,008 39,656 (4,648) 34,095 913 Acceptances and guarantees 45,358 43,693 1,665 44,970 388 Sub total 5,098,121 4,960,655 137,466 5,073,715 24,406 MINORITY INTERESTS: 8 24,658 716 6,495 299 STOCKHOLDERS' EQUITY: 8 24,658 0 24,658 0 Capital surplus 7,837 7,836 1 7,836 1 Retained earnings 243,186 232,264 10,922 236,934 6,252 Net unrealized gains on available-for-sale securites 51,122 39,622 11,500 55,996 (4,874) Treasury stock	Call money	13,157	15,081	(1,924)	13,304	(147)	
Foreign exchange liabilities Other liabilities Other liabilities Other liabilities 46,814 26,515 20,299 28,938 17,876 Liability for employees' retirement benefits Acceptances and guarantees 45,358 43,693 1,665 44,970 388 Sub total 5,098,121 4,960,655 137,466 5,073,715 24,406 MINORITY INTERESTS: Minority interests 6,794 6,078 716 6,495 299 STOCKHOLDERS' EQUITY: Common stock 24,658 24,658 0 24,658 0 24,658 0 Capital surplus 7,837 7,836 1 Retained earnings 243,186 232,264 10,922 236,934 6,252 Net unrealized gains on available-for-sale securites Treasury stock (1,456) (1,456) (1,401) (55) (1,430) (26) Sub total 325,349 302,980 22,369 323,994 1,355		10,040		10,040		10,040	
Iiabilities 275 103 172 133 142 Other Iiabilities 46,814 26,515 20,299 28,938 17,876 Liability for employees' retirement benefits 35,008 39,656 (4,648) 34,095 913 Acceptances and guarantees 45,358 43,693 1,665 44,970 388 Sub total 5,098,121 4,960,655 137,466 5,073,715 24,406 MINORITY INTERESTS: Minority interests 6,794 6,078 716 6,495 299 STOCKHOLDERS' EQUITY: Common stock 24,658 24,658 0 24,658 0 Capital surplus 7,837 7,836 1 7,836 1 Retained earnings 243,186 232,264 10,922 236,934 6,252 Net unrealized gains on available-for-sale securites 51,122 39,622 11,500 55,996 (4,874) Treasury stock (1,456) (1,456) (1,401) (55) (1,430) (26) Sub total 325,349 302,980 22,369 323,994 1,3	Borrowed money	16,465	15,161	1 , 3 0 4	15,704	7 6 1	
Liability for employees' retirement benefits Acceptances and guarantees 45,358 43,693 1,665 44,970 388 Sub total 5,098,121 4,960,655 137,466 5,073,715 24,406 MINORITY INTERESTS: Minority interests 6,794 6,078 716 6,495 299 STOCKHOLDERS' EQUITY: Common stock 24,658 24,658 24,658 0 24,658 0 24,658 0 Capital surplus 7,837 7,836 1 Retained earnings Net unrealized gains on available-for-sale securites Treasury stock (1,456) (1,456) (1,401) (55) (1,430) (26)		2 7 5	1 0 3	1 7 2	1 3 3	1 4 2	
retirement benefits		46,814	26,515	20,299	28,938	17,876	
Sub total 5,098,121 4,960,655 137,466 5,073,715 24,406 MINORITY INTERESTS: Minority interests Minority interests 6,794 6,078 716 6,495 299 STOCKHOLDERS' EQUITY: Common stock 24,658 24,658 0 24,658 0 Capital surplus 7,837 7,836 1 7,836 1 Retained earnings 243,186 232,264 10,922 236,934 6,252 Net unrealized gains on available-for-sale securites 51,122 39,622 11,500 55,996 (4,874) Treasury stock (1,456) (1,401) (55) (1,430) (26) Sub total 325,349 302,980 22,369 323,994 1,355		35,008	39,656	(4,648)	3 4 , 0 9 5	9 1 3	
MINORITY INTERESTS: Minority interests 6 , 7 9 4 6 , 0 7 8 7 1 6 6 , 4 9 5 2 9 9 STOCKHOLDERS' EQUITY: Common stock 2 4 , 6 5 8 2 4 , 6 5 8 0 2 4 , 6 5 8 0 2 4 , 6 5 8 0 2 4 , 6 5 8 0 0 2 4 , 6 5 8 0 0 2 4 , 6 5 8 0 0 0 2 4 , 6 5 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Acceptances and guarantees	45,358	4 3 , 6 9 3	1,665	44,970	3 8 8	
Minority interests 6,794 6,078 716 6,495 299 STOCKHOLDERS' EQUITY: Common stock 24,658 24,658 0 24,658 0 Capital surplus 7,837 7,836 1 7,836 1 Retained earnings 243,186 232,264 10,922 236,934 6,252 Net unrealized gains on available-for-sale securites 51,122 39,622 11,500 55,996 (4,874) Treasury stock (1,456) (1,401) (55) (1,430) (26) Sub total 325,349 302,980 22,369 323,994 1,355	Sub total	5,098,121	4 , 9 6 0 , 6 5 5	1 3 7 , 4 6 6	5 , 0 7 3 , 7 1 5	2 4 , 4 0 6	
STOCKHOLDERS' EQUITY: Common stock 2 4 , 6 5 8 2 4 , 6 5 8 0 2 4 , 6 5 8 0 Capital surplus 7 , 8 3 7 7 , 8 3 6 1 7 , 8 3 6 1 Retained earnings 2 4 3 , 1 8 6 2 3 2 , 2 6 4 1 0 , 9 2 2 2 3 6 , 9 3 4 6 , 2 5 2 Net unrealized gains on available-for-sale securites 5 1 , 1 2 2 3 9 , 6 2 2 1 1 , 5 0 0 5 5 , 9 9 6 (4 , 8 7 4) Treasury stock (1 , 4 5 6) (1 , 4 0 1) (5 5) (1 , 4 3 0) (2 6) Sub total 3 2 5 , 3 4 9 3 0 2 , 9 8 0 2 2 , 3 6 9 3 2 3 , 9 9 4 1 , 3 5 5	MINORITY INTERESTS:						
Common stock 24,658 24,658 0 24,658 0 Capital surplus 7,837 7,836 1 7,836 1 Retained earnings 243,186 232,264 10,922 236,934 6,252 Net unrealized gains on available-for-sale securites 51,122 39,622 11,500 55,996 (4,874) Treasury stock (1,456) (1,401) (55) (1,430) (26) Sub total 325,349 302,980 22,369 323,994 1,355		6 , 7 9 4	6 , 0 7 8	7 1 6	6 , 4 9 5	2 9 9	
Capital surplus 7,837 7,836 1 7,836 1 Retained earnings 243,186 232,264 10,922 236,934 6,252 Net unrealized gains on available-for-sale securites 51,122 39,622 11,500 55,996 (4,874) Treasury stock (1,456) (1,401) (55) (1,430) (26) Sub total 325,349 302,980 22,369 323,994 1,355							
Retained earnings 2 4 3 , 1 8 6 2 3 2 , 2 6 4 1 0 , 9 2 2 2 3 6 , 9 3 4 6 , 2 5 2 Net unrealized gains on available-for-sale securites 5 1 , 1 2 2 3 9 , 6 2 2 1 1 , 5 0 0 5 5 , 9 9 6 (4 , 8 7 4) Treasury stock (1 , 4 5 6) (1 , 4 0 1) (5 5) (1 , 4 3 0) (2 6) Sub total 3 2 5 , 3 4 9 3 0 2 , 9 8 0 2 2 , 3 6 9 3 2 3 , 9 9 4 1 , 3 5 5				0		0	
Net unrealized gains on available-for-sale securites 51,122 39,622 11,500 55,996 (4,874) Treasury stock (1,456) (1,401) (55) (1,430) (26) Sub total 325,349 302,980 22,369 323,994 1,355	· ·						
available-for-sale securites 51,122 39,622 11,500 55,996 (4,874) Treasury stock (1,456) (1,401) (55) (1,430) (26) Sub total 325,349 302,980 22,369 323,994 1,355	_	2 4 3 , 1 8 6	2 3 2 , 2 6 4	10,922	236,934	6,252	
Treasury stock (1,456) (1,401) (55) (1,430) (26) Sub total 325,349 302,980 22,369 323,994 1,355	available-for-sale	51,122	3 9 , 6 2 2	11,500	55,996	(4,874)	
Sub total 3 2 5 , 3 4 9 3 0 2 , 9 8 0 2 2 , 3 6 9 3 2 3 , 9 9 4 1 , 3 5 5		(1,456)	(1,401)	(55)	(1,430)	(26)	
Total 5 , 4 3 0 , 2 6 4 5 , 2 6 9 , 7 1 4 1 6 0 , 5 5 0 5 , 4 0 4 , 2 0 5 2 6 , 0 5 9	Sub total						
	Total	5 , 4 3 0 , 2 6 4	5 , 2 6 9 , 7 1 4	160,550	5 , 4 0 4 , 2 0 5	26,059	

2 . Interim Consolidated Statements of Income

(Millions of Yen)

				(Millions of Yen)
	1st Half 2005	1st Half 2004	Difference	Fiscal 2004
	(A)	(B)	(A)-(B)	
Ordinary income	56,522	57,094	(572)	113,468
Interest income	39,012	39,719	(707)	78,853
[Interest on loans and bills discounted]	[27,976]	[29,241]	[(1,265)]	[58,084]
[Interest and dividends on securities]	[10,593]	[10,064]	[529]	[19,910]
Fees and commissions	7,836	7,618	2 1 8	15,365
Other operating income	8 , 4 6 0	8 , 3 9 2	6 8	16,874
Other income	1,211	1 , 3 6 3	(1 5 2)	2,375
Ordinary expenses	41,860	42,983	(1,123)	95,240
Interest expenses	1 , 4 3 8	1 , 6 2 0	(182)	3 , 0 5 5
[Interests on deposits]	[704]	[938]	[(234)]	[1,735]
Fees and commissions	1 , 9 0 8	1 , 7 9 7	1 1 1	3 , 7 2 1
Other operating expenses	7,411	7 , 1 8 1	2 3 0	14,438
General and administrative expenses	30,211	31,171	(960)	61,366
Other expenses	8 9 1	1 , 2 1 3	(322)	12,658
Income before extraordinary items, income taxes and minority interests	14,661	14,111	5 5 0	18,228
Extraordinary profits	1 9 1	2 1 4	(23)	6,831
Extraordinary losses	1 , 4 5 4	2 9 8	1 , 1 5 6	4 1 5
Income before income taxes and minority interests	13,398	14,027	(629)	24,643
Current income taxes	4 , 7 6 1	3 , 5 8 5	1 , 1 7 6	9 1 4
Deferred income taxes	8 7 8	3 , 4 8 9	(2,611)	10,574
Minority interests in net income	3 2 7	4 2 1	(94)	8 1 5
Net income	7 , 4 3 0	6 , 5 3 0	900	12,339

3 . Interim Consolidated Statements of Capital Surplus and Retained Earnings

(Millions of Yen)

				(Millions of Yen)
	1st Half 2005	1st Half 2004	Difference	Fiscal 2004
	(A)	(B)	(A)-(B)	
CAPITAL SURPLUS:				
Balance of capital surplus at the beginning of year	7,836	7,835	1	7,835
Additions	0	1	(1)	1
Gains on sales of treasury stock	0	1	(1)	1
Deducitions				
Balance of capital surplus at the end of the term	7,837	7,836	1	7,836
RETAINED EARNINGS:				
Balance of retained earnings at the beginning of year	236,934	226,913	10,021	2 2 6 , 9 1 3
Additions	7,430	6,530	9 0 0	12,339
Net income	7 , 4 3 0	6,530	9 0 0	12,339
Deducitions	1,177	1 , 1 7 9	(2)	2 , 3 1 9
Cash dividends	1 , 1 3 9	1 , 1 4 2	(3)	2 , 2 8 2
Bonuses to directors and corporate auditors	3 8	3 6	2	3 6
Balance of retained earnings at the end of the term	2 4 3 , 1 8 6	232,264	10,922	2 3 6 , 9 3 4

Note: Figures less than $\mbox{\em Y1}$ million are omitted.

4 . Interim Consolidated Statements of Cash Flows

(A) (B) (A)-(B)					Ilions of Yen)
Depreciation activities 13,398 14,007 (629) 24,643		1st Half 2005	1st Half 2004	Difference	Fiscal 2004
Income before income taxes and minority interests 13,388 14,027 (629) 24,643	0 11 111	(A)	(B)	(A)-(B)	
Depreciation and amortization	1			(222)	
Change in reserve for possible loan losses		•	· ·	` '	· ·
Change in liabilitity for employees' retirement benefits 913 1,617 (704) (3,944) Interest income (39,012) (39,719) 707 (78,883) Interest expenses 1,438 1,620 (182) 3,055 Investment securities losses (gains) - net (428) (478) 500 (195) (<u> </u>	*			,
Interest income					
Interest expenses					
Investment securities Issses (gains) - net					
Losses (gains) on money held in trust - net Foreign exchange losses (gains) - net Losses (gains) on disposal of premises and equipment - net Depreciation of real estate owned Net change in loans and bills discounted Net change in loans and bills discounted Net change in deposits Net change in deposits Net change in others borrowings Net change in others borrowings Net change in others borrowings Net change in outer form banks Net change in under from banks Net change in due from banks Net change in acil loans and others Net change in acil loans and others Net change in payable under securities lending transaction Net change in foreign exchange assets Net change in foreign exchange liabilities Net change in foreign exchange liabilities Net change in foreign exchange assets Not payment of bonuses to directors and corporate auditors Sub total Not cash provided by operating activities Not cash provided by operating activitie					
Foreign exchange losses (gains) - net	-	_			
Losses (gains) on disposal of premises and equipment - net 19 (23) 42 (51)	,		, ,		` '
Depreciation of real estate owned 1,395 1,395 Net change in loans and bills discounted 38,913 71,060 (32,147) 18,955 Net change in deposits (38,697) 7,035 (45,732) 67,051 Net change in deposits (38,697) 7,035 (45,732) 67,051 Net change in others borrowings 761 641 120 1,184 Net change in due from banks 431 (709) 1,140 324 Net change in call loans and others 4,415 (69,446) 77,861 (23,031) Net change in payable under securities lending transaction 10,040 10,040 Net change in payable under securities lending transaction 10,040 Net change in practice securities 855 (4,451) 5,066 (1,930) Net change in foreign exchange assets 113 1,360 (1,247) 1,139 Net change in foreign exchange assets 113 1,360 (1,973) 470 (3,781) (1,1672) (1,503) (1,973) 470 (3,781) (1,1672) (1,503) (1,973) 470 (3,781) (1,503) (1,973) 470 (3,781) (1,503) (1,973) 470 (3,781) (1,503) (1,973) 470 (3,781) (1,503) (1,973) 470 (3,781) (1,503) (1,973) 470 (3,781) (1,503) (1,973) 470 (3,781) (1,503) (1,973) 470 (3,781) (1,503) (1,973) 470 (3,781) (1,503) (1,973) 470 (3,781) (1,503) (1,973) 470 (3,781) (1,503) (1,973) (1,503) (1,973) (1,503) (1					
Net change in loans and bills discounted 38,913 71,080 (32,147) 18,955 Net change in deposits (38,697) 7,035 (45,732) 67,051 Net change in certificates of deposit 33,130 15,180 17,950 77,290 Net change in others borrowings 761 641 120 1,184 Net change in due from banks 431 (709) 1,140 324 Net change in call loans and others 8,415 (69,446) 77,861 (23,031) Net change in call money and others (147) 6,061 (6,208) 4,284 Net change in payable under securities lending transaction Net change in foreign exchange assets 113 1,360 (1,247) 1,139 Net change in foreign exchange assets 113 1,360 (1,247) 1,139 Net change in foreign exchange liabilities 141 13 128 43 Interest received 33,996 40,612 (1,616) 80,154 Interest received 16,868 (17,866) 34,734 (23,015) Payment of bonuses to directors and corporate auditors (51) (49) (2) (49) The cash provided by operating activities 87,225 28,226 58,999 134,235 Investing activities (281,661) (682,682) 401,021 (1,131,967) Proceeds from sales of investment securities 153,200 (50,000) 3,000 (5,000) Investment in money held in trust (2,000) (5,000) 3,000 (5,000) Proceeds from disposition of money held in trust (1,986) (962) (1,024) (4,477) Proceeds from sales of premises and equipment (1,986) (962) (1,024) (4,477) Proceeds from sales of treasury stock (27) (507) 480 (538) Financing activities (27) (507) (30,000) (30,000 (30,000) Purchases of treasury stock (27) (507) (480 (538) Financing activities (11,170) (11,165) (10,410) (12,818) Financing activities (1,170) (11,650) (10,480 (12,818) Financing activities (31,401) (41,471) (41,477) (41,477) Froeeds from sales of treasury stock (2,60) (3,000) (3,000) (3,000) (3,000) (3,000) (3,000) (3,000) (3,000) (3,000) (3,000) (3,000) (3,000) (3,000) (3,000) ((23)		(51)
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Net change in certificates of deposit 33,130 15,180 17,950 71,290 Net change in others borrowings 761 641 120 1,184 Net change in due from banks 431 (709) 1,140 324 Net change in call loans and others 8,415 (69,446) 77,861 (23,031) Net change in call money and others (147) 6,061 (6,208) 4,284 Net change in payable under securities lending transaction 10,040 10,040 Net change in trading account securities 855 (4,451) 5,306 (1,930) Net change in foreign exchange assets 113 1,360 (1,247) 1,139 Net change in foreign exchange liabilities 141 13 128 43 Interest received 38,996 40,612 (1,616) 80,154 Interest paid (1,503) (1,973) 470 (3,781) Other - net (1,503) (1,973) 470 (3,781) Other - net Sub total 87,708 30,826 66,882 137,253 Income tax paid (483) (2,600) (2,117 (3,017) Net cash provided by operating activities 87,225 28,226 58,999 134,235 Investing activities (281,661) (682,682) 401,021 (1,131,967) Proceeds from sales of investment securities 14,483 45,241 (30,758) 163,213 Proceeds from disposition of money held in trust (2,000) (5,000) (5,000) (5,000) Proceeds from disposition of money held in trust (1,986) (962) (1,024) (4,477) Proceeds from sales of premises and equipment (1,986) (962) (1,024) (4,477) Proceeds from sales of premises and equipment (1,986) (962) (1,000) (10,000) Purchases of premises and equipment (1,986) (36,237) (39,199) (104,156) Financing activities (27) (307,780) (30,780) (30,80) (30,80) Repayments borrowed money (10,000) (10,000) (10,000) (10,000) Purchases of treasury stock (27) (507) (44) (4,477)	1 · · · · · · · · · · · · · · · · · · ·	•		, ,	
Net change in others borrowings					
Net change in due from banks	· ·		15,180		
Net change in call loans and others			_	-	*
Net change in call money and others (147) (6,061 (6,208) 4,284 Net change in payable under securities lending transaction (10,040 10,040 10,040 Net change in trading account securities (14,301 13,360 (1,247) 1,139 Net change in foreign exchange assets (113 1,360 (1,247) 1,139 Net change in foreign exchange liabilities (14 13 128 43 11,139 (1,503) (1,97	1 · · · · · · · · · · · · · · · · · · ·	431	(709)	1,140	324
Net change in payable under securities lending transaction 10,040 855 (4,451) 5,306 (1,930) Net change in trading account securities 855 (4,451) 5,306 (1,930) Net change in foreign exchange assets 1113 1,360 (1,247) 1,139 Net change in foreign exchange assets 141 13 128 43 Interest received 38,996 40,612 (1,616) 80,154 Interest paid (1,503) (1,973) 470 (3,781) Other - net 16,868 (17,866) 34,734 (23,015) Payment of bonuses to directors and corporate auditors (51) (49) (2) (49) (23,015) (24,000) (2,117 (3,017) (3,017) (3,017) (4,000) (2,000) (2,117 (3,017) (3,017) (4,000) (2,000) (2,117 (3,017) (3,017) (4,000) (4				77,861	
Net change in trading account securities		(147)	6,061	(6,208)	4,284
Net change in foreign exchange assets	Net change in payable under securities lending transaction	10,040		10,040	
Net change in foreign exchange liabilities 141 13 128 43 Interest received 38,996 40,612 (1,616) 80,154 Interest paid (1,503) (1,973) 470 (3,781) Other - net 16,868 (17,866) 34,734 (23,015) Payment of bonuses to directors and corporate auditors (51) (49) (2) (49) Sub total 87,708 30,826 56,882 137,253 Income tax paid (483) (2,600) 2,117 (3,017) Net cash provided by operating activities 87,225 28,226 58,999 134,235 Furchases of investment securities (281,661) (682,682) 401,021 (1,131,967) Proceeds from sales of investment securities 14,483 45,241 (30,758) 163,213 Proceeds from disposition of money held in trust (2,000) (5,000) 3,000 (5,000) Proceeds from disposition of money held in trust (2,000) (5,000) 3,000 (5,000) Proceeds from sales of premises and equipment (1,986) (962) (1,024) (4,477) Proceeds from sales of premises and equipment (17,436) (78,237) (39,199) (104,156) Financing activities (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Dividends paid for minority interests stockholders (8) (8) (9) (10,480 (12,818) Foreign currency translation adjustments on cash and cash equivalents (1,401) (61,688) 30,287 17,216 (144) (1,470) (14,670 (14,67	Net change in trading account securities	855	(4,451)	5,306	
Interest received	Net change in foreign exchange assets	113	1,360	(1,247)	1,139
Interest paid	Net change in foreign exchange liabilities	141	13	128	43
Other - net	Interest received	38,996	40,612	(1,616)	80,154
Payment of bonuses to directors and corporate auditors Sub total Sub tot	Interest paid	(1,503)	(1,973)	470	(3,781)
Sub total 87,708 30,826 56,882 137,253 (3,017) Net cash provided by operating activities 87,225 28,226 58,999 134,235 Investing activities (281,661) (682,682) 401,021 (1,131,967) Proceeds from sales of investment securities 14,483 45,241 (30,758) 163,213 Proceeds from maturity of investment securities 153,200 563,937 (410,737) 869,661 Investment in money held in trust (2,000) (5,000) 3,000 (5,000) Proceeds from disposition of money held in trust (1,986) (962) (1,024) (4,477) Proceeds from sales of premises and equipment (1,986) (962) (1,024) (4,477) Proceeds from sales of premises and equipment (117,436) (78,237) (39,199) (104,156) Intertain investing activities (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (28) (11,137) (11,141) (11,650) (11,	Other - net	16,868	(17,866)	34,734	(23,015)
Income tax paid (483) (2,600) 2,117 (3,017) Net cash provided by operating activities 87,225 28,226 58,999 134,235 Investing activities Purchases of investment securities (281,661) (682,682) 401,021 (1,131,967) Proceeds from sales of investment securities 14,483 45,241 (30,758) 163,213 Proceeds from maturity of investment securities 153,200 563,937 (410,737) 869,661 Investment in money held in trust (2,000) (5,000) 3,000 (5,000) Proceeds from disposition of money held in trust (1,986) (962) (1,024) (4,477) Purchases of premises and equipment (1,986) (962) (1,024) (4,477) Proceeds from sales of premises and equipment (117,436) (78,237) (39,199) (104,156) Financing activities (117,436) (78,237) (39,199) (104,156) Financing activities (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) (507) (507) (507) (507) (507) Proceeds from sales of treasury stock (27) (507	Payment of bonuses to directors and corporate auditors	(51)	(49)	(2)	(49)
Net cash provided by operating activities 87,225 28,226 58,999 134,235	Sub total	87,708	30,826	56,882	137,253
Investing activities	Income tax paid	(483)	(2,600)	2,117	(3,017)
Purchases of investment securities (281,661) (682,682) 401,021 (1,131,967) Proceeds from sales of investment securities 14,483 45,241 (30,758) 163,213 Proceeds from maturity of investment securities 153,200 563,937 (410,737) 869,661 Investment in money held in trust (2,000) (5,000) 3,000 (5,000) Proceeds from disposition of money held in trust 888 (888) 3,881 Purchases of premises and equipment (1,986) (962) (1,024) (4,477) Proceeds from sales of premises and equipment 527 340 187 531 Net cash used in investing activities (117,436) (78,237) (39,199) (104,156) Financing activities (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock (27) (507) 480 (538) Dividends paid (1,137) (1,141) 4 (2,280) Dividends paid for minority interests stockholders (8) (8) (8) 0 (8) Net cash used in financing activities (1,170) (11,650) 10,480 (12,818) Foreign currency translation adjustments on cash and cash equivalents (31,401) (61,688) 30,287 17,216 (244) 67,010 (14,670) 17,216 149,670	Net cash provided by operating activities	87,225	28,226	58,999	134,235
Proceeds from sales of investment securities 14,483 45,241 (30,758) 163,213 Proceeds from maturity of investment securities 153,200 563,937 (410,737) 869,661 Investment in money held in trust (2,000) (5,000) 3,000 (5,000) Proceeds from disposition of money held in trust 888 (888) 3,881 Purchases of premises and equipment (1,986) (962) (1,024) (4,477) Proceeds from sales of premises and equipment 527 340 187 531 Net cash used in investing activities (117,436) (78,237) (39,199) (104,156) . Financing activities (27) (507) 480 (538) Repayments borrowed money (27) (507) 480 (538) Proceeds from sales of treasury stock 2 6 (4) 9 Dividends paid (1,137) (1,141) 4 (2,280) Dividends paid for minority interests stockholders (8) (8) 0 (8) Net cash used in financing activities (1,170) (11,650) 10,480 (12,818) .	. Investing activities				
Proceeds from maturity of investment securities 153,200 563,937 (410,737) 869,661 Investment in money held in trust (2,000) (5,000) 3,000 (5,000) Proceeds from disposition of money held in trust 888 (888) 3,881 Purchases of premises and equipment (1,986) (962) (1,024) (4,477) Proceeds from sales of premises and equipment 527 340 187 531 Net cash used in investing activities (117,436) (78,237) (39,199) (104,156) . Financing activities (20) (10,000) 10,000 (10,000) Purchases of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock 2 6 (4) 9 Dividends paid (1,137) (1,141) 4 (2,280) Dividends paid for minority interests stockholders (8) (8) (8) 0 (8) Net cash used in financing activities (1,170) (11,650) 10,480 (12,818) . Foreign currency translatio	Purchases of investment securities	(281,661)	(682,682)	401,021	(1,131,967)
Investment in money held in trust	Proceeds from sales of investment securities	14,483	45,241	(30,758)	163,213
Proceeds from disposition of money held in trust 888 (888) 3,881 Purchases of premises and equipment (1,986) (962) (1,024) (4,477) Proceeds from sales of premises and equipment 527 340 187 531 Net cash used in investing activities (117,436) (78,237) (39,199) (104,156) . Financing activities (27) (507) 480 (538) Repayments borrowed money (27) (507) 480 (538) Proceeds from sales of treasury stock 2 6 (4) 9 Dividends paid (1,137) (1,141) 4 (2,280) Dividends paid for minority interests stockholders (8) (8) 0 (8) Net cash used in financing activities (1,170) (11,650) 10,480 (12,818) . Foreign currency translation adjustments on cash and cash equivalents (31,401) (61,688) 30,287 17,216 . Net increase (decrease) in cash and cash equivalents (31,401) (61,688) 30,287 17,216 . Cash and cash	Proceeds from maturity of investment securities	153,200	563,937	(410,737)	869,661
Purchases of premises and equipment (1,986) (962) (1,024) (4,477) Proceeds from sales of premises and equipment 527 340 187 531 Net cash used in investing activities (117,436) (78,237) (39,199) (104,156) . Financing activities (27) (507) 480 (538) Repayments borrowed money (27) (507) 480 (538) Proceeds from sales of treasury stock 2 6 (4) 9 Dividends paid (1,137) (1,141) 4 (2,280) Dividends paid for minority interests stockholders (8) (8) 0 (8) Net cash used in financing activities (1,170) (11,650) 10,480 (12,818) . Foreign currency translation adjustments on cash and cash equivalents (19) (26) 7 (44) . Net increase (decrease) in cash and cash equivalents (31,401) (61,688) 30,287 17,216 . Cash and cash equivalents , beginning of year 166,886 149,670 17,216 149,670	Investment in money held in trust	(2,000)	(5,000)	3,000	(5,000)
Proceeds from sales of premises and equipment 527 340 187 531 Net cash used in investing activities (117,436) (78,237) (39,199) (104,156) . Financing activities (10,000) (10,000) (10,000) (10,000) . Purchases of treasury stock (27) (507) 480 (538) . Proceeds from sales of treasury stock 2 6 (4) 9 . Dividends paid (1,137) (1,141) 4 (2,280) . Dividends paid for minority interests stockholders (8) (8) 0 (8) . Net cash used in financing activities (1,170) (11,650) 10,480 (12,818) . Foreign currency translation adjustments on cash and cash equivalents (19) (26) 7 (44) . Net increase (decrease) in cash and cash equivalents (31,401) (61,688) 30,287 17,216 . Cash and cash equivalents , beginning of year 166,886 149,670 17,216 149,670	Proceeds from disposition of money held in trust		888	(888)	3,881
Net cash used in investing activities Financing activities Repayments borrowed money Purchases of treasury stock Proceeds from sales of treasury stock Dividends paid Dividends paid for minority interests stockholders Net cash used in financing activities Foreign currency translation adjustments on cash and cash equivalents Cash and cash equivalents, beginning of year (117,436) (78,237) (39,199) (104,156) (10,000) 10,000 (10,000) (10,00	Purchases of premises and equipment	(1,986)	(962)	(1,024)	(4,477)
Repayments borrowed money Purchases of treasury stock Proceeds from sales of treasury stock Dividends paid Dividends paid for minority interests stockholders Net cash used in financing activities Foreign currency translation adjustments on cash and cash equivalents Net increase (decrease) in cash and cash equivalents Cash and cash equivalents, beginning of year (10,000) (10,	Proceeds from sales of premises and equipment	527	340	187	531
Repayments borrowed money (10,000) 10,000 (10,000) Purchases of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock 2 6 (4) 9 Dividends paid (1,137) (1,141) 4 (2,280) Dividends paid for minority interests stockholders (8) (8) 0 (8) Net cash used in financing activities (1,170) (11,650) 10,480 (12,818) . Foreign currency translation adjustments on cash and cash equivalents (19) (26) 7 (44) . Net increase (decrease) in cash and cash equivalents (31,401) (61,688) 30,287 17,216 . Cash and cash equivalents , beginning of year 166,886 149,670 17,216 149,670	Net cash used in investing activities	(117,436)	(78,237)	(39,199)	(104,156)
Repayments borrowed money (10,000) 10,000 (10,000) Purchases of treasury stock (27) (507) 480 (538) Proceeds from sales of treasury stock 2 6 (4) 9 Dividends paid (1,137) (1,141) 4 (2,280) Dividends paid for minority interests stockholders (8) (8) 0 (8) Net cash used in financing activities (1,170) (11,650) 10,480 (12,818) . Foreign currency translation adjustments on cash and cash equivalents (19) (26) 7 (44) . Net increase (decrease) in cash and cash equivalents (31,401) (61,688) 30,287 17,216 . Cash and cash equivalents , beginning of year 166,886 149,670 17,216 149,670	. Financing activities				
Purchases of treasury stock Proceeds from sales of treasury stock Dividends paid Dividends paid for minority interests stockholders Net cash used in financing activities Foreign currency translation adjustments on cash and cash equivalents Net increase (decrease) in cash and cash equivalents Cash and cash equivalents, beginning of year (27) (507) 480 (538) (1,141) 4 (2,280) (1,170) (11,650) 10,480 (12,818) (19) (26) 7 (44) (61,688) 30,287 17,216 149,670	<u> </u>		(10,000)	10,000	(10,000)
Proceeds from sales of treasury stock Dividends paid Oividends paid for minority interests stockholders Net cash used in financing activities Foreign currency translation adjustments on cash and cash equivalents Net increase (decrease) in cash and cash equivalents Cash and cash equivalents, beginning of year 2 6 (1,137) (1,141) 4 (2,280) (8) (8) 0 (8) (1,170) (11,650) 10,480 (12,818) (19) (26) 7 (44) (61,688) 30,287 17,216 149,670		(27)			
Dividends paid (1,137) (1,141) 4 (2,280) Dividends paid for minority interests stockholders (8) (8) 0 (8) Net cash used in financing activities (1,170) (11,650) 10,480 (12,818) Foreign currency translation adjustments on cash and cash equivalents (19) (26) 7 (44) Net increase (decrease) in cash and cash equivalents (31,401) (61,688) 30,287 17,216 Cash and cash equivalents, beginning of year 166,886 149,670 17,216	<u> </u>				, ,
Dividends paid for minority interests stockholders Net cash used in financing activities The Foreign currency translation adjustments on cash and cash equivalents Net increase (decrease) in cash and cash equivalents Cash and cash equivalents, beginning of year Net increase (decrease) in cash and cash equivalents Cash and cash equivalents, beginning of year Net increase (decrease) in cash and cash equivalents Cash and cash equivalents, beginning of year Net increase (decrease) in cash and cash equivalents Cash and cash equivalents, beginning of year Net increase (decrease) in cash and cash equivalents Cash and cash equivalents, beginning of year Net increase (decrease) in cash and cash equivalents Cash and cash equivalents, beginning of year	· ·	(1.137)	(1.141)		(2.280)
Net cash used in financing activities (1,170) (11,650) 10,480 (12,818) . Foreign currency translation adjustments on cash and cash equivalents (19) (26) 7 (44) . Net increase (decrease) in cash and cash equivalents (31,401) (61,688) 30,287 17,216 . Cash and cash equivalents, beginning of year 166,886 149,670 17,216	·		· · · · · · · · · · · · · · · · · · ·	0	•
equivalents (19) (26) 7 (44) . Net increase (decrease) in cash and cash equivalents (31,401) (61,688) 30,287 17,216 . Cash and cash equivalents, beginning of year 166,886 149,670 17,216 149,670	Net cash used in financing activities			10,480	-
. Net increase (decrease) in cash and cash equivalents (31,401) (61,688) 30,287 17,216 . Cash and cash equivalents, beginning of year 166,886 149,670 17,216 149,670					
. Cash and cash equivalents , beginning of year 166,886 149,670 17,216 149,670				1	
	•				
. Cash and cash equivalents, end of the term <u>135,485</u> <u>87,981</u> <u>47,504</u> <u>166,886</u>				-	-
	. Cash and cash equivalents, end of the term	135,485	87,981	47,504	<u>166,886</u>

5 . Segment Information

Business Segment Information ===

1st Half of Fiscal 2005 (from April 1, 2004 to September 30, 2004)

(Miliions of Yen)

	Bankings Operations	Lease Operations	Other Operations	Total	Eliminations	Consolidated
Ordinary income						
Income from customers	47,066	7,645	1,810	56,522		56,522
Intersegment income	260	817	767	1,845	(1,845)	
Total	47,327	8,462	2,578	58,368	(1,845)	56,522
Ordinary expenses	34,160	7,960	2,406	44,527	(2,666)	41,860
Income before extraordinary items, income taxes and minority interests	13,166	502	171	13,840	820	14,661

1st Half of Fiscal 2004 (from April 1, 2003 to September 30, 2003)

(Miliions of Yen)

	Bankings Operations	Lease Operations	Other Operations	Total	Eliminations	Consolidated
Ordinary income						
Income from customers	47,843	7,502	1,748	57,094		57,094
Intersegment income	282	644	783	1,710	(1,710)	
Total	48,125	8,147	2,532	58,804	(1,710)	57,094
Ordinary expenses	34,883	7,796	2,000	44,680	(1,696)	42,983
Income before extraordinary items, income taxes and minority interests	13,242	350	531	14,124	(13)	14,111

Fiscal 2004 (from April 1, 2003 to March 31, 2004)

(Miliions of Yen)

					(1111)	TIONS OF TEN)
	Bankings Operations	Lease Operations	Other Operations	Total	Eliminations	Consolidated
.Ordinary income, and income	before extr	aordinary it	ems , income ta	axes and min	ority interes	ts:
Ordinary income						
Income from customers	95,033	14,878	3,556	113,468		113,468
Intersegment income	559	1,372	1,748	3,680	(3,680)	
Total	95,593	16,250	5,305	117,149	(3,680)	113,468
Ordinary expenses	78,968	15,374	4,558	98,902	(3,661)	95,240
Income before extraordinary items, income taxes and minority interests	16,624	876	746	18,247	(19)	18,228
. Assets, depreciation and d	capital expen	ditures:				
Assets	5,375,690	40,238	21,303	5,437,232	(33,026)	5,404,205
Depreciation	4,150	11,778	31	15,960		15,960
Capital expenditures	2,254	15,328	0	17,583	(236)	17,347

Note: 1 .Figures less than ¥1 million are omitted.

2 .Segmentation is based on business segment of consolidated company. "Other operations" consists of credit card transactions and others.

. Interim Non-consolidated Information

1. Interim Non-consolidated Balance Sheets

(Millions of Yen) As of SEP 30, 2004 SEP 30, 2003 MAR 31, 2004 Difference Difference (C) (A) (B) (A)-(B) (A)-(C) ASSETS: Cash and due from banks 1 3 6 , 5 7 9 90,518 46,061 168,416 (31,837)Call loans and bills purchased 47,448 126,221 (78,773)130,128 (82,680)Commercial paper and dept 198,212 23,941 123,949 174,271 74,263 purchased Trading account securities 7,814 11,191 (3, 377)(855)8,669 Money held in trust 38,779 37,643 1,136 36,575 2,204 Investment securities 1,823,318 1,668,424 154,894 1,713,957 109,361 3,096,200 Loans and bills discounted 3,082,982 13,218 3,135,513 (39,313)Foreign exchange assets 7 4 7 (114)6 3 3 5 2 6 1 0 7 Other assets (4,611)22,651 13,557 18,168 (9,094)Premises and equipment 46,717 49,991 (3, 274)49,367 (2,650)Deferred tax assets (13,599)2.264 13,952 27,551 11,688 Customers' liabilities for 45,358 43,693 1,665 44,970 3 8 8 acceptances and guarantees Reserve for possible loan (68,647)(87,712) 19,065 (71,072)2,425 losses Total 5 , 3 9 9 , 9 2 5 5 , 2 4 3 , 4 7 2 156,453 5 , 3 7 5 , 5 6 3 24,362 LIABILITIES: 4,710,052 Deposits 4,689,276 20,776 4 , 7 4 9 , 8 4 3 (39,791)Negotiable certificates of 225,830 1 3 7 , 0 5 0 88,780 192,200 3 3 , 6 3 0 deposit Call money 13,157 15,081 (1, 924)13,304 (147)Payables under securities 10,040 10,040 10.040 lending transation Borrowed money 2 7 7 1 7 6 1 0 1 2 1 7 6.0 Foreign exchange liabilities 2 7 5 1 0 3 1 7 2 1 3 3 1 4 2 Other liabilities 17,836 35,708 16,450 19,258 17,872 Liability for employees' 34,598 39,265 (4,667)3 3 , 7 0 4 8 9 4 retirement benefits Acceptances and guarantees 45,358 43,693 1,665 44,970 3 8 8 Sub total 5,075,297 4,941,097 1 3 4 , 2 0 0 5,052,245 23,052 STOCKHOLDERS' FQUITY: Common stock 24,658 24,658 24,658 0 0 Capital surplus 7,837 7,836 7,836 1 Capilal reserve 7.835 7.835 7.835 0 0 Other capital surplus 2 Retained earnings 2 4 2 , 4 3 9 236,231 231,631 10,808 6,208 Legal reserve 24,658 24,658 24,658 0 9,844 Voluntary reserve 208,045 198,201 9,844 198,201 Undivided profit at the end 8 , 7 7 1 9.735 (3,636)9 6 4 13,371 of the term Net unrealized gains on 51,118 39,619 11,499 55,990 (4,872) available-for-sale securities Treasury Stock (1, 425)(1,371)(25)(54)(1,400)Sub total 3 2 4 , 6 2 7 302,374 22.253 3 2 3 , 3 1 7 1,310 Total 5 , 3 9 9 , 9 2 5 5 , 2 4 3 , 4 7 2 156,453 5 , 3 7 5 , 5 6 3 24,362

2. Interim Non-consolidated Statements of Income

(Millions of Yen)

	-			(Millions of Yen)
	1st Half 2005	1st Half 2004	Difference	Fiscal 2004
	(A)	(B)	(A)-(B)	
Ordinary income	47,292	48,077	(785)	95,538
Interest income	38,539	39,267	(728)	77,981
[Interest on loans and bills discounted]	[27,513]	[28,799]	[(1,286)]	[57,230]
[Interest and dividends on securities]	[10,583]	[10,056]	[527]	[19,893]
Fees and commissions	7 , 4 1 5	7 , 2 3 2	1 8 3	14,571
Other operating income	5 5	1 3 0	(75)	4 3 3
Other income	1,281	1 , 4 4 6	(1 6 5)	2 , 5 5 0
Ordinary expenses	34,166	35,000	(834)	79,114
Interest expenses	1,369	1 , 5 4 6	(1 7 7)	2,917
[Interests on deposits]	[704]	[938]	[(234)]	[1,735]
Fees and commissions	2 , 1 9 3	2,098	9 5	4 , 3 0 7
Other operating expenses	4 1 9	8 0	3 3 9	6 1 0
General and administrative expenses	29,374	30,353	(979)	59,676
Other expenses	8 0 9	9 2 1	(112)	11,602
Income before extraordinary items, income taxes and minority interests	13,125	13,076	4 9	16,423
Extraordinary profits	1 , 0 1 8	1 7 7	8 4 1	6 , 7 9 2
Extraordinary losses	1 , 4 5 3	1 6 5	1,288	282
Income before income taxes and minority interests	12,690	13,087	(397)	22,933
Current income taxes	4 , 4 5 5	3 , 4 5 9	9 9 6	6 0 3
Deferred income taxes	8 5 7	3 , 2 3 7	(2,380)	10,197
Net income	7,377	6,391	986	12,132
Profit brought forward from the previous term	2 , 3 5 8	2 , 3 8 0	(2 2)	2 , 3 8 0
Interim dividends				1 , 1 4 0
Undivided profit at the end of term	9 , 7 3 5	8 , 7 7 1	964	13,371

. Explanatory Materials to Interim Financial Report

1 . Interim Financial Data

A. Interest Margin

[Non-consolidated] (%) 1st Half 2005 1st Half 2004 Fiscal 2004 (A) (A)-(B) (B) (1) Fund management yield 1.51 1.57 (A) (0.06)1.57 Loans and bills discounted 1.78 (0.08)1.86 1.86 interest rate Securities interest rate 1.24 0.00 1.24 1.23 (2) Funding cost (B) 1.20 (0.07)1.27 1.26 Deposits and ceritficates of 0.03 (0.01)0.04 0.03 deposit interest rate (3) Net interest margin 0.31 (A)-(B) 0.01 0.30 0.31

(Ref.) Interest margin (Domesitic operations) [Non-consolidated] (%)								
	1st Half 200	5	1st Half 2004	Fiscal 2004				
	(A)	(A)-(B)	(B)					
(1) Fund management yield (A) 1.46	(0.07)	1.53	1.53				
Loans and bills discounted interest rate	1.78	(0.08)	1.86	1.86				
Securities interest rate	1.20	(0.03)	1.23	1.21				
(2) Funding cost (B) 1.16	(0.07)	1.23	1.22				
Deposits and ceritficates deposit interest rate	of 0.03	0.00	0.03	0.03				
(3) Net interest margin (A)-(B) 0.30	0.00	0.30	0.31				

B. Gains or Losses of Securites

[Non-consolidated] (Millions of Yen) 1st Half 2005 1st Half 2004 Fiscal 2004 (A) - (B)(B) (A) Gains (losses) on bonds (200)(304)104 (5) Gains on sales 121 398 0 (121)Gains on maturity (2) 2 3 Losses on sales 125 117 397 Losses on maturity 10 75 65 10 Writeoff Gains (losses) on stocks (250) (198)(52)165 Gains on sales 65 47 18 264 Losses on sales 0 0 28 Writeoff 316 246 70

C. Capital Adequacy Ratio

(Domestic Standard) [Consolidated]

(Mil	lions	Λf	Van I

	As of SEP 30, 2004 (Preliminary)			MAR 31, 2004	SEP 30, 2003
	(A)	(A)-(B)	(A)-(C)	(B)	(C)
(1) Capital adequacy ratio	11.07%	0.29%	0.76%	10.78%	10.31%
Tier capital ratio	10.45%	0.30%	0.77%	10.15%	9.68%
(2) Tier capital	279,843	6,594	11,570	273,249	268,273
(3) Tier capital	16,731	(83)	(572)	16,814	17,303
a. Difference appropriated in capital after appraisal					
b. Debt funding instruments and others					
(4) Deduction (Cross-holdings with other financial institutions)					
(5) Total capital (2)+(3)-(4)	296,574	6,511	10,997	290,063	285,577
(6) Risk-adjusted assets	2,676,963	(13,434)	(91,622)	2,690,397	2,768,585

(Ref.) (Domestic Standard) [Non-consolidated]

(Μi	lions	of	Yen

Line Comments of the contract	(illons of ten)			
	As of SEP 30, 2	2004 (Prelimin	nary)	MAR 31, 2004	SEP 30, 2003
	(A)	(A)-(B)	(A)-(C)	(B)	(C)
(1) Capital adequacy ratio	10.90%	0.30%	0.75%	10.60%	10.15%
Tier capital ratio	10.27%	0.29%	0.75%	9.98%	9.52%
(2) Tier capital	272,369	6,212	10,755	266,157	261,614
(3) Tier capital	16,566	(94)	(595)	16,660	17,161
a. Difference appropriated in capital after appraisal					
b. Debt funding instruments and others					
(4) Deduction (Cross-holdings with other financial institutions)					
(5) Total capital (2)+(3)-(4)	288,935	6,118	10,160	282,817	278,775
(6) Risk-adjusted assets	2,650,638	(14,998)	(95,188)	2,665,636	2,745,826

D. Return on Equity

[Non-consolidated]

(0,	'n	١
١	,	v	,

			_	(70)
	1st Half 2005		1st Half 2004	Fiscal 2004
	(A)	(A)-(B)	(B)	
net income on equity	4.54	0.28	4.26	3.92

2 . Condition of Loans Portfolio

A. Risk-monitored Loans

Partly direct writeoff : Not applicable

Standard for not appropriating accrued interest: All the accrued interest to borrowers in "Legal bankruptcy", "Virtual bankruptcy" and "Possible bankruptcy" based on self credit assessments is not appropriated.

Loans to borrowers belonging to the above classifications, regardless of the accrued interest, are classified as "Loans to borowers under bankruptcy" or "Past due loans".

[Non-consolidated]	=				illions of Yen)
	As of SEP 30, 2	2004		MAR 31, 2004	SEP 30, 2003
	(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans to borowers under bankruptcy	22,387	(39)	(12,890)	22,426	35,277
Past due Ioans	102,442	3,826	(10,768)	98,616	113,210
Accruing loans contractually past due three months or more	713	235	457	478	256
Restructured loans	70,399	(8,537)	(20,665)	78,936	91,064
Total	195,942	(4,515)	(43,866)	200,457	239,808
Loans and bills discounted	3,096,200	(39,313)	13,218	3,135,513	3,082,982
= Percentage of total loans and	bills discounte	d =			(%)
Loans to borowers under bankruptcy	0.72	0.01	(0.42)	0.71	1.14
Past due Ioans	3.30	0.16	(0.37)	3.14	3.67
Accruing loans contractually past due three months or more	0.02	0.01	0.02	0.01	0.00
Restructured loans	2.27	(0.24)	(0.68)	2.51	2.95
Total	6.32	(0.07)	(1.45)	6.39	7.77
Ref) <u>In case of</u> applying partly	direct writeoff			(Milli	ion of Yen.%)
	As of SEP 30, 2	2004		MAR 31, 2004	SEP 30, 2003
	(A)	(A)-(B)	(A)-(C)	(B)	(C)
Amount of partly direct writeoff	31,291	4,226	(8,669)	27,065	39,960
= : 1					

	(A)	(A)-(B)	(A)-(C)	(B)	(C)
Amount of partly direct writeoff	31,291	4,226	(8,669)	27,065	39,960
Total of risk-monitored loans	164,650	(8,741)	(35, 197)	173,391	199,847
Loans and bills discounted	3,064,908	(43,540)	21,887	3,108,448	3,043,021
Percentage of total loans	5.37	(0.20)	(1.19)	5.57	6.56
[Concolidated]				/11	

【Consolidated】	-			(Mi	Ilions of Yen)
	As of SEP 30, 2	2004		MAR 31, 2004	SEP 30, 2003
	(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans to borowers under bankruptcy	23,115	219	(12,763)	22,896	35,878
Past due Ioans	104,281	3,554	(10,817)	100,727	115,098
Accruing loans contractually past due three months or more	713	235	457	478	256
Restructured loans	70,488	(8,542)	(20,929)	79,030	91,417
Total	198,598	(4,534)	(44,053)	203,132	242,651
Loans and bills discounted	3,077,866	(38,913)	13,191	3,116,779	3,064,675
= Percentage of total loans and	bills discounte	d =			(%)
Loans to borowers under bankruptcy	0.75	0.02	(0.42)	0.73	1.17
Past due Ioans	3.38	0.15	(0.37)	3.23	3.75
Accruing loans contractually past due three months or more	0.02	0.01	0.02	0.01	0.00
Restructured loans	2.29	(0.24)	(0.69)	2.53	2.98
Total	6.45	(0.06)	(1.46)	6.51	7.91

B. Reserve for Possible Loan Losses

(1) Writeoff and Reserve Standard

a . General Reserve

Classifications		Reserve Standard		
Claims on normal debtors		The amount mulitiplied by the projected rate of loss calculated by actual loan-loss ratio of the past <u>two</u> years, are recorded in General reserve.		
Claims on	Claims on debtors under caution, other than special-mentioned	The amount mulitiplied by the projected rate of loss calculated by actual loan-loss ratio of the past <u>two</u> years, are recorded in General reserve.		
	Claims on special- mentioined debtors under caution	The amount mulitiplied by the projected rate of loss calculated by actual loan-loss ratio of the past <u>three</u> years, are recorded in General reserve.		

b. Special Reserve

Classifications	Writeoff and Reserve Standard		
Claims on debtors under possible bankruptcy	The amount <u>not</u> secured by collateral and guarantee, and mulitiplied by the projected rate of loss calculated by actual loan-loss ratio of the past <u>three</u> years, are recorded in Special reserve.		
Claims on debtors under virtual bankruptcy Claims on debtors under legal bankruptcy	Total amount <u>not</u> secured by collateral and guarantee are recorded in Special reserve or written off.		

(2) Conditions of Reserve for Possible Loan Losses

[Non-consolidated]

(Millions of Yen)

		As of SEP 30, 20	04	MAR 31, 2004	SEP 30, 2003	
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
R	eserve for possible Loan losses	68,647	(2,425)	(19,065)	71,072	87,712
	General reserve	21,550	(6,522)	(8,100)	28,072	29,650
	Special reserve	47,097	4,098	(10,964)	42,999	58,061
	Special reserve for loans to certain countries					

[Consolidated] (Millions of Yen)

					(1111	TITORIS OF TOTAL
		As of SEP 30, 20	As of SEP 30, 2004			SEP 30, 2003
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
R	eserve for possible Loan losses	72,905	(2,238)	(18,961)	75,143	91,866
	General reserve	22,845	(6,376)	(7,872)	29,221	30,717
	Special reserve	50,059	4,137	(11,089)	45,922	61,148
	Special reserve for loans to certain countries					

C. Loans by Industry

[Non-consolidated] (Millions of Yen) As of SEP 30, 2004 MAR 31, 2004 SEP 30, 2003 (A)-(B) (A)-(C) (B) (C) (A) Domestic offices (Excluding Japan offshore banking 3,096,200 (39,313)3,135,513 3,082,982 13,218 accounts) Manufacturing 294,298 (201)(36, 285)294,499 330,583 Agriculture 5,483 (1,544)(2,095)7,027 7,578 Forestry 473 (26)(51)499 524 Fishery 14,043 (769)(3,174)14,812 17,217 Mining 1,985 (494)(57)2,479 2,042 Construction companies 195,562 181,596 (13,966)(16,645)198,241 Utilities 73,829 (16, 285)1,153 90,114 72,676 Information and communications 28,833 (1,747)(332)30,580 29,165 Transportation 60,737 51,506 (9,231)992 50,514 Wholesale and retail 379,930 (489)(27,883)380,419 407,813 Financial institutions 213,399 (11, 275)(15,881)224,674 229,280 Real estate companies 358,718 (1,400)358,069 360,118 649 Services 347,441 (9,383)(22,336)356,824 369,777 Municipalities 339,142 25,236 337,077 313,906 2,065 Other 805,515 23,379 111,973 782,136 693,542

D. Risk-monitored Loans by Industry

[Non-consolidated]				(Mil	lions of Yen)
	As of SEP 30,	2004		MAR 31, 2004	
	(A)	(A)-(B)	(A)-(C)	(B)	(C)
Domestic offices (Excluding Japan offshore banking accounts)	195,942	(4,515)	(43,866)	200,457	239,808
Manufacturing	21,270	(852)	(8,761)	22,122	30,031
Agriculture	1,542	1,018	1,126	524	416
Forestry	467	(3)	(5)	470	472
Fishery	6,121	95	(2,507)	6,026	8,628
Mining		(6)	(6)	6	6
Construction companies	27,288	(2,275)	(10,546)	29,563	37,834
Utilities		(5)		5	
Information and communications	299	3	(136)	296	435
Transportation	4,243	(58)	(325)	4,301	4,568
Wholesale and retail	28,130	(4,070)	(12,119)	32,200	40,249
Financial institutions	1,245	53	50	1,192	1,195
Real estate companies	42,497	2,477	(2,062)	40,020	44,559
Services	55,955	(248)	(8,401)	56,203	64,356
Municipalities	1				
Other	6,879	(645)	(173)	7,524	7,052

E. Loans to Cunsumers

[Non-consolidated] (Millions of Yen)								
	As of SEP 30	, 2004	MAR 31, 2004	SEP 30, 2003				
	(A)	(A)-(B)	(A)-(C)	(B)	(C)			
Consumer Ioans	664,006	11,874	18,026	652,132	645,980			
Housing loans	589,836	12,959	20,946	576,877	568,890			
Other consumer loans	74,170	(1,085)	(2,920)	75,255	77,090			

F. Loans to Small & Medium-sized Companies and to Consumers

[Non-consolidated]				_	(%)
	As of SEP 30	, 2004	MAR 31, 2004	SEP 30, 2003	
	(A)	(A)-(B)	(A)-(C)	(B)	(C)
Percentage of total loans	62.95	0.76	(1.50)	62.19	64.45

3 . Condition of Securities Portfolio

A. Appraisal Standard for Investment Securities

Available-for-sale securities	Market value method (unrealized gains/losses are recorded in profit and loss)
Held-to-maturity securities	Depreciation cost method
Other investment securities	Market value method (unrealized gains/losses are included in stockholders' equity)
Subsidiary and affiliate stocks	Cost method

(Ref.) Securiteis in money held in trust

Money held in trust for investing	Market value method (unrealized gains/losses are recorded in profit and loss)
Other money held in trust	Market value method (unrealized gains/losses are included in stockholders' equity)

B. Unrealized Gains or Losses of Investment Securities

[Consolidated]

(Millions of Yen)

			As of SEP 30, 2004			MAR 31, 2004			
		Unrealized gains (losses)(A)	(A)-(B)	Gains	Losses	Unrealized gains (losses)(B)	Gains	Losses	
He	eld-to-maturity	8	17	12	3	(9)	5	15	
01	ther investment	81,455	(7,784)	85,056	3,600	89,239	94,165	4,925	
	Stocks	59,707	(9,042)	59,794	87	68,749	68,895	145	
	Bonds	20,443	2,608	22,323	1,879	17,835	21,659	3,824	
	Other	1,303	(1,351)	2,937	1,633	2,654	3,610	956	
To	otal	81,463	(7,766)	85,068	3,604	89,229	94,170	4,940	
	Stocks	59,707	(9,042)	59,794	87	68,749	68,895	145	
	Bonds	20,452	2,627	22,335	1,883	17,825	21,664	3,839	
	Other	1,303	(1,351)	2,937	1,633	2,654	3,610	956	

- Note: 1. Figures contains "Investment securities" and commercial papers in "Commercial paper and debt purchased" in Interim Consolidated Balance Sheets.
 - 2. In the above "Other investment", difference between the amount of the Balance Sheets and the purchased amount is appropriated because market value method is applied.
 - 3. Appraisal of "Other investment" is based on the market value at the interim end of fiscal year.

[Non-consolidated] (Millions of Yen)

	As of SEP 30, 2004			MAR 31, 2004			
	Unrealized gains (losses)(A)	(A)-(B)	Gains	Losses	Unrealized gains (losses)(B)	Gains	Losses
Held-to-maturity	-	-	-	-	-	-	-
Subsidiary and affiliate stocks	-	-	-	-	-	-	-
Other investment	81,382	(7,768)	84,982	3,600	89,150	94,074	4,923
Stocks	59,634	(9,027)	59,721	87	68,661	68,805	143
Bonds	20,443	2,608	22,323	1,879	17,835	21,659	3,824
Other	1,303	(1,351)	2,937	1,633	2,654	3,610	956
Total	81,382	(7,768)	84,982	3,600	89,150	94,074	4,923
Stocks	59,634	(9,027)	59,721	87	68,661	68,805	143
Bonds	20,443	2,608	22,323	1,879	17,835	21,659	3,824
Other	1,303	(1,351)	2,937	1,633	2,654	3,610	956

- Note: 1. Figures contains "Investment securities" and commercial papers in "Commercial paper and debt purchased" in Interim Non-consolidated Balance Sheets.
 - 2. In the above "Other investment", difference between the amount of the Balance Sheets and the purchased amount is appropriated because market value method is applied.
 - 3. Appraisal of "Other investment" is based on the market value at the interim end of fiscal year.