

# Off-Balance-Sheet Transactions

## Derivatives and Foreign Exchange Forward Contracts

	Billions of Yen			
	Notional Amount/ Contract Value		Credit Risk/ Equivalent Amount	
	2004	2003	2004	2003
Interest rate swaps	<b>¥125</b>	¥130	<b>¥0</b>	¥0
Forward foreign exchange transactions	<b>106</b>	98	<b>2</b>	1
Other derivatives (caps) (currency option)		0		0
<b>Total</b>	<b>¥232</b>	¥229	<b>¥3</b>	¥2

- Notes: 1. The above figures are based on the Bank's capital adequacy ratio in compliance with domestic standards. The credit risk equivalent amounts were calculated using the current exposure method.
2. Netting is not applied in calculating the credit risk equivalent amount.
3. The contract value of forward foreign exchange transactions with a maturity of 14 days or less, which has been subtracted from the credit risk equivalent amount under the aforementioned guidelines, is as follows:

	Billions of Yen	
	Contract Value	
	2004	2003
Foreign exchange forward contracts	<b>¥0</b>	¥2

## Credit-Related Financial Instruments

	Billions of Yen	
	Contract Value	
	2004	2003
Commitments	<b>¥1,221</b>	¥1,181
Guarantees	<b>37</b>	38
<b>Total</b>	<b>¥1,258</b>	¥1,220

## International Operations

<b>Foreign Exchange Transactions</b>	Millions of U.S. Dollars	
	2004	2003
Foreign exchange transactions	<b>\$2,893</b>	\$3,275

<b>Foreign Currency Assets</b>	Millions of U.S. Dollars	
	2004	2003
Domestic offices	<b>\$1,163</b>	\$828

## Specific Overseas Loans

There are no applicable amounts.