

Consolidated Financial Highlights

Years Ended March 31	Millions of Yen				
	2004	2003	2002	2001	2000
Total Revenues	¥ 58,459	¥ 54,583	¥ 53,171	¥ 48,152	¥ 59,924
Ordinary Profit	1,963	1,672	4,424	5,409	6,792
Net Income	854	2,815	2,489	2,995	498
Shareholders' Equity	96,087	99,170	96,740	99,588	90,824
Total Assets	1,981,370	1,975,996	1,930,247	1,903,775	1,841,667
Cash Flows from Operating Activities	(17,906)	13,995	(49,727)	133,046	(82,781)
Cash Flows from Investing Activities	111,398	(33,530)	100,701	(132,438)	86,503
Cash Flows from Financing Activities	(2,122)	(3,424)	(1,962)	(4,780)	(657)
Cash and Cash Equivalents at End of Year	152,723	62,059	85,564	35,729	39,206
Book Value per Share (¥)*	619.95	637.73	620.71	638.82	582.60
Net Income per Share (¥)*	5.32	17.84	15.96	19.21	3.19
Capital Adequacy Ratio (BIS criteria) (%)	12.00	12.47	12.57	13.10	11.83
Return on Equity (%)	0.9	2.9	2.5	3.1	0.5
Price Earnings Ratio (Times)	121	38	41	36	197
Number of Employees	1,459	1,492	1,549	1,596	1,715

* From the fiscal year ended March 31, 2003, the Bank and its domestic subsidiaries have applied “Accounting Standard for Net Income Per Share” (Financial Accounting Standard No. 2) and “Implementation Guidance for Accounting Standard for Net Income Per Share” (Financial Accounting Standards Implementation Guidance No. 4) issued by the Accounting Standards Board of Japan.

