

Supplementary Materials for the Fiscal Year Ended March 31, 2005

I. General Account Assets

1. Trading Account Securities

(1) Breakdown of Trading Account Securities	• • • • • P.2
(2) Trading Volume of Trading Account Securities	• • • • • P.2

2. Securities

(1) Breakdown of Securities	• • • • • P.2
(2) Local Government Bonds by Region	• • • • • P.2
(3) Securities by Contractual Maturity Dates	• • • • • P.3
(4) Domestic Stocks by Industry	• • • • • P.4

3. Loans

(1) Breakdown of Loans	• • • • • P.5
(2) Loans by Contractual Maturity Dates	• • • • • P.5
(3) Loans to Domestic Companies by Company Size	• • • • • P.5
(4) Loans by Industry	• • • • • P.6
(5) Loans by Region	• • • • • P.7
(6) Loans by Collateral Type	• • • • • P.7

4. Foreign Investments

(1) Breakdown of Investment by Asset Category	• • • • • P.8
(2) Foreign Currency-Denominated Assets by Currency	• • • • • P.8
(3) Investments by Region	• • • • • P.9

5. Fair Value Information on Derivative Transactions	• • • • • P.10
--	----------------

II. Separate Account (Individual Variable Insurance and Individual Variable Annuities)

1. Fair Value Information on Derivative Transactions

(Individual Variable Insurance)	• • • • • P.13
---------------------------------	----------------

2. Fair Value Information on Derivative Transactions

(Individual Variable Annuities)	• • • • • P.14
---------------------------------	----------------

III. Company Total of General Account and Separate Account

1. Asset Composition

(1) Asset Composition	• • • • • P.15
(2) Changes (Increase/Decrease) in Assets	• • • • • P.15

2. Fair Value Information on Securities and Others

(1) Valuation Gains and Losses on Trading Securities	• • • • • P.16
(2) Fair Value Information on Securities	• • • • • P.16
(securities with fair value except for trading securities)	
(3) Fair Value Information on Money Held in Trust	• • • • • P.17
(4) Investment in Derivative Transactions	• • • • • P.18
(5) Fair Value Information on Derivative Transactions	• • • • • P.20

IV. Reserves for Possible Loan Losses	• • • • • P.23
---------------------------------------	----------------

I. General Account Assets

1. Trading Account Securities (General Account)

(1) Breakdown of Trading Account Securities (General Account)

(Millions of yen)

	As of March 31, 2004		As of March 31, 2005	
	Carrying value	%	Carrying value	%
National government bonds	-	-	-	-
Local government bonds	-	-	-	-
Public entities	-	-	-	-
Total	-	-	-	-

(2) Trading Volume of Trading Account Securities (General Account)

(Millions of yen)

	Year ended March 31, 2004	Year ended March 31, 2005
National government bonds	-	-
Local government bonds	-	-
Public entities	-	-
Total	-	-

2. Securities (General Account)

(1) Breakdown of Securities (General Account)

(Millions of yen)

	As of March 31, 2004		As of March 31, 2005	
	Carrying value	%	Carrying value	%
National government bonds	5,027,261	26.2	5,730,825	28.4
Local government bonds	1,244,292	6.5	980,817	4.9
Corporate bonds	2,913,289	15.2	2,985,517	14.8
Public entity bonds	1,157,974	6.0	1,360,312	6.8
Domestic stocks	4,139,889	21.6	4,287,014	21.3
Foreign securities	5,607,847	29.3	5,908,290	29.3
Foreign bonds	5,113,733	26.7	5,349,653	26.5
Foreign stocks and other securities	494,113	2.6	558,636	2.8
Other securities	222,240	1.2	259,297	1.3
Total	19,154,822	100.0	20,151,762	100.0

(2) Local Government Bonds by Region (General Account)

(Millions of yen)

	As of March 31, 2004	As of March 31, 2005
	Carrying value	Carrying value
Hokkaido	84,574	40,044
Tohoku	28,163	19,307
Kanto	562,012	422,766
Chubu	156,994	129,795
Kinki	204,832	156,724
Chugoku	34,104	23,706
Shikoku	15,781	12,046
Kyushu	87,652	72,306
Others	70,176	104,119
Total	1,244,292	980,817

Note: Others in the above table shows publicly offered co-issue local government bonds.

(3) Securities by Contractual Maturity Dates (General Account)

(Millions of yen)

	Due in 1 year or less	Due after 1 year through 3 years	Due after 3 years through 5 years	Due after 5 years through 7 years	Due after 7 years through 10 years	Due after 10 years or having no maturity date	Total
As of March 31, 2004							
National government bonds	394,593	595,695	745,945	586,192	1,288,359	1,416,474	5,027,261
Local government bonds	215,451	316,051	207,631	164,168	325,313	15,675	1,244,292
Corporate bonds	537,924	782,101	672,965	408,814	447,283	64,199	2,913,289
Domestic stocks	-	-	-	-	-	4,139,889	4,139,889
Foreign securities	101,973	829,391	1,278,009	914,609	872,880	1,610,983	5,607,847
Foreign bonds	101,973	829,391	1,278,009	914,609	872,880	1,116,869	5,113,733
Foreign stocks and other securities	-	-	-	-	-	494,113	494,113
Other securities	4,054	772	11,290	5,723	110,357	90,042	222,240
Total	1,253,997	2,524,011	2,915,842	2,079,509	3,044,195	7,337,265	19,154,822
As of March 31, 2005							
National government bonds	239,256	497,514	708,069	803,680	1,094,280	2,388,024	5,730,825
Local government bonds	144,058	201,680	199,029	112,294	307,726	16,027	980,817
Corporate bonds	343,730	542,060	646,738	526,001	795,718	131,267	2,985,517
Domestic stocks	-	-	-	-	-	4,287,014	4,287,014
Foreign securities	210,377	1,281,833	982,191	500,387	1,022,222	1,911,278	5,908,290
Foreign bonds	210,377	1,281,833	982,191	500,387	1,022,222	1,352,642	5,349,653
Foreign stocks and other securities	-	-	-	-	-	558,636	558,636
Other securities	48	3,183	12,783	3,708	113,865	125,707	259,297
Total	937,472	2,526,271	2,548,812	1,946,072	3,333,813	8,859,319	20,151,762

(4) Domestic Stocks by Industry (General Account)

(Millions of yen)

	As of March 31, 2004		As of March 31, 2005	
	Carrying value	%	Carrying value	%
Forestry and fisheries	533	0.0	549	0.0
Mining	435	0.0	512	0.0
Construction	72,360	1.7	77,053	1.8
Manufacturing industries				
Food products	109,843	2.7	126,722	3.0
Textiles and clothing	42,341	1.0	45,196	1.1
Pulp and paper	15,612	0.4	14,024	0.3
Chemicals	175,010	4.2	183,291	4.3
Medical supplies	180,855	4.4	187,071	4.4
Oil and coal products	10,980	0.3	13,644	0.3
Rubber products	15,783	0.4	18,933	0.4
Glass and stone products	92,165	2.2	85,311	2.0
Steel	72,621	1.8	83,013	1.9
Non-steel metals	23,198	0.6	26,496	0.6
Metal products	41,367	1.0	41,033	1.0
Machinery	135,244	3.3	147,383	3.4
Electric appliances	877,642	21.2	845,069	19.7
Transportation vehicles	387,418	9.4	393,936	9.2
Precision instruments	113,132	2.7	135,650	3.2
Others	115,149	2.8	112,697	2.6
Electric and gas utilities	292,145	7.1	311,690	7.3
Transportation and communications industries				
Ground transportation	245,669	5.9	239,823	5.6
Water transportation	1,499	0.0	1,824	0.0
Air transportation	4,806	0.1	4,814	0.1
Warehouses	5,937	0.1	7,443	0.2
Telecommunications	126,225	3.0	115,214	2.7
Commerce				
Wholesale	99,618	2.4	109,851	2.6
Retail	189,340	4.6	160,613	3.7
Financial industries				
Banks	453,196	10.9	536,378	12.5
Security and trading companies	64,373	1.6	68,993	1.6
Insurance	50,741	1.2	53,735	1.3
Other	38,466	0.9	46,698	1.1
Real estate	20,600	0.5	24,997	0.6
Service	65,570	1.6	67,344	1.6
Total	4,139,889	100.0	4,287,014	100.0

Note: Industry categories above are based on classification by Securities Identification Code Committee.

3. Loans (General Account)

(1) Breakdown of Loans (General Account)

(Millions of yen)

	As of March 31, 2004	As of March 31, 2005
Policy loans	737,963	712,438
Premium loans	130,785	122,159
Policyholder loans	607,177	590,279
Ordinary loans	5,630,269	5,091,364
[Loans to non-residents]	[347,206]	[246,030]
Loans to corporations	4,529,135	4,350,312
[Loans to domestic corporations]	[4,367,973]	[4,238,904]
Loans to national government, government-related organizations and international organizations	222,989	166,154
Loans to local governments and public entities	498,567	418,192
Mortgage loans	238,679	41,460
[Trust loans]	[27,736]	[27,074]
Consumer loans	138,192	112,901
Others	2,705	2,343
Total loans	6,368,232	5,803,803

(2) Loans by Contractual Maturity Dates (General Account)

(Millions of yen)

	Due in 1 year or less	Due after 1 year through 3 years	Due after 3 years through 5 years	Due after 5 years through 7 years	Due after 7 years through 10 years	Due after 10 years or having no maturity date	Total
As of March 31, 2004							
Floating-rate loans	82,501	171,017	137,492	53,629	131,706	198,984	775,331
Fixed-rate loans	562,048	1,464,826	1,308,027	582,909	690,919	246,207	4,854,937
Total	644,549	1,635,843	1,445,520	636,538	822,625	445,192	5,630,269
As of March 31, 2005							
Floating-rate loans	64,220	142,036	120,476	98,969	64,766	54,875	545,344
Fixed-rate loans	539,878	1,326,995	1,186,636	593,711	677,624	221,172	4,546,019
Total	604,099	1,469,032	1,307,112	692,680	742,391	276,048	5,091,364

(3) Loans to Domestic Companies by Company Size (General Account)

(Millions of yen except number of borrowers)

		As of March 31, 2004		As of March 31, 2005	
			%		%
Large corporations	Number of borrowers	903	37.9	889	39.5
	Amount of loans	3,378,113	77.3	3,307,535	78.0
Medium-sized corporations	Number of borrowers	238	10.0	224	9.9
	Amount of loans	101,830	2.3	92,407	2.2
Small-sized corporations	Number of borrowers	1,244	52.2	1,139	50.6
	Amount of loans	888,029	20.3	838,961	19.8
Total	Number of borrowers	2,385	100.0	2,252	100.0
	Amount of loans	4,367,973	100.0	4,238,904	100.0

Note: 1. Categorization by company size is based on the following criteria:

- (1) Large corporations include corporations with paid-in capital of at least ¥1 billion and more than 300 employees (more than 50 employees in the case of retailers and restaurants; more than 100 employees in the case of service companies and wholesalers).
 - (2) Medium-sized corporations include corporations with paid-in capital of more than ¥300 million and less than ¥1 billion (more than ¥50 million and less than ¥1 billion in the case of retailers, restaurants and service companies; more than ¥100 million and less than ¥1 billion in the case of wholesalers) and more than 300 employees (more than 50 employees in the case of retailers and restaurants; more than 100 employees in the case of service companies and wholesalers).
 - (3) Small corporations include all other corporations.
2. Number of borrowers does not equal the number of loan transactions.

(4) Loans by Industry (General Account)

(Millions of yen)

	As of March 31, 2004		As of March 31, 2005	
	Carrying value	%	Carrying value	%
Domestic				
Manufacturing industries	1,037,212	18.4	1,040,751	20.4
Food products	87,920	1.6	95,741	1.9
Textiles and clothing	23,526	0.4	19,070	0.4
Wood, wood products, pulp and paper	48,123	0.9	46,388	0.9
Printing	2,468	0.0	2,510	0.0
Chemicals	76,599	1.4	83,624	1.6
Oil and coal products	60,823	1.1	72,828	1.4
Glass and stone products	44,554	0.8	39,719	0.8
Steel	167,456	3.0	154,781	3.0
Non-steel metals	39,703	0.7	34,627	0.7
Metal products	7,137	0.1	6,447	0.1
Machinery	137,591	2.4	148,604	2.9
Electric appliances	208,044	3.7	200,355	3.9
Transportation vehicles	83,205	1.5	81,182	1.6
Precision instruments	14,266	0.3	19,318	0.4
Other manufactured goods	35,790	0.6	35,550	0.7
Farming, forestry and fisheries	475	0.0	325	0.0
Mining	2,006	0.0	1,615	0.0
Construction	46,136	0.8	30,360	0.6
Electric, gas, steam, water utilities	434,991	7.7	410,444	8.1
Telecommunications	235,355	4.2	208,181	4.1
Transportation	340,654	6.1	326,306	6.4
Wholesale	539,179	9.6	521,587	10.2
Retail	109,278	1.9	101,275	2.0
Financial and insurance	1,367,838	24.3	1,380,120	27.1
Real estate	290,025	5.2	238,754	4.7
Service	488,791	8.7	422,030	8.3
Local public entities	4,646	0.1	4,844	0.1
Individuals	376,871	6.7	154,361	3.0
Others	9,603	0.2	4,375	0.1
Total domestic	5,283,063	93.8	4,845,333	95.2
Foreign				
Governments	186,044	3.3	134,623	2.6
Financial institutions	18,575	0.3	8,375	0.2
Commercial and industrial	142,587	2.5	103,032	2.0
Total foreign	347,206	6.2	246,030	4.8
Total	5,630,269	100.0	5,091,364	100.0

Note: 1. Policy loans are excluded.

2. Domestic industry categories above are based on classification used by Bank of Japan in survey of loans.

(5) Loans by Region (General Account)

(Millions of yen)

	As of March 31, 2004		As of March 31, 2005	
	Carrying value	%	Carrying value	%
Hokkaido	38,582	0.8	36,618	0.8
Tohoku	68,855	1.4	61,311	1.3
Kanto	3,567,672	73.0	3,412,989	72.8
Chubu	365,771	7.5	353,923	7.6
Kinki	644,644	13.2	629,463	13.4
Chugoku	58,945	1.2	62,084	1.3
Shikoku	48,069	1.0	43,439	0.9
Kyushu	91,808	1.9	87,028	1.9
Total	4,884,351	100.0	4,686,858	100.0

Note: 1. Loans to individual, non-residents and policy loans are excluded.

2. Categorization of region is based on borrowers' registered head offices.

(6) Loans by Collateral Type (General Account)

(Millions of yen)

	As of March 31, 2004		As of March 31, 2005	
	Carrying value	%	Carrying value	%
Secured loans	117,081	2.1	96,925	1.9
Stocks and other securities	31,800	0.6	26,646	0.5
Real and personal estate	75,815	1.3	61,217	1.2
Others	9,465	0.2	9,061	0.2
Guarantees	324,222	5.8	307,826	6.0
Unsecured loans	4,814,899	85.5	4,534,745	89.1
Others	374,066	6.6	151,867	3.0
Total loans	5,630,269	100.0	5,091,364	100.0
Subordinated loans	512,681	9.1	540,370	10.6

Note: Policy loans are excluded.

4. Foreign Investments (General Account)

(1) Breakdown of Investment by Asset Category (General Account)

A. Assets denominated in foreign currency (Millions of yen)

	As of March 31, 2004		As of March 31, 2005	
	Carrying value	%	Carrying value	%
Foreign bonds	4,313,972	69.7	4,613,776	73.1
Foreign stocks	320,745	5.2	340,221	5.4
Cash, cash equivalents and other assets	187,306	3.0	76,683	1.2
Sub-total	4,822,024	77.9	5,030,680	79.7

B. Assets swapped into yen (Millions of yen)

	As of March 31, 2004		As of March 31, 2005	
	Carrying value	%	Carrying value	%
Foreign bonds	-	-	-	-
Cash, cash equivalents and other assets	42,002	0.7	72,802	1.2
Sub-total	42,002	0.7	72,802	1.2

C. Assets denominated in yen (Millions of yen)

	As of March 31, 2004		As of March 31, 2005	
	Carrying value	%	Carrying value	%
Loans to borrowers outside Japan	347,206	5.6	246,030	3.9
Foreign bonds and others	982,093	15.9	960,061	15.2
Sub-total	1,329,300	21.5	1,206,091	19.1

D. Total (Millions of yen)

Foreign investments	6,193,327	100.0	6,309,574	100.0
---------------------	-----------	-------	-----------	-------

Note: Assets swapped into yen are assets whose settlement amounts are fixed into yen by foreign currency forward contracts and other agreements and which are reported in the yen amounts on the balance sheets.

(2) Foreign Currency-Denominated Assets by Currency (General Account)

(Millions of yen)

	As of March 31, 2004		As of March 31, 2005	
	Carrying value	%	Carrying value	%
U.S. dollar	2,712,928	56.3	2,769,189	55.0
Euro	1,795,205	37.2	1,834,355	36.5
British pound	144,323	3.0	232,984	4.6
Canadian dollar	72,201	1.5	84,370	1.7
Swedish krona	56,047	1.2	56,902	1.1
Australian dollar	11,086	0.2	16,738	0.3
Hong Kong dollar	2,370	0.0	12,631	0.3
Total (including others not listed above)	4,822,024	100.0	5,030,680	100.0

(3) Investments by Region (General Account)

(Millions of yen)

	Foreign securities						Loans to borrowers located outside Japan	
			Bonds		Stocks and other securities			
	Carrying value	%	Carrying value	%	Carrying value	%	Carrying value	%
As of March 31, 2004								
North America	2,452,097	43.7	2,402,146	47.0	49,950	10.1	113,503	32.7
Europe	2,056,184	36.7	1,987,302	38.9	68,881	13.9	110,214	31.7
Oceania	30,667	0.5	28,806	0.6	1,861	0.4	-	-
Asia	66,764	1.2	51,072	1.0	15,692	3.2	37,730	10.9
Latin America	837,481	14.9	479,753	9.4	357,727	72.4	15,883	4.6
Middle East	-	-	-	-	-	-	-	-
Africa	-	-	-	-	-	-	-	-
International organizations	164,652	2.9	164,652	3.2	-	-	69,874	20.1
Total	5,607,847	100.0	5,113,733	100.0	494,113	100.0	347,206	100.0
As of March 31, 2005								
North America	2,691,842	45.6	2,633,347	49.2	58,494	10.5	85,014	34.6
Europe	2,090,350	35.4	2,010,309	37.6	80,040	14.3	86,240	35.1
Oceania	39,481	0.7	37,570	0.7	1,911	0.3	-	-
Asia	70,189	1.2	50,489	0.9	19,700	3.5	17,678	7.2
Latin America	824,625	14.0	426,136	8.0	398,489	71.3	9,164	3.7
Middle East	-	-	-	-	-	-	-	-
Africa	-	-	-	-	-	-	-	-
International organizations	191,799	3.2	191,799	3.6	-	-	47,933	19.5
Total	5,908,290	100.0	5,349,653	100.0	558,636	100.0	246,030	100.0

Note: Categorization of region is generally based on nationalities of issuers or borrowers.

5. Fair Value Information on Derivative Transactions (General Account)

A. Gains and losses on derivatives

(Millions of yen)

	As of March 31, 2004						As of March 31, 2005					
	Interest-related	Currency-related	Stock-related	Bond-related	Others	Total	Interest-related	Currency-related	Stock-related	Bond-related	Others	Total
Hedge accounting applied	1,332	100,245	-	-	-	101,578	2,020	(83,787)	-	-	-	(81,766)
Hedge accounting not applied	1,270	4,835	-	(219)	22	5,909	488	(2,871)	-	67	15	(2,299)
Total	2,602	105,080	-	(219)	22	107,487	2,509	(86,658)	-	67	15	(84,066)

Note: Regarding the table above, following figures are reported in the statements of earnings:

Year ended March 31, 2004: gains/losses from derivatives with hedge accounting (fair value hedge method) applied (currency-related, 100,245 million yen) , and gains/losses from derivatives with hedge accounting not applied, but excluding remaining balance of deferred hedge gains/losses due to termination of hedge accounting (5,909 million yen), totalling 106,154 million yen.

Year ended March 31, 2005: gains/losses from derivatives with hedge accounting (fair value hedge method) applied (currency-related, loss of 83,787 million yen) , and gains/losses from derivatives with hedge accounting not applied, but excluding remaining balance of deferred hedge gains/losses due to termination of hedge accounting (loss of 2,299 million yen), totalling loss of 86,087 million yen.

B. Fair value information on derivatives

(a) Interest-related transactions

(Millions of yen)

	As of March 31, 2004					As of March 31, 2005				
	Notional amount/		Fair value	Gains (losses)		Notional amount/		Fair value	Gains (losses)	
	Contract value	Over 1 Year		Hedge accounting applied		Contract value	Over 1 Year		Hedge accounting applied	
Over-the-counter transactions										
Yen interest rate swaps										
Receipts fixed, payments floating	244,708	217,537	3,073	3,073	1,332	263,455	152,905	2,608	2,608	2,020
Receipts floating, payments fixed	217,400	81,800	(471)	(471)	-	66,800	-	(98)	(98)	-
Total				2,602	1,332				2,509	2,020

Note: Fair value is shown in 'Gains (losses)'.

(reference) Interest rate swaps by contractual maturity dates

(Millions of yen)

	1 year or shorter	Over 1 year to 3 years	Over 3 years to 5 years	Over 5 years to 7 years	Over 7 years to 10 years	Over 10 years	Total
As of March 31, 2004							
Notional amount (receipts fixed, payments floating)	27,171	135,850	66,933	7,400	3,500	3,853	244,708
Average fixed rate (receipt)	0.99	1.53	0.53	0.83	0.60	1.41	1.16
Average floating rate (payment)	0.06	0.06	0.07	0.06	0.07	0.06	0.06
Notional amount (receipts floating, payments fixed)	135,600	66,800	15,000	-	-	-	217,400
Average fixed rate (payment)	0.25	0.36	0.62	-	-	-	0.31
Average floating rate (receipt)	0.07	0.07	0.07	-	-	-	0.07
Total	162,771	202,650	81,933	7,400	3,500	3,853	462,108
As of March 31, 2005							
Notional amount (receipts fixed, payments floating)	110,550	52,600	71,660	20,900	4,200	3,545	263,455
Average fixed rate (receipt)	1.77	0.39	0.76	1.13	0.76	1.41	1.15
Average floating rate (payment)	0.06	0.06	0.06	0.07	0.07	0.06	0.06
Notional amount (receipts floating, payments fixed)	66,800	-	-	-	-	-	66,800
Average fixed rate (payment)	0.36	-	-	-	-	-	0.36
Average floating rate (receipt)	0.07	-	-	-	-	-	0.07
Total	177,350	52,600	71,660	20,900	4,200	3,545	330,255

(b) Currency-related transactions

(Millions of yen)

	As of March 31, 2004				As of March 31, 2005			
	Notional amount/ contract value	Fair value	Gains (losses)		Notional amount/ contract value	Fair value	Gains (losses)	
				Hedge accounting applied				Hedge accounting applied
Over-the-counter transactions								
Currency forward contracts								
Sold								
U.S. dollar	3,217,488	3,109,265	108,223	100,263	3,063,730	3,149,889	(86,158)	(83,796)
Euro	1,695,341	1,641,873	53,468	50,719	1,604,687	1,646,384	(41,697)	(39,908)
British pound	1,306,528	1,255,775	50,752	46,691	1,213,304	1,245,738	(32,434)	(32,286)
Canadian dollar	117,896	116,574	1,321	409	139,504	147,849	(8,344)	(8,088)
Swedish krona	42,671	42,477	193	168	52,929	55,272	(2,343)	(2,200)
Australian dollar	45,590	43,559	2,030	1,829	44,291	45,545	(1,253)	(1,227)
	9,459	9,003	456	445	9,012	9,097	(85)	(83)
Bought								
Euro	273,917	270,177	(3,739)	(17)	187,858	187,663	(195)	8
U.S. dollar	91,760	89,632	(2,128)	(2)	101,977	101,349	(627)	0
Chinese yuan	145,585	144,871	(713)	(15)	77,309	77,628	319	8
British pound	-	-	-	-	5,125	5,188	62	-
Australian dollar	36,372	35,481	(890)	-	3,245	3,292	46	-
Hong Kong dollar	-	-	-	-	107	109	1	-
Swedish krona	-	-	-	-	93	95	2	-
	198	191	(6)	-	-	-	-	-
Currency options								
Bought								
Call	6,341				-			
U.S. dollar	[23]	0	(23)	-	[-]	-	-	-
	[23]	0	(23)	-	[-]	-	-	-
Put	383,697				306,123			
U.S. dollar	[1,258]	1,878	620	-	[309]	4	(305)	-
	247,599				196,416			
Euro	[912]	1,161	249	-	[234]	2	(232)	-
	136,097				109,707			
	[346]	717	371	-	[75]	2	(73)	-
Total			105,080	100,245			(86,658)	(83,787)

- Note:
1. Figures in [] are option premiums which are included in the balance sheets.
 2. Forward exchange rates are used for exchange rates as of year ends.
 3. Regarding assets and liabilities which are denominated in foreign currencies but have fixed settlement in yen under currency forward contracts and are reported in yen amounts in the balance sheets, those currency forward contracts are excluded from the table above.
 4. Differences between contract value and fair value for forward contracts, and differences between the option premiums paid/received and fair value of the option for option transactions, are shown in 'Gains (losses)'.
 5. There were no transactions with maturity of more than 1 year in the table above.

(c) Stock-related transactions

The Company held no stock-related derivative instruments as of March 31, 2004 or 2005.

(d) Bond-related transactions

(Millions of yen)

(Millions of yen)

	As of March 31, 2004				As of March 31, 2005			
	Notional amount/ contract value	Fair value	Gains (losses)		Notional amount/ contract value	Fair value	Gains (losses)	
				Hedge accounting applied				Hedge accounting applied
Exchange-traded transactions								
Yen bond futures								
Bought	20,222	20,219	(3)	-	2,201	2,230	29	-
Foreign currency-denominated bond futures								
Sold	101,937	102,491	(553)	-	60,748	60,533	215	-
Bought	119,053	119,391	337	-	23,016	22,951	(65)	-
Over-the-counter transactions								
Foreign currency-denominated bond forward contracts								
Sold	-	-	-	-	21,826	21,736	90	-
Bought	-	-	-	-	59,333	59,125	(207)	-
Bond OTC options								
Sold								
Put	-				2,099			
	[-]	-	-	-	[7]	2	5	-
Bought								
Call	-				2,099			
	[-]	-	-	-	[1]	1	0	-
Total			(219)	-			67	-

- Note: 1. Figures in [] are option premiums which are included in the balance sheets.
2. Differences between contract value and fair value for futures and forward contracts, and differences between the option premiums paid/received and fair value of the option for option transactions, are shown in 'Gains (losses)'.
3. There were no transactions with maturity of more than 1 year in the table above.

(e) Others

(Millions of yen)

		As of March 31, 2004				As of March 31, 2005			
		Notional amount/ contract value	Fair value	Gains (losses)		Notional amount/ contract value	Fair value	Gains (losses)	
					Hedge accounting applied				Hedge accounting applied
Over-the-counter transactions									
	Credit default swap Protection sold	1,000	22	22	-	1,000	15	15	-
Total		1,000	22	22	-	1,000	15	15	-

- Note: 1. Fair value of the transaction is shown in 'Gains (losses)'.
2. All the transactions in the table above were with maturity of more than 1 year.

II. Separate Account (Individual Variable Insurance and Individual Valiable Annuities)

1. Fair Value Information on Derivative Transactions (Individual Variable Insurance)

A. Gains and losses on derivatives

(Millions of yen)

	As of March 31, 2004						As of March 31, 2005					
	Interest-related	Currency-related	Stock-related	Bond-related	Others	Total	Interest-related	Currency-related	Stock-related	Bond-related	Others	Total
Hedge accounting applied	-	-	-	-	-	-	-	-	-	-	-	-
Hedge accounting not applied	-	(0)	-	-	-	(0)	-	1	-	-	-	1
Total	-	(0)	-	-	-	(0)	-	1	-	-	-	1

Note: All gains and losses above are reported in the statements of earnings.

B. Fair value information on derivatives

(a) Currency-related transactions

(Millions of yen)

	As of March 31, 2004				As of March 31, 2005			
	Contract Value	Fair Value	Gains (losses)		Contract Value	Fair Value	Gains (losses)	
				Hedge Accounting Applied				Hedge Accounting Applied
Over-the-counter transactions								
Currency forward contracts								
Sold								
Hong Kong dollar	0	0	(0)	-	-	-	-	-
Bought								
Euro	-	-	-	-	558	559	1	-
U.S. dollar	-	-	-	-	345	346	0	-
British pound	-	-	-	-	119	120	0	-
Canadian dollar	-	-	-	-	61	61	0	-
Swedish krona	-	-	-	-	18	18	(0)	-
	-	-	-	-	13	13	0	-
Total			(0)	-			1	-

- Note:
1. Forward exchange rates are used for exchange rates as of year ends.
 2. Regarding assets and liabilities which are denominated in foreign currencies but have fixed settlement in yen under currency forward contracts and are reported in yen amounts in the balance sheets, those currency forward contracts are excluded from the table above.
 3. Differences between contract value and fair value are shown in 'Gains (losses)'.
 4. There were no transactions with maturity of more than 1 year in the table above.

The Company held no interest-related, stock-related or bond-related derivative instruments as of year ended March 31, 2004 or 2005.

2. Fair Value Information on Derivative Transactions (Individual Variable Annuities)

A. Gains and losses on derivatives

(Millions of yen)

	As of March 31, 2004						As of March 31, 2005					
	Interest-related	Currency-related	Stock-related	Bond-related	Others	Total	Interest-related	Currency-related	Stock-related	Bond-related	Others	Total
Hedge accounting applied	-	-	-	-	-	-	-	-	-	-	-	-
Hedge accounting not applied	-	(0)	-	-	-	(0)	-	0	-	-	-	0
Total	-	(0)	-	-	-	(0)	-	0	-	-	-	0

Note: All gains and losses above are reported in the statements of earnings.

B. Fair value information on derivatives

(a) Currency-related transactions

(Millions of yen)

	As of March 31, 2004				As of March 31, 2005			
	Contract Value	Fair Value	Gains (losses)		Contract Value	Fair Value	Gains (losses)	
				Hedge Accounting Applied				Hedge Accounting Applied
Over-the-counter transactions								
Currency forward contracts								
Sold	0	0	(0)	-	-	-	-	-
Hong Kong dollar	0	0	(0)	-	-	-	-	-
Bought	-	-	-	-	119	119	0	-
Euro	-	-	-	-	70	71	0	-
U.S. dollar	-	-	-	-	31	31	0	-
British pound	-	-	-	-	8	8	0	-
Canadian dollar	-	-	-	-	5	5	(0)	-
Swedish krona	-	-	-	-	3	3	0	-
Total			(0)	-			0	-

- Note:
1. Forward exchange rates are used for exchange rates as of year ends.
 2. Regarding assets and liabilities which are denominated in foreign currencies but have fixed settlement in yen under currency forward contracts and are reported in yen amounts in the balance sheets, those currency forward contracts are excluded from the table above.
 3. Differences between contract value and fair value are shown in 'Gains (losses)'.
 4. There were no transactions with maturity of more than 1 year in the table above.

The Company held no interest-related, stock-related or bond-related derivative instruments as of year ended March 31, 2004 or 2005.

III. Company Total of General Account and Separate Account

1. Asset Composition

(1) Asset Composition

(Millions of yen)

	As of March 31, 2004		As of March 31, 2005	
	Carrying value	%	Carrying value	%
Cash, deposits, and call loans	613,247	2.1	442,229	1.5
Security repurchased under resale agreements	-	-	-	-
Deposit paid for securities borrowing transactions	-	-	20,298	0.1
Monetary claims bought	486,270	1.6	520,122	1.7
Trading account securities	-	-	-	-
Money held in trust	2,191	0.0	6,108	0.0
Securities	20,388,505	68.8	21,411,692	71.7
Domestic bonds	9,554,923	32.2	10,077,853	33.8
Domestic stocks	4,568,534	15.4	4,666,697	15.6
Foreign securities	5,910,999	19.9	6,237,635	20.9
Foreign bonds	5,254,496	17.7	5,503,538	18.4
Foreign stocks and other securities	656,502	2.2	734,097	2.5
Other securities	354,047	1.2	429,504	1.4
Loans	6,369,732	21.5	5,805,303	19.4
Policy loans	737,963	2.5	712,438	2.4
Ordinary loans	5,631,769	19.0	5,092,864	17.1
Real estate	1,268,086	4.3	1,241,592	4.2
Deferred tax assets	-	-	-	-
Others	551,757	1.9	414,570	1.4
Reserve for possible loan losses	(26,934)	(0.1)	(14,212)	(0.0)
Total	29,652,857	100.0	29,847,706	100.0
Foreign currency-denominated assets	5,125,364	17.3	5,361,590	18.0

(2) Changes (Increase/Decrease) in Assets

(Millions of yen)

	Year ended March 31, 2004	Year ended March 31, 2005
Cash, deposits, and call loans	(74,126)	(171,018)
Security repurchased under resale agreements	-	-
Deposit paid for securities borrowing transactions	(29,982)	20,298
Monetary claims bought	145,014	33,852
Trading account securities	-	-
Money held in trust	(160)	3,916
Securities	933,887	1,023,186
Domestic bonds	(916,727)	522,929
Domestic stocks	873,079	98,162
Foreign securities	880,352	326,636
Foreign bonds	822,481	249,041
Foreign stocks and other securities	57,871	77,595
Other securities	97,183	75,457
Loans	102,951	(564,429)
Policy loans	(32,852)	(25,524)
Ordinary loans	135,803	(538,905)
Real estate	(66,107)	(26,493)
Deferred tax assets	(282,255)	-
Others	(7,954)	(137,186)
Reserve for possible loan losses	21,031	12,722
Total	742,296	194,849
Foreign currency-denominated assets	890,758	236,225

2. Fair Value Information on Securities and Others

(1) Valuation Gains and Losses on Trading Securities

(Millions of yen)

	As of March 31, 2004		As of March 31, 2005	
	Carrying value on the balance sheet	Valuation gains (losses) included in the statement of earnings	Carrying value on the balance sheet	Valuation gains (losses) included in the statement of earnings
Trading securities	1,234,233	247,321	1,264,596	9,649
General account	550	-	4,666	100
Separate account	1,233,683	247,321	1,259,929	9,548

Note: 1. The table above includes money held in trust classified as trading securities.

2. "Valuation gains (losses) included in statement of earnings" includes reversal gains (losses) at the beginning of the year.

(2) Fair Value Information on Securities (securities with fair value except for trading securities)

(Millions of yen)

		Book value	Fair value	(millions of yen)			
				Gains (losses)			
				Gains	Losses		
As of March 31, 2004							
	Bonds held to maturity	175,176	171,637	(3,539)	576	4,115	
	Domestic bonds	120,912	118,031	(2,881)	576	3,457	
	Foreign bonds	54,263	53,606	(657)	-	657	
	Policy-reserve-matching bonds	1,665,815	1,696,593	30,778	41,514	10,735	
	Domestic bonds	1,665,815	1,696,593	30,778	41,514	10,735	
	Stocks of subsidiaries and affiliates	-	-	0	-	-	
	Securities available for sale	15,897,425	17,202,692	1,305,267	1,517,984	212,716	
	Domestic bonds	7,293,862	7,397,906	104,043	132,305	28,262	
	Domestic stocks	2,989,663	4,038,698	1,049,035	1,164,448	115,412	
	Foreign securities	5,253,549	5,412,904	159,354	216,504	57,149	
	Foreign bonds	4,907,159	5,059,469	152,310	198,704	46,394	
	Foreign stocks and other securities	346,390	353,434	7,044	17,799	10,755	
	Other securities	192,350	185,185	(7,165)	4,726	11,891	
	Monetary claims bought	72,998	72,998	0	-	-	
	Certificates of deposit	95,000	95,000	0	-	-	
	Others	-	-	0	-	-	
	Total	17,738,416	19,070,924	1,332,507	1,560,075	227,567	
	Domestic bonds	9,080,590	9,212,531	131,940	174,396	42,455	
	Domestic stocks	2,989,663	4,038,698	1,049,035	1,164,448	115,412	
	Foreign securities	5,307,813	5,466,510	158,697	216,504	57,807	
	Foreign bonds	4,961,423	5,113,075	151,652	198,704	47,052	
	Foreign stocks and other securities	346,390	353,434	7,044	17,799	10,755	
	Other securities	192,350	185,185	(7,165)	4,726	11,891	
	Monetary claims bought	72,998	72,998	0	-	-	
	Certificates of deposit	95,000	95,000	0	-	-	
	Others	-	-	0	-	-	
	As of March 31, 2005						
		Bonds held to maturity	176,460	172,761	(3,699)	1,329	5,028
		Domestic bonds	121,469	120,582	(886)	1,329	2,215
		Foreign bonds	54,990	52,178	(2,812)	-	2,812
Policy-reserve-matching bonds		3,648,697	3,778,289	129,592	137,344	7,752	
Domestic bonds		3,648,697	3,778,289	129,592	137,344	7,752	
Stocks of subsidiaries and affiliates		-	-	0	-	-	
Securities available for sale		14,659,063	16,246,810	1,587,747	1,757,575	169,827	
Domestic bonds		5,792,130	5,926,807	134,677	136,606	1,929	
Domestic stocks		2,923,025	4,196,548	1,273,523	1,387,462	113,939	
Foreign securities		5,541,707	5,718,540	176,832	225,206	48,373	
Foreign bonds		5,141,797	5,294,663	152,865	194,431	41,565	
Foreign stocks and other securities		399,909	423,876	23,967	30,774	6,807	
Other securities		219,202	221,917	2,714	8,299	5,585	
Monetary claims bought		122,997	122,997	0	-	-	
Certificates of deposit		60,000	60,000	0	-	-	
Others		-	-	0	-	-	
Total		18,484,221	20,197,861	1,713,640	1,896,248	182,608	
Domestic bonds		9,562,297	9,825,680	263,382	275,280	11,898	
Domestic stocks		2,923,025	4,196,548	1,273,523	1,387,462	113,939	
Foreign securities		5,596,697	5,770,718	174,020	225,206	51,185	
Foreign bonds		5,196,788	5,346,841	150,053	194,431	44,377	
Foreign stocks and other securities		399,909	423,876	23,967	30,774	6,807	
Other securities		219,202	221,917	2,714	8,299	5,585	
Monetary claims bought		122,997	122,997	0	-	-	
Certificates of deposit		60,000	60,000	0	-	-	
Others		-	-	0	-	-	

Note: 1. The table above includes assets, such as certificates of deposit, which are considered appropriate to deem as securities, as defined in the Securities and Exchange Law.

2. Money held in trust classified as other than trading securities, in which bank deposits are held, is excluded from the table above.

Book value, equivalent of fair value, of the trust as of March 31, 2004 and 2005 amounted to 1,641 million yen and 1,441 million yen, respectively.

* Carrying values of securities without fair value are as follows:

(Millions of yen)

	As of March 31, 2004	As of March 31, 2005
Bonds held to maturity	-	-
Unlisted foreign bonds	-	-
Others	-	-
Policy-reserve-matching bonds	-	-
Stocks of subsidiaries and affiliates	28,929	28,929
Unlisted domestic stocks (except over-the-counter stocks)	20,715	20,715
Unlisted foreign stocks (except over-the-counter stocks)	8,214	8,214
Other securities	312,536	380,932
Unlisted domestic stocks (except over-the-counter stocks)	80,475	69,751
Unlisted foreign stocks (except over-the-counter stocks)	133,405	126,555
Unlisted foreign bonds	0	0
Others	98,655	184,626
Total	341,466	409,862

Note: The table above includes assets, such as certificates of deposit, which are considered appropriate to deem as securities, as defined in the Securities and Exchange Law.

(3) Fair Value Information on Money Held in Trust

(Millions of yen)

	Carrying value on the balance sheet	Fair value	Gains (losses)		
				Gains	Losses
As of March 31, 2004	2,191	2,191	-	-	-
As of March 31, 2005	6,108	6,108	100	173	73

Note: Fair value in the table above is based on the valuation conducted by the fiduciary on a reasonable basis.

'Gains (losses)' include gains (losses) from derivative transactions within the trusts.

* Information on money held in trust for trading purpose is as follows:

(Millions of yen)

	As of March 31, 2004		As of March 31, 2005	
	Carrying value on the balance sheet	Valuation gains (losses) included in the statement of earnings	Carrying value on the balance sheet	Valuation gains (losses) included in the statement of earnings
Money held in trust for trading purpose	550	-	4,666	100

Note: 'Valuation gains (losses)' included in the statement of earnings' include reversal gains (losses) at the beginning of the year.

* Information on money held in trust classified as held-to-maturity, policy-reserve-matching, and available-for-sale are as follows:

(Millions of yen)

	As of March 31, 2004					As of March 31, 2005				
	Book value	Fair value	Gains (losses)			Book value	Fair value	Gains (losses)		
				Gains	Losses				Gains	Losses
Trust held to maturity	-	-	-	-	-	-	-	-	-	-
Trust matched with policy reserve	-	-	-	-	-	-	-	-	-	-
Trust available for sale	1,641	1,641	-	-	-	1,441	1,441	-	-	-

Note: Trust in which bank deposits are held is reported as 'Trust available for sale'.

(4) Investment in Derivative Transactions

The Company uses derivative instruments, including stock/bond-related futures and options, foreign exchange forward contracts and options, and interest rate swaps.

They are primarily used for the following purposes:

- to hedge the fluctuations in market value of its securities investments,
- to hedge foreign currency exposure of its investments,
- to adjust and control the type of interest (fixed or floating) related to its loan and bond portfolio.

The Company recognizes that, although derivatives in general have advantages in its high liquidity and low transaction costs, careful management of derivative transactions is necessary because of the following characteristics that derivative instruments have:

- derivatives have market risks and credit risks, as the same as other investments,
- derivatives have unique risks which cannot be seen in real assets, including risks related to leverage.

A. Types of transaction

The derivatives the Company used for the year ended March 31, 2005 were as follows:

- interest-related: interest rate futures, interest rate swaps,
- currency-related: currency forward contracts, currency options,
- stock-related: stock index futures,
- bond-related: bond futures, bond options, bond forward contracts,
- others: credit default swaps.

B. Transaction policy

The Company's use of derivatives is primarily limited to hedge the risks associated with its existing asset portfolio. The Company does not engage in speculative transactions.

C. Application of hedge accounting

The Company applied hedge accounting for the following derivative transactions for the year ended March 31, 2005:

- interest rate swaps transactions used for hedging loans as underlying assets,
- interest rate swaps transactions used for hedging bonds as underlying assets,
- foreign currency forward contracts used for hedging foreign currency-denominated bonds as underlying assets.

In applying hedge accounting, the Company has established investment policy and procedure guidelines in accordance with the "Statement on Establishment of Accounting Standards for Financial Products" issued by the Business Accounting Deliberation Council. In line with the policy and procedure guidelines, the Company clarifies the risk of underlying assets to be hedged and derivative instruments to be used, and manages derivative transactions by measures including pre- and post-effectiveness test of the transactions.

D. Risk management

The Company strictly manages derivative transactions by establishing position limits, evaluating daily profit and loss along with the underlying assets, and periodical measurement of VaR (value-at-risk).

Credit risk for over-the-counter derivative transactions are also managed by establishing transaction limits for each counter-party. The following table sets forth the credit risk amounts, i.e. replacement cost calculated by current exposure method, of derivatives held by the Company as of March 31, 2005 and 2004:

(Millions of yen)

	As of March 31, 2004		As of March 31, 2005	
	Notional amount/ Contract value	Credit risk amount	Notional amount/ Contract value	Credit risk amount
Interest rate swaps	4,621	50	3,302	38
Currency swaps	-	-	-	-
Foreign currency forward contracts	35,374	1,435	32,968	362
Currency options	3,900	56	3,061	27
Bond forward contracts	-	-	811	0
Bond options	-	-	41	0
Credit derivatives	10	1	10	1
Total	43,905	1,543	40,196	430

Overall investment risks, including those of derivatives, are managed under the internal risk management policy in which detailed management measures are clarified. “Risk Management Department”, the specialist team in risk management, thoroughly watches and controls overall derivative risk profile, while each execution department manages risk at an operations level. Risk Management Department regularly reports to the “investment risk management committee”.

E. Supplementary information on derivative transactions

Since the Company uses derivatives primarily to hedge the market risks of the existing asset portfolio, information on derivative transactions, including notional amount and gains and losses, is more easily understood by taking into account information on underlying assets that are hedged.

(5) Fair Value Information on Derivative Transactions

A. Gains and losses on derivatives

(Millions of yen)

	As of March 31, 2004						As of March 31, 2005					
	Interest-related	Currency-related	Stock-related	Bond-related	Others	Total	Interest-related	Currency-related	Stock-related	Bond-related	Others	Total
Hedge accounting applied	1,332	100,245	-	-	-	101,578	2,020	(83,787)	-	-	-	(81,766)
Hedge accounting not applied	1,270	5,034	89	(219)	22	6,198	488	(2,769)	(37)	67	15	(2,235)
Total	2,602	105,280	89	(219)	22	107,776	2,509	(86,556)	(37)	67	15	(84,002)

Note: Regarding the table above, following figures are reported in the statements of earnings:

Year ended March 31, 2004: gains/losses from derivatives with hedge accounting (fair value hedge method) applied (currency-related, 100,245 million yen) , and gains/losses from derivatives with hedge accounting not applied, but excluding remaining balance of deferred hedge gains/losses due to termination of hedge accounting (6,198 million yen), totalling 106,443 million yen.

Year ended March 31, 2005: gains/losses from derivatives with hedge accounting (fair value hedge method) applied (currency-related, loss of 83,787 million yen) , and gains/losses from derivatives with hedge accounting not applied, but excluding remaining balance of deferred hedge gains/losses due to termination of hedge accounting (loss of 2,235 million yen), totalling loss of 86,023 million yen.

B. Fair value information on derivatives

(a) Interest-related transactions

(Millions of yen)

	As of March 31, 2004					As of March 31, 2005				
	Notional amount/		Fair value	Gains (losses)		Notional amount/		Fair value	Gains (losses)	
	Contract value	Over 1 Year		Hedge accounting applied		Contract value	Over 1 Year		Hedge accounting applied	
Over-the-counter transactions										
Yen interest rate swaps										
Receipts fixed, payments floating	244,708	217,537	3,073	3,073	1,332	263,455	152,905	2,608	2,608	2,020
Receipts floating, payments fixed	217,400	81,800	(471)	(471)	-	66,800	-	(98)	(98)	-
Total				2,602	1,332				2,509	2,020

Note: Fair value is shown in 'Gains (losses)'.

(reference) Interest rate swaps by contractual maturity dates

(Millions of yen)

	1 year or shorter	Over 1 year to 3 years	Over 3 years to 5 years	Over 5 years to 7 years	Over 7 years to 10 years	Over 10 years	Total
As of March 31, 2004							
Notional amount (receipts fixed, payments floating)	27,171	135,850	66,933	7,400	3,500	3,853	244,708
Average fixed rate (receipt)	0.99	1.53	0.53	0.83	0.60	1.41	1.16
Average floating rate (payment)	0.06	0.06	0.07	0.06	0.07	0.06	0.06
Notional amount (receipts floating, payments fixed)	135,600	66,800	15,000	-	-	-	217,400
Average fixed rate (payment)	0.25	0.36	0.62	-	-	-	0.31
Average floating rate (receipt)	0.07	0.07	0.07	-	-	-	0.07
Total	162,771	202,650	81,933	7,400	3,500	3,853	462,108
As of March 31, 2005							
Notional amount (receipts fixed, payments floating)	110,550	52,600	71,660	20,900	4,200	3,545	263,455
Average fixed rate (receipt)	1.77	0.39	0.76	1.13	0.76	1.41	1.15
Average floating rate (payment)	0.06	0.06	0.06	0.07	0.07	0.06	0.06
Notional amount (receipts floating, payments fixed)	66,800	-	-	-	-	-	66,800
Average fixed rate (payment)	0.36	-	-	-	-	-	0.36
Average floating rate (receipt)	0.07	-	-	-	-	-	0.07
Total	177,350	52,600	71,660	20,900	4,200	3,545	330,255

(b) Currency-related transactions

(Millions of yen)

	As of March 31, 2004				As of March 31, 2005			
	Notional amount/ contract value	Fair value	Gains (losses)		Notional amount/ contract value	Fair value	Gains (losses)	
				Hedge accounting applied				Hedge accounting applied
Over-the-counter transactions								
Currency forward contracts								
Sold	3,240,566	3,131,423	109,142	100,263	3,088,276	3,174,613	(86,337)	(83,796)
U.S. dollar	1,707,709	1,653,630	54,078	50,719	1,611,082	1,652,837	(41,754)	(39,908)
Euro	1,313,602	1,262,582	51,020	46,691	1,227,054	1,259,603	(32,549)	(32,286)
British pound	120,965	119,608	1,357	409	140,078	148,424	(8,346)	(8,088)
Canadian dollar	42,759	42,563	196	168	53,255	55,604	(2,349)	(2,200)
Swedish krona	45,590	43,559	2,030	1,829	44,317	45,571	(1,253)	(1,227)
Australian dollar	9,930	9,472	458	445	9,123	9,207	(84)	(83)
Norwegian krone	-	-	-	-	2,634	2,624	9	-
Polish zloty	-	-	-	-	566	575	(8)	-
Swiss franc	-	-	-	-	118	118	(0)	-
Singapore dollar	-	-	-	-	28	28	0	-
Danish krone	-	-	-	-	15	15	0	-
New Zealand dollar	-	-	-	-	1	1	0	-
Hong Kong dollar	7	7	0	-	-	-	-	-
Bought	296,839	292,380	(4459)	(17)	208,601	208,686	85	8
Euro	94,340	92,176	(2163)	(2)	106,323	105,702	(621)	0
U.S. dollar	151,567	150,699	(868)	(15)	86,279	86,818	538	8
Chinese yuan	-	-	-	-	5,125	5,188	62	-
British pound	49,996	48,592	(1404)	-	3,816	3,867	51	-
Norwegian krone	4	4	(0)	-	3,017	3,021	3	-
Polish zloty	-	-	-	-	1,578	1,598	20	-
Swiss franc	59	59	0	-	1,490	1,505	14	-
Singapore dollar	8	8	(0)	-	634	644	10	-
Australian dollar	520	505	(14)	-	122	125	2	-
Hong Kong dollar	11	11	(0)	-	93	95	2	-
Swedish krona	234	227	(6)	-	73	73	0	-
Canadian dollar	87	85	(2)	-	45	45	(0)	-
Danish krone	5	5	(0)	-	-	-	-	-
New Zealand dollar	2	2	(0)	-	-	-	-	-
Currency options								
Bought								
Call	6,341				-			
[23]		0	(23)	-	[-]	-	-	-
U.S. dollar	6,341				-			
[23]		0	(23)	-	[-]	-	-	-
Put	383,697				306,123			
[1,258]		1,878	620	-	[309]	4	(305)	-
U.S. dollar	247,599				196,416			
[912]		1,161	249	-	[234]	2	(232)	-
Euro	136,097				109,707			
[346]		717	371	-	[75]	2	(73)	-
Total			105,280	100,245			(86,556)	(83,787)

- Note: 1. Figures in [] are option premiums which are included in the balance sheets.
2. Forward exchange rates are used for exchange rates as of year ends.
3. Regarding assets and liabilities which are denominated in foreign currencies but have fixed settlement in yen under currency forward contracts and are reported in yen amounts in the balance sheets, those currency forward contracts are excluded from the table above.
4. Differences between contract value and fair value for forward contracts, and differences between the option premiums paid/received and fair value of the option for option transactions, are shown in 'Gains (losses)'.
5. There were no transactions with maturity of more than 1 year in the table above.

(c) Stock-related transactions

(Millions of yen)

	As of March 31, 2004				As of March 31, 2005			
	Notional amount/ contract value	Fair value	Gains (losses)		Notional amount/ contract value	Fair value	Gains (losses)	
				Hedge accounting applied				Hedge accounting applied
Exchange-traded transactions								
Yen stock index futures								
Bought	1,917	1,993	75	-	5,771	5,772	1	-
Foreign currency-denominated stock index futures								
Bought	1,451	1,466	14	-	3,119	3,080	(39)	-
Total			89	-			(37)	-

Note: 1. Differences between contract value and fair value are shown in 'Gains (losses)'.
2. There were no transactions with maturity of more than 1 year in the table above.

(d) Bond-related transactions

(Millions of yen)

	As of March 31, 2004				As of March 31, 2005			
	Notional amount/ contract value	Fair value	Gains (losses)		Notional amount/ contract value	Fair value	Gains (losses)	
				Hedge accounting applied				Hedge accounting applied
Exchange-traded transactions								
Yen bond futures								
Bought	20,222	20,219	(3)	-	2,201	2,230	29	-
Foreign currency-denominated bond futures								
Sold	101,937	102,491	(553)	-	60,748	60,533	215	-
Bought	119,053	119,391	337	-	23,016	22,951	(65)	-
Over-the-counter transactions								
Foreign currency-denominated bond forward contracts								
Sold	-	-	-	-	21,826	21,736	90	-
Bought	-	-	-	-	59,333	59,125	(207)	-
Bond OTC options								
Sold								
Put	-	-	-	-	2,099			
	[-]	-	-	-	[7]	2	5	-
Bought								
Call	-	-	-	-	2,099			
	[-]	-	-	-	[1]	1	0	-
Total			(219)	-			67	-

Note: 1. Figures in [] are option premiums which are included in the balance sheets.
2. Differences between contract value and fair value for futures and forward contracts, and differences between the option premiums paid/received and fair value of the option for option transactions, are shown in 'Gains (losses)'.
3. There were no transactions with maturity of more than 1 year in the table above.

(e) Others

(Millions of yen)

	As of March 31, 2004				As of March 31, 2005			
	Notional amount/ contract value	Fair value	Gains and losses		Notional amount/ contract value	Fair value	Gains and losses	
				Hedge accounting applied				Hedge accounting applied
Over-the-counter transactions								
Credit default swap								
Protection sold	1,000	22	22	-	1,000	15	15	-
Total	1,000	22	22	-	1,000	15	15	-

Note: 1. Fair value of the transaction is shown in 'Gains (losses)'.
2. All the transactions in the table above were with maturity of more than 1 year.

IV. Reserves for Possible Loan Losses

(Millions of yen)

	Year ended March 31, 2004	Year ended March 31, 2005	Changes
(1) Total of reserves for possible loan losses			
(a) general reserve	16,081	6,451	(9,630)
(b) specific reserve	10,852	7,761	(3,091)
(c) specific reserve for loans to refinancing countries	-	-	-
(2) Specific reserve			
(a) provision for the year	22,363	20,964	(1,398)
(b) reversal for the year	31,277	19,451	(11,826)
[excludes reversal due to write-offs]			
(c) net amount of provision	(8,914)	1,513	10,427
(3) Specific reserve for loans to refinancing countries			
(a) number of countries	1	1	
(b) amount of loans	31	-	(31)
(c) provision for the year	-	-	-
(d) reversal for the year	0	-	(0)
[excludes reversal due to write-offs]			
(4) Write-down of loans	255	40	(214)

Note: 1. Specific reserve is calculated after direct write-offs of the amount unrecoverable from collateral and guarantees for loans and claims to bankrupt and substantially bankrupt obligors.
The amounts written off were as follows:

- Fiscal year ended March 31, 2004: 11,510 million yen
- Fiscal year ended March 31, 2005: 13,203 million yen

2. Amounts of loans shown in (3)(b) are net amounts after deducting estimated recoverable amount of collateral or guarantees from the book value of loans and claims.