Consolidated Financial Statements

The Financial Statements for the previous consolidation term and for the term under review have been audited by Shigetaka Otsuka and Koichi Otsuka, Public Accountants, as well as by ChuoAoyama PricewaterhouseCoopers, Independent Certified Public Accountants under the provisions of Article 193-2 of the Securities Exchange Law and of Article 19-2 of the Law concerning special exceptions for the commercial code on auditing of a company limited by shares, and Article 193-2 of the Securities Exchange Law, respectively.

Consolidated Balance Sheets

sets) Millions of Yen			Thousands of US Dollars
	FY 2004	FY 2005	FY 2005
Cash and due from banks	59,930	95,092	885,483
Call loans and bills bought	55,000	-	-
Other dept purchased	195	10,504	97,812
Trading account securities	230	45	419
Money held in trust	4,000	6,000	55,871
Securities	484,219	520,831	4,849,902
Loans and bills discounted	1,024,298	1,039,283	9,677,652
Foreign exchange	523	647	6,025
Other assets	10,534	11,708	109,023
Premises and equipment	37,958	37,772	351,727
Deferred income tax assets	13,108	13,932	129,733
Guaranty endorsement	10,870	11,125	103,594
Allowance for bad debts	24,148	22,245	207,142
Total assets	1,676,720	1,724,698	16,060,136

(Liabilities, Minority Interest and Shareholders' Equity)

	FY 2004	FY 2005	FY 2005
Deposits	1,457,145	1,503,608	14,001,378
Negotiable deposit	61,077	50,531	470,537
Call money and bills sold	23,983	30,308	282,224
Borrowed fund	12,372	12,704	118,298
Foreign exchange	38	14	130
Other liabilities	7,703	9,906	92,243
Reserve for retirement allowances	8,208	8,617	80,240
Revaluation deferred tax liabil	3,236	3,181	29,621
Acceptances and guarantees	10,870	11,125	103,594
Total liabilities	1,584,635	1,629,998	15,178,303
Minority interest	2,029	2,348	21,864
Common stock	10,662	10,662	99,283
Capital surplus	4,737	4,737	44,110
Earned surplus	61,105	62,811	584,887
Land revaluation excess	4,768	4,687	43,645
Other securities revaluation excess	8,809	9,609	89,478
Common stock held in treasury	27	156	1,453
Total shareholders' equity	90,056	92,351	859,959
Total liabilities minority interest and shareholders' equity	1,676,720	1,724,698	16,060,136

Consolidated Statements of Income and Retained Earnings

	Millions of Yen		Thousands of US Dollars
	FY 2004	FY 2005	FY 2005
Income	45,255	47,679	443,980
Capital investment income	30,828	30,590	284,850
Loan interest	24,094	23,891	222,470
Interest and dividend on marketable securities	6,704	6,632	61,756
Interest on call loan bills bought	6	49	456
Interest on deposits	0	0	0
Other interest receivable	23	17	158
Service revenue	6,423	6,787	63,200
Other transaction revenue	6,794	6,930	64,531
Other operating income	1,209	3,369	31,372
Expenses	42,398	43,937	409,135
Cost of raising funds	1,706	1,733	16,137
Interest on deposits	389	286	2,663
Interest on negotiable deposits	7	17	158
Interest on call money and bills sold	350	528	4,917
Interest on borrowed funds	222	220	2,049
Other interest payable	736	680	6,332
Expenses on service revenue	1,249	1,249	11,631
Other transaction expenses	2,414	2,026	18,866
Operating expenses	28,265	27,845	259,289
Other operating expenses	8,762	11,082	103,194
Transfer to allowance for bad debt	5,554	4,739	44,129
Other expenses	3,208	6,343	59,065
Ordinary income	2,856	3,741	34,836
Extraordinary income	3,461	987	9,191
Profit on disposal of property	6	39	363
Recoveries of written off	369	948	8,828
Profit on discontinuation of welfare pension fund	3,085	-	-
Extraordinary loss	666	453	4,218
Loss on disposal of property	186	112	1,043
Accrued retirement allowances	480	340	3,166
Income before income taxes	5,651	4,276	39,817
Income, inhabitant and business taxes	1,473	2,984	27,787
Adjusted income and other taxes	1,073	1,423	13,251
Minority shareholders' income	230	331	3,082
Net income	2,874	2,384	22,199

Consolidated Statements of Earned Surplus

	Millions of	Thousands of US Dollars	
(Capital surplus)	FY 2004	FY 2005	FY 2005
Capital surplus at beginning of the term	4,737	4,737	44,110
Increase in capital surplus	-	0	0
Surplus from transaction in treasury stock	-	0	0
Decrease in capital surplus	-	-	-
Balance at end of the term	4,737	4,737	44,110
(Profit surplus)	FY 2004	FY 2005	FY 2005
Profit surplus at beginning of the term	60,141	61,105	569,001
Increase in profit surplus	2,914	2,465	22,954
Net profit for the term under review	2,874	2,384	22,199
Land revaluation profit appropriated	39	80	745
Decrease in profit surplus	1,951	759	7,068
Dividend payment	736	730	6,798
Bonuses to directors and corporate auditors	28	28	261
Treasury stocks charged off	1,186	-	-
Loss from treasury stocks sold	0	-	-
Unappropriated income at end of the term	61,105	62,811	584,887

FY 2004 FY 2005 FY 2005 I. Cash flows from operating activities FY 2005 FY 2005 Income before income taxes and other adjustments 5.651 4.276 39.817 Depreciation and amorization 5.572 5.894 54.884 Increase (decrease) in allowance for had debts 2.209 1.903 17.720 Decrease (increase) in accrued retirement allowances 1.306 409 3.809 Interest expenses 1.706 1.733 16.137 Gain (loss) on securities transactions 2.390 2.262 2.1063 Loss on money trust 17 49 456 Foreign exchange losses 2.301 2.6114 243.170 Net increase (increase) in ango table deposits 13.131 10.546 98.203 Net increase (increase) in ango table deposit 174 331 3.082 Net increase (increase) in call ban and others 54.532 44.691 416.156 Net decrease in forejon in call loan and others 54.532 44.691 4.6136 Net decrease in forepoin in call loan exechange (assets) <t< th=""><th></th><th></th><th colspan="2">Millions of Yen</th><th>Thousands of US Dollars</th></t<>			Millions of Yen		Thousands of US Dollars
Income before income taxes and other adjustments 5.651 4.276 39.817 Depreciation and amortization 5.572 5.894 54.884 Increase (decrease) in allowance for bad debts 2.209 1.903 17.720 Decrease (increase) in accrued retirement allowances 1.396 409 3.809 Interest expenses 1.706 1.733 16.137 Gain (loss) on securities transactions 2.390 2.262 21.063 Loss on money trust 17 49 456 Foreign exchange losses 249 138 1285 Gain on disposal of premises and equipment 179 73 680 Net increase (increase) in noans 2.3013 26,114 243,170 Net increase in deposits 13,131 10,546 98,203 Net increase in borrowed fund (excluding subordinated borrowed ones) 174 33 3,082 Net increase in call boan ad others 24,000 5699 53,068 Net increase in deposit with banks (excluding deposit 124 14 130 wit the Bank of Japan)			FY 2004	FY 2005	FY 2005
Depreciation and amortization 5.572 5.894 54.884 Increase (decrease) in allowance for bad debts 2.209 1,903 17,720 Decrease (increase) in accrued retirement allowances 1.396 409 3.609 Interest income 30.828 30.590 2244.850 Interest expenses 1.706 1.733 16.137 Gain (loss) on securities transactions 2.390 2.262 21.063 Loss on money trust 17 49 456 Foreign exchange losses 249 138 1.285 Gain on disposal of premises and equipment 179 73 680 Net increase (decrease) in loans 23.013 26.114 243.170 Net increase (decrease) in ongotiable deposits 174 331 3.082 Net increase in deposit with banks (excluding deposit 124 14 130 Net increase in deposit with banks (excluding deposit 124 14 130 Net increase in foreign exchange (lassets) 230 279 5.3068 Net increase (increase) in call noney and others	I.	Cash flows from operating activities			
Increase (decrease) in allowance for bad debts 2.209 1.903 17.720 Decrease (increase) in accrede retirement allowances 1.396 4.09 3.809 Interest income 30.528 30.590 284.850 Interest expenses 1.706 1.733 16.137 Gain (loss) on securities transactions 2.390 2.262 21.063 Loss on money trust 17 49 456 Foreign exchange losses 249 138 1.285 Gain on disposal of premises and equipment 179 73 680 Net increase (decrease) in loans 23.013 26.114 243.170 Net increase (decrease) in allowance deposits 13.131 10.546 98.203 Net increase (decrease) in call ban and others 54.532 44.691 416.156 Net decrease (increase) in call money and others 24.000 5.699 53.068 Net increase in decrease) in call money and others 24.000 5.699 53.068 Net increase in foreign exchange (labilities) 23 30 279 Interest and dividends rece		Income before income taxes and other adjustments	5,651	4,276	39,817
Decrease (increase) in accrued retirement allowances 1,336 405 3809 Interest income 30,828 30,590 284,850 Interest expenses 1,706 1,733 16,137 Gain (loss) on securities transactions 2,390 2,262 21,063 Loss on money trust 17 49 456 Gain on disposal of premises and equipment 179 73 680 Net increase (decrease) in loans 23,013 26,114 243,170 Net increase (decrease) in negotiable deposits 13,131 10,546 98,203 Net increase in borrowed fund (excluding subordinated 174 331 3,082 Net increase in borrowed fund (excluding deposit 124 14 130 Net decrease (increase) in call noan and others 54,532 44,691 416,156 Net decrease (increase) in call money and others 24,000 5,069 53,068 Net increase in foreign exchange (assets) 296 116 1,080 Net increase in foreign exchange (assets) 296 116 1,080 Net increase in fo		Depreciation and amortization	5,572	5,894	54,884
Interest income 30.828 30.590 284.850 Interest expenses 1,706 1,733 16,137 Gain (loss) on securities transactions 2,990 2,262 21,063 Loss on money trust 17 49 456 Foreign exchange losses 249 138 1,285 Gain on disposal of premises and equipment 179 73 680 Net increase (decrease) in loans 23,013 26,114 243,170 Net increase (decrease) in negotiable deposits 13,131 10,546 98,203 Net increase (increase) in call loan and others 54,532 44,691 416,156 Net decrease (increase) in call money and others 24,000 56,999 53,068 Net increase in foreign exchange (liabilities) 23 30 279 Interest and dividends received 32,527 31,398 292,374 Interest paid 1,965 1,757 16,361 Others 4,686 10,630 98,985 Subtotal 2,154 781,331 1,926,458		Increase (decrease) in allowance for bad debts	2,209	1,903	17,720
Interest expenses 1,706 1,733 16,137 Gain (loss) on securities transactions 2,390 2,262 21,063 Loss on money trust 17 49 456 Foreign exchange losses 249 138 1,285 Gain on disposal of premises and equipment 179 73 680 Net increase (accrease) in loans 23,013 26,114 243,170 Net increase in deposits 13,131 10,646 98,203 Net increase in deposit with banks (excluding subordinated borrowed ones) 174 331 3,082 Net increase in deposit with banks (excluding deposit text and the bank of Japan) 124 14 130 Net decrease (increase) in call money and others 24,000 5,669 53,068 Net increase (inderease) in call money and others 24,000 5,699 53,068 Net increase (inderease) in call money and others 24,000 5,699 53,068 Net increase (inderease) in call money and others 24,000 5,699 53,068 Net increase (inderease) in call money and others 24,000 5,699		Decrease (increase) in accrued retirement allowances	1,396	409	3,809
Gain (loss) on securities transactions 2,390 2,262 21,063 Loss on money trust 17 49 456 Foreign exchange losses 249 138 1,285 Gain on disposal of premises and equipment 179 73 680 Net increase (decrease) in loans 23,013 26,114 243,170 Net increase (decrease) in negotiable deposits 13,131 10,546 98,203 Net increase in deposit 124 14 130 With the Bank of Japan) 174 331 3,082 Net increase (increase) in call money and others 54,532 44,691 416,156 Net decrease (increase) in call money and others 24,000 5,699 53,068 Net increase in foreign exchange (assets) 230 279 116 1080 Net increase in foreign exchange (assets) 2330 279 116 1080 98,985 Subtotal 2,154 78,139 727,619 10,656 1,757 16,361 Others 4,665 68,300 98,985 11,		Interest income	30,828	30,590	284,850
Loss on money trust 17 49 456 Foreign exchange losses 249 138 1,285 Gain on disposal of premises and equipment 179 73 680 Net increase (decrease) in loans 23,013 26,114 243,170 Net increase (decrease) in negotiable deposits 13,131 10,546 98,203 Net increase in deposit with banks (excluding subordinated borrowed ones) 174 331 3,082 Net increase in deposit with banks (excluding deposit uith the Bank of Japan) 124 14 130 Net ecrease (increase) in call noney and others 54,532 44,691 416,156 Net increase (decrease) in call money and others 24,000 5,699 53,068 Net increase in foreign exchange (assets) 23 30 279 Interest and dividends received 32,527 31,388 292,374 Interest paid 1,965 1,757 16,361 Others 4,686 10,630 98,885 Subtotal 2,154 78,139 727,619 Corporate tax and others paid 1		Interest expenses	1,706	1,733	16,137
Energin 249 138 1,285 Gain on disposal of premises and equipment 179 73 680 Net increase (decrease) in loans 23,013 26,114 243,170 Net increase (decrease) in negotiable deposits 13,131 10,546 98,203 Net increase in deposits 13,131 10,546 98,203 Net increase in borrowed fund (excluding subordinated borrowed ones) 174 331 3,082 Net increase in deposit with banks (excluding deposit term ease (increase) in call noney and others 54,532 44,691 416,156 Net decrease (increase) in call noney and others 24,000 56,99 53,068 23 279 Interest and dividends received 32,527 31,398 292,374 116 1,080 Net increase in foreign exchange (liabilities) 23 30 279 116 1,080 Net increase in deposit with banks (excluding activities 3,255 76,857 116,361 00,630 98,985 Subtotal 2,154 78,139 727,619 10,12,375 156,817 Corporate ta		Gain (loss) on securities transactions	2,390	2,262	21,063
Gain on disposal of premises and equipment17973680Net increase (decrease) in loans23,01326,114243,170Net increase in deposits19,14846,435432,396Net increase in borrowed fund (excluding subordinated1743313,082Net increase in borrowed fund (excluding deposit1743313,082Net increase in deposit with banks (excluding deposit12414130with the Bank of Japan)12414130Net decrease (increase) in call noney and others54,53244,691Net increase (decrease) in call money and others2400056,699Stoffer Crease (increase) in call money and others2400056,999Net increase in foreign exchange (assets)2961161,080Net increase in foreign exchange (labilities)2330279Interest and dividends received325,27731,398292,374Interest paid1,9651,75716,361Others4,68610,63098,985Subtotal2,15478,139727,619Corporate tax and others paid1,2011,28211,938Net cash provided by (used in) operating activities33,557715,681II. Cash flows from investing activities159,497210,1041,956,458Proceeds from sales of securities96,737100,7191,012,375Expenditure for money trust increased1,9821,95018,158Expenditure for premises and equipment6,6336,343 <td></td> <td>Loss on money trust</td> <td>17</td> <td>49</td> <td>456</td>		Loss on money trust	17	49	456
Net increase (decrease) in loans23,01326,114243,170Net increase in deposits19,14846,435432,396Net increase in borrowed fund (excluding subordinated borrowed ones)1743313,082Net increase in deposit with banks (excluding deposit with the Bank of Japan)12414130Net decrease (increase) in call loan and others54,53244,691416,156Net decrease (increase) in call money and others24,0005,69953,068Net increase in foreign exchange (assets)2961161,080Net increase in foreign exchange (assets)2961161,080Net increase in foreign exchange (assets)23330279Interest paid1,9651,75716,361Others46,68610,63098,985Subtatal2,15478,139727,619Corporate tax and others paid1,2011,28211,938Net cash provided by (used in) operating activities33,5576,857715,681II. Cash flows from investing activities199,497210,1041,956,458Proceeds from sales of securities96,737108,7191,012,375Expenditure for meast and equipment6,6336,34359,065Proceeds from sales of promises and equipment6,6336,34359,065Proceeds from sales of promises and equipment31,59940,816380,073III. Cash flows from financing activities13,59940,816380,073Proceeds from sales of promises a		Foreign exchange losses	249	138	1,285
Net increase in deposits19,14846,435432,396Net increase (decrease) in negotiable deposits13,13110,54698,203Net increase in borrowed fund (excluding subordinated borrowed ones)1743313,082Net increase in deposit with banks (excluding deposit with the Bank of Japan)12414130Net decrease (increase) in call noney and others54,53244,691416,156Net decrease (increase) in call money and others24,0005,69953,068Net increase in foreign exchange (assets)2961161,080Net increase in foreign exchange (assets)2330279Interest end dividends received32,52731,398292,374Interest paid1,9651,75716,361Others4,68610,63098,985Subtotal2,15478,139727,619Corporate tax and others paid1,2011,28211,938Net cash provided by (used in) operating activities3,35576,857715,681II. Cash flows from investing activities159,497210,1041,956,458Proceeds from sales of securities96,737108,7191,012,375Expenditure for money trust increased1,9821,95018,158Expenditure for money trust increased1,9821,95018,158Proceeds from sales of premises and equipment6,6336,34359,065Proceeds from sales of premises and equipment3195615,224Net cash provided by (used in) inves		Gain on disposal of premises and equipment	179	73	680
Net increase (decrease) in negotiable deposits13,13110,54698,203Net increase in borrowed fund (excluding subordinated borrowed ones)1743313,082Net increase in deposit with banks (excluding deposit with the Bank of Japan)12414130Net decrease (increase) in call loan and others54,53244,691416,156Net decrease (increase) in call money and others24,0005,69953,068Net increase (increase) in foreign exchange (assets)2961161,080Net increase (decrease) in foreign exchange (assets)2330279Interest and dividends received32,52731,398292,374Interest paid1,9651,75716,361Others4,68610,63098,985Subtotal2,15478,139727,619Corporate tax and others paid1,2011,28211,938Net cash provided by (used in) operating activities3,35576,857715,681II. Cash flows from investing activities19,497210,1041,956,458Proceeds from sales of securities96,737108,7191,012,375Expenditure for money trust increased1,9821,95018,158Expenditure for money trust increased1,9821,95018,158Expenditure for money trust increased1,92940,816380,073III. Cash flows from financing activities13,59940,816380,073III. Cash flows from payment by minority shareholders for establishing a subsidiary5		Net increase (decrease) in loans	23,013	26,114	243,170
Net increase in borrowed fund (excluding subordinated borrowed ones)1743313.082Net increase in deposit with banks (excluding deposit with the Bank of Japan)12414130Net decrease (increase) in call loan and others54,53244,691416,156Net decrease (increase) in call money and others24,0005,69953,068Net increase (increase) in foreign exchange (assets)2961161,080Net increase (increase) in foreign exchange (assets)2330279Interest and dividends received32,52731,398292,374Interest paid1,9651,75716,361Others4,68610,63098,985Subtotal2,15478,139727,619Corporate tax and others paid1,2011,28211,938Net cash provided by (used in) operating activities3,35576,857715,681II. Cash flows from investing activities159,497210,1041,956,458Proceeds from maturities of securities96,737108,7191,012,375Expenditure for money trust increased1,9821,95018,158Expenditure for money trust increased1,9821,95018,158Proceeds from sales of premises and equipment6,6336,34359,065Proceeds from sales of premises and equipment3195615,224Net cash provided by (used in) investing activities13,59940,816380,073III. Cash flows from financing activities13,59940,816380,073		Net increase in deposits	19,148	46,435	432,396
Net increase in borrowed fund (excluding subordinated borrowed ones)1743313,082Net increase in deposit with banks (excluding deposit with the Bank of Japan)12414130Net decrease (increase) in call loan and others54,53244,691416,156Net decrease (increase) in call money and others24,0005,69953,068Net increase (increase) in foreign exchange (assets)2961161,080Net increase (decrease) in foreign exchange (assets)2330279Interest and dividends received32,52731,398292,374Interest paid1,9651,75716,361Others4,68610,63098,985Subtotal2,15478,139727,619Corporate tax and others paid1,2011,28211,938II. Cash flows from investing activities159,497210,1041,956,458Proceeds from sales of securities96,737108,7191,012,375Expenditure for money trust increased1,9821,95018,158Expenditure for money trust increased for sales of premises and equipment6,6336,34359,066Proceeds from sales of premises and equipment313,59940,816380,073 <tr< td=""><td></td><td>Net increase (decrease) in negotiable deposits</td><td>13,131</td><td>10,546</td><td>98,203</td></tr<>		Net increase (decrease) in negotiable deposits	13,131	10,546	98,203
Dorrowed ones)124Net increase in deposit with banks (excluding deposit with the Bank of Japan)12414Net decrease (increase) in call noney and others54,53244,691Net decrease (increase) in call money and others24,0005,699Salotes2961161,080Net increase (increase) in foreign exchange (assets)2961116Net increase in foreign exchange (liabilities)2330279Interest paid1,9561,75716,361Others4,68610,63098,985Subtotal2,15478,139727,619Corporate tax and others paid1,2011,28211,938Net cash provided by (used in) operating activities335576,857715,681II. Cash flows from investing activities159,497210,1041,956,458Proceeds from sales of securities1984,65568,300636,000Proceeds from maturities of securities96,737108,7191,012,375Expenditure for money trust increased1,9821,95018,158Expenditure for premises and equipment6,6336,34359,065Proceeds from sales of premises and equipment3195615,224Net cash provided by (used in) investing activities13,59940,816380,073III. Cash flows from inancing activities13,59940,816380,073III. Cash flows from mapment by minority shareholders for establishing a subsidiary5Proceeds from payment by minority sha			174	221	2 0 0 2
with the Bank of Japan)12414130Net decrease (increase) in call loan and others54,53244,691416,156Net decrease (increase) in coll money and others24005,69953,068Net increase (decrease) in foreign exchange (assets)2961161,080Net increase in foreign exchange (liabilities)2330279Interest and dividends received32,52731,398292,374Interest paid1,9651,75716,361Others4,68610,63098,985Subtotal2,15478,139727,619Corporate tax and others paid1,2011,28211,938Net cash provided by (used in) operating activities3,35576,857715,681II. Cash flows from investing activities159,497210,1041,956,458Proceeds from sales of securities96,737108,7191,012,375Expenditure for premises and equipment6,6336,34359,065Proceeds from sales of premises and equipment3195615,224Net cash provided by (used in) investing activities13,59940,816380,073III. Cash flows from financing activities13,59940,816380,073III. Cash flows from payment by minority shareholders for establishing a subsidiary5-Proceeds from payment by minority shareholders for establishing a subsidiary5-Dividends paid to minority shareholders for establishing a subsidiary7367306,798Dividends paid to		borrowed ones)	174	331	3,002
$\begin{tabular}{ c c c c c c c c c c c c c c c c c c c$			124	14	130
Net decrease (increase) in call money and others24,0005,69953,068Net increase (decrease) in foreign exchange (assets)2961161,080Net increase in foreign exchange (liabilities)2330279Interest and dividends received32,52731,398292,374Interest paid1,9651,75716,361Others4,68610,63098,985Subtotal2,15478,139727,619Corporate tax and others paid1,2011,28211,938Net cash provided by (used in) operating activities3,355715,681II. Cash flows from investing activities159,497210,1041,956,458Proceeds from sales of securities96,737108,7191,012,375Expenditure for money trust increased1,9821,95018,158Proceeds from sales of securities13,59940,816380,073III. Cash flows from financing activities13,59940,816380,073III. Cash flows from maturities of securities13,59940,816380,073Expenditure for premises and equipment6,6336,34359,065Proceeds from sales of premises and equipment3195615,224Net cash provided by (used in) investing activities13,59940,816380,073III. Cash flows from financing activities7367306,798Dividends paid7367306,7981,220Proceeds from sales of premises and equipment31,59940,816380,073 <tr< td=""><td></td><td></td><td>54 532</td><td>11 601</td><td>/16 156</td></tr<>			54 532	11 601	/16 156
Net increase (decrease) in foreign exchange (assets)2961161,080Net increase in foreign exchange (liabilities)2330279Interest and dividends received32,52731,398292,374Interest paid1,9651,75716,361Others4,68610,63098,985Subtotal2,15478,139727,619Corporate tax and others paid1,2011,28211,938Net cash provided by (used in) operating activities3,36576,857715,681II. Cash flows from investing activities159,497210,1041,956,458Purchases of securities96,737108,7191,012,375Expenditure for master of securities96,737108,7191,012,375Expenditure for premises and equipment3195615,224Net cash provided by (used in) investing activities13,59940,816380,073III. Cash flows from maturities of securities96,737108,7191,012,375Expenditure for premises and equipment3195615,224Net cash provided by (used in) investing activities13,59940,816380,073III. Cash flows from financing activities7367306,798Dividends paid7367306,7981,220Proceeds from sales of treasury stocks219Net cash used in financing activities1,2148648,045IV. Foreign exchange difference of cash and cash equivalents1,1100V. Net i					
Net increase in foreign exchange (liabilities)2330279Interest and dividends received32,52731,398292,374Interest paid1,9651,75716,361Others4,68610,63098,985Subtotal2,15478,139727,619Corporate tax and others paid1,2011,28211,938Net cash provided by (used in) operating activities3,35576,857715,681II. Cash flows from investing activities159,497210,1041,956,458Purchases of securities96,737108,7191,012,375Expenditure for money trust increased1,9821,95018,158Expenditure for premises and equipment6,6336,34359,065Proceeds from sales of premises and equipment3195615,224Net cash provided by (used in) investing activities13,59940,816380,073III. Cash flows from financing activities12,59Dividends paid7367306,798Dividends paid to minority shareholders for establishing a subsidiary219Net cash used in financing activities1,2148648,045IV. Foreign exchange difference of cash and cash equivalents1,1000V. N			,		
Interest and dividends received32,52731,398292,374Interest paid1,9651,75716,361Others4,68610,63098,985Subtotal2,15478,139727,619Corporate tax and others paid1,2011,28211,938Net cash provided by (used in) operating activities3,35576,857715,681II. Cash flows from investing activities159,497210,1041,956,458Purchases of securities96,737108,7191,012,375Expenditure for money trust increased1,9821,95018,158Expenditure for premises and equipment6,6336,34359,065Proceeds from sales of premises and equipment3195615,224Net cash provided by (used in) investing activities13,59940,816380,073III. Cash flows from financing activities1,2148648,045Dividends paid7367306,7989Dividends paid to minority shareholders219Net cash us					
Interest paid1,9651,75716,361Others4,68610,63098,985Subtotal2,15478,139727,619Corporate tax and others paid1,2011,28211,938Net cash provided by (used in) operating activities3,35576,857715,681II. Cash flows from investing activities159,497210,1041,956,458Purchases of securities159,497210,1041,956,458Proceeds from sales of securities96,737108,7191,012,375Expenditure for money trust increased1,9821,95018,158Expenditure for premises and equipment6,6336,34359,065Proceeds from sales of premises and equipment3195615,224Net cash provided by (used in) investing activities13,59940,816380,073III. Cash flows from financing activities13,59940,816380,073III. Cash flows from financing activities7367306,798Dividends paid7367306,798-Dividends paid to minority shareholders for establishing a subsidiary219Proceeds from sales of treasury stocks219Net cash used in financing activities1,2148648,045IV. Foreign exchange difference of cash and cash equivalents1100V. Net increase in cash and cash equivalents9,01735,175327,544VI. Cash and cash equivalents9,01735,175327,544					
Others4,68610,63098,985Subtotal2,15478,139727,619Corporate tax and others paid1,2011,28211,938Net cash provided by (used in) operating activities3,35576,857715,681II. Cash flows from investing activities159,497210,1041,956,458Purchases of securities84,65568,300636,000Proceeds from sales of securities96,737108,7191,012,375Expenditure for money trust increased1,9821,95018,158Expenditure for premises and equipment6,6336,34359,065Proceeds from sales of premises and equipment3195615,224Net cash provided by (used in) investing activities13,59940,816380,073III. Cash flows from financing activities7367306,798Dividends paid7367306,798-Dividends paid to minority shareholders for establishing a subsidiary219Net cash used in financing activities1,2148648,045IV. Foreign exchange difference of cash and cash equivalents1,2148648,045IV. Foreign exchange difference of cash and cash equivalents9,01735,175327,544VI. Cash and cash equivalents at beginning of the term50,52559,543554,456					
Subtotal2,15478,139727,619Corporate tax and others paid1,2011,28211,938Net cash provided by (used in) operating activities3,35576,857715,681II. Cash flows from investing activities3,35576,857715,681Purchases of securities159,497210,1041,956,458Proceeds from sales of securities96,737108,7191,012,375Expenditure for money trust increased1,9821,95018,158Expenditure for premises and equipment6,6336,34359,065Proceeds from sales of premises and equipment3195615,224Net cash provided by (used in) investing activities13,59940,816380,073III. Cash flows from financing activities7367306,798Dividends paid7367306,798798Dividends paid to minority shareholders for establishing a subsidiary219Proceeds from sales of treasury stocks219Net cash used in financing activities1,2148648,045IV. Foreign exchange difference of cash and cash equivalents1100V. Net increase in cash and cash equivalents9,01735,175327,544VI. Cash and cash equivalents at beginning of the term50,52559,543554,456				,	
Corporate tax and others paid1,2011,28211,938Net cash provided by (used in) operating activities3,35576,857715,681II. Cash flows from investing activities159,497210,1041,956,458Purchases of securities84,65568,300636,000Proceeds from maturities of securities96,737108,7191,012,375Expenditure for money trust increased1,9821,95018,158Expenditure for premises and equipment6,6336,34359,065Proceeds from sales of premises and equipment3195615,224Net cash provided by (used in) investing activities13,59940,816380,073III. Cash flows from financing activities7367306,798Dividends paid7367306,798-Dividends paid to minority shareholders4437Proceeds from sales of treasury stocks219Net cash used in financing activities1,2148648,045IV. Foreign exchange difference of cash and cash equivalents1100V. Net increase in cash and cash equivalents9,01735,175327,544VI. Cash and cash equivalents at beginning of the term50,52559,543554,456					
Net cash provided by (used in) operating activities3,35576,857715,681II. Cash flows from investing activities159,497210,1041,956,458Purchases of securities159,497210,1041,956,458Proceeds from sales of securities96,737108,7191,012,375Expenditure for money trust increased1,9821,95018,158Expenditure for premises and equipment6,6336,34359,065Proceeds from sales of premises and equipment3195615,224Net cash provided by (used in) investing activities13,59940,816380,073III. Cash flows from financing activities5Proceeds from payment by minority shareholders for establishing a subsidiary5Dividends paid7367306,798Dividends paid to minority shareholders4437Proceeds from sales of treasury stocks219Net cash used in financing activities1,2148648,045IV. Foreign exchange difference of cash and cash equivalents1100V. Net increase in cash and cash equivalents9,01735,175327,544VI. Cash and cash equivalents at beginning of the term50,52559,543554,456					
II. Cash flows from investing activities159,497210,1041,956,458Purchases of securities159,497210,1041,956,458Proceeds from sales of securities84,65568,300636,000Proceeds from maturities of securities96,737108,7191,012,375Expenditure for money trust increased1,9821,95018,158Expenditure for premises and equipment6,6336,34359,065Proceeds from sales of premises and equipment3195615,224Net cash provided by (used in) investing activities13,59940,816380,073III. Cash flows from financing activities5Proceeds from payment by minority shareholders for establishing a subsidiary5Dividends paid7367306,798Dividends paid to minority shareholders4437Purchase of treasury stocks219Net cash used in financing activities1,2148648,045IV. Foreign exchange difference of cash and cash equivalents1100V. Net increase in cash and cash equivalents9,01735,175327,544VI. Cash and cash equivalents at beginning of the term50,52559,543554,456				,	
Purchases of securities159,497210,1041,956,458Proceeds from sales of securities84,65568,300636,000Proceeds from maturities of securities96,737108,7191,012,375Expenditure for money trust increased1,9821,95018,158Expenditure for premises and equipment6,6336,34359,065Proceeds from sales of premises and equipment3195615,224Net cash provided by (used in) investing activities13,59940,816380,073III. Cash flows from financing activities5Proceeds from payment by minority shareholders for establishing a subsidiary5Dividends paid7367306,798Dividends paid to minority shareholders4437Proceeds from sales of treasury stocks219Net cash used in financing activities1,2148648,045IV. Foreign exchange difference of cash and cash equivalents1100V. Net increase in cash and cash equivalents9,01735,175327,544VI. Cash and cash equivalents at beginning of the term50,52559,543554,456	П		3,333	10,001	715,001
Proceeds from sales of securities84,65568,300636,000Proceeds from maturities of securities96,737108,7191,012,375Expenditure for money trust increased1,9821,95018,158Expenditure for premises and equipment6,6336,34359,065Proceeds from sales of premises and equipment3195615,224Net cash provided by (used in) investing activities13,59940,816380,073III. Cash flows from financing activities5Proceeds from payment by minority shareholders for establishing a subsidiary5Dividends paid7367306,798Dividends paid to minority shareholders4437Purchase of treasury stocks219Net cash used in financing activities1,2148648,045IV. Foreign exchange difference of cash and cash equivalents1100V. Net increase in cash and cash equivalents9,01735,175327,544VI. Cash and cash equivalents at beginning of the term50,52559,543554,456	<u> </u>		159/107	210 104	1 956 / 58
Proceeds from maturities of securities96,737108,7191,012,375Expenditure for money trust increased1,9821,95018,158Expenditure for premises and equipment6,6336,34359,065Proceeds from sales of premises and equipment3195615,224Net cash provided by (used in) investing activities13,59940,816380,073III. Cash flows from financing activities5Proceeds from payment by minority shareholders for establishing a subsidiary5Dividends paid7367306,798Dividends paid to minority shareholders4437Purchase of treasury stocks219Net cash used in financing activities1,214864IV. Foreign exchange difference of cash and cash equivalents1100V. Net increase in cash and cash equivalents9,01735,175327,544VI. Cash and cash equivalents at beginning of the term50,52559,543554,456					
Expenditure for money trust increased1,9821,95018,158Expenditure for premises and equipment6,6336,34359,065Proceeds from sales of premises and equipment3195615,224Net cash provided by (used in) investing activities13,59940,816380,073III. Cash flows from financing activities5Proceeds from payment by minority shareholders for establishing a subsidiary5Dividends paid7367306,798Dividends paid to minority shareholders4437Purchase of treasury stocks219Net cash used in financing activities1,2148648,045IV. Foreign exchange difference of cash and cash equivalents1100V. Net increase in cash and cash equivalents9,01735,175327,544VI. Cash and cash equivalents at beginning of the term50,52559,543554,456				,	
Expenditure for premises and equipment6,6336,34359,065Proceeds from sales of premises and equipment3195615,224Net cash provided by (used in) investing activities13,59940,816380,073III. Cash flows from financing activities5Proceeds from payment by minority shareholders for establishing a subsidiary5Dividends paid7367306,798Dividends paid to minority shareholders4437Proceeds from sales of treasury stocks219Net cash used in financing activities1,2148648,045IV. Foreign exchange difference of cash and cash equivalents1100V. Net increase in cash and cash equivalents9,01735,175327,544VI. Cash and cash equivalents at beginning of the term50,52559,543554,456					
Proceeds from sales of premises and equipment319561Net cash provided by (used in) investing activities13,59940,816III. Cash flows from financing activities13,59940,816Proceeds from payment by minority shareholders for establishing a subsidiary5-Dividends paid7367306,798Dividends paid to minority shareholders44994811311,22091,214864Net cash used in financing activities1,214864IV. Foreign exchange difference of cash and cash equivalents110V. Net increase in cash and cash equivalents9,01735,175327,544VI. Cash and cash equivalents at beginning of the term50,52559,543554,456			,		
Net cash provided by (used in) investing activities13,59940,816380,073III. Cash flows from financing activitiesProceeds from payment by minority shareholders for establishing a subsidiary5Dividends paid7367306,798Dividends paid to minority shareholders4437Purchase of treasury stocks4811311,220Proceeds from sales of treasury stocks219Net cash used in financing activities1,2148648,045IV. Foreign exchange difference of cash and cash equivalents9,01735,175327,544VI. Cash and cash equivalents at beginning of the term50,52559,543554,456					
III. Cash flows from financing activities-Proceeds from payment by minority shareholders for establishing a subsidiary5-Dividends paid736730Dividends paid to minority shareholders44Purchase of treasury stocks481131Proceeds from sales of treasury stocks21Proceeds from sales of treasury stocks1,214864IV. Foreign exchange difference of cash and cash equivalents110V. Net increase in cash and cash equivalents9,01735,175VI. Cash and cash equivalents at beginning of the term50,52559,543		1 1			
Proceeds from payment by minority shareholders for establishing a subsidiary5-Dividends paid7367306,798Dividends paid to minority shareholders4437Purchase of treasury stocks4811311,220Proceeds from sales of treasury stocks219Net cash used in financing activities1,2148648,045IV. Foreign exchange difference of cash and cash equivalents1100V. Net increase in cash and cash equivalents9,01735,175327,544VI. Cash and cash equivalents at beginning of the term50,52559,543554,456	III		10,000	40,010	500,075
establishing a subsidiary5-Dividends paid7367306,798Dividends paid to minority shareholders4437Purchase of treasury stocks4811311,220Proceeds from sales of treasury stocks219Net cash used in financing activities1,2148648,045IV. Foreign exchange difference of cash and cash equivalents1100V. Net increase in cash and cash equivalents9,01735,175327,544VI. Cash and cash equivalents at beginning of the term50,52559,543554,456	<u> </u>				
Dividends paid to minority shareholders4437Purchase of treasury stocks4811311,220Proceeds from sales of treasury stocks219Net cash used in financing activities1,2148648,045IV. Foreign exchange difference of cash and cash equivalents1100V. Net increase in cash and cash equivalents9,01735,175327,544VI. Cash and cash equivalents at beginning of the term50,52559,543554,456		establishing a subsidiary		-	-
Purchase of treasury stocks4811311,220Proceeds from sales of treasury stocks219Net cash used in financing activities1,2148648,045IV. Foreign exchange difference of cash and cash equivalents1100V. Net increase in cash and cash equivalents9,01735,175327,544VI. Cash and cash equivalents at beginning of the term50,52559,543554,456			736	730	
Proceeds from sales of treasury stocks21Net cash used in financing activities1,214864IV. Foreign exchange difference of cash and cash equivalents110V. Net increase in cash and cash equivalents9,01735,175VI. Cash and cash equivalents at beginning of the term50,52559,543		Dividends paid to minority shareholders	4	4	37
Net cash used in financing activities1,2148648,045IV. Foreign exchange difference of cash and cash equivalents1100V. Net increase in cash and cash equivalents9,01735,175327,544VI. Cash and cash equivalents at beginning of the term50,52559,543554,456		Purchase of treasury stocks	481	131	1,220
IV. Foreign exchange difference of cash and cash equivalents1100V. Net increase in cash and cash equivalents9,01735,175327,544VI. Cash and cash equivalents at beginning of the term50,52559,543554,456		Proceeds from sales of treasury stocks	2	1	9
V. Net increase in cash and cash equivalents9,01735,175327,544VI. Cash and cash equivalents at beginning of the term50,52559,543554,456		Net cash used in financing activities		864	8,045
VI. Cash and cash equivalents at beginning of the term 50,525 59,543 554,456	IV.	Foreign exchange difference of cash and cash equivalents		<u> </u>	
VII. Cash and cash equivalents at end of the term59,54394,719882,009					
	VII	. Cash and cash equivalents at end of the term	59,543	94,719	882,009