Resets:			Millions of yen		Thousands of U.S. dollars
Cash and due from banks         ¥         187,899         ¥         84,849         \$1,959,595           Call loans and bills bought         110,000         61,239         1,169,591           Monetary claims bought         941         2,030         10,012           Trading account securities         984,622         1,069,123         10,469,141           Loans and bills discounted         2,575,933         2,539,253         27,388,978           Foreign exchange         2,103         1,455         22,364           Other assets         27,285         41,953         290,122           Thangible fixed assets         33,202         33,689         353,027           Tangible fixed assets         6,21         7,167         66,158           Deferred tax assets         5,657         17,109         60,155           Customers' liabilities for acceptances and guarantees         13,467         15,389         143,190           Reserve for possible loan losses         27,388         29,420         291,316           Total assets         73,918         84,206         785,953           Payables under securities lending transactions         73,918         84,206         785,953           Borrowed money         24,505         29,432 <td< td=""><td></td><td></td><td></td><td></td><td>2013</td></td<>					2013
Cash and due from banks         ¥         187,899         ¥         84,849         \$1,959,595           Call loans and bills bought         110,000         61,239         1,169,591           Monetary claims bought         941         2,030         10,012           Trading account securities         984,622         1,069,123         10,469,141           Loans and bills discounted         2,575,933         2,539,253         27,388,978           Foreign exchange         2,103         1,455         22,364           Other assets         27,285         41,953         290,122           Thangible fixed assets         33,202         33,689         353,027           Tangible fixed assets         6,21         7,167         66,158           Deferred tax assets         5,657         17,109         60,155           Customers' liabilities for acceptances and guarantees         13,467         15,389         143,190           Reserve for possible loan losses         27,388         29,420         291,316           Total assets         73,918         84,206         785,953           Payables under securities lending transactions         73,918         84,206         785,953           Borrowed money         24,505         29,432 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
Call loans and bills bought         110,000         61,239         1,169,691           Monetary claims bought         941         2,830         10,012           Securities         984,622         1,069,123         10,409,141           Loans and bills discounted         2,675,983         2,393,253         27,388,978           Foreign exchange         2,103         1,865         22,364           Other assets         2,72,85         41,953         290,122           Tangible fixed assets         6,221         7,167         66,153           Deferred tax assets         6,257         17,109         60,155           Customers' liabilities for acceptances and guarantees         13,467         15,389         143,190           Reserve for possible loan losses         27,388         72,928         29,420         201,316           Total assets         *** 3,584,665****         15,389         143,190           Reserve for possible loan losses         *** 3,584,665***         3,504,695         \$ 38,154,869           Payables under securities lending transactions         73,918         84,206         786,953           Payables under securities lending transactions         73,918         84,206         786,953           Borrowed money         *** 24,505				0.4.0.40	
Monetary claims bought         941         2,830         10,012           Trading account securities         984,622         1,069,123         10,469,144           Loans and bills discounted         2,676,933         2,539,253         27,388,978           Foreign exchange         2,103         1,865         22,364           Other assets         27,285         41,953         290,122           Tangible fixed assets         6,221         7,167         66,153           Intangible fixed assets         5,657         17,109         60,155           Customers' liabilities for acceptances and guarantees         13,467         15,389         143,109           Reserve for possible loan losses         27,398         29,120         291,316           Total assets         2,7398         3,504,695         \$ 38,164,869           Reserve for possible loan losses         2,7398         29,420         291,316           Total assets         \$ 3,588,465         \$ 3,504,695         \$ 38,164,869           Payables under securities lending transactions         73,318         8 4.206         \$ 785,953           Borrowed money         24,505         29,432         260,559           Foreign exchange         11         1         1         1 <td></td> <td>¥</td> <td></td> <td></td> <td></td>		¥			
Trading account securities         1,15         2,010         15,049           Securities         984,622         1,069,123         10,469,141           Loans and bills discounted         2,579,383         25,389,278         672,388,978           Foreign exchange         2,103         1,865         22,364           Other assets         27,285         41,953         290,122           Intagible fixed assets         6,221         7,167         66,153           Deferred tax assets         5,657         17,109         60,155           Customers' liabilities for acceptances and guarantees         13,467         15,389         143,190           Reserve for possible loan losses         27,398         729,202         291,316           Total assets         \$ 3,588,465         \$ 3,504,695         \$ 38,154,869           Payables under securities lending transactions         73,918         84,206         785,953           Borrowed money         24,605         29,432         260,559           Foreign exchange         11         1         1         12           Bonds         10,000         13,000         106,326           Other liabilities         31,880         30,815         385,778           Reserve for reimburs			•	,	
Securities         984,622         1,049,123         10,489,141           Loans and bills discounted         2,757,933         2,539,253         27,388,978           Foreign exchange         2,103         1,865         22,364           Other assets         27,285         41,953         280,122           Inargible fixed assets         6,221         7,167         66,153           Deferred tax assets         5,667         17,109         60,155           Customers' liabilities for acceptances and guarantees         (27,398)         (29,420)         (291,316)           Reserve for possible loan losses         (27,398)         (29,420)         (291,316)           Total assets         * 3,588,465 * 3,504,695 * 38,154,869         * 41,694,329           Liabilities         * 3,588,465 * 3,504,695 * 38,154,869         * 785,953           Borrowed money         24,505         29,432         260,559           Foreign exchange         111         14         121           Bonds         10,000         13,000         166,326           Other liabilities         31,880         30,815         388,973           Liability for employees' severance and retirement benefits         32         32         32           Reserve for reimbursement of deposi				· · · · · · · · · · · · · · · · · · ·	•
Loans and bills discounted         2,575,933         2,539,253         27,388,978           Foreign exchange         2,103         1,655         22,364           Other assets         27,285         41,953         290,122           Tangible fixed assets         33,202         33,689         353,027           Intangible fixed assets         6,221         7,107         66,153           Deferred tax assets         5,667         17,109         60,155           Customers' liabilities for acceptances and guarantees         13,467         15,389         143,190           Reserve for possible loan losses         27,398         29,200         291,316           Total assets         * 3,521,389         29,200         291,316           Total assets         * 3,588,465         * 3,504,695         * 38,154,869           Payables under securities lending transactions         73,918         84,206         785,953           Borrowed money         24,505         29,432         260,559           Foreign exchange         111         14         121           Bonds         10,000         13,000         106,326           Other liabilities         31         29         33           Liability for employees' severance and retirement be	e		•	,	•
Foreign exchange         2,103         1,865         22,384           Other assets         27,285         41,953         290,122           Tangible fixed assets         33,202         33,697           Intangible fixed assets         6,221         7,167         66,188           Deferred tax assets         5,667         17,109         60,185           Customers' liabilities for acceptances and guarantees         27,398         (29,420)         (291,316)           Reserve for possible loan losses         (27,398)         (29,420)         (291,316)           Total assets         ¥ 3,588,465         ¥ 3,504,695         \$ 38,154,869           Possits         73,918         84,206         785,963           Borrowed money         24,505         29,432         260,559           Foreign exchange         11         14         121           Bonds         10,000         13,000         106,326           Other liabilities         31,880         30,815         389,73           Liability for employees' severance and retirement benefits         31         29         330           Accrued directors' retirement benefits         32         32         350           Reserve for reimbursement of deposits         732 <td< td=""><td></td><td></td><td>•</td><td>, ,</td><td></td></td<>			•	, ,	
Other assets         27,285         41,953         290,122           Tangible fixed assets         33,202         33,689         358,027           Intangible fixed assets         6,221         7,167         66,188           Deferred tax assets         5,657         17,109         60,155           Customer's liabilities for acceptances and guarantees         13,467         15,389         143,190           Reserve for possible loan losses         (27,398)         29,409         193,160           Total assets         *** 3,921,351 *** 3,847,061         ** 41,694,329           Liabilities:           Deposits         *** 3,588,465 *** 3,504,695         ** 88,156,869           Payables under securities lending transactions         73,918         84,206         785,963           Borrowed money         24,565         29,432         260,559           Foreign exchange         11         14         121           Bonds         10,000         13,000         106,326           Other liabilities         31,80         30,815         338,973           Liability for employees' severance and retirement benefits         32         32         360           Reserve for reimbursement of deposits         732         700         7,789					
Tangible fixed assets         33,202         33,689         355,027           Intangible fixed assets         6,221         7,167         66,183           Deferred tax assets         5,657         17,109         60,185           Customers' liabilities for acceptances and guarantees         13,467         15,389         143,190           Reserve for possible loan losses         (27,398)         (29,420)         (291,316)           Total assets         **         3,921,351         **         3,847,061         **         41,694,329           Liabilities           Total assets         **         3,588,465         **         3,504,695         **         88,154,869           Payables under securities lending transactions         73,918         84,206         785,958           Borrowed money         24,505         29,432         260,559           Foreign exchange         10,00         13,000         106,326           Other liabilities         31,80         30,815         338,973           Liability for employees' severance and retirement benefits         31         29         330           Accrued directors' retirement benefits         32         32         32         32           Reserve for reimbursement of			•	*	•
Intangible fixed assets         6,221         7,167         66,158           Deferred tax assets         5,657         17,109         60,155           Customers' liabilities for acceptances and guarantees         13,477         15,389         143,190           Reserve for possible loan losses         27,988         29,420         (291,316           Total assets         Y 3,921,351 Y 3,847,061         \$ 41,694,329           Liabilities:           Deposits         S 3,588,465 Y 3,504,695         \$ 38,154,869           Payables under securities lending transactions         73,918         84,206         785,953           Borrowed money         24,505         29,432         260,559           Foreign exchange         10,000         13,000         106,326           Other liabilities         31,880         30,815         338,973           Liability for employees' severance and retirement benefits         31         29         330           Accrued directors' retirement benefits         32         32         350           Reserve for reimbursement of deposits         732         700         7,789           Provision for contingent losses         362         327         3,850           Reserve for reimbursement of deposits         3,745,85 <td></td> <td></td> <td>•</td> <td>,</td> <td>•</td>			•	,	•
Deferred tax assets         5,657         17,109         60,155           Customers' liabilities for acceptances and guarantees         13,467         15,389         143,190           Reserve for possible loan losses         27,398         29,400         291,316           Total assets         ¥ 3,921,351         ¥ 3,847,061         \$ 41,694,329           Liabilities:           Deposits         ¥ 3,588,465         ¥ 3,504,695         \$ 38,154,869           Payables under securities lending transactions         73,918         84,206         785,953           Borrowed money         24,605         29,432         260,559           Foreign exchange         10,000         13,000         106,326           Other liabilities         31,880         30,815         338,973           Liability for employees' severance and retirement benefits         31         29         330           Accrued directors' retirement benefits         32         30         30           Reserve for reimbursement of deposits         732         700         7,789           Provision for contingent losses         362         327         3,850           Deferred tax liabilities for land revaluation         178         15,389         143,190 <td< td=""><td>e e e e e e e e e e e e e e e e e e e</td><td></td><td>•</td><td></td><td>•</td></td<>	e e e e e e e e e e e e e e e e e e e		•		•
Customers' liabilities for acceptances and guarantees         13,467         15,389         143,190           Reserve for possible loan losses         (27,398)         15,389         143,190           Total assets         * 3,921,351         * 3,847,061         * 41,694,329           Liabilities         * 3,588,465         * 3,504,695         \$ 38,154,869           Payables under securities lending transactions         73,918         84,206         785,958           Borrowed money         24,505         29,432         260,559           Foreign exchange         11         14         121           Bonds         10,000         13,000         106,326           Other liabilities         31,880         30,815         389,73           Liability for employees' severance and retirement benefits         31         29         330           Accrued directors' retirement benefits         32         32         350           Reserve for reimbursement of deposits         362         327         3,550           Provision for contingent losses         362         327         3,550           Reserve for reimbursement of deposits         37,435         15,389         143,190           Acceptances and guarantees         80,90         80,906         80,906			•	*	•
Reserve for possible loan losses         (27,398)         (29,420)         (291,316)           Total assets         ¥ 3,921,351 ¥ 3,847,061 \$ 41,694,329           Liabilities:         Secondary 10,000         \$ 3,504,695 \$ 38,154,869         \$ 3,504,695 \$ 38,154,869         \$ 3,504,695 \$ 38,154,869         \$ 3,504,695 \$ 38,154,869         \$ 3,504,695 \$ 38,154,869         \$ 3,504,695 \$ 38,154,869         \$ 3,504,695 \$ 38,154,869         \$ 3,504,695 \$ 38,154,869         \$ 3,504,695 \$ 38,154,869         \$ 3,504,695 \$ 38,154,869         \$ 3,504,695 \$ 38,503         \$ 3,504,695 \$ 38,503         \$ 3,504,695 \$ 38,503         \$ 3,504,695 \$ 38,503         \$ 3,504,695 \$ 38,503         \$ 3,504,695 \$ 38,503         \$ 3,504,695 \$ 38,503         \$ 3,504,695 \$ 38,503         \$ 3,504,695 \$ 38,503         \$ 3,504,695 \$ 38,503         \$ 3,504,695 \$ 38,503         \$ 3,504,695 \$ 38,503         \$ 3,504,695 \$ 38,503         \$ 3,605,593         \$ 3,600,593         \$ 3,600,593         \$ 3,600,593         \$ 3,600,600				,	
Total assets         ¥ 3,921,351 ¥ 3,847,061 \$ 41,694,329           Liabilities:         Deposits         ¥ 3,588,465 ¥ 3,504,695 \$ 38,154,869           Payables under securities lending transactions         73,918 84,206 785,953         84,206 785,953           Borrowed money         24,505 29,432 260,559         260,559           Foreign exchange         11 1 14 121         121           Bonds         10,000 13,000 106,326         106,326           Other liabilities         31,880 30,815 338,973         338,973           Liability for employees' severance and retirement benefits         31 29 330         330           Accrued directors' retirement benefits         32 32 32 350         350           Reserve for reimbursement of deposits         732 700 7,789         700 7,789           Provision for contingent losses         362 327 3,850         3,850           Deferred tax liabilities for land revaluation         178 178 178 178 1,896           Acceptances and guarantees         13,467 15,389 143,190           Total liabilities         3,743,585 3,678,821 39,804,206           Net assets:           Preferred and common stock         80,096 80,996 851,640           Capital surplus         15,697 32,357 166,996           Retained earnings         57,830 41,265 614,889           T	•				
Liabilities:         Y         3,588,465         Y         3,504,695         \$ 38,154,869           Payables under securities lending transactions         73,918         84,206         785,953           Borrowed money         24,505         29,432         260,559           Foreign exchange         11         14         121           Bonds         10,000         13,000         106,225           Other liabilities         31,880         30,815         338,973           Liability for employees' severance and retirement benefits         31         29         330           Accrued directors' retirement benefits         32         32         350           Reserve for reimbursement of deposits         732         700         7,789           Provision for contingent losses         362         327         3,850           Deferred tax liabilities for land revaluation         178         178         1,996           Acceptances and guarantees         13,467         15,389         143,190           Total liabilities         80,096         80,096         851,640           Capital surplus         80,096         80,096         851,640           Capital surplus         15,697         32,357         166,906		¥			
Deposits         ¥         3,588,465         ¥         3,504,695         \$ 38,154,869           Payables under securities lending transactions         73,918         84,206         785,953           Borrowed money         24,505         29,432         260,559           Foreign exchange         11,000         13,000         106,326           Other liabilities         31,880         30,815         338,973           Liability for employees' severance and retirement benefits         31         29         330           Accrued directors' retirement benefits         32         32         350           Reserve for reimbursement of deposits         732         700         7,789           Provision for contingent losses         362         327         3,850           Deferred tax liabilities for land revaluation         178         178         1,896           Acceptances and guarantees         13,467         15,389         143,190           Total liabilities         80,096         80,096         851,640           Capital surplus         80,096         80,096         851,640           Capital surplus         57,830         41,265         614,889           Total shareholders' equity         153,624         153,719         1,633	Total assets		0,021,001	5,047,001 ψ	41,004,020
Payables under securities lending transactions         73,918         84,206         785,953           Borrowed money         24,505         29,432         260,559           Foreign exchange         11         14         121           Bonds         10,000         13,000         106,326           Other liabilities         31,880         30,815         338,973           Liability for employees' severance and retirement benefits         32         32         32           Accrued directors' retirement benefits         32         32         350           Reserve for reimbursement of deposits         732         700         7,789           Provision for contingent losses         362         327         3,850           Deferred tax liabilities for land revaluation         178         178         1,896           Acceptances and guarantees         13,467         15,389         143,190           Total liabilities         3,743,585         3,678,821         39,804,206           Net assets:         80,996         80,996         851,640           Capital surplus         15,697         32,357         166,906           Retained earnings         57,830         41,265         614,889           Total shareholders' equity	Liabilities:				
Payables under securities lending transactions         73,918         84,206         785,953           Borrowed money         24,505         29,432         260,559           Foreign exchange         11         14         121           Bonds         10,000         13,000         106,326           Other liabilities         31,880         30,815         338,973           Liability for employees' severance and retirement benefits         31         29         330           Accrued directors' retirement benefits         32         32         350           Reserve for reimbursement of deposits         732         700         7,789           Provision for contingent losses         362         327         3,850           Deferred tax liabilities for land revaluation         178         178         1,896           Acceptances and guarantees         13,467         15,389         143,190           Total liabilities         3,743,585         3,678,821         39,804,206           Net assets:         2         3         3,850           Preferred and common stock         80,996         80,996         851,640           Capital surplus         15,697         32,357         166,906           Retained earnings <td< td=""><td>Deposits</td><td>¥</td><td>3,588,465 ¥</td><td>3,504,695 <b>\$</b></td><td>38,154,869</td></td<>	Deposits	¥	3,588,465 ¥	3,504,695 <b>\$</b>	38,154,869
Borrowed money         24,505         29,432         260,559           Foreign exchange         11         14         121           Bonds         10,000         13,000         106,326           Other liabilities         31,880         30,815         388,973           Liability for employees' severance and retirement benefits         31         29         330           Accrued directors' retirement benefits         32         32         350           Reserve for reimbursement of deposits         732         700         7,789           Provision for contingent losses         362         327         3,850           Deferred tax liabilities for land revaluation         178         178         1,896           Acceptances and guarantees         13,467         15,389         143,190           Total liabilities         3,743,585         3,678,821         39,804,206           Net assets:           Preferred and common stock         80,096         80,096         851,640           Capital surplus         15,697         32,357         166,906           Retained earnings         57,830         41,265         614,889           Total shareholders' equity         153,624         153,719         1,633,	Pavables under securities lending transactions			, , , , , , , , , , , , , , , , , , ,	
Foreign exchange         11         14         121           Bonds         10,000         13,000         106,326           Other liabilities         31,880         30,815         338,973           Liability for employees' severance and retirement benefits         31         29         330           Accrued directors' retirement benefits         32         32         350           Reserve for reimbursement of deposits         732         700         7,789           Provision for contingent losses         362         327         3,850           Deferred tax liabilities for land revaluation         178         178         1,896           Acceptances and guarantees         13,467         15,389         143,190           Total liabilities         3,743,585         3,678,821         39,804,206           Net assets:         80,096         80,096         851,640           Capital surplus         15,697         32,357         166,906           Retained earnings         57,830         41,265         614,889           Total shareholders' equity         153,624         153,719         1,633,435           Net unrealized gains on available-for-sale securities         22,361         12,625         237,766           Net defe	•		•	,	•
Bonds         10,000         13,000         106,326           Other liabilities         31,880         30,815         338,973           Liability for employees' severance and retirement benefits         31         29         330           Accrued directors' retirement benefits         32         32         32         350           Reserve for reimbursement of deposits         732         700         7,789           Provision for contingent losses         362         327         3,850           Deferred tax liabilities for land revaluation         178         178         1,896           Acceptances and guarantees         13,467         15,389         143,190           Total liabilities         3,743,585         3,678,821         39,804,206           Net assets:         80,096         80,096         851,640           Capital surplus         15,697         32,357         166,906           Retained earnings         57,830         41,265         614,889           Total shareholders' equity         153,624         153,719         1,633,435           Net unrealized gains on available-for-sale securities         22,361         12,625         237,766           Net deferred gains (losses) on hedging instruments         (134)         125	•		•	,	•
Other liabilities         31,880         30,815         338,973           Liability for employees' severance and retirement benefits         31         29         330           Accrued directors' retirement benefits         32         32         350           Reserve for reimbursement of deposits         732         700         7,789           Provision for contingent losses         362         327         3,850           Deferred tax liabilities for land revaluation         178         178         1,896           Acceptances and guarantees         13,467         15,389         143,190           Total liabilities         3,743,585         3,678,821         39,804,206           Net assets:         Preferred and common stock         80,096         851,640           Capital surplus         15,697         32,357         166,906           Retained earnings         57,830         41,265         614,889           Total shareholders' equity         153,624         153,719         1,633,435           Net unrealized gains on available-for-sale securities         22,361         12,625         237,766           Net deferred gains (losses) on hedging instruments         (134)         125         (1,433)           Land revaluation excess         326 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
Liability for employees' severance and retirement benefits         31         29         330           Accrued directors' retirement benefits         32         32         350           Reserve for reimbursement of deposits         732         700         7,789           Provision for contingent losses         362         327         3,850           Deferred tax liabilities for land revaluation         178         178         1,896           Acceptances and guarantees         13,467         15,389         143,190           Total liabilities         3,743,585         3,678,821         39,804,206           Net assets:         80,096         80,096         851,640           Capital surplus         15,697         32,357         166,906           Retained earnings         57,830         41,265         614,889           Total shareholders' equity         153,624         153,719         1,633,435           Net unrealized gains on available-for-sale securities         22,361         12,625         237,766           Net deferred gains (losses) on hedging instruments         (134)         125         (1,433)           Land revaluation excess         326         326         3,474           Total accumulated other comprehensive income         22,553         <			•	,	
Accrued directors' retirement benefits         32         32         350           Reserve for reimbursement of deposits         732         700         7,789           Provision for contingent losses         362         327         3,850           Deferred tax liabilities for land revaluation         178         178         1,896           Acceptances and guarantees         13,467         15,389         143,190           Total liabilities         3,743,585         3,678,821         39,804,206           Net assets:         80,096         80,096         851,640           Capital surplus         15,697         32,357         166,906           Retained earnings         57,830         41,265         614,889           Total shareholders' equity         153,624         153,719         1,633,435           Net unrealized gains on available for sale securities         22,361         12,625         237,766           Net deferred gains (losses) on hedging instruments         (134)         125         (1,433)           Land revaluation excess         326         326         3,474           Total accumulated other comprehensive income         22,553         13,077         239,807           Minority interests         1,587         1,442         16,				,	
Provision for contingent losses         362         327         3,850           Deferred tax liabilities for land revaluation         178         178         1,896           Acceptances and guarantees         13,467         15,389         143,190           Total liabilities         3,743,585         3,678,821         39,804,206           Net assets:         Preferred and common stock         80,096         80,096         851,640           Capital surplus         15,697         32,357         166,906           Retained earnings         57,830         41,265         614,889           Total shareholders' equity         153,624         153,719         1,633,435           Net unrealized gains on available-for-sale securities         22,361         12,625         237,766           Net deferred gains (losses) on hedging instruments         (134)         125         (1,433)           Land revaluation excess         326         326         3,474           Total accumulated other comprehensive income         22,553         13,077         239,807           Minority interests         1,587         1,442         16,881           Total net assets         177,766         168,239         1,890,123	5 1 5				
Deferred tax liabilities for land revaluation         178         178         1,896           Acceptances and guarantees         13,467         15,389         143,190           Total liabilities         3,743,585         3,678,821         39,804,206           Net assets:         Preferred and common stock         80,096         80,096         851,640           Capital surplus         15,697         32,357         166,906           Retained earnings         57,830         41,265         614,889           Total shareholders' equity         153,624         153,719         1,633,435           Net unrealized gains on available-for-sale securities         22,361         12,625         237,766           Net deferred gains (losses) on hedging instruments         (134)         125         (1,433)           Land revaluation excess         326         326         3,474           Total accumulated other comprehensive income         22,553         13,077         239,807           Minority interests         1,587         1,442         16,881           Total net assets         177,766         168,239         1,890,123			732	700	7,789
Acceptances and guarantees         13,467         15,389         143,190           Total liabilities         3,743,585         3,678,821         39,804,206           Net assets:         Preferred and common stock         80,096         80,096         851,640           Capital surplus         15,697         32,357         166,906           Retained earnings         57,830         41,265         614,889           Total shareholders' equity         153,624         153,719         1,633,435           Net unrealized gains on available-for-sale securities         22,361         12,625         237,766           Net deferred gains (losses) on hedging instruments         (134)         125         (1,433)           Land revaluation excess         326         326         3,474           Total accumulated other comprehensive income         22,553         13,077         239,807           Minority interests         1,587         1,442         16,881           Total net assets         177,766         168,239         1,890,123	Provision for contingent losses		362	327	3,850
Acceptances and guarantees         13,467         15,389         143,190           Total liabilities         3,743,585         3,678,821         39,804,206           Net assets:           Preferred and common stock         80,096         80,096         851,640           Capital surplus         15,697         32,357         166,906           Retained earnings         57,830         41,265         614,889           Total shareholders' equity         153,624         153,719         1,633,435           Net unrealized gains on available-for-sale securities         22,361         12,625         237,766           Net deferred gains (losses) on hedging instruments         (134)         125         (1,433)           Land revaluation excess         326         326         3,474           Total accumulated other comprehensive income         22,553         13,077         239,807           Minority interests         1,587         1,442         16,881           Total net assets         177,766         168,239         1,890,123	<u> </u>		178	178	•
Net assets:         Preferred and common stock       80,096       80,096       851,640         Capital surplus       15,697       32,357       166,906         Retained earnings       57,830       41,265       614,889         Total shareholders' equity       153,624       153,719       1,633,435         Net unrealized gains on available-for-sale securities       22,361       12,625       237,766         Net deferred gains (losses) on hedging instruments       (134)       125       (1,433)         Land revaluation excess       326       326       3,474         Total accumulated other comprehensive income       22,553       13,077       239,807         Minority interests       1,587       1,442       16,881         Total net assets       177,766       168,239       1,890,123	Acceptances and guarantees		13,467	15,389	•
Preferred and common stock       80,096       80,096       851,640         Capital surplus       15,697       32,357       166,906         Retained earnings       57,830       41,265       614,889         Total shareholders' equity       153,624       153,719       1,633,435         Net unrealized gains on available-for-sale securities       22,361       12,625       237,766         Net deferred gains (losses) on hedging instruments       (134)       125       (1,433)         Land revaluation excess       326       326       3,474         Total accumulated other comprehensive income       22,553       13,077       239,807         Minority interests       1,587       1,442       16,881         Total net assets       177,766       168,239       1,890,123	Total liabilities		3,743,585	3,678,821	39,804,206
Preferred and common stock       80,096       80,096       851,640         Capital surplus       15,697       32,357       166,906         Retained earnings       57,830       41,265       614,889         Total shareholders' equity       153,624       153,719       1,633,435         Net unrealized gains on available-for-sale securities       22,361       12,625       237,766         Net deferred gains (losses) on hedging instruments       (134)       125       (1,433)         Land revaluation excess       326       326       3,474         Total accumulated other comprehensive income       22,553       13,077       239,807         Minority interests       1,587       1,442       16,881         Total net assets       177,766       168,239       1,890,123					
Capital surplus       15,697       32,357       166,906         Retained earnings       57,830       41,265       614,889         Total shareholders' equity       153,624       153,719       1,633,435         Net unrealized gains on available-for-sale securities       22,361       12,625       237,766         Net deferred gains (losses) on hedging instruments       (134)       125       (1,433)         Land revaluation excess       326       326       3,474         Total accumulated other comprehensive income       22,553       13,077       239,807         Minority interests       1,587       1,442       16,881         Total net assets       177,766       168,239       1,890,123					
Retained earnings         57,830         41,265         614,889           Total shareholders' equity         153,624         153,719         1,633,435           Net unrealized gains on available-for-sale securities         22,361         12,625         237,766           Net deferred gains (losses) on hedging instruments         (134)         125         (1,433)           Land revaluation excess         326         326         3,474           Total accumulated other comprehensive income         22,553         13,077         239,807           Minority interests         1,587         1,442         16,881           Total net assets         177,766         168,239         1,890,123			•	,	•
Total shareholders' equity         153,624         153,719         1,633,435           Net unrealized gains on available-for-sale securities         22,361         12,625         237,766           Net deferred gains (losses) on hedging instruments         (134)         125         (1,433)           Land revaluation excess         326         326         3,474           Total accumulated other comprehensive income         22,553         13,077         239,807           Minority interests         1,587         1,442         16,881           Total net assets         177,766         168,239         1,890,123	•		•	· · · · · · · · · · · · · · · · · · ·	•
Net unrealized gains on available-for-sale securities       22,361       12,625       237,766         Net deferred gains (losses) on hedging instruments       (134)       125       (1,433)         Land revaluation excess       326       326       3,474         Total accumulated other comprehensive income       22,553       13,077       239,807         Minority interests       1,587       1,442       16,881         Total net assets       177,766       168,239       1,890,123				41,265	
Net deferred gains (losses) on hedging instruments         (134)         125         (1,433)           Land revaluation excess         326         326         3,474           Total accumulated other comprehensive income         22,553         13,077         239,807           Minority interests         1,587         1,442         16,881           Total net assets         177,766         168,239         1,890,123			153,624	153,719	
Land revaluation excess         326         326         3,474           Total accumulated other comprehensive income         22,553         13,077         239,807           Minority interests         1,587         1,442         16,881           Total net assets         177,766         168,239         1,890,123			22,361	12,625	237,766
Total accumulated other comprehensive income         22,553         13,077         239,807           Minority interests         1,587         1,442         16,881           Total net assets         177,766         168,239         1,890,123	Net deferred gains (losses) on hedging instruments		(134)	125	(1,433)
Minority interests         1,587         1,442         16,881           Total net assets         177,766         168,239         1,890,123			326	326	3,474
Total net assets 177,766 168,239 1,890,123			22,553	13,077	239,807
m - 11/11/11/11 1	Minority interests		1,587	1,442	16,881
Total liabilities and net assets \( \frac{\pmathrm{Y}}{3} \) \( \frac{3}{3} \) \( \frac{3}{3} \) \( \frac{3}{3} \) \( \frac{3}{3} \) \( \frac{4}{3} \) \( \frac{694}{329} \)			177,766	168,239	1,890,123
	Total liabilities and net assets	¥	3,921,351 ¥	3,847,061 \$	41,694,329

Consolidated Income Statements The Kiyo Bank, Ltd. and its consolidated subsidiaries Years ended March 31, 2013 and 2012

		Millions of yen		Thousands of U.S. dollars <b>2013</b>
		2013	2012	
•				
Income Interest income:				
Interest income.  Interest on loans and bills discounted	¥	49 677 V	45 5C1 . Ф	464 410
	Ŧ	43,677 ¥	45,561 \$	464,410
Interest and dividends on securities		12,258	13,406	130,346
Other interest income		329	304	3,505
Fees and commissions		11,314	11,348	120,308
Other operating income		14,011	7,733	148,983
Other income		3,372	4,715	35,863
Total income		84,966	83,071	903,415
Expenses				
Interest expense:				
Interest on deposits		4,296	5,754	45,688
Interest on borrowings		609	597	6,483
Interest on payables under securities lending transactions		299	240	3,187
Other interest expense		301	419	3,209
Fees and commissions		3,986	3,900	42,392
Other operating expenses		4,049	6,034	43,061
General and administrative expenses		37,882	39,188	402,786
Other expenses		4,723	9,362	50,224
Total expenses		56,150	65,498	597,030
Income before income taxes and minority interests		28,815	17,572	306,385
Income taxes:		·		·
Current		1,619	364	17,222
Deferred		7,164	7,860	76,177
Total income taxes		8,784	8,224	93,399
Net income before minority interests		20,031	9,347	212,986
Minority interests in net income		124	81	1,322
Net income	¥	<b>19,906</b> ¥	9,265 \$	211,664
		Yen		U.S. dollars
Net income per share:				
Basic	¥	<b>29.11</b> ¥	12.85 <b>\$</b>	0.310

Consolidated Statements of Comprehensive Income The Kiyo Bank, Ltd. and its consolidated subsidiaries Years ended March 31, 2013 and 2012

	Millions of yen			Thousands of U.S. dollars
		2013	2012	2013
Net income before minority interests Other comprehensive income:	¥	<b>20,031</b> ¥	9,347 \$	212,986
Net unrealized gains on available-for-sale securities		9,761	12,260	103,793
Net deferred losses on hedging instruments		(260)	(93)	(2,770)
Land revaluation excess		-	25	
Total other comprehensive income		9,501	12,192	101,023
Comprehensive income	¥	<b>29,532</b> ¥	21,539 \$	314,009
Total comprehensive income attributable to:	¥	<b>29,532</b> ¥	21,539 \$	314,009
Owners of the parent		29,383	21,440	312,421
Minority interests		149	99	1,588

	Million	s of yen	Thousands of U.S. dollars
	2013	2012	2013
Shareholders' equity			
Preferred and common stock:  Balance at beginning of the year  **The common stock**	80,096	¥ 80,096 \$	851,64
Changes during the year	- 00,000	+ 60,030	p 001,04
Balance at end of the year	80,096	80,096	851.64
Capital surplus:			
Balance at beginning of the year	32,357	32,357	344,04
Changes during the year			
Retirement of treasury stock	(16,659)	•	(177,13
Total changes during the year	(16,659)	99.955	(177,13
Balance at end of the year	15,697	32,357	166,90
Retained earnings:			
Balance at beginning of the year	41,265	35,358	438,76
Changes during the year:	,	,	200,10
Cash dividends	(3,342)	(3,373)	(35,53
Net income	19,906	9,265	211,66
Reversal of land revaluation excess	-	14	
Total changes during the year	16,564	5,906	176,12
Balance at end of the year	57,830	41,265	614,88
_			
Treasury stock:			
Balance at beginning of the year	-	-	
Changes during the year	(10.050)		(155.10
Purchase of treasury stock	(16,659)	<u>-</u>	(177,13
Retirement of treasury stock Total changes during the year	16,659	<u> </u>	177,13
Balance at end of the year			
Balance at end of the year			
Total shareholders' equity:			
Balance at beginning of the year	153,719	147,812	1,634,44
Changes during the year:		,	_,,
Cash dividends	(3,342)	(3,373)	(35,53
Net income	19,906	9,265	211,66
Purchase of treasury stock	(16,659)	-	(177,13
Retirement of treasury stock	-	-	
Reversal of land revaluation excess	-	14	
Total changes during the year	(95)	5,906	(1,01
Balance at end of the year		450,540	1 000 10
cumulated other comprehensive income:	153,624 12,625	153,719 382	1,633,43
numulated other comprehensive income:  Net unrealized gains on available for sale securities:  Balance at beginning of the year  Changes during the year:	12,625	382	134,23
numulated other comprehensive income:  Net unrealized gains on available-for-sale securities:  Balance at beginning of the year  Changes during the year:  Net changes in items other than shareholders' equity	12,625 9,736	382 12,242	134,23 103,52
cumulated other comprehensive income: Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year	12,625 9,736 9,736	382 12,242 12,242	134,23 103,52 103,52
numulated other comprehensive income:  Net unrealized gains on available-for-sale securities:  Balance at beginning of the year  Changes during the year:  Net changes in items other than shareholders' equity	12,625 9,736	382 12,242	134,23 103,52 103,52
wumulated other comprehensive income:  Net unrealized gains on available for sale securities:  Balance at beginning of the year  Changes during the year:  Net changes in items other than shareholders' equity  Total changes during the year  Balance at end of the year	12,625 9,736 9,736	382 12,242 12,242	134,23 103,52 103,52
numulated other comprehensive income:  Net unrealized gains on available-for-sale securities:  Balance at beginning of the year  Changes during the year:  Net changes in items other than shareholders' equity  Total changes during the year  Balance at end of the year	12,625 9,736 9,736	382 12,242 12,242	134,23 103,52 103,52 237,76
umulated other comprehensive income:  Net unrealized gains on available-for-sale securities:  Balance at beginning of the year  Changes during the year:  Net changes in items other than shareholders' equity  Total changes during the year  Balance at end of the year  Net deferred gains (losses) on hedging instruments:	12,625 9,736 9,736 22,361	382 12,242 12,242 12,625	134,23 103,52 103,52 237,76
numulated other comprehensive income:  Net unrealized gains on available-for-sale securities:  Balance at beginning of the year  Changes during the year:  Net changes in items other than shareholders' equity  Total changes during the year  Balance at end of the year  Net deferred gains (losses) on hedging instruments:  Balance at beginning of the year	12,625 9,736 9,736 22,361	382 12,242 12,242 12,625	134,23 103,52 103,52 237,76
winulated other comprehensive income:  Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year:	12,625 9,736 9,736 22,361	382 12,242 12,242 12,625	134,23 103,52 103,52 237,76 1,38
Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year	12,625 9,736 9,736 22,361 125 (260) (260)	382 12,242 12,242 12,625 219 (93) (93)	134,23 103,52 103,52 237,76 1,38 (2,77 (2,77
Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity	12,625 9,736 9,736 22,361 125 (260)	382 12,242 12,242 12,625 219 (93)	134,28 103,52 103,52 237,76 1,38 (2,77 (2,77
wumulated other comprehensive income:  Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year	12,625 9,736 9,736 22,361 125 (260) (260)	382 12,242 12,242 12,625 219 (93) (93)	134,23 103,52 103,52 237,76 1,38 (2,77 (2,77
numulated other comprehensive income:  Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year	12,625 9,736 9,736 22,361 125 (260) (260)	382 12,242 12,242 12,625 219 (93) (93)	184,28 108,52 108,52 237,76 1,38 (2,77 (2,77 (1,48
Examulated other comprehensive income:  Net unrealized gains on available-for-sale securities:  Balance at beginning of the year  Changes during the year:  Net changes in items other than shareholders' equity  Total changes during the year  Balance at end of the year  Net deferred gains (losses) on hedging instruments:  Balance at beginning of the year  Changes during the year:  Net changes in items other than shareholders' equity  Total changes during the year  Balance at end of the year  Land revaluation excess:	12,625 9,736 9,736 22,361 125 (260) (260) (134)	382 12,242 12,242 12,625 219 (93) (93) (93)	184,28 108,52 108,52 237,76 1,38 (2,77 (2,77 (1,48
Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Land revaluation excess: Balance at beginning of the year Changes during the year  Land revaluation excess: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity	12,625 9,736 9,736 22,361 125 (260) (260) (134)	382 12,242 12,242 12,625 219 (93) (93) 125 316 10	134,23 103,52 103,52 237,76 1,33 (2,77 (2,77 (1,43
Examulated other comprehensive income:  Net unrealized gains on available-for-sale securities:  Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Land revaluation excess: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes in items other than shareholders' equity	12,625 9,736 9,736 22,361 125 (260) (260) (134) 326	382 12,242 12,242 12,625 219 (93) (93) (93) 125 316 10	134,28 103,52 103,52 237,76 1,38 (2,77 (2,77 (1,48 3,47
Examulated other comprehensive income:  Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Land revaluation excess: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity	12,625 9,736 9,736 22,361 125 (260) (260) (134)	382 12,242 12,242 12,625 219 (93) (93) 125 316 10	134,28 103,52 103,52 237,76 1,38 (2,77 (2,77 (1,48 3,47
Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year: Balance at end of the year Land revaluation excess: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year: Net changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year	12,625 9,736 9,736 22,361 125 (260) (260) (134) 326	382 12,242 12,242 12,625 219 (93) (93) (93) 125 316 10	134,28 103,52 103,52 237,76 1,38 (2,77 (2,77 (1,48 3,47
Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Land revaluation excess: Balance at beginning of the year Changes during the year Land revaluation excess: Balance at beginning of the year Changes during the year Total changes in items other than shareholders' equity Total changes in items other than shareholders' equity Total changes during the year Balance at end of the year Total accumulated other comprehensive income	12,625 9,736 9,736 22,361 125 (260) (260) (134) 326	382 12,242 12,242 12,625 219 (93) (93) 125 316 10 10 326	184,28 103,52 103,52 237,76 1,38 (2,77 (2,77 (1,48 3,47 3,47
Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year: Balance at end of the year Land revaluation excess: Balance at beginning of the year Changes during the year Land revaluation excess: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes in items other than shareholders' equity Total changes during the year Balance at end of the year Balance at end of the year	12,625 9,736 9,736 22,361 125 (260) (260) (134) 326	382 12,242 12,242 12,625 219 (93) (93) (93) 125 316 10	134,23 103,52 103,52 237,76 1,33 (2,77 (2,77 (1,43 3,47
Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year: Balance at end of the year Land revaluation excess: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Total accumulated other comprehensive income Balance at beginning of the year Changes during the year:	12,625 9,736 9,736 22,361 125 (260) (260) (134) 326 - 326 13,077	382 12,242 12,242 12,625 219 (93) (93) 125 316 10 326	134,23 103,52 103,52 237,76 1,38 (2,77 (2,77 (1,43 3,47 139,05
Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Land revaluation excess: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Total accumulated other comprehensive income Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity	12,625 9,736 9,736 22,361 125 (260) (260) (134) 326 326 13,077 9,476	382 12,242 12,242 12,625 219 (93) (93) 125 316 10 10 326 918 12,159	134,23 103,52 103,52 237,76 1,33 (2,77 (2,77 (1,48 3,47 139,05 100,75
Net unrealized gains on available for sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year  Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Land revaluation excess: Balance at beginning of the year Changes during the year  Land revaluation excess: Balance at beginning of the year Changes during the year  Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Total accumulated other comprehensive income Balance at beginning of the year Changes during the year  Net changes in items other than shareholders' equity Total changes in items other than shareholders' equity	12,625 9,736 9,736 22,361 125 (260) (260) (134) 326 	382 12,242 12,242 12,625 219 (93) (93) 125 316 10 10 326 918 12,159 12,159	134,23 103,52 103,52 237,76 1,33 (2,77 (1,43 3,47 139,05 100,75 100,75
Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Land revaluation excess: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Total accumulated other comprehensive income Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity	12,625 9,736 9,736 22,361 125 (260) (260) (134) 326 326 13,077 9,476	382 12,242 12,242 12,625 219 (93) (93) 125 316 10 10 326 918 12,159	134,23 103,52 103,52 237,76 1,33 (2,77 (1,43 3,47 139,05 100,75 100,75
Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Land revaluation excess: Balance at beginning of the year Land revaluation excess: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at beginning of the year Changes during the year Balance at end of the year Total accumulated other comprehensive income Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year	12,625 9,736 9,736 22,361 125 (260) (260) (134) 326 	382 12,242 12,242 12,625 219 (93) (93) 125 316 10 10 326 918 12,159 12,159	134,23 103,52 103,52 237,76 1,33 (2,77 (1,43 3,47 139,05 100,75 100,75
Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Land revaluation excess: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Total accumulated other comprehensive income Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes in items other than shareholders' equity Total changes during the year Balance at end of the year Balance at end of the year	12,625 9,736 9,736 22,361 125 (260) (260) (134) 326 326 13,077 9,476 9,476 9,476 22,553	382 12,242 12,242 12,625 219 (93) (93) 125 316 10 326 918 12,159 12,159 13,077	134,23 103,52 103,52 237,76 1,33 (2,77 (2,77 (1,43 3,47 139,05 100,75 100,75 239,80
Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Land revaluation excess: Balance at beginning of the year Changes during the year  Land revaluation excess: Balance at beginning of the year Changes during the year  Net changes in items other than shareholders' equity Total changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Total accumulated other comprehensive income Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes in items other than shareholders' equity Total changes during the year  Balance at beginning of the year  Balance at end of the year	12,625 9,736 9,736 22,361 125 (260) (260) (134) 326 	382 12,242 12,242 12,625 219 (93) (93) 125 316 10 10 326 918 12,159 12,159	134,23 103,52 103,52 237,76 1,33 (2,77 (2,77 (1,43 3,47 139,05 100,75 100,75 239,80
Examulated other comprehensive income:  Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Land revaluation excess: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes in items other than shareholders' equity Total changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Total accumulated other comprehensive income Balance at beginning of the year Net changes in items other than shareholders' equity Total changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Balance at end of the year  Balance at end of the year  Balance at end of the year	12,625 9,736 9,736 22,361 125 (260) (260) (134) 326 326 13,077 9,476 9,476 22,553 1,442	382 12,242 12,242 12,625 219 (93) (93) 125 316 10 10 326 918 12,159 12,159 13,077	134,23 103,52 103,52 237,76 1,33 (2,77 (2,77 (1,43 3,47 139,05 100,75 100,75 239,80
Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Changes during the year Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Land revaluation excess: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year  Total changes during the year Balance at end of the year Total accumulated other comprehensive income Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year	12,625 9,736 9,736 22,361 125 (260) (260) (134) 326 	382 12,242 12,242 12,625 219 (93) (93) 125 316 10 326 918 12,159 12,159 13,077	134,23 103,52 103,52 237,76 1,38 (2,77 (2,77 (1,43 3,47 139,05 100,75 239,80 15,33 1,54
Examulated other comprehensive income:  Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Land revaluation excess: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes in items other than shareholders' equity Total changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Total accumulated other comprehensive income Balance at beginning of the year Net changes in items other than shareholders' equity Total changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Balance at end of the year  Balance at end of the year  Balance at end of the year	12,625 9,736 9,736 22,361 125 (260) (260) (134) 326 326 13,077 9,476 9,476 22,553 1,442	382  12,242  12,242  12,625  219  (93)  (93)  125  316  10  10  326  918  12,159  12,159  13,077  1,347	134,23 103,52 103,52 237,76 1,33 (2,77 (2,77 (1,43 3,47 139,05 100,75 100,75 239,80 15,33 1,54 1,54
Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Land revaluation excess: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Total accumulated other comprehensive income Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Balance at end of the year Balance at end of the year Balance at beginning of the year Balance at items other than shareholders' equity Total changes in items other than shareholders' equity	12,625 9,736 9,736 22,361 125 (260) (260) (134) 326 326 13,077 9,476 9,476 9,476 22,553 1,442 145	382 12,242 12,242 12,625 219 (93) (93) 125 316 10 10 326 918 12,159 12,159 13,077 1,347 95	134,23 103,52 103,52 237,76 1,33 (2,77 (2,77 (1,43 3,47 139,05 100,75 100,75 239,80 15,33 1,54 1,54
Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Balance at end of the year Land revaluation excess: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes in items other than shareholders' equity Total changes in items other than shareholders' equity Total changes during the year Balance at end of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at beginning of the year Balance at end of the year Balance at end of the year Balance at end of the year Total changes during the year Balance at end of the year Nority interests Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year: Net changes in items other than shareholders' equity	12,625 9,736 9,736 22,361 125 (260) (260) (134) 326 326 13,077 9,476 9,476 9,476 22,553 1,442 145	382 12,242 12,242 12,625 219 (93) (93) 125 316 10 10 326 918 12,159 12,159 13,077 1,347 95	134,28 103,52 103,52 237,76 1,38 (2,77) (2,77) (1,48 3,47 139,06 100,78 100,78 239,80 15,38
Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Balance at end of the year Land revaluation excess: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at beginning of the year Changes during the year Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Net changes in items other than shareholders' equity Total changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Balance at end of the year Balance at end of the year Changes during the year Balance at end of the year Total changes during the year Dority interests Balance at beginning of the year Net changes in items other than shareholders' equity Total changes during the year: Net changes in items other than shareholders' equity Total changes during the year	12,625 9,736 9,736 22,361 125 (260) (260) (134) 326 326 13,077 9,476 9,476 9,476 22,553 1,442 145	382 12,242 12,242 12,625 219 (93) (93) 125 316 10 10 326 918 12,159 12,159 13,077 1,347 95	134,28 103,52 237,76 1,38 (2,77 (2,77 (1,48 3,47 139,08 100,78 239,80 15,38 1,54 1,68
Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at beginning of the year Balance at end of the year  Land revaluation excess: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes in items other than shareholders' equity Total changes in items other than shareholders' equity Total changes during the year Balance at end of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Dotal accumulated other comprehensive income Balance at beginning of the year Changes during the year Balance at end of the year Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at beginning of the year Balance at beginning of the year Balance at beginning of the year Balance at end of the year Balance at end of the year	12,625 9,736 9,736 22,361  125 (260) (260) (134)  326	382 12,242 12,242 12,625 219 (93) (93) (93) 125 316 10 10 326 918 12,159 12,159 13,077 1,347 95 95 1,442	134,23 103,52 103,52 237,76  1,38 (2,77 (2,77 (1,43 3,47 139,05 100,75 100,75 239,80 15,33 1,54 1,688 1,788,83
Examulated other comprehensive income:  Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Land revaluation excess: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes in items other than shareholders' equity Total changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Total accumulated other comprehensive income Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Balance at end of the year  Changes during the year: Net changes in items other than shareholders' equity Total changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Balance at end of the year Changes during the year	12,625 9,736 9,736 22,361 125 (260) (260) (134) 326 13,077 9,476 9,476 22,553 1,442 145 1,587 168,239 (3,342)	382  12,242  12,242  12,625  219  (93)  (93)  125  316  10  10  326  918  12,159  12,159  13,077  1,347  95  95  1,442  150,078  (3,373)	134,28 103,52 103,52 237,76 1,38 (2,77 (1,48 3,47 139,08 100,78 100,78 239,86 15,38 1,54 1,58 1,788,88 (35,58
Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Changes during of the year Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Balance at end of the year Land revaluation excess: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Total accumulated other comprehensive income Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Balance at end of the year Balance at end of the year Changes during the year Balance at end of the year Balance at end of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at beginning of the year Changes during the year Balance at end of the year	12,625 9,736 9,736 22,361  125 (260) (260) (134)  326 326  13,077 9,476 9,476 22,553  1,442 145 1,587  168,239 (3,342) 19,906	382 12,242 12,242 12,625 219 (93) (93) (93) 125 316 10 10 326 918 12,159 12,159 13,077 1,347 95 95 1,442	134,23 103,52 103,52 237,76 1,33 (2,77 (2,77 (1,43) 3,47 139,05 100,75 239,80 15,33 1,54 16,88 1,788,83 (35,53 211,66
Examulated other comprehensive income:  Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Land revaluation excess: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at hed of the year  Total accumulated other comprehensive income Balance at hed of the year Changes during the year: Net changes in items other than shareholders' equity Total changes in items other than shareholders' equity Total changes in items other than shareholders' equity Total changes during the year Balance at beginning of the year Balance at end of the year  Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Changes during the year Balance at beginning of the year Changes during the year Balance at end of the year  Balance at end of the year  Cash dividends Net income Purchase of treasury stock	12,625 9,736 9,736 22,361 125 (260) (260) (134) 326 13,077 9,476 9,476 22,553 1,442 145 1,587 168,239 (3,342)	382  12,242  12,242  12,625  219  (93)  (93)  125  316  10  10  326  918  12,159  12,159  13,077  1,347  95  1,442  150,078  (3,373)  9,265	134,23
Examulated other comprehensive income:  Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at beginning of the year Balance at end of the year  Land revaluation excess: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes in items other than shareholders' equity Total changes during the year Balance at end of the year Changes during the year  Total accumulated other comprehensive income Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year Balance at end of the year Changes during the year Balance at beginning of the year Changes during the year Balance at beginning of the year Changes during the year Balance at beginning of the year Changes during the year Sal net assets Balance at end of the year Changes during the year Changes during the year Changes during the year Gash dividends Net income Purchase of treasury stock Reversal of land revaluation excess	12,625 9,736 9,736 22,361  125 (260) (260) (134)  326	382 12,242 12,242 12,625 219 (93) (93) (93) 125 316 10 10 326 918 12,159 12,159 13,077 1,347 95 95 1,442 150,078 (3,373) 9,265 14	134,23 103,52 103,52 237,76  1,33 (2,77 (2,77 (1,43 3,47 139,05 100,75 100,75 239,80 15,33 1,54 16,88 1,788,83 (35,53 211,66 (177,13
Examulated other comprehensive income:  Net unrealized gains on available-for-sale securities: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Net deferred gains (losses) on hedging instruments: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Land revaluation excess: Balance at beginning of the year Changes during the year: Net changes in items other than shareholders' equity Total changes during the year Balance at hed of the year  Total accumulated other comprehensive income Balance at hed of the year Changes during the year: Net changes in items other than shareholders' equity Total changes in items other than shareholders' equity Total changes in items other than shareholders' equity Total changes during the year Balance at beginning of the year Balance at end of the year  Net changes in items other than shareholders' equity Total changes during the year Balance at end of the year  Changes during the year Balance at beginning of the year Changes during the year Balance at end of the year  Balance at end of the year  Cash dividends Net income Purchase of treasury stock	12,625 9,736 9,736 22,361  125 (260) (260) (134)  326 326  13,077 9,476 9,476 22,553  1,442 145 1,587  168,239 (3,342) 19,906	382  12,242  12,242  12,625  219  (93)  (93)  125  316  10  10  326  918  12,159  12,159  13,077  1,347  95  1,442  150,078  (3,373)  9,265	134,23 103,52 103,52 237,76 1,38 (2,77 (2,77 (1,43 3,47 139,05 100,75 239,80 15,33 1,54 1,68 1,788,83 211,66

Cash flows from operating activities:		Millions of yen		Thousands of U.S. dollars
Income before income taxos and minority interests				
Income before income taxos and minority interests				
Depreciation	Cash flows from operating activities:			
Impairment loss on fixed assets   8   37   28   Increase (decrease) in reserve for possible loan losses   2,011   1,1515   21,496   Increase (decrease) in accrued employees' severance and retirement benefits   2   0   22   Increase (decrease) in reserve for reimbursement of deposit   32   63   344   Increase (decrease) in reserve for reimbursement of deposit   32   63   344   Increase (decrease) in provision for contingent losses   34   650   366   Interest common   66,2660   659,273   6598,2811   Interest expense   5,568   7,012   58,567   (Gaina) losses on foreign exchange transactions   14,945   94   1158,915   (Gaina) losses on foreign exchange transactions   14,945   94   1158,915   (Gaina) losses on foreign exchange transactions   14,945   94   1158,915   (Gaina) losses on foreign exchange transactions   56   48   603   Ret (increase) decrease in loans and bills discounted   36,660   (40,688   339,009   Net (increase) decrease in loans and bills discounted   36,680   (40,688   390,009   Net increase (decrease) in deposits   38,770   53,73   890,697   Net increase (decrease) in denorwoed money (excluding subordinated loans   4,956   4,918   (74,285 )   Net increase (decrease) in denorwoed money (excluding subordinated loans   4,956   4,918   (74,285 )   Net increase) decrease in foreign exchange assets   227   66   (2,252 )   Net increase (decrease) in foreign exchange assets   227   66   (2,252 )   Net increase (decrease) in foreign exchange assets   36,574   55,415   601,540   Interest received   36,574   55,415   601,540   Interest received   36,574   55,415   601,540   Interest paid   39,911   39,342   30,363   30,363   Net (ancrease) decrease in foreign exchange assets   36,590   175,220   36,500   Net cash provided by (used in) operating activities   377,877   248,229   4,017,837   Redemption of securities   36,579   3,000   1,453,011   Net cash provided by (used in) investing activities   378,877   248,229   4,017,837   Redemption of securities   36,500   3,000   1,453,011   Net cash towoldends to	Income before income taxes and minority interests ¥	28,815 ¥	17,572 <b>\$</b>	306,385
Increase (decrease) in reserve for possible loan losses   (2,021)   (1,515)   (21,496)   Increase (decrease) in reserve for reimbursement of deposit   32   63   343   Increase (decrease) in provision for contingent losses   34   (56)   366   366   Increase (decrease) in provision for contingent losses   34   (56)   366   366   Increase (decrease) in provision for contingent losses   34   (56)   368   Increase (decrease) in provision for contingent losses   34   (56)   368   Interest income   (56,266)   (59,273)   (598,261)   Interest expense   (5,508   7,012   55,567   (598,261)   Interest expense   (5,799)   (2,038   (93,563)   Interest income   (14,946)   94   (158,915)   Interest income   (14,946)   94   (168,915)   Interest income   (14,946)   94   (168,915)   Interest policy   (14,946)   (16,98)   (39,009)   Interest policy   (14,946)   (16,98)   (39,009)   Interest policy   (14,946)   (16,98)   (16,98)   Interest policy   (14,946)   (16,98)   (16,98)   Interest policy   (14,946)   (16,98)   (16,99)   (16,99)   Interest policy   (14,946)   (16,99)   (16,99)   (16,99)   Interest policy   (14,946)   (16,99)   (16,99)   (16,99)   (16,99)   Interest policy   (14,946)   (16,99)   (16,9	Depreciation	4,114	4,234	43,753
Increase (decrease) in accrued employees' severance and retirement benefits   2	Impairment loss on fixed assets		37	
Increase (decrease) in provision for contingent losses   34   56   366     Interest income   56,266   (59,273)   (598,261)     Interest expense   5,508   7,012   58,567     (Cains) losses on securities transactions   (3,799   2,038   693,563)     (Cains) losses on securities transactions   (14,946)   94   (158,915)     (Cains) losses on sale or disposal of fixed assets   56   64   86   603     Net (increase) decrease in trading account securities   596   2,108   6,382     Net (increase) decrease in trading account securities   596   2,108   6,382     Net (increase) decrease in due from banks   (70,000   7   (744,285)     Net (increase) decrease in due from banks   (70,000   7   (744,285)     Net (increase) decrease in due from banks   (70,000   7   (744,285)     Net increase (decrease) in porrowed money (excluding subordinated loans   (43,269   4.918   (52,383)     Net increase (decrease) in payables under securities lending transactions   (40,287   32,038   (109,386)     Net increase) decrease in foreign exchange assets   (237)   (6)   (2,528)     Net increase (decrease) in foreign exchange assets   (39)   (23)   (36)     Interest received   (9,921   6),312   (106,497)     Other, net   (1,153   (8,628)   12,266     Subtotal   (80,290   175,220   (855,740)     Interest paid   (9,921   6),312   (106,497)     Other, net   (1,153   (8,628)   12,266     Subtotal   (80,290   175,220   (855,769)     Net cash provided by (used in) operating activities   (80,654)   (17,466   (857,569)      Net cash provided by (used in) operating activities   (14,960   (13,00)   (13,00)   (14,960   (13,00)   (14,960   (13,00)   (14,960   (13,00)   (14,960   (13,00)   (14,960   (13,00)   (14,960   (13,00)   (14,960   (13,00)   (14,960   (13,00)   (14,960   (13,00)   (14,960   (13,00)   (14,960   (14		(2,021)	(1,515)	(21,496)
Interest income   1,666,266   1,650,273   1,650,261     Interest income   1,550,8   7,012   5,556     Interest expense   1,550,8   1,550,8   1,550,8     Interest expense   1,550,8   1,550,8	Increase (decrease) in accrued employees' severance and retirement benefits			22
Interest income	Increase (decrease) in reserve for reimbursement of deposit	<b>32</b>	63	343
Interest expense   5,508   7,012   58,567   (Gains) losses on securities transactions   (8,799)   2,038   (93,563)   (Gains) losses on foreign exchange transactions   (14,945)   94   (158,915)   (Gains) losses on foreign exchange transactions   (14,945)   94   (158,915)   (Gains) losses on face of disposal of fixed assets   56   48   603   (60,680)   (60,688)	Increase (decrease) in provision for contingent losses		(,	
Gainal losses on securities transactions         (8,799)         2,038         (93,563)           Gainal losses on foreign exchange transactions         (14,945)         94         (158,915)           Gainal losses on sales or disposal of fixed assets         56         48         603           Net (increase) decrease in loans and bills discounted         (36,680)         (40,688)         (390,009)           Net increase decrease in deposits         83,770         53,773         890,697           Net increase) decrease in the from banks         (70,000)         - (74,4285)           Net increase) decrease in borrowed money (excluding subordinated loans)         (49,26)         4,918         (52,383)           Net (increase) decrease in foreign exchange assets         (237)         (6)         (2,528)           Net increase (decrease) in foreign exchange liabilities         (3)         (23)         (36)           Net increase (decrease) in foreign exchange liabilities         (36,574)         55,415         601,540           Interest paid         (9,921)         (9,342)         (10,6,497)           Other, net         1,153         (8,628)         12,266           Subtotal         (30,65)         (36,573)         (3,869)           Net cash provided by (used in) operating activities         (36,577) <td< td=""><td>Interest income</td><td></td><td>(59,273)</td><td>(598,261)</td></td<>	Interest income		(59,273)	(598,261)
Gains) losses on foreign exchange transactions         (14,945)         94         (158,915)           Gains) losses on sales or disposal of fixed assets         58         48         603           Net (increase) decrease in trading account securities         595         2,108         6,332           Net (increase) decrease in loans and bills discounted         (36,680)         (40,688)         389,009           Net (increase) decrease in due from banks         (70,000)         -         744,285           Net (increase) decrease in due from banks         (40,000)         -         744,285           Net (increase) decrease in due from banks         (40,000)         -         744,285           Net (increase) decrease in call loans         (46,865)         112,399         (498,304)           Net (increase) decrease in foreign exchange assets         (227)         (6)         (2,528)           Net (increase) decrease in foreign exchange assets         (33)         (23)         (35)           Net (increase) decrease in foreign exchange assets         (33)         (23)         (35)           Net (increase) decrease in foreign exchange assets         (38)         (33)         (23)         (35)           Net (increase) decrease in foreign exchange assets         (38)         (35)         (35)           Net (asse	Interest expense		7,012	58,567
Gains) losses on sales or disposal of fixed assets         56         48         603           Net (increase) decrease in trading accounts securities         595         2,108         6,332           Net (increase) decrease in loans and bills discounted         (36,680)         (40,688)         399,099           Net increase (decrease) in deposits         83,770         53,773         890,697           Net increase (decrease) in deposits         (70,000)         - (74,4285)           Net increase (decrease) in borrowed money (excluding subordinated loans)         (49,96)         4,918         (52,383)           Net (increase) decrease in cloans         (46,666)         112,399         (498,304)           Net increase) decrease in foreign exchange assets         (237)         (6)         (2,528)           Net increase) decrease in foreign exchange liabilities         (3)         (23)         (35)           Interest received         56,574         58,415         601,540           Interest paid         (9,921)         (9,342)         (105,497)           Other, net         1,153         (8,029)         175,220         (853,700)           Subtotal         (80,290)         175,220         (863,700)         (38,76)           Proceas from investing activities         (364,577)         (590,043)	(Gains) losses on securities transactions	(8,799)	2,038	(93,563)
Net (increase) decrease in loans and bills discounted         595         2,108         6,332           Net (increase) decrease in loans and bills discounted         (36,680)         (40,688)         (390,09)           Net (increase) decrease in due from banks         (70,000)         7         (744,285)           Net (increase) decrease in borrowed money (excluding subordinated loans)         (49,26)         4,918         (52,383)           Net (increase) decrease in in borrowed money (excluding subordinated loans)         (46,865)         112,399         (498,304)           Net increase (decrease) in payables under securities lending transactions         (10,287)         32,038         (109,386)           Net increase (decrease) in foreign exchange assets         (237)         (6)         (2,528)           Net increase (decrease) in foreign exchange liabilities         (3)         (23)         (35)           Interest received         (1,921)         (9,321)         (9,342)         (105,497)           Interest received         (1,153)         (8,628)         12,268           Subtotal         (30,33)         (573)         (3,869)         12,266           Subtotal         (80,290)         175,220         (863,700)           Increase paid         (80,544)         (17,464)         (857,569)           <	(Gains) losses on foreign exchange transactions	(14,945)	94	(158,915)
Net (increase) decrease in loans and bills discounted   \$36,80   \$39,009   Net increase (decrease) in deposits   \$3,770   \$53,773   \$890,697   Net (increase) decrease in due from banks   \$70,000   \$-\$ (744,285)   Net increase (decrease) in borrowed money (excluding subordinated loans)   \$4,926   \$4,918   \$62,383   Net (increase) decrease in call loans   \$48,665   \$112,399   \$498,304   Net increase (decrease) in payables under securities lending transactions   \$10,287   \$32,038   \$109,386   Net (increase) decrease in foreign exchange assets   \$2377   \$6   \$2,528   \$10,000   \$2,528   \$10,000   \$1,528   \$10,000   \$1,528   \$10,000   \$1,	(Gains) losses on sales or disposal of fixed assets	56	48	603
Net increase (decrease) in deposits   Ret (increase) decrease in due from banks   C70,000   C744,285   Net (increase) decrease in borrowed money (excluding subordinated loans   C70,000   C744,285   Net (increase) decrease) in borrowed money (excluding subordinated loans   C70,000   C74,285   Net (increase) decrease) in payables under securities lending transactions   C70,200   C70,200   C70,200   Net increase (decrease) in foreign exchange assets   C237   C70   C70,200   C70,200   Net increase (decrease) in foreign exchange liabilities   C70,200   C70,200   C70,200   C70,200   Net increase (decrease) in foreign exchange liabilities   C70,200   C70,200   C70,200   C70,200   Net increase (decrease) in foreign exchange liabilities   C70,200   C70,	Net (increase) decrease in trading account securities	595	2,108	6,332
Net (increase) decrease in due from banks         (70,000)         - (744,285)           Net increase (decrease) in borrowed money (excluding subordinated loans)         (4,926)         4,918         (52,383)           Net increase (decrease) in call loans         (46,865)         112,399         (498,304)           Net increase (decrease) in prosign exchange assets         (237)         (6)         (2,528)           Net (increase) decrease in foreign exchange assets         (237)         (6)         (2,528)           Net increase (decrease) in foreign exchange liabilities         (237)         (6)         (2,528)           Interest paid         (56,574         58,415         601,540           Interest paid         (9,921)         (9,342)         (105,497)           Other, net         1,153         (8,628)         12,266           Subtotal         (80,290)         175,220         (853,700)           Income taxes paid         (363)         (573)         (3,869)           Net cash provided by (used in) operating activities         (80,654)         174,646         (857,569)           Purchases of securities         377,877         248,229         4,017,837           Redemption of securities         126,173         143,301         1,341,560           Purchases of tangible f	Net (increase) decrease in loans and bills discounted	(36,680)	(40,688)	(390,009)
Net increase (decrease) in borrowed money (excluding subordinated loans)         (4,926)         4,918         (52,383)           Net (increase) decrease in call loans         (46,865)         112,399         (498,304)           Net (increase) decrease) in payables under securities lending transactions         (10,287)         32,038         (109,386)           Net (increase) decrease) in foreign exchange assets         (237)         (6)         (2,528)           Net increase (decrease) in foreign exchange liabilities         (30)         (23)         (35)           Interest received         56,574         58,415         601,546           Interest paid         (9,921)         (9,342)         (105,497)           Other, net         1,153         (8,628)         12,268           Subtotal         (80,290)         175,220         (653,700)           Income taxes paid         (363)         (573)         (3,869)           Net cash provided by (used in) operating activities         80,664         174,646         (857,569)           Purchases of securities         (364,577)         (590,043)         (3,876,422)           Proceeds from sales of securities         (37,877         248,229         4,017,837           Redemption of securities         (1,96)         (1,338)         (15,909)     <	Net increase (decrease) in deposits	83,770	53,773	890,697
Net (increase) decrease in payables under securities lending transactions   (10,287)   32,038   (109,386)   Net increase (decrease) in payables under securities lending transactions   (10,287)   32,038   (109,386)   Net (increase) decrease) in foreign exchange assets   (237)   (6)   (2,528)   Net increase (decrease) in foreign exchange liabilities   (3)   (23)   (35)   Interest received   (56,574   58,415   601,540   (10,5497)   (105,497)   (10	Net (increase) decrease in due from banks	(70,000)	-	(744,285)
Net increase (decrease) in payables under securities lending transactions         (10,287)         32,038         (109,386)           Net (increase) decrease in foreign exchange assets         (237)         (6)         (2,528)           Net increase (decrease) in foreign exchange liabilities         (3)         (23)         (35)           Interest received         56,574         58,415         601,540           Interest paid         (9,921)         (9,342)         (105,497)           Other, net         1,153         (8,628)         12,266           Subtotal         (80,290)         175,220         (853,700)           Income taxes paid         (363)         (573)         (3,869)           Net cash provided by (used in) operating activities         (80,654)         174,646         (857,569)           Net cash provided by (used in) operating activities         377,877         (590,043)         (3,876,422)           Proceeds from sales of securities         377,877         248,229         4,017,837           Redemption of securities         126,173         143,301         1,341,560           Purchases of tangible fixed assets         (1,496)         (1,308)         (15,909)           Proceeds from sales of tangible fixed assets         (16         53         176	Net increase (decrease) in borrowed money (excluding subordinated loans)	(4,926)	4,918	(52,383)
Net increase (decrease) in payables under securities lending transactions         (10,287)         32,038         (109,386)           Net (increase) decrease in foreign exchange assets         (237)         (6)         (2,528)           Net increase (decrease) in foreign exchange liabilities         (3)         (23)         (35)           Interest received         56,574         58,415         601,540           Interest paid         (9,921)         (9,342)         (105,497)           Other, net         1,153         (8,628)         12,266           Subtotal         (80,290)         175,220         (853,700)           Income taxes paid         (363)         (573)         (3,869)           Net cash provided by (used in) operating activities         (80,654)         174,646         (857,569)           Net cash provided by (used in) operating activities         377,877         (590,043)         (3,876,422)           Proceeds from sales of securities         377,877         248,229         4,017,837           Redemption of securities         126,173         143,301         1,341,560           Purchases of tangible fixed assets         (1,496)         (1,308)         (15,909)           Proceeds from sales of tangible fixed assets         (16         53         176	Net (increase) decrease in call loans		112,399	(498,304)
Net (increase) decrease in foreign exchange assets         (237)         (6)         (2,528)           Net increase (decrease) in foreign exchange liabilities         (3)         (23)         (35)           Interest received         56,574         58,415         60,1540           Interest paid         (9,921)         (9,342)         (105,497)           Other, net         1,153         (8,628)         12,266           Subtotal         (80,290)         175,220         (853,700)           Income taxes paid         (363)         (573)         (3,869)           Net cash provided by (used in) operating activities         80,654         174,646         (857,569)           Purchases of securities         (364,577)         (590,043)         (3,876,422)           Proceeds from sales of securities         377,877         248,229         4017,837           Redemption of securities         126,173         143,301         1,841,560           Purchases of tangible fixed assets         (1,496)         (1,308)         (15,909)           Proceeds from sales of tangible fixed assets         (1,338)         (824)         (14,230)           Expenses on execution of asset retirement obligations         5         (5)         -           Expenses on execution of asset retirement oblig	Net increase (decrease) in payables under securities lending transactions		32,038	
Net increase (decrease) in foreign exchange liabilities   16,33   12,33   13,53     Interest received   156,574   58,415   601,540     Interest paid   (9,921)   (9,342)   (105,497)     Other, net   1,153   (8,628)   12,266     Subtotal   (80,290)   175,220   (853,700)     Income taxes paid   (80,290)   175,220   (853,700)     Income taxes paid   (80,654)   174,646   (857,669)     Net cash provided by (used in) operating activities   (80,654)   174,646   (857,669)     Vereases of securities   (80,654)   174,646   (857,669)     Vereases of securities   (364,577)   (590,043)   (3,876,422)     Proceeds from sales of securities   377,877   248,229   4,017,837     Redemption of securities   126,173   143,301   1,341,669     Purchases of tangible fixed assets   1,496   (1,308)   (15,909)     Proceeds from sales of tangible fixed assets   16   53   176     Purchases of intangible fixed assets   1,338   (824)   (14,230)     Expenses on execution of asset retriement obligations   5   (5)   5     Net cash provided by (used in) investing activities   136,655   (200,597)   1,453,012      Cash flows from financing activities   3,000   (5,000)   (31,898)     Payment of subordinated bonds   (3,000)   (5,000)   (31,898)     Payment of cash dividends to minority interests   (4,00)   (4,00)     Purchase of treasury stock   (16,659)   (7,7137)     Net cash used in financing activities   (23,006)   (5,378)   (244,618)     Poreign currency translation adjustments of cash and cash equivalents   54   (6)   574     Net increase (decrease) in cash and cash equivalents   33,049   (31,335)   351,399     Other increase (decrease) in cash and cash equivalents   33,049   (31,335)   351,399     Other increase (decrease) in cash and cash equivalents   34,049   116,185   392,179     Other increase (decrease) in cash and cash equivalents   34,049   116,185   392,179     Other increase (decrease) in cash and cash equivalents   34,049   116,185   392,179     Other increase (decrease) in cash and cash equivalents   34,049   116,185   392,179			(6)	
Interest received		(3)	(23)	(35)
Interest paid		56,574	58,415	601,540
Other, net         1,153         (8,628)         12,266           Subtotal         (80,290)         175,220         (853,700)           Net cash provided by (used in) operating activities         (80,654)         174,646         (857,569)           Cash flows from investing activities:           Purchases of securities         (364,577)         (590,043)         (3,876,422)           Proceeds from sales of securities         377,877         248,229         4,017,837           Redemption of securities         126,173         143,301         1,341,560           Purchases of tangible fixed assets         16         53         176           Purchases of intangible fixed assets         16         53         176           Purchases of intangible fixed assets         1,338)         (824)         (14,230)           Expenses on execution of asset retirement obligations         -         (5)         -           Net cash provided by (used in) investing activities         33,655         (200,597)         1,453,012           Cash flows from financing activities           Increase in subordinated loans         -         3,000         -           Repayment of subordinated bonds         -         3,000         -           Redemption of subordinated bonds	Interest paid	•		•
Subtotal         (80,290)         175,220         (853,700)           Income taxes paid         (363)         (573)         (3,869)           Net cash provided by (used in) operating activities         (80,654)         174,646         (857,569)           Cash flows from investing activities:         Truchases of securities         377,877         (590,043)         (3,876,422)           Proceeds from sales of securities         377,877         248,229         4,017,837           Redemption of securities         126,173         143,301         1,341,560           Purchases of tangible fixed assets         (1,496)         (1,308)         (15,909)           Proceeds from sales of tangible fixed assets         (1,338)         (824)         (14,230)           Expenses on execution of asset retirement obligations         -         (5)         -           Net cash provided by (used in) investing activities         136,655         (200,597)         1,453,012           Cash flows from financing activities:         -         3,000         -           Increase in subordinated loans         -         3,000         -           Repayment of subordinated bonds         -         3,000         -           Redemption of subordinated bonds         -         3,000         -	•	•		•
Income taxes paid         (363)         (573)         (3,869)           Net cash provided by (used in) operating activities         (80,654)         174,646         (857,569)           Cash flows from investing activities:           Purchases of securities         (364,577)         (590,043)         (3,876,422)           Proceeds from sales of securities         377,877         248,229         4,017,837           Redemption of securities         126,173         143,301         1,341,560           Purchases of tangible fixed assets         (1,496)         (1,308)         (15,909)           Proceeds from sales of tangible fixed assets         16         53         176           Purchases of intangible fixed assets         (1,338)         (824)         (14,230)           Expenses on execution of asset retirement obligations         - (5)         -           Net cash provided by (used in) investing activities         33,000         -           Increase in subordinated loans         - (3,000)         -           Repayment of subordinated bonds         - (3,000)         -           Redemption of subordinated bonds         (3,000)         (5,000)         (31,898)           Payment of cash dividends to minority interests         (4)         (4)         (4)				
Net cash provided by (used in) operating activities         (80,654)         174,646         (857,569)           Cash flows from investing activities:         2         4,017,837         248,229         4,017,837           Purchases of securities         377,877         248,229         4,017,837           Redemption of securities         126,173         143,301         1,341,560           Purchases of tangible fixed assets         (1,496)         (1,308)         (15,909)           Proceeds from sales of tangible fixed assets         (16         53         176           Purchases of intangible fixed assets         (1,338)         (824)         (14,230)           Expenses on execution of asset retirement obligations         -         (5)         -           Net cash provided by (used in) investing activities         136,655         (200,597)         1,453,012           Cash flows from financing activities:         1         3,000         -           Increase in subordinated loans         -         3,000         -           Repayment of subordinated bonds         -         3,000         -           Redemption of subordinated bonds         (3,000)         (5,000)         (31,898)           Payment of cash dividends to minority interests         (4)         (4)         (4)	Income taxes paid			
Purchases of securities         (364,577)         (590,043)         (3,876,422)           Proceeds from sales of securities         377,877         248,229         4,017,837           Redemption of securities         126,173         143,301         1,341,560           Purchases of tangible fixed assets         (1,496)         (1,308)         (15,909)           Proceeds from sales of tangible fixed assets         16         53         176           Purchases of intangible fixed assets         (1,338)         (824)         (14,230)           Expenses on execution of asset retirement obligations         -         (5)         -           Net cash provided by (used in) investing activities         136,655         (200,597)         1,453,012           Cash flows from financing activities:           Increase in subordinated loans         -         3,000         -           Repayment of subordinated bonds         -         3,000         -           Proceeds from issuance of subordinated bonds         -         3,000         -           Redemption of subordinated bonds         (3,000)         (5,000)         (31,898)           Payment of cash dividends         (3,342)         (3,373)         (35,539)           Payment of cash dividends to minority interests         (4)	Net cash provided by (used in) operating activities	(80,654)	174,646	(857,569)
Proceeds from sales of securities         377,877         248,229         4,017,837           Redemption of securities         126,173         143,301         1,341,560           Purchases of tangible fixed assets         (1,496)         (1,308)         (15,909)           Proceeds from sales of tangible fixed assets         16         53         176           Purchases of intangible fixed assets         (1,338)         (824)         (14,230)           Expenses on execution of asset retirement obligations         -         (5)         -           Net cash provided by (used in) investing activities         136,655         (200,597)         1,453,012           Cash flows from financing activities:         -         3,000         -           Increase in subordinated loans         -         3,000         -           Repayment of subordinated bonds         -         3,000         -           Redemption of subordinated bonds         3,000         5,000         (31,898)           Payment of cash dividends         (3,342)         (3,373)         (35,539)           Payment of cash dividends to minority interests         (4)         (4)         (44)           Purchase of treasury stock         (16,659)         -         (177,137)           Net cash used in financing activ	Cash flows from investing activities:			
Redemption of securities         126,173         143,301         1,341,560           Purchases of tangible fixed assets         (1,496)         (1,308)         (15,909)           Proceeds from sales of tangible fixed assets         16         53         176           Purchases of intangible fixed assets         (1,338)         (824)         (14,230)           Expenses on execution of asset retirement obligations         -         (5)         -           Net cash provided by (used in) investing activities         136,655         (200,597)         1,453,012           Cash flows from financing activities:           Increase in subordinated loans         -         3,000         -           Repayment of subordinated bonds         -         3,000         -           Redemption of subordinated bonds         3,000         (5,000)         (31,898)           Payment of cash dividends         (3,342)         (3,373)         (35,539)           Payment of cash dividends to minority interests         (4)         (4)         (44           Purchase of treasury stock         (16,659)         -         (177,137)           Net cash used in financing activities         (23,006)         (5,378)         (244,618)           Foreign currency translation adjustments of cash and cash equivalents	Purchases of securities	(364,577)	(590,043)	
Redemption of securities         126,173         143,301         1,341,560           Purchases of tangible fixed assets         (1,496)         (1,308)         (15,909)           Proceeds from sales of tangible fixed assets         16         53         176           Purchases of intangible fixed assets         (1,338)         (824)         (14,230)           Expenses on execution of asset retirement obligations         -         (5)         -           Net cash provided by (used in) investing activities         136,655         (200,597)         1,453,012           Cash flows from financing activities:           Increase in subordinated loans         -         3,000         -           Repayment of subordinated bonds         -         3,000         -           Redemption of subordinated bonds         3,000         (5,000)         (31,898)           Payment of cash dividends         (3,342)         (3,373)         (35,539)           Payment of cash dividends to minority interests         (4)         (4)         (44           Purchase of treasury stock         (16,659)         -         (177,137)           Net cash used in financing activities         (23,006)         (5,378)         (244,618)           Foreign currency translation adjustments of cash and cash equivalents	Proceeds from sales of securities	377,877	248,229	4,017,837
Purchases of tangible fixed assets         (1,496)         (1,308)         (15,909)           Proceeds from sales of tangible fixed assets         16         53         176           Purchases of intangible fixed assets         (1,338)         (824)         (14,230)           Expenses on execution of asset retirement obligations         -         (5)         -           Net cash provided by (used in) investing activities         136,655         (200,597)         1,453,012           Cash flows from financing activities:           Increase in subordinated loans         -         3,000         -           Repayment of subordinated bonds         -         3,000         -           Proceeds from issuance of subordinated bonds         -         3,000         -           Redemption of subordinated bonds         (3,000)         (5,000)         (31,898)           Payment of cash dividends         (3,342)         (3,373)         (35,539)           Payment of cash dividends to minority interests         (4)         (4)         (44)           Purchase of treasury stock         (16,659)         -         (177,137)           Net cash used in financing activities         (23,006)         (5,378)         (244,618)           Foreign currency translation adjustments of cash and cash equivalent	Redemption of securities	126,173	143,301	
Purchases of intangible fixed assets         (1,338)         (824)         (14,230)           Expenses on execution of asset retirement obligations         -         (5)         -           Net cash provided by (used in) investing activities         136,655         (200,597)         1,453,012           Cash flows from financing activities:         Standard of the control of the cont			(1,308)	
Expenses on execution of asset retirement obligations         -         (5)         -           Net cash provided by (used in) investing activities         136,655         (200,597)         1,453,012           Cash flows from financing activities:           Increase in subordinated loans         -         3,000         -           Repayment of subordinated loans         -         (3,000)         -           Proceeds from issuance of subordinated bonds         -         3,000         -           Redemption of subordinated bonds         (3,000)         (5,000)         (31,898)           Payment of cash dividends         (3,342)         (3,373)         (35,539)           Payment of cash dividends to minority interests         (4)         (4)         (44)           Purchase of treasury stock         (16,659)         -         (177,137)           Net cash used in financing activities         (23,006)         (5,378)         (244,618)           Foreign currency translation adjustments of cash and cash equivalents         54         (6)         574           Net increase (decrease) in cash and cash equivalents         33,049         (31,335)         351,399           Cash and cash equivalents at beginning of year         84,849         116,185         902,179	Proceeds from sales of tangible fixed assets	16	53	176
Net cash provided by (used in) investing activities         136,655         (200,597)         1,453,012           Cash flows from financing activities:           Increase in subordinated loans         -         3,000         -           Repayment of subordinated loans         -         (3,000)         -           Proceeds from issuance of subordinated bonds         -         3,000         -           Redemption of subordinated bonds         (3,000)         (5,000)         (31,898)           Payment of cash dividends         (3,342)         (3,373)         (35,539)           Payment of cash dividends to minority interests         (4)         (4)         (44)           Purchase of treasury stock         (16,659)         -         (177,137)           Net cash used in financing activities         (23,006)         (5,378)         (244,618)           Foreign currency translation adjustments of cash and cash equivalents         54         (6)         574           Net increase (decrease) in cash and cash equivalents         33,049         (31,335)         351,399           Cash and cash equivalents at beginning of year         84,849         116,185         902,179	Purchases of intangible fixed assets	(1,338)	(824)	(14,230)
Cash flows from financing activities:         Increase in subordinated loans       -       3,000       -         Repayment of subordinated loans       -       (3,000)       -         Proceeds from issuance of subordinated bonds       -       3,000       -         Redemption of subordinated bonds       (3,000)       (5,000)       (31,898)         Payment of cash dividends       (3,342)       (3,373)       (35,539)         Payment of cash dividends to minority interests       (4)       (4)       (44)         Purchase of treasury stock       (16,659)       -       (177,137)         Net cash used in financing activities       (23,006)       (5,378)       (244,618)         Foreign currency translation adjustments of cash and cash equivalents       54       (6)       574         Net increase (decrease) in cash and cash equivalents       33,049       (31,335)       351,399         Cash and cash equivalents at beginning of year       84,849       116,185       902,179	Expenses on execution of asset retirement obligations	•	(5)	-
Increase in subordinated loans       -       3,000       -         Repayment of subordinated loans       -       (3,000)       -         Proceeds from issuance of subordinated bonds       -       3,000       -         Redemption of subordinated bonds       (3,000)       (5,000)       (31,898)         Payment of cash dividends       (3,342)       (3,373)       (35,539)         Payment of cash dividends to minority interests       (4)       (4)       (44)         Purchase of treasury stock       (16,659)       -       (177,137)         Net cash used in financing activities       (23,006)       (5,378)       (244,618)         Foreign currency translation adjustments of cash and cash equivalents       54       (6)       574         Net increase (decrease) in cash and cash equivalents       33,049       (31,335)       351,399         Cash and cash equivalents at beginning of year       84,849       116,185       902,179	Net cash provided by (used in) investing activities	136,655	(200,597)	1,453,012
Repayment of subordinated loans       -       (3,000)       -         Proceeds from issuance of subordinated bonds       -       3,000       -         Redemption of subordinated bonds       (3,000)       (5,000)       (31,898)         Payment of cash dividends       (3,342)       (3,373)       (35,539)         Payment of cash dividends to minority interests       (4)       (4)       (44)         Purchase of treasury stock       (16,659)       -       (177,137)         Net cash used in financing activities       (23,006)       (5,378)       (244,618)         Foreign currency translation adjustments of cash and cash equivalents       54       (6)       574         Net increase (decrease) in cash and cash equivalents       33,049       (31,335)       351,399         Cash and cash equivalents at beginning of year       84,849       116,185       902,179	Cash flows from financing activities:			
Repayment of subordinated loans       -       (3,000)       -         Proceeds from issuance of subordinated bonds       -       3,000       -         Redemption of subordinated bonds       (3,000)       (5,000)       (31,898)         Payment of cash dividends       (3,342)       (3,373)       (35,539)         Payment of cash dividends to minority interests       (4)       (4)       (44)         Purchase of treasury stock       (16,659)       -       (177,137)         Net cash used in financing activities       (23,006)       (5,378)       (244,618)         Foreign currency translation adjustments of cash and cash equivalents       54       (6)       574         Net increase (decrease) in cash and cash equivalents       33,049       (31,335)       351,399         Cash and cash equivalents at beginning of year       84,849       116,185       902,179	Increase in subordinated loans	-	3,000	-
Redemption of subordinated bonds       (3,000)       (5,000)       (31,898)         Payment of cash dividends       (3,342)       (3,373)       (35,539)         Payment of cash dividends to minority interests       (4)       (4)       (44)         Purchase of treasury stock       (16,659)       -       (177,137)         Net cash used in financing activities       (23,006)       (5,378)       (244,618)         Foreign currency translation adjustments of cash and cash equivalents       54       (6)       574         Net increase (decrease) in cash and cash equivalents       33,049       (31,335)       351,399         Cash and cash equivalents at beginning of year       84,849       116,185       902,179	Repayment of subordinated loans	-	(3,000)	-
Payment of cash dividends       (3,342)       (3,373)       (35,539)         Payment of cash dividends to minority interests       (4)       (4)       (44)         Purchase of treasury stock       (16,659)       -       (177,137)         Net cash used in financing activities       (23,006)       (5,378)       (244,618)         Foreign currency translation adjustments of cash and cash equivalents       54       (6)       574         Net increase (decrease) in cash and cash equivalents       33,049       (31,335)       351,399         Cash and cash equivalents at beginning of year       84,849       116,185       902,179	Proceeds from issuance of subordinated bonds	-	3,000	-
Payment of cash dividends to minority interests       (4)       (4)       (44)         Purchase of treasury stock       (16,659)       -       (177,137)         Net cash used in financing activities       (23,006)       (5,378)       (244,618)         Foreign currency translation adjustments of cash and cash equivalents       54       (6)       574         Net increase (decrease) in cash and cash equivalents       33,049       (31,335)       351,399         Cash and cash equivalents at beginning of year       84,849       116,185       902,179	Redemption of subordinated bonds	(3,000)	(5,000)	(31,898)
Payment of cash dividends to minority interests       (4)       (4)       (44)         Purchase of treasury stock       (16,659)       -       (177,137)         Net cash used in financing activities       (23,006)       (5,378)       (244,618)         Foreign currency translation adjustments of cash and cash equivalents       54       (6)       574         Net increase (decrease) in cash and cash equivalents       33,049       (31,335)       351,399         Cash and cash equivalents at beginning of year       84,849       116,185       902,179	Payment of cash dividends	(3,342)	(3,373)	(35,539)
Purchase of treasury stock         (16,659)         - (177,137)           Net cash used in financing activities         (23,006)         (5,378)         (244,618)           Foreign currency translation adjustments of cash and cash equivalents         54         (6)         574           Net increase (decrease) in cash and cash equivalents         33,049         (31,335)         351,399           Cash and cash equivalents at beginning of year         84,849         116,185         902,179	Payment of cash dividends to minority interests	(4)	(4)	(44)
Net cash used in financing activities(23,006)(5,378)(244,618)Foreign currency translation adjustments of cash and cash equivalents54(6)574Net increase (decrease) in cash and cash equivalents33,049(31,335)351,399Cash and cash equivalents at beginning of year84,849116,185902,179			-	
Foreign currency translation adjustments of cash and cash equivalents  Sequivalents  S	Net cash used in financing activities		(5,378)	
Net increase (decrease) in cash and cash equivalents33,049(31,335)351,399Cash and cash equivalents at beginning of year84,849116,185902,179				
Cash and cash equivalents at beginning of year 84,849 116,185 902,179		33,049	(31,335)	351,399