

Correction of the Typographical Errors in the Reference Material

The English translation of the Reference Material contained the following typographical errors. The PDF file on our web site was replaced with the new one to reflect the following corrections.

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<Reference> Scope of consolidation and application of the equity method.

(Before Correction)	Fiscal year ended March 31, 2002
(After Correction)	Interim period ended <u>September 30, 2002</u>

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6. Accrued liabilities for severance indemnities and expenses

Bottom table: Retirement benefit expenses

(Before Correction)	Fiscal year ended March 31, 2002
(After Correction)	Interim period ended <u>September 30, 2001</u>

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3. Reserve for Possible Loan Losses

<Consolidated>

(Before Correction)	As of September 30, 2001
(After Correction)	As of <u>March 31, 2002</u>

<Total of the five banks>

(Before Correction)	Change from March 31, 2001	Change from March 31, 2002
(After Correction)	Change from <u>March 31, 2002</u>	Change from <u>September 30, 2001</u>

4. Claims disclosure according to the Financial Reconstruction Law (Common to all of the three tables)

(Before Correction)	Change from March 31, 2001	Change from March 31, 2002
(After Correction)	Change from <u>March 31, 2002</u>	Change from <u>September 30, 2001</u>

5. Coverage ratios by type of borrower

(Before Correction)	Change from March 31, 2001	Change from March 31, 2002
(After Correction)	Change from <u>March 31, 2002</u>	Change from <u>September 30, 2001</u>

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Page Title

(Before Correction)	Forecast for the fiscal year ending March 31, 2002
(After Correction)	Forecast for the fiscal year ending March 31, <u>2003</u>

2. Forecast for the capital assets ratio (Japanese Standard)

(Before Correction)	For the fiscal year ending March 31, 2003 (Forecast)	For the fiscal year ending March 31, 2002 (Tentative figure)
(After Correction)	<u>For the interim period ended September 30, 2002 (Tentative figure)</u>	<u>For the fiscal year ending March 31, 2003 (Forecast)</u>

Reference

(Before Correction)	Balance Sheet of the Nara Bank (March 31, 2002)	Balance Sheet of the Daiwa Trust & Banking Co., Ltd. (March 31, 2002)
(After Correction)	Balance Sheet of the Nara Bank (<u>September 30, 2002</u>)	Balance Sheet of <u>Resona Trust & Banking Co., Ltd. (September 30, 2002)</u>