

Consolidated Balance Sheet

As of March 31, 2025 and 2024

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2025	2024	2025
Assets			
Cash and due from banks (Notes 3 and 33)	¥ 898,939	¥1,360,066	\$ 6,012,165
Call loans and bills bought.....	6,429	5,753	42,997
Debt purchased.....	770	1,968	5,149
Trading securities (Note 4).....	19	459	127
Money held in trust (Note 5).....	32,356	30,376	216,399
Investment securities (Notes 4, 7, 12, 19 and 33)	1,802,020	1,857,431	12,052,033
Loans and bills discounted (Notes 7, 12, 13 and 33).....	4,529,399	4,475,442	30,292,930
Foreign exchange assets (Notes 7 and 8).....	7,029	6,193	47,010
Other assets (Notes 7, 9 and 12).....	177,407	161,400	1,186,510
Tangible fixed assets (Notes 10, 11 and 14)	53,949	47,638	360,814
Intangible fixed assets (Note 11).....	1,991	1,342	13,315
Asset for retirement benefits (Note 31).....	26,579	25,228	177,762
Deferred tax assets (Note 32).....	611	591	4,086
Customers' liabilities for acceptances and guarantees (Notes 7 and 19).....	26,120	29,340	174,692
Allowance for loan losses.....	(35,406)	(32,683)	(236,797)
Total assets	7,528,217	7,970,551	50,349,230
Liabilities			
Deposits (Notes 12, 15 and 33).....	5,806,185	5,803,032	38,832,162
Negotiable certificates of deposit (Note 33).....	22,600	25,360	151,150
Call money and bills sold (Note 33).....	109,149	346,092	729,995
Payables under securities lending transactions (Notes 12 and 33).....	156,949	241,330	1,049,685
Borrowed money (Notes 12, 16 and 33).....	830,352	882,628	5,553,451
Foreign exchange liabilities (Note 8).....	317	92	2,120
Borrowed money from trust account (Note 17).....	174	184	1,163
Other liabilities (Note 18).....	84,792	88,812	567,094
Liability for retirement benefits (Note 31).....	183	168	1,223
Liability for retirement benefits of directors and Audit & Supervisory Board Members.....	4	4	26
Allowance for repayment of excess interest.....	6	5	40
Reserve for other contingent losses.....	266	196	1,779
Deferred tax liabilities (Note 32).....	40,690	56,949	272,137
Deferred tax liabilities for land revaluation (Note 14).....	5,613	5,463	37,540
Acceptances and guarantees (Note 19).....	26,120	29,340	174,692
Total liabilities	7,083,406	7,479,663	47,374,304
Equity (Notes 20, 21 and 37)			
Common stock, authorized, 100,000,000 shares; issued, 53,090,081 shares as of March 31, 2025 and 2024.....	33,076	33,076	221,214
Capital surplus.....	24,548	24,541	164,178
Retained earnings.....	284,546	269,792	1,903,063
Treasury stock – at cost 7,008,097 shares and 6,159,570 shares as of March 31, 2025 and 2024, respectively	(20,473)	(16,476)	(136,924)
Accumulated other comprehensive income:			
Net unrealized gains on available-for-sale securities (Notes 4 and 6).....	71,925	131,867	481,039
Deferred gains on derivatives under hedge accounting.....	35,569	30,145	237,887
Land revaluation surplus (Note 14).....	8,057	8,240	53,885
Defined retirement benefit plans.....	7,560	9,700	50,561
Total equity	444,811	490,887	2,974,926
Total liabilities and equity	¥7,528,217	¥7,970,551	\$50,349,230

See Notes to Consolidated Financial Statements.