

Non-Consolidated Balance Sheets (Unaudited)

March 31, 2007 and 2006

	Millions of yen		Thousands of U.S. dollars
	2007	2006	2007
Assets			
Cash and due from banks	¥ 50,292	¥ 55,308	\$ 426,029
Call loans and bills bought	151,744	57,720	1,285,424
Trading account securities	1,012	340	8,574
Money held in trust	13,985	13,796	118,474
Securities	1,354,903	1,426,020	11,477,366
Loans and bills discounted	2,481,394	2,388,924	21,019,861
Foreign exchange assets	8,460	5,272	71,671
Other assets	13,373	22,489	113,290
Tangible fixed assets	61,512	—	521,070
Intangible fixed assets	7,967	—	67,492
Premises and equipment	—	63,878	—
Customers' liabilities for acceptances and guarantees	36,625	53,745	310,250
Reserve for possible losses on loans and other credits	(17,404)	(17,317)	(147,431)
Reserve for possible losses on securities	(0)	(2)	(3)
Total assets	¥4,163,868	¥4,070,175	\$35,272,073
Liabilities			
Deposits	¥3,710,201	¥3,627,405	\$31,429,066
Call money	14,166	3,759	120,000
Deposits received for bonds lending/borrowing transactions	38,114	40,188	322,865
Borrowed money	34,600	32,000	293,096
Foreign exchange liabilities	63	93	537
Other liabilities	35,337	29,757	299,344
Accrued bonuses to directors and corporate auditors	35	—	296
Reserve for employee retirement and severance benefits	6,784	8,021	57,470
Reserve for retirement benefits to directors and corporate auditors	235	—	1,996
Reserve for repayment for prescribed deposits	418	—	3,549
Acceptances and guarantees	36,625	53,745	310,250
Deferred tax liabilities	14,739	14,983	124,856
Deferred taxes liabilities relating to land revaluation	12,292	13,619	104,133
Total liabilities	¥3,903,613	3,823,573	\$33,067,461

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	Millions of yen		Thousands of
	2007	2006	U.S. dollars (Note 1)
Net assets			2007
Common stock	¥ 33,076	—	\$ 280,194
Additional paid-in capital	23,946	—	202,847
Legal reserve	7,641	—	64,731
Voluntary reserves	115,619	—	979,411
Retained earnings	11,083	—	93,884
Treasury stock	(604)	—	(5,120)
Total stockholders' equity	190,762	—	1,615,948
Unrealized gains on securities available for sale, net of taxes (Note 23)	57,584	—	487,793
Deferred hedge losses, net of taxes	(7)	—	(66)
Excess of land revaluation, net of taxes (Note 10)	11,915	—	100,936
Total valuation and translation adjustments	69,491	—	588,663
Total net assets	260,254	—	2,204,611
Total liabilities and net assets	¥4,163,868	—	\$35,272,073
Shareholders' equity			
Common stock	—	33,076	—
Additional paid-in capital	—	23,942	—
Legal reserve	—	7,317	—
Voluntary reserves	—	106,634	—
Retained earnings	—	11,488	—
Excess of land revaluation, net of taxes	—	13,870	—
Unrealized gains on securities available for sale, net of taxes	—	50,741	—
Treasury stock	—	(470)	—
Total shareholders' equity	—	246,602	—
Total liabilities and shareholders' equity	¥ —	¥4,070,175	\$ —