

CONSOLIDATED BALANCE SHEETS

As of March 31, 2008 and 2007

| | Millions of yen | | Thousands of U.S. dollars (Note 1) |
|--|-------------------|-------------------|---------------------------------------|
| | 2008 | 2007 | 2008 |
| ASSETS | | | |
| Cash and due from banks (Note 3) | ¥ 42,211 | ¥ 50,322 | \$ 421,313 |
| Call loans and bills bought | 103,465 | 129,381 | 1,032,697 |
| Debt purchased | 22,501 | 22,363 | 224,592 |
| Trading securities (Note 25) | 1,020 | 1,012 | 10,185 |
| Money held in trust (Note 25) | 11,965 | 13,999 | 119,425 |
| Investment securities (Notes 4, 10 and 25) | 1,225,131 | 1,355,021 | 12,228,080 |
| Loans and bills discounted (Note 5) | 2,551,368 | 2,473,464 | 25,465,299 |
| Foreign exchange assets (Note 6) | 4,866 | 8,460 | 48,577 |
| Other assets (Note 7) | 53,196 | 22,106 | 530,952 |
| Tangible fixed assets (Notes 8, 9 and 12) | 72,759 | 76,255 | 726,218 |
| Intangible fixed assets | 9,625 | 8,014 | 96,067 |
| Deferred tax assets (Note 24) | 8,446 | 315 | 84,301 |
| Customers' liabilities for acceptances and guarantees (Note 16) | 35,150 | 36,625 | 350,834 |
| Allowance for possible loan losses | (26,599) | (17,981) | (265,486) |
| Allowance for possible losses on investment securities | | (23) | (3) |
| Total assets | ¥4,115,109 | ¥4,179,335 | \$41,073,055 |
| LIABILITIES | | | |
| Deposits (Notes 10 and 13) | ¥3,595,050 | ¥3,585,802 | \$35,882,324 |
| Negotiable certificate of deposits | 100,005 | 119,949 | 998,158 |
| Call money and bills sold (Note 10) | 6,200 | 14,166 | 61,883 |
| Payables under securities lending transactions (Note 10) | 24,335 | 38,114 | 242,896 |
| Borrowed money (Note 14) | 16,305 | 21,552 | 162,749 |
| Foreign exchange liabilities (Note 6) | 114 | 63 | 1,141 |
| Other liabilities (Notes 10 and 15) | 59,675 | 44,377 | 595,618 |
| Accrued bonuses to directors and corporate auditors | | 35 | |
| Liability for employees' retirement benefits (Note 23) | 7,984 | 6,846 | 79,695 |
| Liability for retirement of directors and corporate auditors | 243 | 251 | 2,433 |
| Liability for reimbursement of deposits | 661 | 418 | 6,602 |
| Allowance for repayment of excess interest | 113 | 40 | 1,137 |
| Reserve for other contingent losses | 988 | | 9,870 |
| Deferred tax liabilities (Note 24) | | 14,743 | |
| Deferred tax liabilities for land revaluation (Note 12) | 11,381 | 12,292 | 113,603 |
| Negative goodwill | 29 | 59 | 296 |
| Acceptances and guarantees (Note 16) | 35,150 | 36,625 | 350,834 |
| Total liabilities | 3,858,241 | 3,895,338 | 38,509,245 |
| EQUITY (Note 17) | | | |
| Common stock, authorized, 500,000,000 shares; issued, 265,450,406 shares as of March 31, 2008 and 2007 | 33,076 | 33,076 | 330,142 |
| Capital surplus | 23,971 | 23,966 | 239,258 |
| Retained earnings (Note 29) | 138,614 | 135,261 | 1,383,519 |
| Net unrealized gains on available-for-sale securities (Note 25) | 28,940 | 57,635 | 288,861 |
| Deferred loss on derivatives under hedge accounting | (4) | (7) | (41) |
| Land revaluation surplus (Note 12) | 10,573 | 11,915 | 105,532 |
| Treasury stock - at cost 1,204,237 shares and 1,030,473 shares as of March 31, 2008 and 2007, respectively | (748) | (604) | (7,466) |
| Total | 234,425 | 261,243 | 2,339,805 |
| Minority interests | 22,442 | 22,753 | 224,004 |
| Total equity | 256,868 | 283,997 | 2,563,810 |
| Total liabilities and equity | ¥4,115,109 | ¥4,179,335 | \$41,073,055 |

See Notes to Consolidated Financial Statements.