

Non-Consolidated Balance Sheets (Unaudited)

March 31, 2008 and 2007

	Millions of yen		Thousands of U.S. dollars (Note 1 to Consolidated Financial Statements)
	2008	2007	2008
Assets			
Cash and due from banks	¥ 42,163	¥ 50,292	\$ 420,839
Call loans and bills bought	125,967	151,744	1,257,289
Trading account securities	1,020	1,012	10,185
Money held in trust	11,951	13,985	119,284
Securities	1,225,169	1,354,903	12,228,458
Loans and bills discounted	2,558,984	2,481,394	25,541,317
Foreign exchange assets	4,866	8,460	48,577
Other assets	43,139	13,373	430,576
Tangible fixed assets	59,998	61,512	598,850
Intangible fixed assets	7,965	7,967	79,500
Deferred tax assets	7,771	—	77,571
Customers' liabilities for acceptances and guarantees	35,150	36,625	350,834
Reserve for possible losses on loans and other credits	(25,694)	(17,404)	(256,459)
Reserve for possible losses on securities	(0)	(0)	(3)
Total assets	¥4,098,454	¥4,163,868	\$40,906,822
Liabilities			
Deposits	¥3,699,465	¥3,710,201	\$36,924,500
Call money	6,200	14,166	61,883
Deposits received for bonds lending/borrowing transactions	24,335	38,114	242,896
Borrowed money	28,600	34,600	285,457
Foreign exchange liabilities	114	63	1,141
Other liabilities	50,230	35,337	501,355
Accrued bonuses to directors and corporate auditors	—	35	—
Reserve for employee retirement and severance benefits	7,919	6,784	79,044
Reserve for retirement benefits to directors and corporate auditors	231	235	2,313
Reserve for repayment for prescribed deposits	661	418	6,602
Reserve for other contingent losses	988	—	9,870
Acceptances and guarantees	35,150	36,625	350,834
Deferred tax liabilities	—	14,739	—
Deferred taxes liabilities relating to land revaluation	11,381	12,292	113,603
Total liabilities	3,865,280	3,903,613	38,579,503
Net assets			
Common stock	33,076	33,076	330,142
Additional paid-in capital	23,951	23,946	239,056
Legal reserve	7,958	7,641	79,436
Voluntary reserves	123,840	115,619	1,236,056
Retained earnings	5,601	11,083	55,907
Treasury stock	(748)	(604)	(7,466)
Total stockholders' equity	193,680	190,762	1,933,132
Unrealized gains on securities available for sale, net of taxes (Note 23)	28,924	57,584	288,694
Deferred hedge losses, net of taxes	(4)	(7)	(41)
Excess of land revaluation, net of taxes (Note 10)	10,573	11,915	105,532
Total valuation and translation adjustments	39,493	69,491	394,185
Total net assets	233,174	260,254	2,327,318
Total liabilities and net assets	¥4,098,454	¥4,163,868	\$40,906,822