

NON-CONSOLIDATED BALANCE SHEETS (UNAUDITED)

March 31, 2009 and 2008

	Millions of yen		Thousands of U.S. dollars (Note 1 to Consolidated Financial Statements)
	2009	2008	2009
ASSETS			
Cash and due from banks	¥ 56,760	¥ 42,163	\$ 577,830
Call loans and bills bought	76,526	125,967	779,049
Trading account securities	1,118	1,020	11,390
Money held in trust	9,379	11,951	95,488
Securities	1,113,852	1,225,169	11,339,225
Loans and bills discounted	2,718,311	2,558,984	27,672,928
Foreign exchange assets	3,303	4,866	33,632
Other assets	31,282	43,139	318,465
Tangible fixed assets	59,321	59,998	603,905
Intangible fixed assets	6,123	7,965	62,339
Deferred tax assets	23,120	7,771	235,370
Customers' liabilities for acceptances and guarantees	33,686	35,150	342,936
Reserve for possible losses on loans and other credits	(25,003)	(25,694)	(254,544)
Reserve for possible losses on securities	(1)	(0)	(13)
Total assets	¥4,107,782	¥4,098,454	\$41,818,004
LIABILITIES			
Deposits	¥3,771,066	¥3,699,465	\$38,390,175
Call money	196	6,200	2,001
Deposits received for bonds lending/borrowing transactions	4,116	24,335	41,911
Borrowed money	56,400	28,600	574,162
Foreign exchange liabilities	69	114	705
Other liabilities	25,550	50,230	260,106
Reserve for employee retirement and severance benefits	8,906	7,919	90,667
Reserve for retirement benefits to directors and corporate auditors	246	231	2,510
Reserve for repayment for prescribed deposits	609	661	6,209
Reserve for other contingent losses	1,132	988	11,526
Acceptances and guarantees	33,686	35,150	342,936
Deferred taxes liabilities relating to land revaluation	11,096	11,381	112,968
Total liabilities	3,913,078	3,865,280	39,835,883
NET ASSETS			
Common stock	33,076	33,076	336,729
Additional paid-in capital	23,950	23,951	243,817
Legal reserve	9,134	7,958	92,991
Voluntary reserves	125,840	123,840	1,281,080
Retained earnings	(15,638)	5,601	(159,206)
Treasury stock	(884)	(748)	(9,007)
Total stockholders' equity	175,478	193,680	1,786,403
Unrealized gains on securities available for sale, net of taxes (Note 23)	8,779	28,924	89,374
Deferred hedge losses, net of taxes	(2)	(4)	(21)
Excess of land revaluation, net of taxes (Note 10)	10,448	10,573	106,364
Total valuation and translation adjustments	19,225	39,493	195,717
Total net assets	194,703	233,174	1,982,120
Total liabilities and net assets	¥4,107,782	¥4,098,454	\$41,818,004