

Consolidated Balance Sheets

As of March 31, 2011 and 2010

	Millions of yen		Thousands of U.S. dollars
	2011	2010	2011
Assets			
Cash and due from banks (Note 4)	¥ 54,550	¥ 50,063	\$ 656,052
Call loans and bills bought (Note 29)	85,259	64,523	1,025,374
Debt purchased	16,651	18,122	200,263
Trading securities (Note 5).....	599	1,046	7,215
Money held in trust (Note 6).....	7,876	5,776	94,722
Investment securities (Notes 5, 13 and 29).....	1,385,525	1,339,054	16,662,969
Loans and bills discounted (Notes 8 and 29).....	2,768,107	2,714,367	33,290,525
Foreign exchange assets (Note 9).....	4,970	3,669	59,780
Other assets (Notes 10 and 13).....	40,059	43,341	481,770
Tangible fixed assets (Notes 11, 12 and 15).....	58,037	59,159	697,987
Intangible fixed assets.....	3,020	4,638	36,325
Deferred tax assets (Note 28).....	5,563	1,244	66,911
Customers' liabilities for acceptances and guarantees (Note 20).....	26,990	30,001	324,599
Allowance for possible loan losses.....	(36,092)	(32,735)	(434,067)
Allowance for possible losses on investment securities.....	(641)	(13)	(7,715)
Total assets	¥4,420,479	¥4,302,261	\$53,162,714
Liabilities			
Deposits (Notes 13, 16 and 29).....	¥3,891,407	¥3,781,025	\$46,799,853
Negotiable certificates of deposit (Note 29)	109,679	102,904	1,319,054
Call money and bills sold	—	309	—
Payables under securities lending transactions (Note 13).....	1,534	16,332	18,454
Borrowed money (Notes 13, 17 and 29).....	47,158	30,388	567,149
Foreign exchange liabilities (Note 9)	59	43	713
Bonds (Notes 18 and 29).....	20,000	20,000	240,529
Other liabilities (Note 19).....	41,244	39,756	496,022
Liability for employees' retirement benefits (Note 27)	12,788	11,092	153,794
Liability for retirement of directors and corporate auditors	296	247	3,564
Liability for reimbursement of deposits	722	691	8,693
Allowance for repayment of excess interest	185	191	2,227
Reserve for other contingent losses	429	366	5,161
Deferred tax liabilities (Note 28).....	—	150	—
Deferred tax liabilities for land revaluation (Note 15).....	10,404	10,959	125,128
Negative goodwill	47	59	573
Acceptances and guarantees (Note 20).....	26,990	30,001	324,599
Total liabilities	4,162,948	4,044,522	50,065,521
Equity (Note 21)			
Common stock, authorized, 500,000,000 shares; issued, 265,450,406 shares as of March 31, 2011 and 2010.....	33,076	33,076	397,798
Capital surplus.....	23,970	23,970	288,276
Treasury stock - at cost 1,517,074 shares and 1,479,844 shares as of March 31, 2011 and 2010, respectively	(934)	(916)	(11,241)
Retained earnings	127,215	123,762	1,529,949
Accumulated other comprehensive income:			
Net unrealized gains on available-for-sale securities (Notes 5 and 7).....	40,673	44,550	489,154
Deferred gain (loss) on derivatives under hedge accounting	0	(0)	2
Land revaluation surplus (Note 15).....	9,999	10,359	120,258
Total.....	234,000	234,802	2,814,197
Minority interests.....	23,531	22,935	282,995
Total equity	257,531	257,738	3,097,193
Total liabilities and equity	¥4,420,479	¥4,302,261	\$53,162,714

See Notes to Consolidated Financial Statements.