

**Consolidated Balance Sheets**

As of March 31, 2012 and 2011

	Millions of yen		Thousands of U.S. dollars
	2012	2011	2012
<b>Assets</b>			
Cash and due from banks (Note 3) .....	¥ 42,079	¥ 54,550	\$ 511,974
Call loans and bills bought (Note 28) .....	183,565	85,259	2,233,423
Debt purchased .....	17,570	16,651	213,781
Trading securities (Note 4) .....	1,032	599	12,563
Money held in trust (Note 5) .....	7,799	7,876	94,898
Investment securities (Notes 4, 12 and 28) .....	1,430,242	1,385,525	17,401,655
Loans and bills discounted (Notes 7 and 28) .....	2,743,438	2,768,107	33,379,221
Foreign exchange assets (Note 8) .....	5,481	4,970	66,691
Other assets (Notes 9 and 12) .....	39,890	40,059	485,341
Tangible fixed assets (Notes 10, 11 and 14) .....	59,240	58,037	720,769
Intangible fixed assets .....	1,957	3,020	23,821
Deferred tax assets (Note 27) .....	3,218	5,563	39,162
Customers' liabilities for acceptances and guarantees (Note 19) .....	24,433	26,990	297,282
Allowance for possible loan losses .....	(36,491)	(36,092)	(443,989)
Allowance for possible losses on investment securities .....	(148)	(641)	(1,803)
<b>Total assets</b> .....	<b>¥4,523,309</b>	<b>¥4,420,479</b>	<b>\$55,034,793</b>
<b>Liabilities</b>			
Deposits (Notes 12, 15 and 28) .....	¥3,985,459	¥3,891,407	\$48,490,813
Negotiable certificates of deposit (Note 28) .....	104,524	109,679	1,271,743
Payables under securities lending transactions (Note 12) .....	—	1,534	—
Borrowed money (Notes 12, 16 and 28) .....	77,567	47,158	943,759
Foreign exchange liabilities (Note 8) .....	82	59	1,001
Bonds (Notes 17 and 28) .....	20,000	20,000	243,338
Other liabilities (Note 18) .....	38,577	41,244	469,367
Liability for employees' retirement benefits (Note 26) .....	14,062	12,788	171,098
Liability for retirement benefits of directors and corporate auditors .....	280	296	3,410
Liability for reimbursement of deposits .....	763	722	9,289
Allowance for repayment of excess interest .....	152	185	1,849
Reserve for other contingent losses .....	289	429	3,521
Deferred tax liabilities for land revaluation (Note 14) .....	9,032	10,404	109,901
Negative goodwill .....	35	47	435
Acceptances and guarantees (Note 19) .....	24,433	26,990	297,282
<b>Total liabilities</b> .....	<b>4,275,261</b>	<b>4,162,948</b>	<b>52,016,813</b>
<b>Equity</b> (Note 21)			
Common stock, authorized, 500,000,000 shares; issued, 265,450,406 shares as of March 31, 2012 and 2011 .....	33,076	33,076	402,445
Capital surplus .....	23,969	23,970	291,640
Treasury stock - at cost 1,540,140 shares and 1,517,074 shares as of March 31, 2012 and 2011, respectively .....	(945)	(934)	(11,508)
Retained earnings .....	133,975	127,215	1,630,067
Accumulated other comprehensive income:			
Net unrealized gains on available-for-sale securities (Notes 4 and 6) .....	43,200	40,673	525,622
Deferred gains on derivatives under hedge accounting .....	0	0	0
Land revaluation surplus (Note 14) .....	11,177	9,999	135,996
Total .....	244,454	234,000	2,974,263
Minority interests .....	3,593	23,531	43,716
<b>Total equity</b> .....	<b>248,047</b>	<b>257,531</b>	<b>3,017,979</b>
<b>Total liabilities and equity</b> .....	<b>¥4,523,309</b>	<b>¥4,420,479</b>	<b>\$55,034,793</b>

See Notes to Consolidated Financial Statements.