

Consolidated Balance Sheets

As of March 31, 2013 and 2012

	Millions of yen		Thousands of U.S. dollars
	2013	2012	2013
Assets			
Cash and due from banks (Note 3)	¥ 73,233	¥ 42,079	\$ 778,662
Call loans and bills bought (Note 28)	158,022	183,565	1,680,201
Debt purchased	9,659	17,570	102,704
Trading securities (Note 4)	476	1,032	5,068
Money held in trust (Note 5)	7,780	7,799	82,722
Investment securities (Notes 4, 12 and 28)	1,486,497	1,430,242	15,805,401
Loans and bills discounted (Notes 7 and 28)	2,822,561	2,743,438	30,011,286
Foreign exchange assets (Note 8)	5,683	5,481	60,430
Other assets (Notes 9 and 12)	49,980	39,890	531,423
Tangible fixed assets (Notes 10, 11 and 14)	59,005	59,240	627,380
Intangible fixed assets	1,441	1,957	15,327
Deferred tax assets (Note 27)	1,241	3,218	13,200
Customers' liabilities for acceptances and guarantees (Note 19)	24,802	24,433	263,721
Allowance for possible loan losses	(38,331)	(36,491)	(407,568)
Allowance for possible losses on investment securities	—	(148)	—
Total assets	¥4,662,055	¥4,523,309	\$49,569,963
Liabilities			
Deposits (Notes 12, 15 and 28)	¥4,090,014	¥3,985,459	\$43,487,658
Negotiable certificates of deposit (Note 28)	94,524	104,524	1,005,040
Call money and bills sold	14,303	—	152,082
Payables under securities lending transactions (Note 12)	10,135	—	107,761
Borrowed money (Notes 12, 16 and 28)	80,424	77,567	855,123
Foreign exchange liabilities (Note 8)	114	82	1,219
Bonds (Notes 17 and 28)	20,000	20,000	212,652
Other liabilities (Note 18)	29,519	38,577	313,874
Liability for employees' retirement benefits (Note 26)	15,179	14,062	161,401
Liability for retirement benefits of directors and corporate auditors	305	280	3,244
Liability for reimbursement of deposits	794	763	8,447
Allowance for repayment of excess interest	91	152	978
Reserve for other contingent losses	254	289	2,711
Deferred tax liabilities (Note 27)	5,176	—	55,042
Deferred tax liabilities for land revaluation (Note 14)	8,854	9,032	94,144
Negative goodwill	23	35	253
Acceptances and guarantees (Note 19)	24,802	24,433	263,721
Total liabilities	4,394,520	4,275,261	46,725,359
Equity (Note 20)			
Common stock, authorized, 500,000,000 shares; issued, 265,450,406 shares as of March 31, 2013 and 2012	33,076	33,076	351,695
Capital surplus	23,969	23,969	254,860
Treasury stock - at cost 1,568,495 shares and 1,540,140 shares as of March 31, 2013 and 2012, respectively	(959)	(945)	(10,201)
Retained earnings	138,249	133,975	1,469,953
Accumulated other comprehensive income:			
Net unrealized gains on available-for-sale securities (Notes 4 and 6)	58,488	43,200	621,889
Deferred gains (losses) on derivatives under hedge accounting	(171)	0	(1,819)
Land revaluation surplus (Note 14)	10,864	11,177	115,519
Total	263,518	244,454	2,801,900
Minority interests	4,016	3,593	42,707
Total equity	267,535	248,047	2,844,607
Total liabilities and equity	¥4,662,055	¥4,523,309	\$49,569,963

See Notes to Consolidated Financial Statements.