

**Consolidated Balance Sheet**

As of March 31, 2014 and 2013

	Millions of yen		Thousands of U.S. dollars
	2014	2013	2014
<b>Assets</b>			
Cash and due from banks (Note 3) .....	¥ 257,212	¥ 73,233	\$ 2,499,144
Call loans and bills bought (Note 29) .....	62,872	158,022	610,882
Debt purchased .....	10,206	9,659	99,164
Trading securities (Note 4).....	851	476	8,268
Money held in trust (Note 5).....	8,774	7,780	85,250
Investment securities (Notes 4, 12, 19 and 29) .....	1,422,210	1,486,497	13,818,596
Loans and bills discounted (Notes 7 and 29).....	2,916,953	2,822,561	28,341,945
Foreign exchange assets (Note 8).....	8,300	5,683	80,645
Other assets (Notes 9 and 12).....	42,665	49,980	414,545
Tangible fixed assets (Notes 10, 11, and 14).....	57,845	59,005	562,038
Intangible fixed assets.....	1,782	1,441	17,314
Deferred tax assets (Note 28).....	930	1,241	9,036
Customers' liabilities for acceptances and guarantees (Note 19).....	23,789	24,802	231,140
Allowance for possible loan losses.....	(36,912)	(38,331)	(358,647)
<b>Total assets</b> .....	<b>4,777,483</b>	<b>4,662,055</b>	<b>46,419,383</b>
<b>Liabilities</b>			
Deposits (Notes 12, 15 and 29).....	4,163,311	4,090,014	40,451,914
Negotiable certificates of deposit (Note 29) .....	93,773	94,524	911,125
Call money and bills sold.....	28,069	14,303	272,726
Payables under securities lending transactions (Note 12).....	19,224	10,135	186,785
Borrowed money (Notes 12, 16 and 29).....	69,255	80,424	672,901
Foreign exchange liabilities (Note 8) .....	130	114	1,263
Bonds (Notes 17 and 29).....	20,000	20,000	194,325
Other liabilities (Note 18).....	30,951	29,519	300,728
Liability for employees' retirement benefits (Note 27) .....	12,657	15,179	122,979
Liability for retirement benefits of directors and Audit & Supervisory Board Members.....	14	305	136
Liability for reimbursement of deposits.....	755	794	7,335
Allowance for repayment of excess interest.....	65	91	631
Reserve for other contingent losses.....	279	254	2,710
Deferred tax liabilities (Note 28).....	14,005	5,176	136,076
Deferred tax liabilities for land revaluation (Note 14).....	8,720	8,854	84,726
Negative goodwill .....	11	23	106
Acceptances and guarantees (Note 19).....	23,789	24,802	231,140
<b>Total liabilities</b> .....	<b>4,485,017</b>	<b>4,394,520</b>	<b>43,577,701</b>
<b>Equity</b> (Note 20)			
Common stock, authorized, 500,000,000 shares; issued, 265,450,406 shares as of March 31, 2014 and 2013.....	33,076	33,076	321,375
Capital surplus.....	23,969	23,969	232,889
Stock acquisition rights .....	30	—	291
Retained earnings.....	147,858	138,249	1,436,630
Treasury stock – at cost 1,602,119 shares and 1,568,495 shares as of March 31, 2014 and 2013, respectively.....	(977)	(959)	(9,492)
Accumulated other comprehensive income:			
Net unrealized gains on available-for-sale securities (Notes 4 and 6).....	71,996	58,488	699,533
Deferred gains (losses) on derivatives under hedge accounting .....	(60)	(171)	(582)
Land revaluation surplus (Note 14).....	10,700	10,864	103,964
Defined retirement benefit plans .....	1,417	—	13,767
Total.....	288,010	263,518	2,798,387
Minority interests.....	4,456	4,016	43,295
<b>Total equity</b> .....	<b>292,466</b>	<b>267,535</b>	<b>2,841,682</b>
<b>Total liabilities and equity</b> .....	<b>¥4,777,483</b>	<b>¥4,662,055</b>	<b>\$46,419,383</b>

See Notes to Consolidated Financial Statements.