

Consolidated Balance Sheet

As of March 31, 2015 and 2014

	Millions of yen		Thousands of U.S. dollars
	2015	2014	2015
Assets			
Cash and due from banks (Note 3).....	¥ 256,078	¥ 257,212	\$ 2,130,964
Call loans and bills bought (Note 29).....	31,359	62,872	260,955
Debt purchased.....	6,832	10,206	56,852
Trading securities (Note 4).....	202	851	1,680
Money held in trust (Note 5).....	8,729	8,774	72,638
Investment securities (Notes 4, 12, 19 and 29).....	1,542,013	1,422,210	12,831,929
Loans and bills discounted (Notes 7 and 29).....	3,051,704	2,916,953	25,394,890
Foreign exchange assets (Note 8).....	5,627	8,300	46,825
Other assets (Notes 9 and 12).....	42,433	42,665	353,108
Tangible fixed assets (Notes 10, 11, and 14).....	57,516	57,845	478,621
Intangible fixed assets.....	1,794	1,782	14,928
Deferred tax assets (Note 28).....	629	930	5,234
Customers' liabilities for acceptances and guarantees (Note 19).....	23,126	23,789	192,444
Allowance for possible loan losses.....	(31,071)	(36,912)	(258,558)
Total assets	4,996,976	4,777,483	41,582,558
Liabilities			
Deposits (Notes 12, 15 and 29).....	4,281,984	4,163,311	35,632,720
Negotiable certificates of deposit (Note 29).....	93,504	93,773	778,097
Call money and bills sold (Note 29).....	42,551	28,069	354,090
Payables under securities lending transactions (Note 12).....	35,366	19,224	294,299
Borrowed money (Notes 12, 16 and 29).....	61,617	69,255	512,748
Foreign exchange liabilities (Note 8).....	371	130	3,087
Bonds (Notes 17 and 29).....	—	20,000	—
Bonds with stock acquisition rights (Note 17).....	24,034	—	200,000
Other liabilities (Note 18).....	32,753	30,951	272,555
Liability for employees' retirement benefits (Note 27).....	5,863	12,657	48,789
Liability for retirement benefits of directors and Audit & Supervisory Board Members.....	14	14	116
Liability for reimbursement of deposits.....	801	755	6,665
Allowance for repayment of excess interest.....	46	65	382
Reserve for other contingent losses.....	242	279	2,013
Deferred tax liabilities (Note 28).....	36,955	14,005	307,522
Deferred tax liabilities for land revaluation (Note 14).....	7,889	8,720	65,648
Negative goodwill.....	—	11	—
Acceptances and guarantees (Note 19).....	23,126	23,789	192,444
Total liabilities	4,647,124	4,485,017	38,671,249
Equity (Note 20)			
Common stock, authorized, 500,000,000 shares; issued, 265,450,406 shares as of March 31, 2015 and 2014.....	33,076	33,076	275,243
Capital surplus.....	23,968	23,969	199,450
Stock acquisition rights.....	69	30	574
Retained earnings.....	157,989	147,858	1,314,712
Treasury stock – at cost 5,129,847 shares and 1,602,119 shares as of March 31, 2015 and 2014, respectively.....	(3,486)	(977)	(29,008)
Accumulated other comprehensive income:			
Net unrealized gains on available-for-sale securities (Notes 4 and 6).....	115,988	71,996	965,199
Deferred losses on derivatives under hedge accounting.....	(704)	(60)	(5,858)
Land revaluation surplus (Note 14).....	11,756	10,700	97,828
Defined retirement benefit plans.....	6,241	1,417	51,934
Total.....	344,900	288,010	2,870,100
Minority interests.....	4,951	4,456	41,199
Total equity	349,851	292,466	2,911,300
Total liabilities and equity	¥4,996,976	¥4,777,483	\$41,582,558

See Notes to Consolidated Financial Statements.