

Consolidated Balance Sheet

As of March 31, 2019 and 2018

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2019	2018	2019
Assets			
Cash and due from banks (Notes 3 and 31)	¥ 811,032	¥ 741,203	\$ 7,307,252
Call loans and bills bought.....	4,022	4,755	36,237
Debt purchased.....	4,624	5,393	41,661
Trading securities (Note 4).....	172	374	1,549
Money held in trust (Note 5).....	15,323	10,570	138,057
Investment securities (Notes 4, 12, 19 and 31)	1,352,017	1,346,672	12,181,430
Loans and bills discounted (Notes 7, 13, 31 and 37)	3,779,056	3,618,866	34,048,616
Foreign exchange assets (Note 8).....	8,625	8,053	77,709
Other assets (Notes 9, 12 and 37).....	82,705	78,741	745,157
Tangible fixed assets (Notes 10, 11, and 14)	56,033	56,788	504,847
Intangible fixed assets.....	2,389	2,811	21,524
Deferred tax assets (Note 30).....	665	655	5,991
Customers' liabilities for acceptances and guarantees (Notes 19 and 37).....	25,776	25,037	232,237
Allowance for possible loan losses.....	(27,174)	(24,883)	(244,832)
Total assets	6,115,271	5,875,040	55,097,495
Liabilities			
Deposits (Notes 12, 15 and 31)	4,849,187	4,685,466	43,690,305
Negotiable certificates of deposit (Note 31)	84,955	81,685	765,429
Call money and bills sold (Note 31).....	49,989	134,634	450,391
Payables under securities lending transactions (Notes 12 and 31).....	218,995	105,853	1,973,105
Borrowed money (Notes 12, 16 and 31).....	367,480	316,872	3,310,928
Foreign exchange liabilities (Note 8).....	93	151	837
Bonds with stock acquisition rights (Note 17)	22,198	21,248	200,000
Other liabilities (Notes 18 and 37).....	42,057	34,454	378,926
Liability for employees' retirement benefits (Note 29)	1,810	5,794	16,307
Liability for retirement benefits of directors and Audit & Supervisory Board Members	8	10	72
Liability for reimbursement of deposits.....	502	501	4,522
Allowance for repayment of excess interest	30	42	270
Reserve for other contingent losses.....	195	200	1,756
Deferred tax liabilities (Note 30).....	42,653	48,071	384,295
Deferred tax liabilities for land revaluation (Note 14)	7,110	7,110	64,059
Acceptances and guarantees (Notes 19 and 37).....	25,776	25,037	232,237
Total liabilities	5,713,043	5,467,135	51,473,493
Equity (Notes 20, 21 and 35)			
Common stock, authorized, 100,000,000 shares; issued, 53,090,081 shares as of March 31, 2019 and 2018 (*)	33,076	33,076	298,008
Capital surplus.....	24,536	24,536	221,064
Stock acquisition rights	129	125	1,162
Retained earnings.....	209,664	197,201	1,889,035
Treasury stock – at cost 1,954,512 shares and 1,025,454 shares as of March 31, 2019 and 2018, respectively (*).....	(5,921)	(3,476)	(53,347)
Accumulated other comprehensive income:			
Net unrealized gains on available-for-sale securities (Notes 4 and 6).....	130,613	144,872	1,176,799
Deferred losses on derivatives under hedge accounting.....	(3,895)	(1,436)	(35,093)
Land revaluation surplus (Note 14).....	11,357	11,357	102,324
Defined retirement benefit plans.....	2,665	1,647	24,011
Total equity	402,227	407,905	3,623,993
Total liabilities and equity	¥6,115,271	¥5,875,040	\$55,097,495

(*) Shares have been restated, as appropriate, to reflect a 1-for-5 reverse stock split effected October 1, 2018. See Notes to Consolidated Financial Statements.