

Consolidated Balance Sheet

As of March 31, 2021 and 2020

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2021	2020	2021
Assets			
Cash and due from banks (Notes 3 and 32)	¥2,013,251	¥ 934,834	\$18,184,906
Call loans and bills bought.....	10,000	4,679	90,326
Debt purchased.....	4,218	3,805	38,099
Trading securities (Note 4).....	567	298	5,121
Money held in trust (Note 5).....	14,476	14,424	130,756
Investment securities (Notes 4, 12, 20 and 32)	1,586,506	1,307,107	14,330,286
Loans and bills discounted (Notes 7, 12, 13, 32 and 38).....	4,001,698	3,859,363	36,145,768
Foreign exchange assets (Note 8).....	8,334	7,909	75,277
Other assets (Notes 9, 12 and 38).....	98,021	97,636	885,385
Tangible fixed assets (Notes 10, 11, and 14)	47,667	52,843	430,557
Intangible fixed assets.....	1,855	1,960	16,755
Asset for retirement benefits (Note 30).....	12,969	—	117,143
Deferred tax assets (Note 31).....	626	614	5,654
Customers' liabilities for acceptances and guarantees (Notes 20 and 38).....	27,246	27,475	246,102
Allowance for loan losses.....	(33,692)	(27,952)	(304,326)
Total assets	7,793,748	6,285,002	70,397,868
Liabilities			
Deposits (Notes 12, 15 and 32).....	5,398,851	4,886,433	48,765,703
Negotiable certificates of deposit (Note 32).....	49,560	66,683	447,656
Call money and bills sold (Notes 12 and 32).....	516,077	136,386	4,661,521
Payables under securities lending transactions (Notes 12 and 32).....	272,654	235,538	2,462,776
Borrowed money (Notes 12, 16 and 32).....	899,055	451,079	8,120,811
Foreign exchange liabilities (Note 8).....	303	40	2,736
Bonds with stock acquisition rights (Note 17).....	—	21,766	—
Borrowed money from trust account (Note 18).....	166	—	1,499
Other liabilities (Notes 19 and 38).....	53,645	45,988	484,554
Liability for retirement benefits (Note 30).....	143	1,841	1,291
Liability for retirement benefits of directors and Audit & Supervisory Board Members.....	5	5	45
Liability for reimbursement of deposits.....	267	379	2,411
Allowance for repayment of excess interest.....	20	25	180
Reserve for other contingent losses.....	156	182	1,409
Deferred tax liabilities (Note 31).....	74,522	28,627	673,127
Deferred tax liabilities for land revaluation (Note 14).....	5,602	6,747	50,600
Acceptances and guarantees (Notes 20 and 38).....	27,246	27,475	246,102
Total liabilities	7,298,278	5,909,200	65,922,482
Equity (Notes 21, 22 and 36)			
Common stock, authorized, 100,000,000 shares; issued, 53,090,081 shares as of March 31, 2021 and 2020.....	33,076	33,076	298,762
Capital surplus.....	24,536	24,536	221,624
Stock acquisition rights.....	84	131	758
Retained earnings.....	232,289	220,282	2,098,175
Treasury stock – at cost 3,345,006 shares and 2,882,579 shares as of March 31, 2021 and 2020, respectively.....	(9,116)	(8,184)	(82,341)
Accumulated other comprehensive income:			
Net unrealized gains on available-for-sale securities (Notes 4 and 6).....	195,174	102,311	1,762,930
Deferred gains (losses) on derivatives under hedge accounting.....	1,634	(8,351)	14,759
Land revaluation surplus (Note 14).....	8,532	11,103	77,066
Defined retirement benefit plans.....	9,257	894	83,614
Total equity	495,469	375,801	4,475,377
Total liabilities and equity	¥7,793,748	¥6,285,002	\$70,397,868

See Notes to Consolidated Financial Statements.