

Consolidated Balance Sheet

As of March 31, 2023 and 2022

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2023	2022	2023
Assets			
Cash and due from banks (Notes 3 and 33)	¥1,201,938	¥1,751,539	\$ 9,001,258
Call loans and bills bought.....	17,759	8,444	132,996
Debt purchased.....	2,514	3,594	18,827
Trading securities (Note 4).....	488	468	3,654
Money held in trust (Note 5).....	27,059	15,359	202,643
Investment securities (Notes 4, 7, 12, 19 and 33).....	1,515,578	1,511,864	11,350,093
Loans and bills discounted (Notes 7, 12, 13, 33 and 39).....	4,343,641	4,064,683	32,529,326
Foreign exchange assets (Notes 7 and 8).....	6,730	7,063	50,400
Other assets (Notes 7, 9 and 12).....	119,185	109,742	892,570
Tangible fixed assets (Notes 10, 11 and 14).....	52,349	50,114	392,039
Intangible fixed assets.....	2,180	1,641	16,325
Asset for retirement benefits (Note 31).....	19,650	13,323	147,157
Deferred tax assets (Note 32).....	572	593	4,283
Customers' liabilities for acceptances and guarantees (Notes 7 and 19).....	28,226	32,340	211,383
Allowance for loan losses.....	(32,177)	(32,815)	(240,972)
Total assets	7,305,698	7,537,956	54,712,034
Liabilities			
Deposits (Notes 12, 15 and 33).....	5,714,368	5,611,084	42,794,637
Negotiable certificates of deposit (Note 33).....	30,332	41,880	227,154
Call money and bills sold (Note 33).....	237,906	145,809	1,781,667
Payables under securities lending transactions (Notes 12 and 33).....	205,572	185,680	1,539,519
Borrowed money (Notes 12, 16 and 33).....	538,456	936,840	4,032,472
Foreign exchange liabilities (Note 8).....	377	246	2,823
Borrowed money from trust account (Note 17).....	187	214	1,400
Other liabilities (Notes 18 and 39).....	61,346	59,226	459,417
Liability for retirement benefits (Note 31).....	159	157	1,190
Liability for retirement benefits of directors and Audit & Supervisory Board Members.....	4	4	29
Liability for reimbursement of deposits.....	—	83	—
Allowance for repayment of excess interest.....	10	12	74
Reserve for other contingent losses.....	140	134	1,048
Deferred tax liabilities (Note 32).....	41,893	54,507	313,734
Deferred tax liabilities for land revaluation (Note 14).....	5,495	5,520	41,151
Acceptances and guarantees (Note 19).....	28,226	32,340	211,383
Total liabilities	6,864,476	7,073,742	51,407,743
Equity (Notes 20, 21 and 37)			
Common stock, authorized, 100,000,000 shares; issued, 53,090,081 shares as of March 31, 2023 and 2022.....	33,076	33,076	247,704
Capital surplus.....	24,540	24,536	183,778
Stock acquisition rights.....	—	103	—
Retained earnings.....	258,053	248,089	1,932,546
Treasury stock – at cost 5,613,090 shares and 4,502,938 shares as of March 31, 2023 and 2022, respectively.....	(14,488)	(11,619)	(108,499)
Accumulated other comprehensive income:			
Net unrealized gains on available-for-sale securities (Notes 4 and 6).....	107,785	148,955	807,196
Deferred gains on derivatives under hedge accounting.....	15,599	6,045	116,820
Land revaluation surplus (Note 14).....	8,312	8,369	62,248
Defined retirement benefit plans.....	8,343	6,656	62,480
Total equity	441,222	464,214	3,304,291
Total liabilities and equity	¥7,305,698	¥7,537,956	\$54,712,034

See Notes to Consolidated Financial Statements.