

Consolidated Balance Sheet

As of March 31, 2024 and 2023

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2024	2023	2024
Assets			
Cash and due from banks (Notes 3 and 33)	¥1,360,066	¥1,201,938	\$ 8,982,669
Call loans and bills bought.....	5,753	17,759	37,996
Debt purchased.....	1,968	2,514	12,997
Trading securities (Note 4).....	459	488	3,031
Money held in trust (Note 5).....	30,376	27,059	200,620
Investment securities (Notes 4, 7, 12, 19 and 33)	1,857,431	1,515,578	12,267,558
Loans and bills discounted (Notes 7, 12, 13, 33 and 39)	4,475,442	4,343,641	29,558,430
Foreign exchange assets (Notes 7 and 8).....	6,193	6,730	40,902
Other assets (Notes 7, 9 and 12).....	161,400	119,185	1,065,979
Tangible fixed assets (Notes 10, 11 and 14)	47,638	52,349	314,629
Intangible fixed assets.....	1,342	2,180	8,863
Asset for retirement benefits (Note 31).....	25,228	19,650	166,620
Deferred tax assets (Note 32).....	591	572	3,903
Customers' liabilities for acceptances and guarantees (Notes 7 and 19).....	29,340	28,226	193,778
Allowance for loan losses.....	(32,683)	(32,177)	(215,857)
Total assets	7,970,551	7,305,698	52,642,170
Liabilities			
Deposits (Notes 12, 15 and 33).....	5,803,032	5,714,368	38,326,609
Negotiable certificates of deposit (Note 33).....	25,360	30,332	167,492
Call money and bills sold (Note 33).....	346,092	237,906	2,285,793
Payables under securities lending transactions (Notes 12 and 33).....	241,330	205,572	1,593,884
Borrowed money (Notes 12, 16 and 33).....	882,628	538,456	5,829,390
Foreign exchange liabilities (Note 8).....	92	377	607
Borrowed money from trust account (Note 17).....	184	187	1,215
Other liabilities (Notes 18 and 39).....	88,812	61,346	586,566
Liability for retirement benefits (Note 31).....	168	159	1,109
Liability for retirement benefits of directors and Audit & Supervisory Board Members.....	4	4	26
Allowance for repayment of excess interest.....	5	10	33
Reserve for other contingent losses.....	196	140	1,294
Deferred tax liabilities (Note 32).....	56,949	41,893	376,124
Deferred tax liabilities for land revaluation (Note 14).....	5,463	5,495	36,080
Acceptances and guarantees (Note 19).....	29,340	28,226	193,778
Total liabilities	7,479,663	6,864,476	49,400,059
Equity (Notes 20, 21 and 37)			
Common stock, authorized, 100,000,000 shares; issued, 53,090,081 shares as of March 31, 2024 and 2023.....	33,076	33,076	218,453
Capital surplus.....	24,541	24,540	162,083
Retained earnings.....	269,792	258,053	1,781,863
Treasury stock – at cost 6,159,570 shares and 5,613,090 shares as of March 31, 2024 and 2023, respectively	(16,476)	(14,488)	(108,817)
Accumulated other comprehensive income:			
Net unrealized gains on available-for-sale securities (Notes 4 and 6).....	131,867	107,785	870,926
Deferred gains on derivatives under hedge accounting.....	30,145	15,599	199,095
Land revaluation surplus (Note 14).....	8,240	8,312	54,421
Defined retirement benefit plans.....	9,700	8,343	64,064
Total equity	490,887	441,222	3,242,104
Total liabilities and equity	¥7,970,551	¥7,305,698	\$52,642,170

See Notes to Consolidated Financial Statements.