

Consolidated Balance Sheets

As of March 31, 2004 and 2003	Millions of Yen		Thousands of U.S. Dollars (Note 3)
	2004	2003	2004
ASSETS			
Cash and Due from Banks	¥ 158,754	¥ 63,958	\$ 1,502,072
Call Loans	240,433	133,353	2,274,888
Commercial Paper and Other Debt Purchased.....	237	222	2,242
Trading Account Securities (Note 4)	770	1,374	7,285
Securities (Note 4)	227,470	361,157	2,152,237
Loans and Bills Discounted (Note 5).....	1,305,264	1,370,173	12,349,929
Foreign Exchange	1,770	313	16,747
Other Assets (Note 8).....	9,874	7,919	93,424
Premises and Equipment (Notes 2 and 9)	14,802	14,592	140,051
Deferred Tax Assets (Note 16)	14,262	13,334	134,941
Customers' Liabilities for Acceptances and Guarantees (Note 18)	19,952	22,410	188,778
Reserve for Possible Loan Losses (Note 2)	(12,222)	(12,812)	(115,640)
Total Assets	¥ 1,981,370	¥ 1,975,996	\$ 18,746,995
LIABILITIES			
Deposits (Note 10)	¥ 1,801,959	¥ 1,777,293	\$ 17,049,474
Call Money.....	12,202	6,082	115,450
Borrowed Money (Note 11).....	15,100	16,100	142,870
Foreign Exchange	38	15	359
Other Liabilities (Note 12).....	26,056	44,896	246,532
Reserve for Employee Bonuses (Note 2).....	1,277	1,311	12,082
Reserve for Employees' Retirement Benefits (Notes 2 and 13)	7,795	7,635	73,753
Reserve for Losses on Real Estate – Collateralized Loans Sold (Note 2)	–	287	–
Deferred Tax Liabilities	105	–	993
Deferred Tax Liabilities for Revaluation Reserve for Land (Note 2)	793	793	7,503
Acceptances and Guarantees (Note 18)	19,952	22,410	188,778
Total Liabilities	¥ 1,885,282	¥ 1,876,826	\$ 17,837,846
SHAREHOLDERS' EQUITY			
Common Stock (Note 21)	¥ 24,167	¥ 24,167	\$ 228,659
Capital Surplus.....	19,775	19,775	187,103
Retained Earnings	52,613	52,574	497,804
Revaluation Reserve for Land, Net of Taxes (Note 2)	1,168	1,168	11,051
Unrealized Gains (Losses) on Securities Available for Sale	(792)	1,293	(7,493)
Foreign Currency Translation Adjustment	(214)	482	(2,024)
Treasury Stock	(631)	(292)	(5,970)
Total Shareholders' Equity	96,087	99,170	909,139
Total Liabilities and Shareholders' Equity	¥ 1,981,370	¥ 1,975,996	\$ 18,746,995

Accompanying notes are an integral part of these financial statements.