

Consolidated Balance Sheets

As of March 31, 2005 and 2004	Millions of Yen		Thousands of U.S. Dollars (Note 4)
	2005	2004	2005
ASSETS			
Cash and Due from Banks	¥ 89,954	¥ 158,754	\$ 837,638
Call Loans	153,881	240,433	1,432,917
Commercial Paper and Other Debt Purchased.....	4,992	237	46,484
Trading Account Securities (Note 5)	728	770	6,779
Securities (Note 5)	404,550	227,470	3,767,110
Loans and Bills Discounted (Note 7).....	1,273,246	1,305,264	11,856,280
Foreign Exchange	380	1,770	3,538
Other Assets (Note 10).....	13,467	9,874	125,402
Premises and Equipment (Notes 2 and 11)	15,641	14,802	145,646
Deferred Tax Assets (Note 21)	12,035	14,262	112,068
Consolidated Adjustment Account	655	–	6,099
Customers' Liabilities for Acceptances and Guarantees (Note 16)	18,561	19,952	172,837
Reserve for Possible Loan Losses (Note 2)	(23,615)	(12,222)	(219,899)
Total Assets	¥ 1,964,482	¥ 1,981,370	\$ 18,292,969
LIABILITIES			
Deposits (Note 8 and 12)	¥ 1,810,352	¥ 1,801,959	\$ 16,857,733
Call Money.....	8,229	12,202	76,627
Payables under Repurchase Agreements (Note 8).....	1,165	–	10,848
Borrowed Money (Note 13).....	15,100	15,100	140,608
Foreign Exchange	102	38	949
Other Liabilities (Note 14).....	9,317	26,056	86,758
Reserve for Employee Bonuses (Note 2).....	1,187	1,277	11,053
Reserve for Employees' Retirement Benefits (Notes 2 and 15).....	8,317	7,795	77,446
Deferred Tax Liabilities (Note 21).....	66	105	614
Reserve for Litigation Loss.....	156	–	1,452
Deferred Tax Liabilities for Revaluation Reserve for Land (Note 2)	769	793	7,160
Acceptances and Guarantees (Note 16)	18,561	19,952	172,837
Total Liabilities	¥ 1,873,325	¥ 1,885,282	\$ 17,444,128
SHAREHOLDERS' EQUITY			
Common Stock (Note 17)	¥ 24,167	¥ 24,167	\$ 225,039
Capital Surplus.....	19,775	19,775	184,141
Retained Earnings	42,730	52,613	397,895
Revaluation Reserve for Land, Net of Taxes (Note 2)	1,133	1,168	10,550
Unrealized Gains (Losses) on Securities Available for Sale	4,496	(792)	41,866
Foreign Currency Translation Adjustment	(253)	(214)	(2,355)
Treasury Stock	(892)	(631)	(8,306)
Total Shareholders' Equity	91,157	96,087	848,840
Total Liabilities and Shareholders' Equity	¥ 1,964,482	¥ 1,981,370	\$ 18,292,969

Accompanying notes are an integral part of these financial statements.