

Consolidated Balance Sheets

As of March 31, 2006 and 2005	Millions of Yen		Thousands of U.S. Dollars (Note 4)
	2006	2005	2006
ASSETS			
Cash and Due from Banks	¥ 54,785	¥ 89,954	\$ 466,375
Call Loans	138,954	153,881	1,182,192
Commercial Paper and Other Debt Purchased.....	4,241	4,992	36,108
Trading Account Securities (Note 4)	94	728	803
Securities (Note 4)	436,308	404,550	3,714,212
Loans and Bills Discounted (Note 6).....	1,246,536	1,273,246	10,611,527
Foreign Exchange	1,028	380	8,758
Other Assets (Note 9).....	9,011	13,467	76,715
Premises and Equipment (Notes 2 and 10)	14,793	15,641	125,932
Deferred Tax Assets (Note 20)	16,106	12,035	137,114
Consolidated Adjustment Account	524	655	4,463
Customers' Liabilities for Acceptances and Guarantees (Note 15)	17,017	18,561	144,867
Reserve for Possible Loan Losses (Note 2)	(40,921)	(23,615)	(348,359)
Total Assets	¥ 1,898,480	¥ 1,964,482	\$ 16,161,410
LIABILITIES			
Deposits (Notes 8 and 11).....	¥ 1,751,188	¥ 1,810,352	\$ 14,907,541
Call Money.....	2,337	8,229	19,900
Payables under Repurchase Agreements (Note 7).....	1,255	1,165	10,687
Borrowed Money (Note 12).....	12,500	15,100	106,410
Foreign Exchange	113	102	964
Bond (Note 2).....	15,000	–	127,692
Other Liabilities (Note 13).....	7,171	9,317	61,051
Reserve for Employee Bonuses (Note 2).....	1,202	1,187	10,236
Reserve for Employees' Retirement Benefits (Notes 2 and 14)	9,384	8,317	79,889
Deferred Tax Liabilities (Note 20).....	50	66	431
Reserve for Litigation Loss.....	–	156	
Deferred Tax Liabilities for Revaluation Reserve for Land (Note 2)	1,421	769	12,099
Acceptances and Guarantees (Note 15)	17,017	18,561	144,867
Total Liabilities	¥ 1,818,643	¥ 1,873,325	\$ 15,481,771
SHAREHOLDERS' EQUITY			
Common Stock (Note 16)	¥ 24,167	¥ 24,167	\$ 205,737
Capital Surplus	19,775	19,775	168,344
Retained Earnings	27,946	42,730	237,907
Revaluation Reserve for Land, Net of Taxes (Note 2)	403	1,133	3,435
Unrealized Gains (Losses) on Securities Available for Sale	7,793	4,496	66,347
Foreign Currency Translation Adjustment	668	(253)	5,687
Treasury Stock	(918)	(892)	(7,821)
Total Shareholders' Equity	79,837	91,157	679,638
Total Liabilities and Shareholders' Equity	¥ 1,898,480	¥ 1,964,482	\$ 16,161,410

Accompanying notes are an integral part of these financial statements.