

V. Non-Consolidated Financial Statements

1. Nonconsolidated Balance Sheets

March 31,	(Millions of yen)			
	2008		2007	
Assets		%		%
Current assets				
Cash and due from banks	53,735		37,073	
Prepaid expenses	21		21	
Deferred tax assets	359		265	
Accrued income	56		23	
Accrued income tax refunds	14,267		71,377	
Other current assets	<u>515</u>		<u>603</u>	
Total current assets	68,956	1.7	109,364	2.8
Fixed assets				
Tangible fixed assets				
Buildings	0		0	
Equipment	<u>4</u>		<u>6</u>	
Total tangible fixed assets	4	0.0	7	0.0
Intangible fixed assets				
Software	<u>9</u>		<u>20</u>	
Total intangible fixed assets	9	0.0	20	0.0
Investments and other assets				
Investments in securities	–		20	
Investments in subsidiaries and affiliates	3,950,642		3,847,716	
Deferred tax assets	<u>1,603</u>		<u>2,315</u>	
Total investments and other assets	<u>3,952,246</u>	98.3	<u>3,850,052</u>	97.2
Total fixed assets	3,952,260	98.3	3,850,079	97.2
Total assets	<u><u>4,021,217</u></u>	100.0	<u><u>3,959,444</u></u>	100.0
Liabilities				
Current liabilities				
Short-term borrowings	1,049,030		959,030	
Accounts payable	223		108	
Accrued expenses	173		48	
Income taxes payable	1,539		964	
Business office taxes payable	4		4	
Reserve for employee bonuses	81		83	
Reserve for executive bonuses	74		–	
Other current liabilities	<u>1,114</u>		<u>1,132</u>	
Total current liabilities	1,052,242	26.2	961,372	24.3
Fixed liabilities				
Reserve for executive retirement benefits	<u>225</u>		<u>174</u>	
Total fixed liabilities	225	0.0	174	0.0
Total liabilities	<u><u>1,052,468</u></u>	26.2	<u><u>961,546</u></u>	24.3
Net assets				
Stockholders' equity				
Capital stock	1,420,877	35.3	1,420,877	35.9
Capital surplus				
Capital reserve	642,355		642,355	
Other capital surplus	<u>288,031</u>		<u>288,113</u>	
Total capital surplus	930,386	23.1	930,469	23.5
Retained earnings				
Other retained earnings				
Voluntary reserve	30,420		30,420	
Retained earnings brought forward	<u>670,259</u>		<u>698,709</u>	
Total retained earnings	700,679	17.4	729,129	18.4
Treasury stock	<u>(83,194)</u>	(2.0)	<u>(82,578)</u>	(2.1)
Total stockholders' equity	<u>2,968,749</u>	73.8	<u>2,997,898</u>	75.7
Total net assets	<u>2,968,749</u>	73.8	<u>2,997,898</u>	75.7
Total liabilities and net assets	<u><u>4,021,217</u></u>	100.0	<u><u>3,959,444</u></u>	100.0

(Note) Amounts less than one million yen have been omitted.