

IV. Consolidated Financial Statements

(1) Consolidated Balance Sheets

| March 31, | (Millions of yen) | |
|---|-------------------|--------------|
| | 2009 | 2008 |
| Assets: | | |
| Cash and due from banks | ¥ 5,241,694 | ¥ 5,017,325 |
| Call loans and bills bought | 633,655 | 595,802 |
| Receivables under resale agreements | 10,487 | 357,075 |
| Receivables under securities borrowing transactions | 1,820,228 | 1,940,170 |
| Monetary claims bought | 1,024,050 | 1,153,070 |
| Trading assets | 4,924,961 | 4,123,611 |
| Money held in trust | 8,985 | 7,329 |
| Securities | 28,698,164 | 23,517,501 |
| Loans and bills discounted | 65,135,319 | 62,144,874 |
| Foreign exchanges | 885,082 | 893,567 |
| Lease receivables and investment assets | 1,968,347 | — |
| Other assets | 4,257,251 | 4,951,587 |
| Tangible fixed assets | 1,008,801 | 820,411 |
| Buildings | 296,219 | 235,729 |
| Land | 531,726 | 463,225 |
| Lease assets | 7,206 | — |
| Construction in progress | 3,527 | 3,755 |
| Other tangible fixed assets | 170,121 | 117,700 |
| Intangible fixed assets | 361,884 | 332,525 |
| Software | 163,522 | 141,419 |
| Goodwill | 186,793 | 178,645 |
| Lease assets | 480 | — |
| Other intangible fixed assets | 11,087 | 12,460 |
| Lease assets | — | 1,425,097 |
| Deferred tax assets | 857,658 | 985,528 |
| Customers' liabilities for acceptances and guarantees | 3,878,504 | 4,585,141 |
| Reserve for possible loan losses | (1,077,852) | (894,702) |
| Total assets | ¥119,637,224 | ¥111,955,918 |

(continued)

| March 31, | (Millions of yen) | |
|---|-------------------|--------------|
| | 2009 | 2008 |
| Liabilities: | | |
| Deposits | ¥ 75,569,497 | ¥ 72,690,624 |
| Negotiable certificates of deposit | 7,461,284 | 3,078,149 |
| Call money and bills sold | 2,499,113 | 2,638,142 |
| Payables under repurchase agreements | 778,993 | 1,832,467 |
| Payables under securities lending transactions | 7,589,283 | 5,732,042 |
| Trading liabilities | 3,597,658 | 2,671,316 |
| Borrowed money | 4,644,699 | 4,279,034 |
| Foreign exchanges | 281,145 | 301,123 |
| Short-term bonds | 1,019,342 | 769,100 |
| Bonds | 3,683,483 | 3,969,308 |
| Due to trust account | 60,918 | 80,796 |
| Other liabilities | 3,803,046 | 3,916,427 |
| Reserve for employee bonuses | 27,659 | 29,267 |
| Reserve for executive bonuses | 513 | 1,171 |
| Reserve for employee retirement benefits | 35,643 | 38,701 |
| Reserve for executive retirement benefits | 7,965 | 7,998 |
| Reserve for reimbursement of deposits | 11,767 | 10,417 |
| Reserves under the special laws | 432 | 1,118 |
| Deferred tax liabilities | 27,287 | 52,046 |
| Deferred tax liabilities for land revaluation | 47,217 | 47,446 |
| Acceptances and guarantees | 3,878,504 | 4,585,141 |
| Total liabilities | 115,025,460 | 106,731,842 |
| Net assets: | | |
| Capital stock | 1,420,877 | 1,420,877 |
| Capital surplus | 57,245 | 57,826 |
| Retained earnings | 1,245,085 | 1,740,610 |
| Treasury stock | (124,024) | (123,989) |
| Stockholders' equity | 2,599,183 | 3,095,324 |
| Net unrealized gains (losses) on other securities | (14,649) | 550,648 |
| Net deferred losses on hedges | (20,835) | (75,233) |
| Land revaluation excess | 35,159 | 34,910 |
| Foreign currency translation adjustments | (129,068) | (27,323) |
| Valuation and translation adjustments | (129,394) | 483,002 |
| Stock acquisition rights | 66 | 43 |
| Minority interests | 2,141,908 | 1,645,705 |
| Total net assets | 4,611,764 | 5,224,076 |
| Total liabilities and net assets | ¥119,637,224 | ¥111,955,918 |