

**Notes to Consolidated Statement of Cash Flows**

1. Reconciliation of “Cash and due from banks” of the consolidated balance sheet to “Cash and cash equivalents” at the fiscal year-end is as follows:

March 31, 2010	(Millions of yen)
Cash and due from banks	¥ 5,839,672
Interest-earning deposits, excluding deposits to Bank of Japan	(2,468,478)
Cash and cash equivalents	<u>¥ 3,371,193</u>

2. Reconciliation of the opening balance and the expense (net) for acquisition with respect to acquisition of 18 companies including Nikko Cordial Securities Inc. is as follows:

		(Millions of yen)
Assets		¥1,953,475
Trading assets		¥786,535
Liabilities		(1,552,271)
Call money and bills sold		¥(321,000)
Borrowed money		¥(295,020)
Minority interests		(711)
Goodwill		167,607
Acquisition costs for the 18 companies' stocks	(a)	568,099
The 18 companies' Cash and cash equivalents	(b)	(58,246)
(a) – (b) Expense for acquisition of the 18 companies		<u>¥ (509,853)</u>

3. Significant non-money transactions

- (1) The major assets and liabilities which were acquired due to a merger between Kansai Urban Banking Corporation and The Biwako Bank, Limited are as follows:

	(Millions of yen)
Assets	¥ 1,113,801
Loans and bills discounted	795,445
Securities	89,968
Liabilities	¥ 1,078,769
Deposits	1,033,256

- (2) QUOQ Inc. and one other company were excluded from the scope of consolidation due to a merger with OMC Card, Inc. Their major assets and liabilities are as follows:

	(Millions of yen)
Assets	¥ 730,001
Other assets	401,031
Customers' liabilities for acceptances and guarantees	258,620
Liabilities	¥ 714,850
Borrowed money	343,002
Acceptances and guarantees	258,620