

IV. Consolidated Financial Statements

1. Consolidated Balance Sheets

March 31,	(Millions of yen)	
	2011	2010
Assets:		
Cash and due from banks	¥ 9,233,906	¥ 5,839,672
Call loans and bills bought	851,636	1,121,145
Receivables under resale agreements	131,104	25,226
Receivables under securities borrowing transactions	4,740,410	5,440,622
Monetary claims bought	1,122,307	1,006,738
Trading assets	6,632,898	6,708,688
Money held in trust	24,011	18,734
Securities	39,952,123	28,623,968
Loans and bills discounted	61,348,355	62,701,033
Foreign exchanges	1,077,024	1,107,289
Lease receivables and investment assets	1,734,169	1,839,662
Other assets	4,604,732	3,610,046
Tangible fixed assets	1,168,908	1,081,125
Buildings	350,494	314,461
Land	551,839	544,075
Lease assets	10,527	8,159
Construction in progress	4,464	8,206
Other tangible fixed assets	251,583	206,222
Intangible fixed assets	674,216	626,248
Software	262,068	215,563
Goodwill	352,790	363,507
Lease assets	361	367
Other intangible fixed assets	58,995	46,809
Deferred tax assets	644,736	728,586
Customers' liabilities for acceptances and guarantees	4,921,500	3,749,056
Reserve for possible loan losses	(1,058,945)	(1,068,329)
Total assets	¥ 137,803,098	¥ 123,159,513

(continued)

March 31,	(Millions of yen)	
	2011	2010
Liabilities:		
Deposits	¥ 81,998,940	¥ 78,648,595
Negotiable certificates of deposit	8,366,323	6,995,619
Call money and bills sold	2,629,407	2,119,557
Payables under repurchase agreements	726,365	1,120,860
Payables under securities lending transactions	5,713,233	4,315,774
Commercial paper	337,120	310,787
Trading liabilities	5,248,302	5,066,727
Borrowed money	10,769,668	5,470,578
Foreign exchanges	256,160	192,299
Short-term bonds	1,183,198	1,212,178
Bonds	3,866,095	3,422,672
Due to trust account	216,171	159,554
Other liabilities	4,188,259	3,193,146
Reserve for employee bonuses	45,176	43,443
Reserve for executive bonuses	2,496	2,333
Reserve for employee retirement benefits	44,604	41,691
Reserve for executive retirement benefits	2,728	8,216
Reserve for point service program	18,927	
Reserve for reimbursement of deposits	9,923	11,734
Reserve for losses on interest repayment	59,812	
Reserves under the special laws	392	393
Deferred tax liabilities	20,517	26,520
Deferred tax liabilities for land revaluation	45,698	46,966
Acceptances and guarantees	4,921,500	3,749,056
Total liabilities	130,671,024	116,158,708
Net assets:		
Capital stock	2,337,895	2,337,895
Capital surplus	978,851	978,897
Retained earnings	1,776,433	1,451,945
Treasury stock	(171,760)	(124,061)
Total stockholders' equity	4,921,419	4,644,677
Net unrealized gains on other securities	272,306	412,708
Net deferred losses on hedges	(9,701)	(39,367)
Land revaluation excess	33,357	34,955
Foreign currency translation adjustments	(122,889)	(101,650)
Total accumulated other comprehensive income	173,073	306,646
Stock acquisition rights	262	81
Minority interests	2,037,318	2,049,400
Total net assets	7,132,073	7,000,805
Total liabilities and net assets	¥ 137,803,098	¥ 123,159,513