

**COMPARATIVE CONSOLIDATED INTERIM BALANCE SHEETS
AS OF SEPTEMBER 30, 2000 AND 1999, AND MARCH 31, 2000**

Millions of Yen	As of September 30			As of March 31	
	2000 (A)	1999 (B)	Difference (A-B)	2000 (C)	Difference (A-C)
Assets:					
Cash and due from banks	3,680,768	2,606,371	1,074,397	3,965,717	(284,949)
Call loans and bills bought	153,636	143,472	10,164	252,075	(98,439)
Receivables under resale agreements	297,740	—	297,740	—	297,740
Commercial paper and other debt purchased	134,986	120,367	14,619	178,331	(43,345)
Trading assets	1,607,749	1,717,871	(110,122)	1,745,425	(137,676)
Money held in trust	61,275	122,929	(61,654)	109,039	(47,764)
Securities	11,451,236	8,839,256	2,611,980	8,968,853	2,482,383
Loans and bills discounted	33,332,087	34,266,197	(934,110)	32,940,880	391,207
Foreign exchanges	424,368	398,094	26,274	362,889	61,479
Other assets	2,802,689	3,099,810	(297,121)	2,425,278	377,411
Premises and equipment	677,060	691,961	(14,901)	680,334	(3,274)
Lease assets	816,923	809,675	7,248	823,859	(6,936)
Deferred tax assets	613,010	783,223	(170,213)	704,881	(91,871)
Customers' liabilities for acceptances and guarantees	1,570,111	1,636,228	(66,117)	1,560,437	9,674
Reserve for possible loan losses	(1,013,591)	—	(1,013,591)	(950,499)	(63,092)
Total assets	56,610,052	55,235,461	1,374,591	53,767,504	2,842,548
Liabilities:					
Deposits	29,435,114	29,202,455	232,659	28,362,065	1,073,049
Negotiable certificates of deposit	5,016,511	5,260,853	(244,342)	6,869,258	(1,852,747)
Call money and bills sold	4,428,021	4,544,255	(116,234)	2,745,132	1,682,889
Payables under repurchase agreements	3,388,459	—	3,388,459	—	3,388,459
Commercial papers	190,592	364,045	(173,453)	192,507	(1,915)
Trading liabilities	623,888	1,129,700	(505,812)	952,649	(328,761)
Borrowed money	2,447,303	2,584,988	(137,685)	2,518,700	(71,397)
Foreign exchanges	110,837	153,541	(42,704)	163,951	(53,114)
Bonds	1,724,353	1,306,502	417,851	1,566,242	158,111
Convertible bonds	101,106	101,106	—	101,106	—
Other liabilities	4,937,064	5,119,037	(181,973)	6,070,477	(1,133,413)
Reserve for possible loan losses	—	1,159,926	(1,159,926)	—	—
Reserve for retirement allowances	—	50,439	(50,439)	49,715	(49,715)
Reserve for employee retirement benefit	51,808	—	51,808	—	51,808
Reserve for loss on loans sold	69,252	118,159	(48,907)	116,240	(46,988)
Other reserves	8	8	—	8	—
Deferred tax liabilities	8,712	5,882	2,830	3,585	5,127
Deferred tax liabilities for revaluation reserve for land	105,650	118,119	(12,469)	111,692	(6,042)
Acceptances and guarantees	1,570,111	1,636,228	(66,117)	1,560,437	9,674
Total liabilities	54,208,797	52,855,251	1,353,546	51,383,774	2,825,023
Minority interests	588,064	579,031	9,033	579,371	8,693
Total shareholders' equity	1,813,189	1,801,179	12,010	1,804,358	8,831
Total liabilities, minority interests and shareholders' equity	56,610,052	55,235,461	1,374,591	53,767,504	2,842,548

Note: Amounts less than millions are rounded down.