

## CONSOLIDATED BALANCE SHEET

March 31, 2002	(Millions of yen)
<b>Assets:</b>	
Cash and due from banks	5,632,296
Call loans and bills bought	720,154
Receivables under resale agreements	793,266
Commercial paper and other debt purchased	461,879
Trading assets	3,278,105
Money held in trust	33,860
Securities	20,694,632
Loans and bills discounted	63,645,586
Foreign exchanges	795,755
Other assets	6,447,644
Premises and equipment	1,207,589
Lease assets	927,120
Deferred tax assets	1,882,464
Deferred tax assets for land revaluation	726
Goodwill	18,518
Customers' liabilities for acceptances and guarantees	3,625,047
Reserve for possible loan losses	(2,159,649)
<b>Total assets</b>	<b>108,005,001</b>
<b>Liabilities:</b>	
Deposits	64,985,976
Negotiable certificates of deposit	6,662,097
Call money and bills sold	10,775,484
Payables under repurchase agreements	1,468,504
Commercial paper	1,167,500
Trading liabilities	2,331,500
Borrowed money	2,889,907
Foreign exchanges	299,610
Bonds	3,505,820
Convertible bonds	1,106
Pledged money for securities lending transactions	3,174,799
Other liabilities	2,861,669
Reserve for employee bonuses	21,606
Reserve for employee retirement benefits	147,972
Reserve for possible losses on loans sold	86,371
Other reserves	336
Deferred tax liabilities	39,206
Deferred tax liabilities for land revaluation	64,015
Acceptances and guarantees	3,625,047
<b>Total liabilities</b>	<b>104,108,534</b>
<b>Minority interests</b>	<b>983,847</b>
<b>Stockholders' equity:</b>	
Capital stock	1,326,746
Capital surplus	1,326,758
Land revaluation excess	121,244
Retained earnings	475,357
Net unrealized losses on other securities	(304,837)
Foreign currency translation adjustments	(15,174)
<b>Subtotal</b>	<b>2,930,095</b>
Treasury Stock	(283)
Parent bank stock held by subsidiaries	(17,191)
<b>Total stockholders' equity</b>	<b>2,912,619</b>
<b>Total liabilities, minority interests and stockholders' equity</b>	<b>108,005,001</b>