

# COMPARATIVE CONSOLIDATED BALANCE SHEETS (CONDENSED)

(Millions of yen)

	September 30			March 31	
	2002	2001	Difference	2002	Difference
September 30, 2002 and 2001, and March 31, 2002	(A)	(B)	(A-B)	(C)	(A-C)
<b>Assets:</b>					
Cash and due from banks	2,905,651	5,736,255	(2,830,604)	5,632,296	(2,726,645)
Call loans and bills bought	474,150	425,289	48,861	720,154	(246,004)
Receivables under resale agreements	82,218	981,216	(898,998)	793,266	(711,048)
Receivables under securities borrowing transactions	2,186,491	—	2,186,491	—	2,186,491
Commercial paper and other debt purchased	307,755	330,214	(22,459)	461,879	(154,124)
Trading assets	3,442,097	3,225,015	217,082	3,278,105	163,992
Money held in trust	44,106	63,622	(19,516)	33,860	10,246
Securities	22,650,667	20,511,560	2,139,107	20,694,632	1,956,035
Loans and bills discounted	62,553,278	64,727,609	(2,174,331)	63,645,586	(1,092,308)
Foreign exchanges	922,640	644,896	277,744	795,755	126,885
Other assets	3,302,344	4,362,508	(1,060,164)	6,447,644	(3,145,300)
Premises and equipment	1,172,058	1,414,607	(242,549)	1,207,589	(35,531)
Lease assets	930,418	939,746	(9,328)	927,120	3,298
Deferred tax assets	1,999,075	1,696,347	302,728	1,882,464	116,611
Deferred tax assets for land revaluation	726	—	726	726	—
Goodwill	19,031	5,446	13,585	18,518	513
Customers' liabilities for acceptances and guarantees	3,453,755	3,601,158	(147,403)	3,625,047	(171,292)
Reserve for possible loan losses	(2,049,472)	(1,163,469)	(886,003)	(2,159,649)	110,177
<b>Total assets</b>	<b>104,396,997</b>	<b>107,502,027</b>	<b>(3,105,030)</b>	<b>108,005,001</b>	<b>(3,608,004)</b>
<b>Liabilities:</b>					
Deposits	61,438,332	60,533,175	905,157	64,985,976	(3,547,644)
Negotiable certificates of deposit	4,846,529	11,291,895	(6,445,366)	6,662,097	(1,815,568)
Call money and bills sold	12,739,570	8,541,814	4,197,756	10,775,484	1,964,086
Payables under repurchase agreements	1,946,489	1,808,365	138,124	1,468,504	477,985
Pledged money for securities lending transactions	—	3,906,531	(3,906,531)	3,174,799	(3,174,799)
Payables under securities lending transactions	3,842,595	—	3,842,595	—	3,842,595
Commercial paper	185,500	1,274,071	(1,088,571)	1,167,500	(982,000)
Trading liabilities	2,599,491	2,163,173	436,318	2,331,500	267,991
Borrowed money	2,721,278	2,938,927	(217,649)	2,889,907	(168,629)
Foreign exchanges	438,643	251,403	187,240	299,610	139,033
Bonds	3,582,598	3,398,674	183,924	3,505,820	76,778
Convertible bonds	—	1,106	(1,106)	1,106	(1,106)
Other liabilities	2,645,968	2,943,028	(297,060)	2,861,669	(215,701)
Reserve for employee bonuses	21,216	22,385	(1,169)	21,606	(390)
Reserve for employee retirement benefits	148,116	180,457	(32,341)	147,972	144
Reserve for loss on loans sold	47,190	126,538	(79,348)	86,371	(39,181)
Other reserves	255	637	(382)	336	(81)
Deferred tax liabilities	34,507	53,352	(18,845)	39,206	(4,699)
Deferred tax liabilities for land revaluation	62,693	145,229	(82,536)	64,015	(1,322)
Acceptances and guarantees	3,453,755	3,601,158	(147,403)	3,625,047	(171,292)
<b>Total liabilities</b>	<b>100,754,733</b>	<b>103,181,928</b>	<b>(2,427,195)</b>	<b>104,108,534</b>	<b>(3,353,801)</b>
<b>Minority interests</b>	<b>952,253</b>	<b>967,934</b>	<b>(15,681)</b>	<b>983,847</b>	<b>(31,594)</b>
<b>Total stockholders' equity</b>	<b>2,690,010</b>	<b>3,352,163</b>	<b>(662,153)</b>	<b>2,912,619</b>	<b>(222,609)</b>
<b>Total liabilities, minority interests and stockholders' equity</b>	<b>104,396,997</b>	<b>107,502,027</b>	<b>(3,105,030)</b>	<b>108,005,001</b>	<b>(3,608,004)</b>

Note: Amounts less than one million yen have been omitted.