

NONCONSOLIDATED BALANCE SHEET

March 31, 2003

(Millions of yen)

Assets		Liabilities	
Cash and due from banks	3,288,593	Deposits	58,610,731
Cash	1,260,311	Current deposits	4,984,121
Due from banks	2,028,281	Ordinary deposits	26,158,050
Call loans	99,774	Savings deposits	1,244,425
Receivables under resale agreements	78,679	Deposits at notice	3,080,382
Receivables under securities borrowing transactions	1,981,243	Time deposits	18,951,501
Commercial paper and other debt purchased	92,436	Installment savings	6,500
Trading assets	3,950,372	Other deposits	4,185,749
Trading securities	95,512	Negotiable certificates of deposit	4,913,526
Derivatives of trading securities	81	Call money	2,686,456
Derivatives of securities related to trading transactions	121	Payables under repurchase agreements	4,124,094
Trading-related financial derivatives	2,646,077	Payables under securities lending transactions	4,777,187
Other trading assets	1,208,579	Bills sold	6,203,300
Money held in trust	24,628	Commercial paper	50,500
Securities	23,656,385	Trading liabilities	2,425,632
Japanese government bonds	12,349,063	Trading securities sold for short sales	3,267
Japanese local government bonds	294,274	Derivatives of trading securities	76
Corporate bonds	2,081,107	Derivatives of securities related to trading transactions	423
Stocks	3,508,151	Trading-related financial derivatives	2,421,864
Other securities	5,423,788	Borrowed money	2,795,160
Loans and bills discounted	57,282,365	Borrowings from finance companies	2,795,160
Bills discounted	649,636	Foreign exchanges	392,727
Loans on bills	7,210,655	Due to foreign banks, credit	296,106
Loans on deeds	40,896,218	Due to foreign banks, debit	47,648
Overdrafts	8,525,854	Foreign bills sold	19,259
Foreign exchanges	724,771	Foreign bills payable	29,712
Due from foreign bank, credit	72,425	Bonds	2,624,099
Due from foreign bank, debit	120,340	Due to trust account	5,953
Foreign bills bought	335,835	Other liabilities	1,428,432
Foreign bills receivable	196,168	Domestic exchange settlement account, credit	9,680
Other assets	1,848,486	Income taxes payable	3,739
Domestic exchange settlement account, debit	6,110	Accrued expenses	102,942
Prepaid expenses	10,609	Unearned income	44,493
Accrued income	155,140	Employees' deposits	47,491
Initial margins of futures markets	12,479	Reserve for interest on installment savings	6
Financial derivatives	994,511	Initial margins of futures markets	13
Deferred bond discounts	376	Variation margins of futures markets	33,802
Other	669,258	Financial derivatives	724,185
Premises and equipment	707,303	Deferred profit on hedge	155,786
Land, building and equipment	612,782	Other	306,290
Construction in progress	2,925	Reserve for employee bonuses	9,898
Surety deposits and intangible	91,594	Reserve for employee retirement benefits	72,816
Deferred tax assets	1,814,625	Reserve for possible losses on loans sold	17,169
Customers' liabilities for acceptances and guarantees	4,416,292	Other reserves	18
Reserve for possible loan losses	(2,074,797)	Reserve for financial futures transaction liabilities	18
		Deferred tax liabilities for land revaluation	57,937
		Acceptances and guarantees	4,416,292
		Total liabilities	95,611,937
		Stockholders' equity	
		Capital stock	559,985
		Capital surplus	1,237,307
		Capital reserve	879,693
		Other capital surplus	357,614
		Capital reserve reduction	357,614
		Retained earnings	414,536
		Voluntary reserves	221,548
		Reserve for possible losses on overseas investments	46
		Voluntary earned reserve for retirement allowances	1,656
		Special voluntary earned reserves	219,845
		Unappropriated retained earnings at end of year	192,987
		Net income	183,040
		Land revaluation excess	85,259
		Net unrealized losses on other securities	(17,864)
		Total stockholders' equity	2,279,223
Total assets	97,891,161	Total liabilities and stockholders' equity	97,891,161