

## CONSOLIDATED BALANCE SHEET

March 31, 2003	(Millions of yen)
<b>Assets:</b>	
Cash and due from banks	3,442,523
Call loans and bills bought	187,563
Receivables under resale agreements	109,710
Receivables under securities borrowing transactions	1,981,243
Commercial paper and other debt purchased	363,981
Trading assets	4,495,396
Money held in trust	24,629
Securities	24,118,520
Loans and bills discounted	61,082,946
Foreign exchanges	749,974
Other assets	3,219,009
Premises and equipment	1,007,905
Lease assets	996,344
Deferred tax assets	1,956,103
Deferred tax assets for land revaluation	724
Goodwill	30,031
Customers' liabilities for acceptances and guarantees	3,084,383
Reserve for possible loan losses	(2,243,542)
<b>Total assets</b>	<b>104,607,449</b>
<b>Liabilities:</b>	
Deposits	62,931,007
Negotiable certificates of deposit	4,853,017
Call money and bills sold	8,953,084
Payables under repurchase agreements	4,144,735
Payables under securities lending transactions	4,807,245
Commercial paper	187,800
Trading liabilities	2,851,391
Borrowed money	2,580,135
Foreign exchanges	397,666
Bonds	3,583,754
Due to trust account	5,953
Other liabilities	2,558,956
Reserve for employee bonuses	22,079
Reserve for employee retirement benefits	101,408
Reserve for possible losses on loans sold	20,665
Other reserves	649
Deferred tax liabilities	43,930
Deferred tax liabilities for land revaluation	58,788
Acceptances and guarantees	3,084,383
<b>Total liabilities</b>	<b>101,186,654</b>
<b>Minority interests</b>	<b>996,720</b>
<b>Stockholders' equity:</b>	
Capital stock	1,247,650
Capital surplus	856,237
Retained earnings	311,664
Land revaluation excess	101,440
Net unrealized losses on other securities	(24,197)
Foreign currency translation adjustments	(53,515)
Treasury Stock	(15,204)
<b>Total stockholders' equity</b>	<b>2,424,074</b>
<b>Total liabilities, minority interests and stockholders' equity</b>	<b>104,607,449</b>