

COMPARATIVE CONSOLIDATED BALANCE SHEETS (CONDENSED)

September 30, 2004 and 2003, and March 31, 2004	September 30			(Millions of yen) March 31	
	2004	2003	Difference	2004	Difference
	(A)	(B)	(A-B)	(C)	(A-C)
Assets:					
Cash and due from banks	5,846,400	3,898,506	1,947,894	5,328,950	517,450
Call loans and bills bought	406,571	654,263	(247,692)	360,509	46,062
Receivables under resale agreements	125,306	90,979	34,327	152,070	(26,764)
Receivables under securities borrowing transactions	1,621,384	625,010	996,374	1,009,328	612,056
Commercial paper and other debt purchased	521,454	444,540	76,914	480,847	40,607
Trading assets	3,274,740	3,485,349	(210,609)	3,306,780	(32,040)
Money held in trust	3,783	27,498	(23,715)	3,749	34
Securities	24,073,122	22,451,050	1,622,072	27,049,901	(2,976,779)
Loans and bills discounted	55,422,034	59,666,363	(4,244,329)	55,382,800	39,234
Foreign exchanges	964,066	774,597	189,469	743,957	220,109
Other assets	2,919,297	3,349,993	(430,696)	3,034,182	(114,885)
Premises and equipment	946,685	988,386	(41,701)	984,060	(37,375)
Lease assets	991,190	1,006,315	(15,125)	991,781	(591)
Deferred tax assets	1,743,246	1,845,975	(102,729)	1,706,586	36,660
Deferred tax assets for land revaluation	75	723	(648)	706	(631)
Goodwill	17,544	12,733	4,811	21,706	(4,162)
Customers' liabilities for acceptances and guarantees	3,399,727	3,102,644	297,083	3,079,738	319,989
Reserve for possible loan losses	(1,222,391)	(1,699,431)	477,040	(1,422,486)	200,095
Total assets	101,054,242	100,725,500	328,742	102,215,172	(1,160,930)
Liabilities:					
Deposits	67,619,961	63,142,263	4,477,698	65,333,426	2,286,535
Negotiable certificates of deposit	3,038,333	3,379,610	(341,277)	3,519,464	(481,131)
Call money and bills sold	4,823,293	8,019,874	(3,196,581)	6,292,495	(1,469,202)
Payables under repurchase agreements	720,461	1,897,172	(1,176,711)	1,098,449	(377,988)
Payables under securities lending transactions	4,602,167	4,624,779	(22,612)	5,946,346	(1,344,179)
Commercial paper	352,000	247,500	104,500	282,700	69,300
Trading liabilities	1,780,073	2,046,766	(266,693)	1,873,245	(93,172)
Borrowed money	2,213,432	2,476,833	(263,401)	2,360,474	(147,042)
Foreign exchanges	533,545	448,316	85,229	572,755	(39,210)
Bonds	4,480,668	3,779,852	700,816	4,002,965	477,703
Due to trust account	42,202	24,944	17,258	36,032	6,170
Other liabilities	3,250,878	3,551,051	(300,173)	3,591,818	(340,940)
Reserve for employee bonuses	21,548	20,908	640	22,226	(678)
Reserve for employee retirement benefits	31,282	93,220	(61,938)	40,842	(9,560)
Reserve for possible losses on loans sold	-	2,628	(2,628)	-	-
Reserve for expenses related to EXPO 2005 Japan	172	57	115	116	56
Other reserves	1,093	531	562	862	231
Deferred tax liabilities	46,821	58,494	(11,673)	40,181	6,640
Deferred tax liabilities for land revaluation	58,100	56,685	1,415	56,391	1,709
Acceptances and guarantees	3,399,727	3,102,644	297,083	3,079,738	319,989
Total liabilities	97,015,765	96,974,137	41,628	98,150,534	(1,134,769)
Minority interests	1,017,565	1,005,886	11,679	993,696	23,869
Total stockholders' equity	3,020,911	2,745,476	275,435	3,070,942	(50,031)
Total liabilities, minority interests and stockholders' equity	101,054,242	100,725,500	328,742	102,215,172	(1,160,930)

(Note) Amounts less than one million yen have been omitted.