

Consolidated Balance Sheet

The Juroku Bank, Ltd. and Consolidated Subsidiaries March 31, 2014

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2014	2013	2014
ASSETS:			
Cash and due from banks (Notes 4 and 24)	¥ 94,427	¥ 328,715	\$ 917,480
Call loans (Note 24)	1,000	60,000	9,716
Trading securities (Notes 5 and 24)	1,037	1,230	10,076
Money held in trust (Notes 6 and 24)	10,493	10,620	101,953
Securities (Notes 5, 12 and 24)	1,752,778	1,471,984	17,030,490
Loans and bills discounted (Notes 7 and 24)	3,740,679	3,646,732	36,345,501
Foreign exchanges (Notes 7 and 8)	6,300	5,712	61,213
Lease receivables and investments in leases (Notes 12 and 23)	43,239	40,563	420,122
Other assets (Notes 9, 12 and 26)	39,103	39,963	379,936
Premises and equipment (Note 10)	65,010	66,018	631,656
Goodwill	4,098	4,343	39,817
Intangible assets	4,894	6,190	47,551
Deferred tax assets (Note 22)	860	3,360	8,356
Customers' liabilities for acceptances and guarantees (Note 11)	23,416	25,733	227,517
Reserve for possible loan losses (Note 24)	(41,380)	(43,364)	(402,060)
Total Assets	¥5,745,954	¥5,667,799	\$55,829,324
LIABILITIES AND EQUITY:			
Liabilities:			
Deposits (Notes 12, 13 and 24)	¥5,026,136	¥5,001,048	\$48,835,367
Negotiable certificates of deposit (Note 24)	106,012	131,760	1,030,043
Call money	14,923	—	144,996
Payables under securities lending transactions (Notes 12 and 24)	115,969	48,915	1,126,788
Borrowed money (Notes 12, 14 and 24)	57,072	72,314	554,528
Foreign exchanges (Note 8)	786	380	7,637
Bonds (Note 15)	10,000	10,000	97,163
Other liabilities (Notes 16, 18 and 23)	45,039	45,129	437,611
Liability for retirement benefits for employees (Note 17)	10,832	9,987	105,247
Liability for retirement benefits for directors and audit & supervisory board members (Note 17)	5	432	49
Deferred tax liabilities (Note 22)	3,991	36	38,778
Deferred tax liabilities for land revaluation surplus	8,683	8,692	84,366
Acceptances and guarantees (Note 11)	23,416	25,733	227,516
Total Liabilities	5,422,864	5,354,426	52,690,089
Commitments and Contingent Liabilities (Notes 23 and 25)			
Equity (Notes 19, 20 and 29):			
Common stock: authorized, 440,000,000 shares; issued, 379,241,348 shares in 2014 and 2013	36,839	36,839	357,938
Preferred stock: authorized, 20,000,000 shares; issued, 20,000,000 shares in 2014 and 2013			
Capital surplus	47,817	47,816	464,603
Stock acquisition rights	27	—	263
Retained earnings	162,910	148,804	1,582,880
Treasury stock - at cost: 5,556,037 shares in 2014 and 5,516,641 shares in 2013	(1,532)	(1,515)	(14,885)
Accumulated other comprehensive income			
Unrealized gain on available-for-sale securities (Note 5)	49,010	45,997	476,195
Land revaluation surplus	13,602	13,619	132,161
Defined retirement benefit plans	(871)	—	(8,463)
Total	307,802	291,560	2,990,692
Minority interests	15,288	21,813	148,543
Total Equity	323,090	313,373	3,139,235
Total Liabilities and Equity	¥5,745,954	¥5,667,799	\$55,829,324

See notes to consolidated financial statements.