

Financial Statements of Banks

AN ENGLISH LANGUAGE RESOURCE FROM MIZUHO SECURITIES

The Japanese Bankers Association produces an analysis of financial statements of all banks. The following summarizes the terminology appearing in those reports.

The terminology is separated into

1. General Terminology
2. Balance Sheet
3. Statement of Income

1. GENERAL TERMINOLOGY In alphabetical order by "Reading"

Japanese	Reading	English
損益計算書	son'eki keisansho	Statement of Income
貸借対照表	taishaku taishou hyou	Balance Sheet
財務諸表	zaimu shohyou	Financial Statements

2. BALANCE SHEET In alphabetical order by "Reading"

Japanese	Reading	English
中間純利益	chuukan junrieki	interim net income
中間未処分利益	chuukan mishobun rieki	unappropriated profits at the interim of the term
動産不動産	dousan fudousan	premises and real estate
負債の部合計	fusai no bu goukei	total liabilities
負債及び資本の部合計	fusai oyobi shihon no bu goukei	total liabilities and stockholders' equity
外国為替	gaikoku kawase	foreign exchanges
現金預け金	genkin azukekin	cash and due from banks
自己株式払込金	jiko kabushiki haraikomikin	treasury stock subscription
譲渡性預金	joutosei yokin	negotiable certificates of deposit
株式等評価差額金	kabushiki tou hyouka sagakukin	net unrealized gains (losses) on non-trading securities available for sale, net of taxes
買現先勘定	kaigensaki kanjou	receivables under resale agreement
買入金銭債権	kaiire kinsen saiken	monetary claims bought
買入手形	kaiire tegata	bills bought
貸出金	kashi dashikin	loans and bills discounted
貸倒引当金	kashidaore hikiatekin	reserve for possible loan losses
金銭の信託	kinsen no shintaku	money held in trust
コマーシャル・ペーパー	komaasharu peepaa	commercial papers
コールマネー	kooru manee	call money
コールローン	kooru roon	call loans
繰延税金負債	kurinobe zeikin fusai	deferred tax liabilities
繰延税金資産	kurinobe zeikin shisan	deferred tax assets
任意積立金	nin'i tsumitatekin	voluntary reserves
利益剰余金	rieki jouyokin	retained earnings
利益準備金	rieki junbikin	earned surplus reserves
再評価に係わる繰延税金負債	saihyouka ni kakawaru kurinobe zeikin fusai	deferred tax liabilities for land revaluation
再評価に係わる繰延税金資産	saihyouka ni kakawaru kurinobezeikin shisan	deferred tax assets for land revaluation
債券	saiken	debentures

債券繰延資産	saiken kurinobe shisan	deferred debenture discounts
債券貸借取引支払保証金	saiken taishaku torihiki shiharai hoshoukin	receivables under securities borrowing transactions
債券貸借取引受入担保金	saiken taishaku torihiki ukeire tanpokin	payables under securities lending transactions
借入金	shakuyoukin	borrowed money
社債	shasai	straight bonds
支払承諾	shiharai shoudaku	acceptances and guarantees
支払承諾見返	shiharai shoudaku mikaeshi	customers' liabilities for acceptances and guarantees
資本剰余金	shihon jouyokin	capital surplus
資本準備金	shihon junbikin	capital surplus reserve
資本の部	shihon no bu	stockholders' equity
資本の部合計	shihon no bu goukei	total stockholders' equity
資本金	shihonkin	common stock
市場性負債	shijousei fusai	market-funded liabilities
新株予約権付社債	shinkabu yoyakuken fu shasai	convertible bonds
新株式払込金	shinkabushiki haraikomikin	new stock subscription
信託勘定借	shintaku kanjou shaku	due to trust accounts
資産の部	shisan no bu	assets
資産の部の合計	shisan no bu no goukei	total assets
商品有価証券	shouhin yuuka shouken	trading account securities
賞与引当金	shouyo hikiatekin	reserve for bonus
その他負債	sonota fusai	other liabilities
その他の引当金	sonota no hikiatekin	other reserves
その他資本剰余金	sonota shihon jouyokin	other capital surplus
その他資産	sonota shisan	other assets
退職給付引当金	taishoku kyuufu hikiatekin	reserve for employee retirement benefits
短期社債	tanki shasai	short-term corporate bonds
土地再評価差額金	tochi saihyouka sagakukin	revaluation reserve for land, net of taxes
特別法上の引当金	tokubetsu hou ue no hikiatekin	reserves under special laws
特定取引負債	tokutei torihiki fusai	trading liabilities
特定取引資産	tokutei torihiki shisan	trading assets
投資損失引当金	toushi sonshitsu hikiatekin	reserve for possible investment securities losses
投資損失引当金	toushi sonshitsu hikiatekin	reserve for possible investment securities losses
売現先勘定	urigensaki kanjou	payables under repurchase agreements
売渡手形	uriwatashi tegata	bills sold
預金	yokin	deposits
有価証券	yuuka shouken	investment securities

3. STATEMENT OF INCOME in alphabetical order by "Reading"

Japanese	Reading	English
中間純利益	chuukan junrieki	interim net income
中間未処分利益	chuukan mishobun rieki	unappropriated profits at the interim of the term
営業経費	eigyou keihi	general and administrative expenses
役務取引等費用	ekimu torihiki tou hiyou	fees and commissions
役務取引等収益	ekimu torihiki tou shueki	fees and commissions
合併交付金	gappei koufukin	delivered money due to merger
減資による繰越損失てん補額	genson ni yoru kurikoshi sonshitsu ten hogaku	transfer from capital stock for disposal of undisposed deficit
法人税等調整額	houjinzei tou chouseigaku	adjustment to income taxes and others
法人税、住民税及び事業税	houjinzei, juuminzei oyobi jigyouzei	provision for income taxes and others

自己株式処分差額	jiko kabushiki shobun sagaku	loss on dispositions of treasury stock
自己株式償却額	jiko kabushiki shoukyaku gaku	retirement of treasury stock
実質業務純益	jisshitsu gyoumu jun'eki	net business profits (before provision for general reserve for possible losses on loans)
貸出金利回り	kashidashi kinri mawari	yield on loans
貸出利鞘	kashidashi rizaya	lending margin
貸出金利息	kashidashikin risoku	interest on loans and discounts
経費率	keihi ritsu	expense ratio
経常費用	keijou hiyou	operating expenses
経常利益	keijou rieki	operating profits
経常収益	keijou shueki	operating income
コア業純 ROA	koa gyoun ROA	core operating ROA
コア業純 ROE	koa gyoun ROE	core operating ROE
利益準備金取崩額	rieki junbikin torikuzusugaku	transfer from earned surplus reserve
債券利息	saiken risoku	interest on debentures
資金調達原価	shikin choutatsu genka	funding cost
資金調達費用	shikin choutatsu hiyou	interest expenses
資金運用利回り	shikin un'you rimawari	yield on investments
資金運用収益	shikin un'you shueki	interest income
信託報酬	Shintaku houshuu	commissions on trust account
その他業務費用	sonota gyoumu hiyou	other operating expenses
その他業務収益	sonota gyoumu shueki	other operating income
その他経常費用	sonota keijou hiyou	other expenses
その他経常収益	sonota keijou shueki	other income
総資金粗利鞘	soukashikin sourizaya	overall gross margin
総資金利鞘	soukashikinrizaya	overall profit margin
総資産利鞘	soushisan rizaya	overall profit margin
土地再評価差額金取崩額	tochi saihyouka sagakukin torikuzusugaku	transfer from land revaluation excess
特別利益	tokubetsu rieki	extraordinary profits
特別損失	tokubetsu sonshitsu	extraordinary losses
特定取引費用	tokutei torihiki hiyou	trading expenses
特定取引収益	tokutei torihiki shueki	trading income
積立金取崩額	tsumitatekin torikuzusugaku	transfer from voluntary reserves
預金利息	yokin risoku	interest on deposits
預金債券等原価	yokinsaikentou genka	cost of deposits
預証率	yoshouritsu	securities-deposit ratio
預貸金利鞘	yotaikinrizaya	loan-deposit margin
預貸率	yotairitsu	loan-deposit ratio
有価証券利息配当金	yuuka shouken risoku haitoukin	interest and dividends on securities
税引前中間純利益	zeibikimae chuukan junrieki	interim net income before income taxes and others
前期繰越利益	zenki kurikoshi rieki	unappropriated profits at the beginning of the term

Source: Japanese Bankers Association reports. Additional terms in italics

This report is available online at
<http://www.mizuho-sc.com/english/ebond/translation/bankstatements.pdf>

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