

6. Stocks and Others with No Market Price and Investments in Partnerships

As of March 31	Millions of yen		Thousands of U.S. dollars
	2022	2021	2022
Stocks of subsidiaries (Note 1)			
Balance-sheet value	¥ 58		\$ 473
Unlisted stocks (Note 1)			
Balance-sheet value	188		1,535
Investments in partnerships (Note 2)			
Balance-sheet value	599		4,893
Total	¥ 847		\$6,919

Note: 1. Stocks of subsidiaries and unlisted stocks are excluded from market value based disclosure in accordance with section 5 of ASBJ Guidance No. 19 Guidance on Disclosures about Fair Value of Financial Instruments (March 31, 2020).

2. Investments in partnerships are excluded from market value based disclosure in accordance with section 27 of ASBJ Guidance No. 31 Implementation Guidance on Accounting Standard for Fair Value Measurement (July 4, 2019).

7. Loans and Bills Discounted

As of March 31	Millions of yen		Thousands of U.S. dollars
	2022	2021	2022
Bills discounted	¥ 26,383	¥ 23,899	\$ 215,553
Loans on notes	12,887	11,625	105,290
Loans on deeds	1,376,442	1,382,234	11,245,449
Overdrafts	19,209	17,160	156,940
Total	¥1,434,923	¥1,434,920	\$11,723,233

8. Foreign Exchange (Assets)

As of March 31	Millions of yen		Thousands of U.S. dollars
	2022	2021	2022
Due from foreign banks	¥ 924	¥ 813	\$7,551
Foreign bills of exchange bought	7	7	58
Foreign bills of exchange receivable	63	60	518
Total	¥ 994	¥ 880	\$8,128

9. Other Assets

As of March 31	Millions of yen		Thousands of U.S. dollars
	2022	2021	2022
Domestic exchange settlement account, debit	¥ 651	¥ 508	\$ 5,323
Investment in Shinkin Central Bank	10,269	10,269	83,901
Prepaid expenses	43	52	355
Accrued income	2,231	2,022	18,227
Other	1,317	1,482	10,761
Total	¥14,512	¥14,336	\$118,570

10. Deposits

As of March 31	Millions of yen		Thousands of U.S. dollars
	2022	2021	2022
Current deposits	¥ 168,269	¥ 176,561	\$ 1,374,753
Ordinary deposits	974,665	932,906	7,962,957
Savings deposits	9,439	9,314	77,118
Deposits at notice	2,795	2,411	22,838
Time deposits	1,396,695	1,426,875	11,410,912
Installment savings	55,436	57,205	452,913
Other deposits	18,100	18,605	147,881
Total	¥2,625,403	¥2,623,879	21,449,375

11. Other Liabilities

As of March 31	Millions of yen		Thousands of U.S. dollars
	2022	2021	2022
Domestic exchange settlement account credit	¥ 899	¥ 810	\$ 7,348
Accrued expenses	2,070	2,292	16,912
Reserve for replenishing benefits	31	36	259
Accrued income taxes	41	41	342
Unearned income	621	646	5,077
Unsettle equity refunds	87	94	716
Equity to be redeemed	59	49	484
Financial derivatives	11	0	96
Asset retirement obligations	727	711	5,947
Other	581	600	4,747
Total	¥5,132	¥5,283	\$41,933

12. Other Income

As of March 31	Millions of yen		Thousands of U.S. dollars
	2022	2021	2022
Gains on recovery of written-off claims	¥ 750	¥1,031	\$ 6,132
Gains on sale of stocks and other securities	0	17	0
Gain on Money Held in trust	143	94	1,173
Gains on disposal of fixed assets	33	115	274
Other	239	96	1,958
Total	¥1,167	¥1,355	\$ 9,538

13. Other Expenses

As of March 31	Millions of yen		Thousands of U.S. dollars
	2022	2021	2022
Transfer to reserve for possible loan losses	¥ 909	¥ 136	\$ 7,428
Write-off of loans	127	647	1,043
Losses on sales of stocks and other securities	0	22	0
Amortization of other assets	—	1	—
Losses on disposal of fixed assets	365	122	2,985
Impairment losses	81	164	664
Other	73	107	600
Total	¥1,557	¥1,203	\$12,722

Auditor's Report

The Osaka City Shinkin Bank

HIBIKI AUDIT CORPORATION audited the Osaka City Shinkin Bank's balance sheets, statements of income and plans for surplus appropriations for the years 2021 and 2022. Auditing was carried out under the provisions of Article 38-2-3 of the Shinkin Bank Act.