

Non-Consolidated Balance Sheets

Years ended March 31	Millions of yen		Thousands of U.S. dollars (Note 1)
	2023	2022	2023
Assets			
Cash	¥ 27,730	¥ 28,001	\$ 207,639
Due from banks	943,906	1,028,503	7,067,814
Monetary claims purchased (Note 5)	1,927	4,927	14,434
Securities (Notes 4, 5 & 6)	432,765	448,519	3,240,476
Loans and bills discounted (Note 7)	1,422,402	1,434,923	10,650,709
Foreign exchange (Note 8)	1,159	994	8,681
Other assets (Note 9)	14,206	14,512	106,372
Tangible fixed assets	29,970	26,864	224,410
Intangible fixed assets	701	835	5,255
Deferred tax assets	9,652	7,463	72,278
Customers' liabilities for acceptances and guarantees	15,426	12,627	115,508
Reserve for possible loan losses	(11,190)	(10,599)	(83,791)
Total Assets	¥ 2,888,658	¥ 2,997,575	\$ 21,629,790
Liabilities and Net Assets			
Liabilities			
Deposits (Note 10)	¥ 2,559,233	¥ 2,625,403	\$ 19,163,113
Borrowed money	212,600	255,100	1,591,913
Foreign exchange	22	16	167
Other liabilities (Note 11)	5,479	5,132	41,032
Reserve for bonuses	1,037	1,045	7,770
Reserve for directors' bonuses	40	40	299
Reserve for retirement allowances	1,112	1,204	8,329
Reserve for directors' retirement bonuses	317	439	2,379
Reserve for point losses	64	64	485
Reserve for repayment of dormant accounts	183	197	1,373
Reserve for contingency losses	171	154	1,282
Deferred tax liabilities related to land revaluation	1,401	1,401	10,492
Acceptances and guarantees	15,426	12,627	115,508
Total Liabilities	¥ 2,797,090	¥ 2,902,827	\$ 20,944,146
Net Assets			
Paid-in capital	¥ 26,617	¥ 26,636	\$ 199,303
Common shares	13,867	13,886	103,833
Preferred shares	2,350	2,350	17,596
Other shares	10,400	10,400	77,873
Capital surplus	1,317	1,317	9,867
Capital surplus reserve	1,317	1,317	9,867
Retained earnings	70,265	66,969	526,135
Legal reserve	12,304	11,904	92,131
Other retained earnings	57,961	55,065	434,003
Special reserve	54,157	51,157	405,525
[Reserve for management stabilization]	[5,050]	[5,050]	[37,813]
[Reserve for accelerated depreciation of land]	[737]	[737]	[5,519]
Unappropriated retained earnings	3,803	3,907	28,478
Unsettled equity	(1)	(0)	(13)
Total Members' Equity	¥ 98,198	¥ 94,923	\$ 735,292
Valuation differences of available-for-sale securities	¥ (7,634)	¥ (1,180)	\$ (57,168)
Excess of land revaluation	1,004	1,004	7,519
Total Differences in Evaluation and Conversion	(6,630)	(176)	(49,648)
Total Net Assets	91,567	94,747	685,643
Total Liabilities and Net Assets	¥ 2,888,658	¥ 2,997,575	\$ 21,629,790