

Non-Consolidated Statements of Income and Retained Earnings

Years ended March 31	Millions of yen		Thousands of U.S. dollars (Note 1)
	2023	2022	2023
Income			
Interest and dividend income	¥ 22,837	¥ 23,461	\$ 171,005
Interest on loans and discounts	18,608	18,901	139,338
Interest on deposits	1,633	1,408	12,231
Dividends on securities	2,313	2,865	17,323
Other	282	285	2,112
Fees and commissions	3,026	3,091	22,660
Other operating income	360	720	2,699
Other income (Note 12)	848	1,167	6,350
Total Income	¥ 27,072	¥ 28,441	\$ 202,717
Expenses			
Interest expenses	¥ 1,516	¥ 1,704	\$ 11,354
Interest on deposits	1,486	1,668	11,128
Transferred supplementary reserve for installment savings	19	20	144
Interest on borrowings	1	1	9
Interest paid on interest swaps	9	13	69
Other	0	0	0
Fees and commissions	987	1,061	7,397
Other operating expenses	236	833	1,770
General and administrative expenses	18,991	19,438	142,207
Other expenses (Note 13)	1,384	1,557	10,364
Total Expenses	¥ 23,116	¥ 24,595	\$ 173,094
Income before income taxes	3,956	3,846	29,622
Income taxes: current	37	42	279
Income taxes: deferred	309	281	2,316
Net Income	¥ 3,609	¥ 3,521	\$ 27,025
Statements of Retained Earnings			
Balance at beginning of year	¥ 194	¥ 195	\$ 1,452
Additions:			
Net income	3,609	3,521	27,025
Reversal of revaluation reserve	-	190	-
Unappropriated retained earnings	3,803	3,907	28,478
Appropriations:			
Transfer to legal reserve	400	400	2,995
Dividends	274	275	2,055
Dividends paid to preferred shares (issued March 2004)	15	15	117
Dividends paid to preferred shares (issued March 2006)	22	22	165
Special reserve	3,000	3,000	22,463
Amount carried forward (balance at end of year)	¥ 90	¥ 194	\$ 681