

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

	Millions of yen	Thousands of U.S. dollars
As of March 31	2024	2024
Stocks of subsidiaries (Note 1)		
Balance-sheet value	¥ 58	\$ 383
Unlisted stocks (Note 1)		
Balance-sheet value	188	1,241
Investments in partnerships (Note 2)		
Balance-sheet value	886	5,852
Total	¥ 1,134	\$ 7,490

Notes: 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 24-16 of ASBJ Guidance No. 31 Implementation Guidance on Accounting Standard for Fair Value Measurement (June 17, 2021).

## 7. Loans and Bills Discounted

7. Loans and Bills Discounted	Millions of yen		Thousands of U.S. dollars
As of March 31	2024	2023	2024
Bills discounted	¥ 26,386	¥ 25,688	\$ 174,280
Loans on notes	12,996	10,972	85,839
Loans on deeds	1,349,792	1,364,713	8,915,409
Overdrafts	23,583	21,028	155,767
Total	¥1,412,758	¥1,422,402	\$ 9,331,296

## 8. Foreign Exchange (Assets)

8. Foreign Exchange (Assets)	Millions of yen		Thousands of U.S. dollars
As of March 31	2024	2023	2024
Due from foreign banks	¥648	¥1,064	\$4,285
Foreign bills of exchange bought	—	24	—
Foreign bills of exchange receivable	49	69	327
Total	¥698	¥1,159	\$4,613

## 9. Other Assets

9. Other Assets	Millions of yen		Thousands of U.S. dollars
As of March 31	2024	2023	2024
Domestic exchange settlement account, debit	¥ 1,446	¥ 619	\$ 9,551
Investment in Shinkin Central Bank	13,269	10,269	87,645
Prepaid expenses	51	40	342
Accrued income	1,753	1,894	11,581
Financial derivatives	—	14	—
Other	1,280	1,367	8,459
Total	¥17,801	¥14,206	\$117,580

## 10. Deposits

10. Deposits	Millions of yen		Thousands of U.S. dollars
	2024	2023	2024
As of March 31			
Current deposits	¥ 171,462	¥ 171,738	\$ 1,132,515
Ordinary deposits	1,000,696	989,174	6,609,619
Savings deposits	8,710	9,227	57,529
Deposits at notice	1,781	3,069	11,768
Time deposits	1,299,608	1,319,024	8,583,938
Installment savings	47,664	52,336	314,823
Other deposits	12,245	14,662	80,883
Total	¥2,542,169	¥2,559,233	\$16,791,079

## 11. Other Liabilities

I I. Other Liabilities	Millions of yen		Thousands of U.S. dollars
As of March 31	2024	2023	2024
Domestic exchange settlement account credit	¥2,242	¥1,000	\$14,809
Accrued expenses	2,236	2,123	14,774
Reserve for replenishing benefits	25	28	170
Accrued income taxes	38	41	257
Unearned income	563	637	3,721
Unsettle equity refunds	104	89	690
Equity to be redeemed	46	58	306
Financial derivatives	7	—	46
Lease obligations	16	—	111
Asset retirement obligations	761	744	5,028
Other	406	754	2,686
Total	¥6,450	¥5,479	\$42,605

## 12. Other Income

12. Other Income	Millions of yen		Thousands of U.S. dollars
As of March 31	2024	2023	2024
Gains on recovery of written-off claims	¥ 468	¥ 687	\$ 3,095
Gains on sale of stocks and other securities	13	—	87
Gain on money held in trust	33	68	222
Gains on disposal of fixed assets	—	7	—
Other	114	84	757
Total	¥ 630	¥ 848	\$ 4,162

## 13. Other Expenses

	Millions of yen		Thousands of U.S. dollars
As of March 31	2024	2023	2024
Transfer to reserve for possible loan losses	¥ 52	¥ 896	\$ 347
Write-off of loans	209	189	1,381
Losses on sales of stocks and other securities	6	33	39
Amortization of other assets	—	0	—
Losses on disposal of fixed assets	318	200	2,100
Impairment losses	130	10	914
Other	102	52	674
Total	¥ 826	¥1,384	\$ 5,459

## Auditor's Report

The Osaka City Shinkin Bank

HIBIKI AUDIT CORPORATION audited the Osaka City Shinkin Bank's balance sheets and statements of income for fiscal 2022 and 2023 reported at the 97th and 98th General Meetings of Members (held on June 14, 2023 and June 18, 2024 respectively) and the approved plans for surplus appropriations. Auditing was carried out under the provisions of Article 38-2-3 of the Shinkin Bank Act.