

## Non-Consolidated Balance Sheets

Years ended March 31	Millions of yen		Thousands of U.S. dollars (Note 1)
	2022	2021	2022
<b>Assets</b>			
Cash . . . . .	¥ 28,001	¥ 27,247	\$ 228,769
Due from banks . . . . .	1,028,503	969,606	8,402,805
Monetary claims purchased (Note 5) . . . . .	4,927	7,769	40,259
Securities (Notes 4, 5 & 6) . . . . .	448,519	434,001	3,664,374
Loans and bills discounted (Note 7) . . . . .	1,434,923	1,434,920	11,723,233
Foreign exchange (Note 8) . . . . .	994	880	8,128
Other assets (Note 9) . . . . .	14,512	14,336	118,570
Tangible fixed assets . . . . .	26,864	27,599	219,478
Intangible fixed assets . . . . .	835	943	6,824
Deferred tax assets . . . . .	7,463	6,890	60,976
Customers' liabilities for acceptances and guarantees . . . . .	12,627	11,744	103,166
Reserve for possible loan losses . . . . .	(10,599)	(10,457)	(86,595)
<b>Total Assets</b> . . . . .	<b>¥ 2,997,575</b>	<b>¥ 2,925,482</b>	<b>\$ 24,489,992</b>
<b>Liabilities and Net Assets</b>			
<b>Liabilities</b>			
Deposits (Note 10) . . . . .	¥ 2,625,403	¥ 2,623,879	\$ 21,449,375
Borrowed money . . . . .	255,100	181,600	2,084,150
Foreign exchange . . . . .	16	2	135
Other liabilities (Note 11) . . . . .	5,132	5,283	41,933
Reserve for bonuses . . . . .	1,045	1,068	8,545
Reserve for directors' bonuses . . . . .	40	45	326
Reserve for retirement allowances . . . . .	1,204	1,265	9,842
Reserve for directors' retirement bonuses . . . . .	439	478	3,593
Reserve for point losses . . . . .	64	68	523
Reserve for repayment of dormant accounts . . . . .	197	202	1,615
Reserve for contingency losses . . . . .	154	237	1,258
Deferred tax liabilities related to land revaluation . . . . .	1,401	1,489	11,447
Acceptances and guarantees . . . . .	12,627	11,744	103,166
<b>Total Liabilities</b> . . . . .	<b>¥ 2,902,827</b>	<b>¥ 2,827,366</b>	<b>\$ 23,715,914</b>
<b>Net Assets</b>			
Paid-in capital . . . . .	¥ 26,636	¥ 26,695	\$ 217,620
Common shares . . . . .	13,886	13,945	113,453
Preferred shares . . . . .	2,350	4,362	19,199
Other shares . . . . .	10,400	8,387	84,967
Capital surplus . . . . .	1,317	1,317	10,765
Capital surplus reserve . . . . .	1,317	1,317	10,765
Retained earnings . . . . .	66,969	67,654	547,135
Legal reserve . . . . .	11,904	11,504	97,255
Other retained earnings . . . . .	55,065	56,150	449,880
Special reserve . . . . .	51,157	52,701	417,956
[Reserve for management stabilization] . . . . .	[5,050]	[5,050]	(41,258)
[Reserve for accelerated depreciation of land] . . . . .	[737]	[737]	6,022
Unappropriated retained earnings . . . . .	3,907	3,448	31,923
Unsettled equity . . . . .	(0)	(1)	(2)
<b>Total Members' Equity</b> . . . . .	<b>¥ 94,923</b>	<b>¥ 95,665</b>	<b>\$ 775,520</b>
Valuation differences of available-for-sale securities . . . . .	¥ (1,180)	¥ 1,255	\$ (9,646)
Excess of land revaluation . . . . .	1,004	1,194	8,204
<b>Total Differences in Evaluation and Conversion</b> . . . . .	<b>(176)</b>	<b>2,449</b>	<b>(1,441)</b>
<b>Total Net Assets</b> . . . . .	<b>94,747</b>	<b>98,115</b>	<b>774,078</b>
<b>Total Liabilities and Net Assets</b> . . . . .	<b>¥ 2,997,575</b>	<b>¥ 2,925,482</b>	<b>\$ 24,489,992</b>