

Non-Consolidated Statements of Income and Retained Earnings

Years ended March 31	Millions of yen		Thousands of U.S. dollars (Note 1)
	2022	2021	2022
Income			
Interest and dividend income	¥ 23,461	¥ 23,280	\$ 191,677
Interest on loans and discounts	18,901	18,545	154,426
Interest on deposits	1,408	1,017	11,508
Dividends on securities	2,865	3,411	23,408
Other	285	305	2,333
Fees and commissions	3,091	3,358	25,258
Other operating income	720	916	5,889
Other income (Note 12)	1,167	1,355	9,538
Total Income	¥ 28,441	¥ 28,911	\$ 232,363
Expenses			
Interest expenses	¥ 1,704	¥ 1,825	\$ 13,927
Interest on deposits	1,668	1,783	13,629
Transferred supplementary reserve for installment savings	20	23	164
Interest on borrowings	1	2	14
Interest paid on interest swaps	13	15	111
Other	0	0	0
Fees and commissions	1,061	1,194	8,672
Other operating expenses	833	1,145	6,807
General and administrative expenses	19,438	19,984	158,811
Other expenses (Note 13)	1,557	1,203	12,722
Total Expenses	¥ 24,595	¥ 25,352	\$ 200,941
Income before income taxes	3,846	3,558	31,422
Income taxes: current	42	38	349
Income taxes: deferred	281	298	2,303
Net Income	¥ 3,521	¥ 3,221	\$ 28,769
Statements of Retained Earnings			
Balance at beginning of year	¥ 195	¥ 223	\$ 1,601
Additions:			
Net income	3,521	3,221	28,769
Reversal of revaluation reserve	190	3	1,552
Unappropriated retained earnings	3,907	3,448	31,923
Appropriations:			
Transfer to legal reserve	400	400	3,267
Dividends	275	278	2,251
Dividends paid to preferred shares (issued March 2004)	15	15	128
Dividends paid to preferred shares (issued March 2006)	22	58	180
Special reserve	3,000	2,500	24,509
Amount carried forward (balance at end of year)	¥ 194	¥ 195	\$ 1,585