

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

As of March 31	Millions of yen		Thousands of U.S. dollars
	2023	2022	2023
Stocks of subsidiaries (Note 1)			
Balance-sheet value	¥ 58		\$ 434
Unlisted stocks (Note 1)			
Balance-sheet value	188		1,407
Investments in partnerships (Note 2)			
Balance-sheet value	1,018		7,622
<b>Total</b>	<b>¥ 1,265</b>		<b>\$ 9,472</b>

Note: 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 27 of ASBJ Guidance No. 31 Implementation Guidance on Accounting Standard for Fair Value Measurement (July 4, 2019).

## 7. Loans and Bills Discounted

As of March 31	Millions of yen		Thousands of U.S. dollars
	2023	2022	2023
Bills discounted	¥ 25,688	¥ 26,383	\$ 192,348
Loans on notes	10,972	12,887	82,162
Loans on deeds	1,364,713	1,376,442	10,218,743
Overdrafts	21,028	19,209	157,455
<b>Total</b>	<b>¥1,422,402</b>	<b>¥1,434,923</b>	<b>\$10,650,709</b>

## 8. Foreign Exchange (Assets)

As of March 31	Millions of yen		Thousands of U.S. dollars
	2023	2022	2023
Due from foreign banks	¥1,064	¥ 924	\$7,971
Foreign bills of exchange bought	24	7	185
Foreign bills of exchange receivable	69	63	523
<b>Total</b>	<b>¥1,159</b>	<b>¥ 994</b>	<b>\$8,681</b>

## 9. Other Assets

As of March 31	Millions of yen		Thousands of U.S. dollars
	2023	2022	2023
Domestic exchange settlement account, debit	¥ 619	¥ 651	\$ 4,637
Investment in Shinkin Central Bank	10,269	10,269	76,896
Prepaid expenses	40	43	305
Accrued income	1,894	2,231	14,183
Financial derivatives	14	—	109
Other	1,367	1,317	10,240
<b>Total</b>	<b>¥14,206</b>	<b>¥14,512</b>	<b>\$106,372</b>

## 10. Deposits

As of March 31	Millions of yen		Thousands of U.S. dollars
	2023	2022	2023
Current deposits	¥ 171,738	¥ 168,269	\$ 1,285,948
Ordinary deposits	989,174	974,665	7,406,773
Savings deposits	9,227	9,439	69,092
Deposits at notice	3,069	2,795	22,985
Time deposits	1,319,024	1,396,695	9,876,635
Installment savings	52,336	55,436	391,889
Other deposits	14,662	18,100	109,788
<b>Total</b>	<b>¥2,559,233</b>	<b>¥2,625,403</b>	<b>\$19,163,113</b>

## 11. Other Liabilities

As of March 31	Millions of yen		Thousands of U.S. dollars
	2023	2022	2023
Domestic exchange settlement account credit	¥1,000	¥ 899	\$ 7,495
Accrued expenses	2,123	2,070	15,903
Reserve for replenishing benefits	28	31	214
Accrued income taxes	41	41	312
Unearned income	637	621	4,774
Unsettle equity refunds	89	87	668
Equity to be redeemed	58	59	437
Financial derivatives	—	11	—
Asset retirement obligations	744	727	5,574
Other	754	581	5,651
<b>Total</b>	<b>¥5,479</b>	<b>¥5,132</b>	<b>\$41,032</b>

## 12. Other Income

As of March 31	Millions of yen		Thousands of U.S. dollars
	2023	2022	2023
Gains on recovery of written-off claims	¥ 687	¥ 750	\$ 5,147
Gains on sale of stocks and other securities	—	0	—
Gain on Money Held in trust	68	143	511
Gains on disposal of fixed assets	7	33	59
Other	84	239	632
<b>Total</b>	<b>¥ 848</b>	<b>¥1,167</b>	<b>\$ 6,350</b>

## 13. Other Expenses

As of March 31	Millions of yen		Thousands of U.S. dollars
	2023	2022	2023
Transfer to reserve for possible loan losses	¥ 896	¥ 909	\$ 6,711
Write-off of loans	189	127	1,421
Losses on sales of stocks and other securities	33	0	250
Amortization of other assets	0	—	6
Losses on disposal of fixed assets	200	365	1,502
Impairment losses	10	81	76
Other	52	73	395
<b>Total</b>	<b>¥1,384</b>	<b>¥1,557</b>	<b>\$10,364</b>

## Auditor's Report

The Osaka City Shinkin Bank

HIBIKI AUDIT CORPORATION audited the Osaka City Shinkin Bank's balance sheets and statements of income reported at the 96th and 97th General Meetings of Members and the approved plans for surplus appropriations. Auditing was carried out under the provisions of Article 38-2-3 of the Shinkin Bank Act.