

Non-Consolidated Balance Sheets

Years ended March 31	Millions of yen		Thousands of U.S. dollars (Note 1)
	2019	2018	2019
Assets			
Cash	¥ 27,787	¥ 28,175	\$ 250,341
Due from banks	841,495	808,939	7,581,036
Monetary claims purchased (Note 5)	10,336	8,660	93,117
Securities (Note 4, 5 & 6)	398,645	398,346	3,591,402
Loans and bills discounted (Note 7)	1,298,045	1,318,594	11,694,105
Foreign exchange (Note 8)	1,043	1,300	9,398
Other assets (Note 9)	14,521	14,220	130,820
Tangible fixed assets	25,874	26,014	233,099
Intangible fixed assets	433	446	3,906
Deferred tax assets	6,451	7,375	58,119
Customers' liabilities for acceptances and guarantees	7,930	5,973	71,448
Reserve for possible loan losses	(13,093)	(16,744)	(117,962)
Total Assets	¥ 2,619,470	¥ 2,601,303	\$ 23,598,832
Liabilities and Net Assets			
Liabilities			
Deposits (Note 10)	¥ 2,491,245	¥ 2,479,861	\$ 22,443,652
Borrowed money	12,750	12,650	114,864
Foreign exchange	20	2	182
Other liabilities (Note 11)	6,958	7,625	62,692
Reserve for bonuses	1,076	1,081	9,697
Reserve for directors' bonuses	45	45	405
Reserve for retirement allowances	1,285	1,206	11,576
Reserve for directors' retirement bonuses	430	437	3,882
Reserve for point losses	66	63	603
Reserve for repayment of dormant accounts	264	267	2,384
Reserve for contingency losses	185	278	1,667
Deferred tax liabilities related to land revaluation	1,490	1,492	13,432
Acceptances and guarantees	7,930	5,973	71,448
Total Liabilities	¥ 2,523,750	¥ 2,510,983	\$ 22,736,491
Net Assets			
Paid-in capital	¥ 27,068	¥ 27,231	\$ 243,859
Common shares	14,318	14,481	128,994
Preferred shares	4,362	4,362	39,301
Other shares	8,387	8,387	75,563
Capital surplus	1,317	1,317	11,871
Capital surplus reserve	1,317	1,317	11,871
Retained earnings	62,135	58,559	559,782
Legal reserve	10,604	10,004	95,532
Other retained earnings	51,531	48,555	464,250
Special reserve	47,201	43,201	425,235
[Reserve for management stabilization]	[5,050]	[5,050]	[45,495]
[Reserve for accelerated depreciation of land]	[737]	[737]	[6,640]
Unappropriated retained earnings	4,330	5,354	39,014
Unsettled equity	(1)	(1)	(17)
Total Members' Equity	¥ 90,520	¥ 87,107	\$ 815,496
Valuation differences of available-for-sale securities	¥ 4,008	¥ 2,388	\$ 36,112
Deferred hedge income (loss)	(6)	—	(59)
Excess of land revaluation	1,197	823	10,792
Total Differences in Evaluation and Conversion	5,199	3,212	46,845
Total Net Assets	95,719	90,319	862,341
Total Liabilities and Net Assets	¥ 2,619,470	¥ 2,601,303	\$ 23,598,832