

Non-Consolidated Statements of Income and Retained Earnings

Years ended March 31	Millions of yen		Thousands of U.S. dollars (Note 1)
	2019	2018	2019
Income			
Interest and dividend income	¥ 23,001	¥ 24,423	\$ 207,221
Interest on loans and discounts	18,455	19,183	166,263
Interest on deposits	1,211	1,082	10,911
Interest on call loans	2	6	26
Dividends on securities	2,992	3,826	26,959
Other	339	324	3,059
Fees and commissions	3,354	3,265	30,217
Other operating income	2,250	3,532	20,276
Other income (Note 12)	3,365	2,050	30,323
Total Income	¥ 31,972	¥ 33,271	\$ 288,038
Expenses			
Interest expenses	¥ 2,872	¥ 3,151	\$ 25,876
Interest on deposits	2,803	3,065	25,258
Transferred supplementary reserve for installment savings	40	50	364
Interest on borrowings	5	6	46
Interest on payables under securities lending transactions	0	1	6
Interest paid on interest swaps	22	27	201
Other	0	0	0
Fees and commissions	1,238	1,248	11,157
Other operating expenses	910	1,284	8,205
General and administrative expenses	20,956	21,608	188,799
Other expenses (Note 13)	1,188	718	10,711
Total Expenses	¥ 27,167	¥ 28,012	\$ 244,750
Income before income taxes	4,804	5,259	43,288
Income taxes: current	39	41	355
Income taxes: deferred	298	201	2,686
Net Income	¥ 4,467	¥ 5,016	\$ 40,246
Statements of Retained Earnings			
Balance at beginning of year	¥ 239	¥ 338	\$ 2,156
Additions:			
Net income	4,467	5,016	40,246
Reversal of revaluation reserve	(376)	–	(3,388)
Unappropriated retained earnings	4,330	5,354	39,014
Appropriations:			
Transfer to legal reserve	500	600	4,504
Dividends	286	434	2,579
Dividends paid to preferred shares (issued March 2004)	22	22	202
Dividends paid to preferred shares (issued March 2006)	58	58	525
Special reserve	3,000	4,000	27,027
Amount carried forward (balance at end of year)	¥ 463	¥ 239	\$ 4,175