

## Non-Consolidated Balance Sheets

Years ended March 31	Millions of yen		Thousands of U.S. dollars (Note 1)
	2020	2019	2020
<b>Assets</b>			
Cash . . . . .	¥ 28,517	¥ 27,787	\$ 261,988
Due from banks . . . . .	816,703	841,495	7,503,016
Monetary claims purchased (Note 5) . . . . .	13,200	10,336	121,271
Securities (Note 4, 5 & 6) . . . . .	414,243	398,645	3,805,638
Loans and bills discounted (Note 7) . . . . .	1,282,963	1,298,045	11,786,526
Foreign exchange (Note 8) . . . . .	634	1,043	5,827
Other assets (Note 9) . . . . .	13,896	14,521	127,667
Tangible fixed assets . . . . .	27,512	25,874	252,755
Intangible fixed assets . . . . .	806	433	7,406
Deferred tax assets . . . . .	7,505	6,451	68,952
Customers' liabilities for acceptances and guarantees . . . . .	10,341	7,930	95,011
Reserve for possible loan losses . . . . .	(11,807)	(13,093)	(108,471)
<b>Total Assets</b> . . . . .	<b>¥ 2,604,518</b>	<b>¥ 2,619,470</b>	<b>\$ 23,927,590</b>
<b>Liabilities and Net Assets</b>			
<b>Liabilities</b>			
Deposits (Note 10) . . . . .	¥ 2,478,708	¥ 2,491,245	\$ 22,771,781
Borrowed money . . . . .	9,600	12,750	88,194
Foreign exchange . . . . .	1	20	13
Other liabilities (Note 11) . . . . .	6,406	6,958	58,859
Reserve for bonuses . . . . .	1,066	1,076	9,798
Reserve for directors' bonuses . . . . .	45	45	413
Reserve for retirement allowances . . . . .	1,221	1,285	11,219
Reserve for directors' retirement bonuses . . . . .	432	430	3,971
Reserve for point losses . . . . .	70	66	645
Reserve for repayment of dormant accounts . . . . .	225	264	2,073
Reserve for contingency losses . . . . .	284	185	2,613
Deferred tax liabilities related to land revaluation . . . . .	1,490	1,490	13,697
Acceptances and guarantees . . . . .	10,341	7,930	95,011
<b>Total Liabilities</b> . . . . .	<b>¥ 2,509,895</b>	<b>¥ 2,523,750</b>	<b>\$ 23,058,292</b>
<b>Net Assets</b>			
Paid-in capital . . . . .	¥ 26,883	¥ 27,068	\$ 246,980
Common shares . . . . .	14,133	14,318	129,847
Preferred shares . . . . .	4,362	4,362	40,078
Other shares . . . . .	8,387	8,387	77,055
Capital surplus . . . . .	1,317	1,317	12,106
Capital surplus reserve . . . . .	1,317	1,317	12,106
Retained earnings . . . . .	64,785	62,135	595,179
Legal reserve . . . . .	11,104	10,604	102,012
Other retained earnings . . . . .	53,681	51,531	493,167
Special reserve . . . . .	50,201	47,201	461,196
[Reserve for management stabilization] . . . . .	[5,050]	[5,050]	[47,529]
[Reserve for accelerated depreciation of land] . . . . .	[737]	[737]	[6,937]
Unappropriated retained earnings . . . . .	3,480	4,330	31,971
Unsettled equity . . . . .	(2)	(1)	(26)
<b>Total Members' Equity</b> . . . . .	<b>¥ 92,984</b>	<b>¥ 90,520</b>	<b>\$ 854,240</b>
Valuation differences of available-for-sale securities . . . . .	¥ 439	¥ 4,008	\$ 4,040
Deferred hedge income (loss) . . . . .	1	(6)	11
Excess of land revaluation . . . . .	1,197	1,197	11,005
<b>Total Differences in Evaluation and Conversion</b> . . . . .	<b>1,639</b>	<b>5,199</b>	<b>15,057</b>
<b>Total Net Assets</b> . . . . .	<b>94,623</b>	<b>95,719</b>	<b>869,297</b>
<b>Total Liabilities and Net Assets</b> . . . . .	<b>¥ 2,604,518</b>	<b>¥ 2,619,470</b>	<b>\$ 23,927,590</b>