

Non-Consolidated Statements of Income and Retained Earnings

Years ended March 31	Millions of yen		Thousands of U.S. dollars (Note 1)
	2020	2019	2020
Income			
Interest and dividend income	¥ 22,877	¥ 23,001	\$ 210,177
Interest on loans and discounts	17,834	18,455	163,844
Interest on deposits	887	1,211	8,153
Interest on call loans	0	2	4
Dividends on securities	3,808	2,992	34,987
Other	347	339	3,188
Fees and commissions	3,431	3,354	31,521
Other operating income	1,113	2,250	10,231
Other income (Note 12)	1,452	3,365	13,341
Total Income	¥ 28,874	¥ 31,972	\$ 265,272
Expenses			
Interest expenses	¥ 2,316	¥ 2,872	\$ 21,277
Interest on deposits	2,263	2,803	20,798
Transferred supplementary reserve for installment savings	29	40	274
Interest on borrowings	3	5	32
Interest on payables under securities lending transactions	—	0	—
Interest paid on interest swaps	18	22	172
Other	0	0	0
Fees and commissions	1,211	1,238	11,126
Other operating expenses	732	910	6,732
General and administrative expenses	20,167	20,956	185,275
Other expenses (Note 13)	1,063	1,188	9,773
Total Expenses	¥ 25,490	¥ 27,167	\$ 234,184
Income before income taxes	3,383	4,804	31,087
Income taxes: current	45	39	415
Income taxes: deferred	322	298	2,958
Net Income	¥ 3,016	¥ 4,467	\$ 27,713
Statements of Retained Earnings			
Balance at beginning of year	¥ 463	¥ 239	\$ 4,257
Additions:			
Net income	3,016	4,467	27,713
Reversal of revaluation reserve	—	(376)	—
Unappropriated retained earnings	3,480	4,330	31,971
Appropriations:			
Transfer to legal reserve	400	500	3,674
Dividends	282	286	2,596
Dividends paid to preferred shares (issued March 2004)	15	22	144
Dividends paid to preferred shares (issued March 2006)	58	58	535
Special reserve	2,500	3,000	22,967
Amount carried forward (balance at end of year)	¥ 223	¥ 463	\$ 2,052