

## 6. Financial Instruments Whose Current Value Is Extremely Difficult To Assess

As of March 31	Thousands of U.S. dollars	
	Millions of yen	2020
Stocks of subsidiaries (Note 1)		
Balance-sheet value	¥ 58	\$ 532
Unlisted stocks (Note 1)		
Balance-sheet value	400	3,674
Investments in partnerships (Note 2)		
Balance-sheet value	379	3,481
<b>Total</b>	<b>¥ 839</b>	<b>\$ 7,707</b>

Notes: 1. Stocks of subsidiaries and unlisted stocks are excluded from market value based disclosure since exchange quoted market prices do not exist and determination of market prices is therefore judged impracticable.  
2. Investments in partnerships are excluded from market value based disclosure to the extent that the relevant association assets consist of unlisted stocks and other assets whose market values are judged impracticable to determine.

## 7. Loans and Bills Discounted

As of March 31	Thousands of U.S. dollars	
	Millions of yen	2020
Bills discounted	¥ 39,008	\$ 358,371
Loans on notes	21,957	201,718
Loans on deeds	1,199,824	11,022,735
Overdrafts	22,172	203,701
<b>Total</b>	<b>¥1,282,963</b>	<b>\$11,786,526</b>

## 8. Foreign Exchange (Assets)

As of March 31	Thousands of U.S. dollars	
	Millions of yen	2020
Due from foreign banks	¥ 506	\$ 4,657
Foreign bills of exchange bought	2	23
Foreign bills of exchange receivable	124	1,145
<b>Total</b>	<b>¥ 634</b>	<b>\$ 5,827</b>

## 9. Other Assets

As of March 31	Thousands of U.S. dollars	
	Millions of yen	2020
Domestic exchange settlement account, debit	¥ 661	\$ 6,074
Investment in Shinkin Central Bank	10,269	94,345
Prepaid expenses	38	354
Accrued income	1,461	13,422
Financial derivatives	—	—
Other	1,466	13,470
<b>Total</b>	<b>¥13,896</b>	<b>\$127,667</b>

## 10. Deposits

As of March 31	Thousands of U.S. dollars	
	Millions of yen	2020
Current deposits	¥ 136,998	\$ 1,258,599
Ordinary deposits	740,414	6,802,151
Savings deposits	8,817	81,003
Deposits at notice	14,986	137,683
Time deposits	1,467,540	13,482,223
Installment savings	58,933	541,418
Other deposits	51,018	468,700
<b>Total</b>	<b>¥2,478,708</b>	<b>\$22,771,781</b>

## 11. Other Liabilities

As of March 31	Thousands of U.S. dollars	
	Millions of yen	2020
Domestic exchange settlement account credit	¥ 824	\$ 7,571
Accrued expenses	2,354	21,629
Reserve for replenishing benefits	41	381
Accrued income taxes	41	385
Unearned income	803	7,377
Unsettle equity refunds	97	896
Equity to be redeemed	24	224
Financial derivatives	492	4,527
Asset retirement obligations	695	6,393
Other	1,031	9,473
<b>Total</b>	<b>¥6,406</b>	<b>\$58,859</b>

## 12. Other Income

As of March 31	Thousands of U.S. dollars	
	Millions of yen	2020
Gains on reversal of allowance for doubtful accounts	¥ 632	\$ 5,814
Gains on recovery of written-off claims	518	4,759
Gains on sale of stocks and other securities	26	245
Gain on Money Held in trust	123	1,139
Gains on disposal of fixed assets	—	—
Other	150	1,383
<b>Total</b>	<b>¥1,452</b>	<b>\$13,341</b>

## 13. Other Expenses

As of March 31	Thousands of U.S. dollars	
	Millions of yen	2020
Write-off of loans	¥ 283	\$ 2,606
Losses on sales of stocks and other securities	48	445
Losses on investment in money held in trust	—	—
Losses on disposal of fixed assets	434	3,987
Impairment losses	45	417
Other	252	2,316
<b>Total</b>	<b>¥1,063</b>	<b>\$9,773</b>

## Auditor's Report

The Osaka City Shinkin Bank

HIBIKI AUDIT CORPORATION audited the Osaka City Shinkin Bank's balance sheets, statements of income and plans for surplus appropriations for the years 2019 and 2020. Auditing was carried out under the provisions of Article 38-2-3 of the Shinkin Bank Act.