

## Non-Consolidated Balance Sheets

| Years ended March 31   | Millions of yen   |                   | Thousands of<br>U.S. dollars (Note 1) |
|--|-------------------|-------------------|---------------------------------------|
|  | 2021              | 2020              | 2021                                  |
| <b>Assets</b>  |                   |                   |                                       |
| Cash . . . . .   | ¥ 27,247          | ¥ 28,517          | \$ 246,133                            |
| Due from banks . . . . .   | 969,606           | 816,703           | 8,758,866                             |
| Monetary claims purchased (Note 5) . . . . .                     | 7,769             | 13,200            | 70,183                                |
| Securities (Note 4, 5 & 6) . . . . .                             | 434,001           | 414,243           | 3,920,522                             |
| Loans and bills discounted (Note 7) . . . . .                    | 1,434,920         | 1,282,963         | 12,962,240                            |
| Foreign exchange (Note 8) . . . . .                              | 880               | 634               | 7,953                                 |
| Other assets (Note 9) . . . . .                                  | 14,336            | 13,896            | 129,504                               |
| Tangible fixed assets . . . . .                                  | 27,599            | 27,512            | 249,315                               |
| Intangible fixed assets . . . . .                                | 943               | 806               | 8,521                                 |
| Deferred tax assets . . . . .                                    | 6,890             | 7,505             | 62,244                                |
| Customers' liabilities for acceptances and guarantees . . . . .  | 11,744            | 10,341            | 106,097                               |
| Reserve for possible loan losses . . . . .                       | (10,457)          | (11,807)          | (94,465)                              |
| <b>Total Assets</b> . . . . .                                    | <b>¥2,925,482</b> | <b>¥2,604,518</b> | <b>\$26,427,119</b>                   |
| <b>Liabilities and Net Assets</b>                                |                   |                   |                                       |
| <b>Liabilities</b>   |                   |                   |                                       |
| Deposits (Note 10) . . . . .                                     | ¥2,623,879        | ¥2,478,708        | \$23,702,615                          |
| Borrowed money . . . . .   | 181,600           | 9,600             | 1,640,469                             |
| Foreign exchange . . . . .                                       | 2                 | 1                 | 26                                    |
| Other liabilities (Note 11) . . . . .                            | 5,283             | 6,406             | 47,729                                |
| Reserve for bonuses . . . . .                                    | 1,068             | 1,066             | 9,651                                 |
| Reserve for directors' bonuses . . . . .                         | 45                | 45                | 406                                   |
| Reserve for retirement allowances . . . . .                      | 1,265             | 1,221             | 11,431                                |
| Reserve for directors' retirement bonuses . . . . .              | 478               | 432               | 4,320                                 |
| Reserve for point losses . . . . .                               | 68                | 70                | 623                                   |
| Reserve for repayment of dormant accounts . . . . .              | 202               | 225               | 1,825                                 |
| Reserve for contingency losses . . . . .                         | 237               | 284               | 2,149                                 |
| Deferred tax liabilities related to land revaluation . . . . .   | 1,489             | 1,490             | 13,455                                |
| Acceptances and guarantees . . . . .                             | 11,744            | 10,341            | 106,097                               |
| <b>Total Liabilities</b> . . . . .                               | <b>¥2,827,366</b> | <b>¥2,509,895</b> | <b>\$25,540,802</b>                   |
| <b>Net Assets</b>  |                   |                   |                                       |
| Paid-in capital . . . . .  | ¥ 26,695          | ¥ 26,883          | \$ 241,149                            |
| Common shares . . . . .  | 13,945            | 14,133            | 125,973                               |
| Preferred shares . . . . .                                       | 4,362             | 4,362             | 39,408                                |
| Other shares . . . . .   | 8,387             | 8,387             | 75,767                                |
| Capital surplus . . . . .  | 1,317             | 1,317             | 11,903                                |
| Capital surplus reserve . . . . .                                | 1,317             | 1,317             | 11,903                                |
| Retained earnings . . . . .                                      | 67,654            | 64,785            | 611,148                               |
| Legal reserve . . . . .  | 11,504            | 11,104            | 103,921                               |
| Other retained earnings . . . . .                                | 56,150            | 53,681            | 507,227                               |
| Special reserve . . . . .  | 52,701            | 50,201            | 476,072                               |
| [Reserve for management stabilization] . . . . .                 | [5,050]           | [5,050]           | [47,529]                              |
| [Reserve for accelerated depreciation of land] . . . . .         | [737]             | [737]             | [6,937]                               |
| Unappropriated retained earnings . . . . .                       | 3,448             | 3,480             | 31,155                                |
| Unsettled equity . . . . .                                       | (1)               | (2)               | (15)                                  |
| <b>Total Members' Equity</b> . . . . .                           | <b>¥ 95,665</b>   | <b>¥ 92,984</b>   | <b>\$ 864,185</b>                     |
| Valuation differences of available-for-sale securities . . . . . | ¥ 1,255           | ¥ 439             | \$ 11,342                             |
| Deferred hedge income (loss) . . . . .                           | —                 | 1                 | —                                     |
| Excess of land revaluation . . . . .                             | 1,194             | 1,197             | 10,788                                |
| <b>Total Differences in Evaluation and Conversion</b> . . . . .  | <b>2,449</b>      | <b>1,639</b>      | <b>22,131</b>                         |
| <b>Total Net Assets</b> . . . . .                                | <b>98,115</b>     | <b>94,623</b>     | <b>886,317</b>                        |
| <b>Total Liabilities and Net Assets</b> . . . . .                | <b>¥2,925,482</b> | <b>¥2,604,518</b> | <b>\$26,427,119</b>                   |