

Non-Consolidated Statements of Income and Retained Earnings

Years ended March 31	Millions of yen		Thousands of U.S. dollars (Note 1)
	2021	2020	2021
Income			
Interest and dividend income	¥ 23,280	¥ 22,877	\$ 210,305
Interest on loans and discounts	18,545	17,834	167,529
Interest on deposits	1,017	887	9,194
Interest on call loans	—	0	—
Dividends on securities	3,411	3,808	30,820
Other	305	347	2,761
Fees and commissions	3,358	3,431	30,339
Other operating income	916	1,113	8,280
Other income (Note 12)	1,355	1,452	12,243
Total Income	¥ 28,911	¥ 28,874	\$ 261,169
Expenses			
Interest expenses	¥ 1,825	¥ 2,316	\$ 16,489
Interest on deposits	1,783	2,263	16,114
Transferred supplementary reserve for installment savings	23	29	211
Interest on borrowings	2	3	20
Interest paid on interest swaps	15	18	140
Other	0	0	0
Fees and commissions	1,194	1,211	10,787
Other operating expenses	1,145	732	10,346
General and administrative expenses	19,984	20,167	180,530
Other expenses (Note 13)	1,203	1,063	10,869
Total Expenses	¥ 25,352	¥ 25,490	\$ 229,024
Income before income taxes	3,558	3,383	32,144
Income taxes: current	38	45	346
Income taxes: deferred	298	322	2,693
Net Income	¥ 3,221	¥ 3,016	\$ 29,104
Statements of Retained Earnings			
Balance at beginning of year	¥ 223	¥ 463	\$ 2,017
Additions:			
Net income	3,221	3,016	29,104
Reversal of revaluation reserve	3	—	32
Unappropriated retained earnings	3,448	3,480	31,155
Appropriations:			
Transfer to legal reserve	400	400	3,613
Dividends	278	282	2,519
Dividends paid to preferred shares (issued March 2004)	15	15	142
Dividends paid to preferred shares (issued March 2006)	58	58	526
Special reserve	2,500	2,500	22,583
Amount carried forward (balance at end of year)	¥ 195	¥ 223	\$ 1,770