

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

As of March 31	Millions of yen		Thousands of U.S. dollars
	2021	2020	2021
Stocks of subsidiaries (Note 1)			
Balance-sheet value	¥ 58		\$ 523
Unlisted stocks (Note 1)			
Balance-sheet value	400		3,613
Investments in partnerships (Note 2)			
Balance-sheet value	504		4,552
Total	¥ 963		\$ 8,699

Note: 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	Millions of yen		Thousands of U.S. dollars
	2021	2020	2021
Bills discounted	¥ 23,899	¥ 39,008	\$ 215,895
Loans on notes	11,625	21,957	105,020
Loans on deeds	1,382,234	1,199,824	12,486,305
Overdrafts	17,160	22,172	155,018
Total	¥1,434,920	¥1,282,963	\$12,962,240

8. Foreign Exchange (Assets)

As of March 31	Millions of yen		Thousands of U.S. dollars
	2021	2020	2021
Due from foreign banks	¥ 813	¥ 506	\$7,346
Foreign bills of exchange bought	7	2	64
Foreign bills of exchange receivable	60	124	542
Total	¥ 880	¥ 634	\$7,953

9. Other Assets

As of March 31	Millions of yen		Thousands of U.S. dollars
	2021	2020	2021
Domestic exchange settlement account, debit	¥ 508	¥ 661	\$ 4,594
Investment in Shinkin Central Bank	10,269	10,269	92,768
Prepaid expenses	52	38	475
Accrued income	2,022	1,461	18,272
Other	1,482	1,466	13,392
Total	¥14,336	¥13,896	\$129,504

10. Deposits

As of March 31	Millions of yen		Thousands of U.S. dollars
	2021	2020	2021
Current deposits	¥ 176,561	¥ 136,998	\$ 1,594,950
Ordinary deposits	932,906	740,414	8,427,342
Savings deposits	9,314	8,817	84,142
Deposits at notice	2,411	14,986	21,782
Time deposits	1,426,875	1,467,540	12,889,567
Installment savings	57,205	58,933	516,758
Other deposits	18,605	51,018	168,070
Total	¥2,623,879	¥2,478,708	\$23,702,615

11. Other Liabilities

As of March 31	Millions of yen		Thousands of U.S. dollars
	2021	2020	2021
Domestic exchange settlement account credit	¥ 810	¥ 824	\$ 7,324
Accrued expenses	2,292	2,354	20,704
Reserve for replenishing benefits	36	41	325
Accrued income taxes	41	41	379
Unearned income	646	803	5,835
Unsettle equity refunds	94	97	852
Equity to be redeemed	49	24	445
Financial derivatives	0	492	8
Asset retirement obligations	711	695	6,429
Other	600	1,031	5,423
Total	¥5,283	¥6,406	\$47,729

12. Other Income

As of March 31	Millions of yen		Thousands of U.S. dollars
	2021	2020	2021
Gains on reversal of allowance for doubtful accounts	¥ -	¥ 632	\$ -
Gains on recovery of written-off claims	1,031	518	9,321
Gains on sale of stocks and other securities	17	26	155
Gain on Money Held in trust	94	123	854
Gains on disposal of fixed assets	115	-	1,042
Other	96	150	869
Total	¥1,355	¥1,452	\$12,243

13. Other Expenses

As of March 31	Millions of yen		Thousands of U.S. dollars
	2021	2020	2021
Transfer to reserve for possible loan losses	¥ 136	¥ -	\$ 1,233
Write-off of loans	647	283	5,849
Losses on sales of stocks and other securities	22	48	206
Amortization of other assets	1	-	17
Losses on disposal of fixed assets	122	434	1,107
Impairment losses	164	45	1,488
Other	107	252	966
Total	¥1,203	¥1,063	\$10,869

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 2020 and 2021. Auditing was carried out under the provisions of Article 38-2-3 of the Shinkin Bank Act.