

## Non-Consolidated Balance Sheets

Years ended March 31	Millions of yen		Thousands of U.S. dollars (Note 1)
	2024	2023	2024
<b>Assets</b>			
Cash . . . . .	¥ 29,292	¥ 27,730	\$ 193,475
Due from banks . . . . .	739,901	943,906	4,887,065
Monetary claims purchased (Note 5) . . . . .	2,010	1,927	13,279
Securities (Notes 4, 5 & 6) . . . . .	411,228	432,765	2,716,171
Loans and bills discounted (Note 7) . . . . .	1,412,758	1,422,402	9,331,296
Foreign exchange (Note 8) . . . . .	698	1,159	4,613
Other assets (Note 9) . . . . .	17,801	14,206	117,580
Tangible fixed assets . . . . .	31,386	29,970	207,307
Intangible fixed assets . . . . .	635	701	4,198
Deferred tax assets . . . . .	10,081	9,652	66,590
Customers' liabilities for acceptances and guarantees . . . . .	15,143	15,426	100,025
Reserve for possible loan losses . . . . .	(10,442)	(11,190)	(68,969)
<b>Total Assets</b> . . . . .	<b>¥ 2,660,496</b>	<b>¥ 2,888,658</b>	<b>\$ 17,572,633</b>
<b>Liabilities and Net Assets</b>			
<b>Liabilities</b>			
Deposits (Note 10) . . . . .	¥ 2,542,169	¥ 2,559,233	\$ 16,791,079
Borrowed money . . . . .	1,050	212,600	6,935
Foreign exchange . . . . .	22	22	146
Other liabilities (Note 11) . . . . .	6,450	5,479	42,605
Reserve for bonuses . . . . .	1,045	1,037	6,904
Reserve for directors' bonuses . . . . .	30	40	198
Reserve for retirement allowances . . . . .	972	1,112	6,424
Reserve for directors' retirement bonuses . . . . .	363	317	2,401
Reserve for point losses . . . . .	63	64	417
Reserve for repayment of dormant accounts . . . . .	164	183	1,087
Reserve for contingency losses . . . . .	226	171	1,493
Deferred tax liabilities related to land revaluation . . . . .	1,400	1,401	9,249
Acceptances and guarantees . . . . .	15,143	15,426	100,025
<b>Total Liabilities</b> . . . . .	<b>¥ 2,569,101</b>	<b>¥ 2,797,090</b>	<b>\$ 16,968,967</b>
<b>Net Assets</b>			
Paid-in capital . . . . .	¥ 26,490	¥ 26,617	\$ 174,973
Common shares . . . . .	13,740	13,867	90,759
Preferred shares . . . . .	1,225	2,350	8,091
Other shares . . . . .	11,525	10,400	76,122
Capital surplus . . . . .	1,317	1,317	8,703
Capital surplus reserve . . . . .	1,317	1,317	8,703
Retained earnings . . . . .	71,906	70,265	474,945
Legal reserve . . . . .	12,704	12,304	83,910
Other retained earnings . . . . .	59,202	57,961	391,034
Special reserve . . . . .	54,899	54,157	362,615
[Reserve for management stabilization] . . . . .	[5,050]	[5,050]	[33,355]
[Reserve for accelerated depreciation of land] . . . . .	[737]	[737]	[4,868]
Unappropriated retained earnings . . . . .	4,302	3,803	28,419
Unsettled equity . . . . .	(0)	(1)	(6)
<b>Total Members' Equity</b> . . . . .	<b>¥ 99,714</b>	<b>¥ 98,198</b>	<b>\$ 658,616</b>
Valuation differences of available-for-sale securities . . . . .	¥ (9,386)	¥ (7,634)	\$ (61,999)
Excess of land revaluation . . . . .	1,067	1,004	7,048
<b>Total Differences in Evaluation and Conversion</b> . . . . .	<b>(8,319)</b>	<b>(6,630)</b>	<b>(54,950)</b>
<b>Total Net Assets</b> . . . . .	<b>91,394</b>	<b>91,567</b>	<b>603,665</b>
<b>Total Liabilities and Net Assets</b> . . . . .	<b>¥ 2,660,496</b>	<b>¥ 2,888,658</b>	<b>\$ 17,572,633</b>