

Non-Consolidated Statements of Income and Retained Earnings

Years ended March 31	Millions of yen		Thousands of U.S. dollars (Note 1)
	2024	2023	2024
Income			
Interest and dividend income	¥ 23,219	¥ 22,837	\$ 153,363
Interest on loans and discounts	18,423	18,608	121,690
Interest on deposits	2,313	1,633	15,282
Dividends on securities	2,205	2,313	14,565
Other	276	282	1,825
Fees and commissions	3,125	3,026	20,644
Other operating income	860	360	5,684
Other income (Note 12)	630	848	4,162
Total Income	¥ 27,835	¥ 27,072	\$ 183,855
Expenses			
Interest expenses	¥ 1,492	¥ 1,516	\$ 9,856
Interest on deposits	1,467	1,486	9,695
Transferred supplementary reserve for installment savings	17	19	114
Interest on borrowings	0	1	5
Interest paid on interest swaps	6	9	41
Other	—	0	—
Fees and commissions	997	987	6,586
Other operating expenses	821	236	5,427
General and administrative expenses	19,141	18,991	126,428
Other expenses (Note 13)	826	1,384	5,459
Total Expenses	¥ 23,279	¥ 23,116	\$ 153,758
Income before income taxes	4,556	3,956	30,097
Income taxes: current	33	37	222
Income taxes: deferred	248	309	1,640
Net Income	¥ 4,274	¥ 3,609	\$ 28,233
Statements of Retained Earnings			
Balance at beginning of year	¥ 90	¥ 194	\$ 600
Additions:			
Net income	4,274	3,609	28,233
Reversal of revaluation reserve	(62)	—	(415)
Unappropriated retained earnings	4,302	3,803	28,419
Appropriations:			
Transfer to legal reserve	500	400	3,302
Dividends	273	274	1,805
Dividends paid to preferred shares (issued March 2004)	—	15	—
Dividends paid to preferred shares (issued March 2006)	22	22	145
Special reserve	3,000	3,000	19,815
Amount carried forward (balance at end of year)	¥ 507	¥ 90	\$ 3,350