

g) The breakdown of the principal sources of deferred tax assets is as follows.

Deferred tax assets	
Reserve for possible loan losses:	¥5,627 million
Reserve for retirement allowances:	¥271 million
Tax loss carried forward:	¥49 million
Valuation differences of available-for-sale securities:	
	¥3,634 million
Other:	¥1,986 million
Deferred tax assets – Subtotal:	¥11,570 million
Valuation reserve:	(¥1,103 million)
Deferred tax assets – Total:	¥10,467 million
Deferred tax liabilities	
Land appraisal profit:	¥100 million
Reserve for accelerated depreciation of land:	¥284 million
Deferred tax liabilities – Total:	¥385 million
Deferred tax assets – Net:	¥10,081 million
h) Net income per share is ¥15.44.	

3. Trading Securities

No applicable transactions

4. Held-to-Maturity Bonds with Market Value

	Millions of yen	Thousands of U.S. dollars
As of March 31	2024	2024
Securities whose market value exceeds balance-sheet value		
National government bonds		
Balance-sheet value	¥ –	\$ –
Current value	–	–
Difference	–	–
Municipal government bonds		
Balance-sheet value	¥ –	\$ –
Current value	–	–
Difference	–	–
Corporate bonds		
Balance-sheet value	¥ 4,600	\$ 30,383
Current value	4,622	30,528
Difference	22	145
Other		
Balance-sheet value	¥ 1,000	\$ 6,605
Current value	1,004	6,631
Difference	4	26
Subtotal		
Balance-sheet value	¥ 5,600	\$ 36,988
Current value	5,627	37,166
Difference	27	178
Securities whose market value does not exceed balance-sheet value		
National government bonds		
Balance-sheet value	¥ –	\$ –
Current value	–	–
Difference	–	–
Municipal government bonds		
Balance-sheet value	¥ 200	\$ 1,321
Current value	198	1,307
Difference	(1)	(6)
Corporate bonds		
Balance-sheet value	¥ 7,600	\$ 50,198
Current value	7,582	50,079
Difference	(17)	(112)
Other		
Balance-sheet value	¥ –	\$ –
Current value	–	–
Difference	–	–
Subtotal		
Balance-sheet value	¥ 7,800	\$ 51,519
Current value	7,780	51,387
Difference	(19)	(125)
Total		
Balance-sheet value	¥ 13,400	\$ 88,507
Current value	13,408	88,560
Difference	8	52

Notes: 1. Current value is based on year-end market value, etc.
2. "Other" in this table includes foreign securities.