

Non-Consolidated Balance Sheets

Years ended March 31	Millions of yen		Thousands of U.S. dollars (Note 1)
	2025	2024	2025
Assets			
Cash	¥ 29,415	¥ 29,292	\$ 196,760
Due from banks	710,038	739,901	4,749,422
Monetary claims purchased (Note 5)	3,451	2,010	23,088
Securities (Notes 4, 5 & 6)	461,707	411,228	3,088,343
Loans and bills discounted (Note 7)	1,412,490	1,412,758	9,448,099
Foreign exchange (Note 8)	705	698	4,720
Other assets (Note 9)	17,075	17,801	114,215
Tangible fixed assets	32,798	31,386	219,385
Intangible fixed assets	646	635	4,321
Deferred tax assets	14,135	10,081	94,552
Customers' liabilities for acceptances and guarantees	12,798	15,143	85,607
Reserve for possible loan losses	(9,536)	(10,442)	(63,790)
Total Assets	¥ 2,685,726	¥ 2,660,496	\$ 17,964,727
Liabilities and Net Assets			
Liabilities			
Deposits (Note 10)	¥ 2,572,021	¥ 2,542,169	\$ 17,204,157
Borrowed money	200	1,050	1,337
Foreign exchange	76	22	513
Other liabilities (Note 11)	13,173	6,450	88,116
Reserve for bonuses	1,059	1,045	7,088
Reserve for directors' bonuses	30	30	200
Reserve for retirement allowances	669	972	4,479
Reserve for directors' retirement bonuses	410	363	2,748
Reserve for point losses	62	63	421
Reserve for repayment of dormant accounts	160	164	1,074
Reserve for contingency losses	316	226	2,116
Deferred tax liabilities related to land revaluation	1,434	1,400	9,598
Acceptances and guarantees	12,798	15,143	85,607
Total Liabilities	¥ 2,602,415	¥ 2,569,101	\$ 17,407,460
Net Assets			
Paid-in capital	¥ 26,344	¥ 26,490	\$ 176,217
Common shares	13,594	13,740	90,933
Preferred shares	—	1,225	—
Other shares	12,750	11,525	85,284
Capital surplus	1,317	1,317	8,814
Capital surplus reserve	1,317	1,317	8,814
Retained earnings	73,607	71,906	492,357
Legal reserve	13,204	12,704	88,321
Other retained earnings	60,403	59,202	404,035
Special reserve	55,431	54,899	370,776
Unappropriated retained earnings	4,972	4,302	33,258
Unsettled equity	(2)	(0)	(16)
Total Members' Equity	¥ 101,267	¥ 99,714	\$ 677,372
Valuation differences of available-for-sale securities	¥ (18,988)	¥ (9,386)	\$ (127,012)
Excess of land revaluation	1,032	1,067	6,906
Total Differences in Evaluation and Conversion	(17,955)	(8,319)	(120,105)
Total Net Assets	83,311	91,394	557,267
Total Liabilities and Net Assets	¥ 2,685,726	¥ 2,660,496	\$ 17,964,727