

Non-Consolidated Statements of Income and Retained Earnings

Years ended March 31	Millions of yen		Thousands of U.S. dollars (Note 1)
	2025	2024	2025
Income			
Interest and dividend income	¥ 24,736	¥ 23,219	\$ 165,464
Interest on loans and discounts	18,939	18,423	126,688
Interest on deposits	2,909	2,313	19,462
Dividends on securities	2,599	2,205	17,387
Other	287	276	1,925
Fees and commissions	3,250	3,125	21,745
Other operating income	364	860	2,435
Other income (Note 12)	1,098	630	7,348
Total Income	¥ 29,450	¥ 27,835	\$ 196,993
Expenses			
Interest expenses	¥ 3,030	¥ 1,492	\$ 20,274
Interest on deposits	3,011	1,467	20,146
Transferred supplementary reserve for installment savings	16	17	107
Interest on borrowings	0	0	2
Interest paid on interest swaps	2	6	17
Fees and commissions	1,017	997	6,802
Other operating expenses	274	821	1,834
General and administrative expenses	18,978	19,141	126,949
Other expenses (Note 13)	1,082	826	7,242
Total Expenses	¥ 24,383	¥ 23,279	\$ 163,103
Income before income taxes	5,066	4,556	33,889
Income taxes: current	691	33	4,624
Income taxes: deferred	(89)	248	(600)
Net Income	¥ 4,464	¥ 4,274	\$ 29,865
Statements of Retained Earnings			
Balance at beginning of year	¥ 507	¥ 90	\$ 3,393
Additions:			
Net income	4,464	4,274	29,865
Reversal of revaluation reserve	–	(62)	–
Unappropriated retained earnings	4,972	4,302	33,258
Appropriations:			
Transfer to legal reserve	500	500	3,344
Dividends	270	273	1,810
Dividends paid to preferred shares (issued March 2006)	–	22	–
Special reserve	3,500	3,000	23,411
Amount carried forward (balance at end of year)	¥ 701	¥ 507	\$ 4,692