

## 6. Stocks and Others with No Market Price and Investments in Partnerships

As of March 31	Millions of yen		Thousands of U.S. dollars
	2025	2024	2025
Stocks of subsidiaries (Note 1)			
Balance-sheet value	¥ 58		\$ 387
Unlisted stocks (Note 1)			
Balance-sheet value	188		1,257
Investments in partnerships (Note 2)			
Balance-sheet value	984		6,581
<b>Total</b>	<b>¥ 1,231</b>		<b>\$ 8,234</b>

Notes: 1. Stocks of subsidiaries and unlisted stocks are excluded from market value based disclosure in accordance with section 5 of ASBJ Guidance No. 19 Guidance on Disclosures about Fair Value of Financial Instruments (March 31, 2020).

2. Investments in partnerships are excluded from market value based disclosure in accordance with section 24-16 of ASBJ Guidance No. 31 Implementation Guidance on Accounting Standard for Fair Value Measurement (June 17, 2021).

## 7. Loans and Bills Discounted

As of March 31	Millions of yen		Thousands of U.S. dollars
	2025	2024	2025
Bills discounted	¥ 17,048	¥ 26,386	\$ 114,033
Loans on notes	11,078	12,996	74,105
Loans on deeds	1,355,611	1,349,792	9,067,638
Overdrafts	28,752	23,583	192,321
<b>Total</b>	<b>¥1,412,490</b>	<b>¥1,412,758</b>	<b>\$ 9,448,099</b>

## 8. Foreign Exchange (Assets)

As of March 31	Millions of yen		Thousands of U.S. dollars
	2025	2024	2025
Due from foreign banks	¥653	¥648	\$4,371
Foreign bills of exchange receivable	52	49	349
<b>Total</b>	<b>¥705</b>	<b>¥698</b>	<b>\$4,720</b>

## 9. Other Assets

As of March 31	Millions of yen		Thousands of U.S. dollars
	2025	2024	2025
Domestic exchange settlement account, debit	¥ 993	¥ 1,446	\$ 6,645
Investment in Shinkin Central Bank	13,269	13,269	88,759
Prepaid expenses	62	51	418
Accrued income	1,579	1,753	10,563
Financial derivatives	2	-	19
Other	1,167	1,280	7,808
<b>Total</b>	<b>¥17,075</b>	<b>¥17,801</b>	<b>\$114,215</b>

## 10. Deposits

As of March 31	Millions of yen		Thousands of U.S. dollars
	2025	2024	2025
Current deposits	¥ 178,351	¥ 171,462	\$ 1,192,985
Ordinary deposits	1,009,911	1,000,696	6,755,258
Savings deposits	8,471	8,710	56,664
Deposits at notice	3,318	1,781	22,196
Time deposits	1,305,184	1,299,608	8,730,331
Installment savings	45,449	47,664	304,011
Other deposits	21,335	12,245	142,709
<b>Total</b>	<b>¥2,572,021</b>	<b>¥2,542,169</b>	<b>\$17,204,157</b>

## 11. Other Liabilities

As of March 31	Millions of yen		Thousands of U.S. dollars
	2025	2024	2025
Domestic exchange settlement account credit	¥ 1,313	¥2,242	\$ 8,787
Accrued expenses	3,119	2,236	20,869
Reserve for replenishing benefits	24	25	163
Accrued income taxes	591	38	3,958
Unearned income	856	563	5,727
Unsettle equity refunds	94	104	633
Equity to be redeemed	46	46	309
Financial derivatives	-	7	-
Lease obligations	13	16	87
Asset retirement obligations	778	761	5,208
Other	6,334	406	42,373
<b>Total</b>	<b>¥13,173</b>	<b>¥6,450</b>	<b>\$88,116</b>

## 12. Other Income

As of March 31	Millions of yen		Thousands of U.S. dollars
	2025	2024	2025
Gains on reversal of allowance for doubtful accounts	¥ 382	¥ -	\$ 2,556
Gains on recovery of written-off claims	675	468	4,518
Gains on sale of stocks and other securities	-	13	-
Gain on money held in trust	31	33	209
Other	9	114	64
<b>Total</b>	<b>¥1,098</b>	<b>¥ 630</b>	<b>\$ 7,348</b>

## 13. Other Expenses

As of March 31	Millions of yen		Thousands of U.S. dollars
	2025	2024	2025
Transfer to reserve for possible loan losses	¥ -	¥ 52	\$ -
Write-off of loans	447	209	2,994
Losses on sales of stocks and other securities	-	6	-
Losses on disposal of fixed assets	148	318	995
Impairment losses	33	138	227
Other	452	102	3,025
<b>Total</b>	<b>¥ 1,082</b>	<b>¥ 826</b>	<b>\$ 7,242</b>

## Auditor's Report

HIBIKI AUDIT CORPORATION audited the Osaka City Shinkin Bank's financial statements for fiscal 2023 and 2024. Auditing was carried out under the provisions of Article 38-2-3 of the Shinkin Bank Act.