

## Financial Statements

Financial Statements were audited by Deloitte Touche Tohmatsu LLC under the provisions of Article 396-1 of the Companies Act and Article 193-2-1 of the Financial Instruments and Exchange Act.

### Non-Consolidated Balance Sheet (Assets)

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2020	FY 2021	FY 2021
Cash and due from banks	566,888	720,599	6,508,888
Cash	40,627	35,348	319,285
Due from banks	526,260	685,251	6,189,603
Call loans	3,347	—	—
Other debt purchased	37	11	99
Money held in trust	13,000	14,000	126,457
Securities	598,604	700,000	6,322,825
Government bonds	172,017	115,708	1,045,145
Local government bonds	187,157	279,706	2,526,475
Corporate bonds	94,473	73,952	667,979
Shares	31,559	52,830	477,193
Other kinds of securities	113,395	177,802	1,606,016
Loans	2,076,686	2,157,703	19,489,685
Bills discounted	4,924	3,119	28,173
Loans by bills	40,243	34,306	309,873
Loans on deed	1,747,913	1,890,537	17,076,479
Cash credit	283,604	229,740	2,075,151
Foreign exchanges	1,521	1,794	16,204
Due from foreign banks	1,477	1,752	15,825
Foreign bills bought	0	—	—
Foreign exchange receivable	43	42	379
Other assets	24,938	23,194	209,502
Prepaid expense	31	47	425
Accrued income	2,294	2,271	20,513
Derivatives	73	51	461
Other assets	22,539	20,823	188,086
Tangible fixed assets	23,224	22,980	207,569
Buildings	7,843	7,738	69,894
Land	13,401	13,401	121,046
Lease assets	544	590	5,329
Other tangible fixed assets	1,435	1,250	11,291
Intangible fixed assets	4,640	4,555	41,144
Software	4,575	4,491	40,565
Other intangible fixed assets	64	64	578
Deferred tax asset	3,845	3,095	27,956
Guaranty endorsement	6,036	5,177	46,762
Allowance for bad debts	-7,776	-8,979	-81,104
<b>Total assets</b>	<b>3,314,993</b>	<b>3,644,134</b>	<b>32,916,033</b>

**(Liabilities and Net Assets)**

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2020	FY 2021	FY 2021
<b>Liabilities:</b>			
Deposits	2,457,136	2,803,722	25,324,921
Demand	47,024	56,384	509,295
Ordinary	1,634,630	1,921,350	17,354,801
Savings	15,579	16,046	144,937
At notice	620	214	1,933
Time	715,974	722,995	6,530,530
Installment savings	1,210	1,067	9,638
Others	42,096	85,662	773,751
Negotiable deposit	136,522	16,374	147,900
Call money	259,849	245,849	2,220,658
Guarantee deposit received under bond lending transactions	130,964	138,240	1,248,668
Borrowed money	164,127	264,544	2,389,522
Loans	164,127	264,544	2,389,522
Foreign exchanges	17	60	542
Foreign exchange sold	13	50	452
Foreign exchange payable	4	9	81
Other liabilities	6,379	7,825	70,680
Domestic exchange settlement	25	19	172
Accrued income tax and others	1,469	2,039	18,417
Accrued expenses payable	1,017	1,009	9,114
Unearned revenue	1,540	1,784	16,114
Benefit and coverage reserve	1	1	9
Derivatives	498	814	7,353
Lease obligations	593	651	5,880
Asset retirement obligations	138	139	1,256
Other liabilities	1,094	1,364	12,320
Reserve for bonus for directors and corporate auditors	37	35	316
Reserve for retirement allowances	3,957	3,861	34,875
Reserve for losses from sleeping account withdrawal	279	194	1,752
Reserve for contingent losses	123	147	1,328
Revaluation deferred tax liabilities	2,185	2,185	19,736
Acceptances and guarantees	6,036	5,177	46,762
<b>Total liabilities</b>	<b>3,167,618</b>	<b>3,488,218</b>	<b>31,507,705</b>
<b>Net assets:</b>			
Common stock	14,697	14,697	132,752
Capital surplus	8,775	8,773	79,243
Capital reserve	8,771	8,771	79,225
Other capital surplus	3	1	9
Earned surplus	116,614	122,149	1,103,324
Profit reserve	6,473	6,473	58,468
Other retained earnings	110,140	115,675	1,044,847
Contingent reserve	101,401	107,401	970,111
Earned surplus brought forward	8,739	8,274	74,736
Common stock held in treasury	-1,229	-1,191	-10,758
<b>Total shareholders' equity</b>	<b>138,857</b>	<b>144,429</b>	<b>1,304,570</b>
Other securities revaluation excess	5,539	8,504	76,813
Land revaluation excess	2,790	2,790	25,201
<b>Total valuation and translation adjustments</b>	<b>8,330</b>	<b>11,294</b>	<b>102,014</b>
Rights to acquire new shares	187	191	1,725
<b>Total net assets</b>	<b>147,374</b>	<b>155,915</b>	<b>1,408,319</b>
<b>Total liabilities and net assets</b>	<b>3,314,993</b>	<b>3,644,134</b>	<b>32,916,033</b>

## Non-Consolidated Statement of Income and Retained Earnings

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2020	FY 2021	FY 2021
Income	50,188	47,157	425,951
Capital investment income	36,177	34,761	313,982
Interest on loans	26,062	26,736	241,496
Interest and dividend on marketable securities	9,979	7,872	71,105
Interest on call loans	41	4	36
Interest on deposits	3	2	18
Other interest receivable	89	145	1,310
Service revenue	7,995	8,732	78,873
Charges for remittance received	2,180	2,183	19,718
Other service revenue	5,815	6,548	59,146
Other transaction revenue	683	568	5,131
Gains on foreign exchange transactions	94	211	1,906
Gain on trading account securities transactions	—	0	0
Profit on government bonds	588	294	2,656
Income from trading-related financial derivatives transactions	—	61	551
Other operating income	5,332	3,096	27,965
Recoveries of write-off	123	59	533
Profit from sales of stocks	4,270	2,127	19,212
Gain on money held in trust	66	263	2,376
Other income	871	645	5,826
Expenses	39,115	36,139	326,429
Cost of raising funds	1,330	707	6,386
Interest on deposits	193	163	1,472
Interest on negotiable deposits	16	6	54
Interest on call money	186	25	226
Interest payment bond lending transactions	507	133	1,201
Interest on borrowed funds	12	6	54
Interest-swap transaction	382	341	3,080
Other interest payable	32	31	280
Expenses on service revenue	5,020	5,132	46,355
Charges for remittance paid	415	412	3,721
Other service expenses	4,604	4,719	42,625
Other transaction expenses	2,963	2,241	20,242
Loss on sales of securities	0	—	—
Loss from government bonds sold	80	983	8,879
Loss from government bonds repaid	2,742	1,257	11,354
Loss from derivatives	140	—	—
Sales expenses	24,853	25,417	229,582
Other operating expenses	4,948	2,641	23,855
Provision of allowance for bad debts	941	1,530	13,820
Loan money charged off	402	290	2,619
Loss from stocks sold	2,078	253	2,285
Stocks charged off	1,355	440	3,974
Other expenses	170	125	1,129
Ordinary income	11,072	11,017	99,512
Extraordinary income	1	0	0
Gains on dispositions of fixed assets	1	0	0
Extraordinary loss	66	4	36
Loss on dispositions of fixed assets	66	4	36
Income before income taxes	11,007	11,014	99,485
Income, inhabitant and business taxes	3,549	3,762	33,981
Income and other tax adjustments	-221	-7	-63
Income taxes-current	3,327	3,754	33,908
Net income	7,679	7,259	65,568