

Consolidated Statement of Income

Years ended March 31, 2021 and 2020

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2021	2020	2021
Income (Note 37)			
Interest income:			
Interest on loans and discounts.....	¥34,569	¥36,958	\$312,248
Interest and dividends on securities.....	12,154	13,152	109,782
Other interest income.....	312	236	2,818
Trust fees	2	—	18
Fees and commissions.....	16,539	15,621	149,390
Other operating income (Note 23).....	15,210	19,099	137,385
Other income (Note 24).....	9,707	8,804	87,679
Total income	88,496	93,873	799,349
Expenses			
Interest expenses:			
Interest on deposits.....	917	2,135	8,282
Interest on borrowing and rediscounts.....	1,023	3,237	9,240
Other interest expenses.....	1,343	2,144	12,130
Fees and commissions.....	4,563	4,574	41,215
Other operating expenses (Note 25).....	14,257	16,424	128,777
General and administrative expenses.....	41,670	41,449	376,388
Other expenses (Note 26).....	11,668	6,119	105,392
Total expenses	75,444	76,084	681,456
Income before income taxes	13,051	17,788	117,884
Income taxes (Note 31)			
Current.....	6,390	5,018	57,718
Deferred.....	(4,787)	357	(43,239)
Net income	11,448	12,412	103,405
Net income attributable to owners of the parent	¥11,448	¥12,412	\$103,405
		Yen	U.S. dollars
	2021	2020	2021
Per share information (Note 35)			
Basic net income.....	¥228.12	¥243.05	\$ 2.061
Diluted net income.....	220.43	214.19	1.991
Cash dividends applicable to the year.....	40.00	40.00	0.361

See Notes to Consolidated Financial Statements.

Consolidated Statement of Comprehensive Income

Years ended March 31, 2021 and 2020

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2021	2020	2021
Net income	¥ 11,448	¥ 12,412	\$ 103,405
Other comprehensive income (Note 34):			
Net unrealized gains (losses) on available-for-sale securities.....	92,863	(28,302)	838,795
Deferred gains (losses) on derivatives under hedge accounting.....	9,985	(4,455)	90,190
Defined retirement benefit plans.....	8,362	(1,771)	75,530
Total other comprehensive income.....	111,212	(34,529)	1,004,534
Comprehensive income.....	¥ 122,660	¥ (22,117)	\$ 1,107,939
Attributable to			
Owners of the parent.....	¥ 122,660	¥ (22,117)	\$ 1,107,939

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