

## Consolidated Statement of Income

Years ended March 31, 2023 and 2022

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2023	2022	2023
<b>Income</b> (Notes 22 and 38)			
Interest income:			
Interest on loans and discounts.....	¥38,192	¥33,414	\$286,018
Interest and dividends on securities .....	19,024	14,521	142,469
Other interest income.....	821	1,792	6,148
Trust fees	0	0	0
Fees and commissions.....	17,651	17,366	132,187
Other operating income (Note 23) .....	20,188	16,198	151,186
Other income (Note 24).....	19,619	15,013	146,925
<b>Total income</b> .....	<b>115,498</b>	<b>98,307</b>	<b>864,959</b>
<b>Expenses</b>			
Interest expenses:			
Interest on deposits.....	1,194	632	8,941
Interest on borrowing and rediscounts .....	4,746	418	35,542
Other interest expenses.....	3,069	1,897	22,983
Fees and commissions.....	4,873	4,092	36,493
Other operating expenses (Note 25) .....	33,788	15,818	253,036
General and administrative expenses (Note 26).....	44,420	46,382	332,659
Other expenses (Note 27).....	3,236	5,657	24,234
<b>Total expenses</b> .....	<b>95,330</b>	<b>74,899</b>	<b>713,921</b>
<b>Income before income taxes</b> .....	<b>20,168</b>	<b>23,408</b>	<b>151,037</b>
<b>Income taxes</b> (Note 32)			
Current.....	4,731	6,186	35,430
Deferred.....	578	(493)	4,328
<b>Net income</b> .....	<b>14,858</b>	<b>17,715</b>	<b>111,270</b>
<b>Net income attributable to owners of the parent</b> .....	<b>¥14,858</b>	<b>¥17,715</b>	<b>\$111,270</b>
	Yen		U.S. dollars
	2023	2022	2023
<b>Per share information</b> (Note 36)			
Basic net income.....	¥310.57	¥359.50	\$2.325
Diluted net income.....	310.49	359.20	2.325
Cash dividends applicable to the year.....	80.00	80.00	0.599

See Notes to Consolidated Financial Statements.

## Consolidated Statement of Comprehensive Income

Years ended March 31, 2023 and 2022

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2023	2022	2023
<b>Net income</b> .....	¥ 14,858	¥ 17,715	\$ 111,270
Other comprehensive income (Note 35):			
Net unrealized losses on available-for-sale securities.....	(41,170)	(46,218)	(308,320)
Deferred gains on derivatives under hedge accounting .....	9,553	4,410	71,541
Defined retirement benefit plans.....	1,687	(2,600)	12,633
Total other comprehensive loss.....	(29,930)	(44,408)	(224,144)
Comprehensive loss.....	¥(15,071)	¥(26,692)	\$(112,866)
Attributable to			
Owners of the parent.....	¥(15,071)	¥(26,692)	\$(112,866)

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