

Consolidated Statement of Income

Years ended March 31, 2024 and 2023

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2024	2023	2024
Income (Notes 22 and 38)			
Interest income:			
Interest on loans and discounts.....	¥44,597	¥38,192	\$294,544
Interest and dividends on securities.....	25,026	19,024	165,286
Other interest income.....	4,553	821	30,070
Trust fees	0	0	0
Fees and commissions.....	19,995	17,651	132,058
Other operating income (Note 23).....	13,181	20,188	87,055
Other income (Note 24).....	15,277	19,619	100,898
Total income	122,632	115,498	809,933
Expenses			
Interest expenses:			
Interest on deposits.....	2,045	1,194	13,506
Interest on borrowing and rediscounts.....	11,746	4,746	77,577
Other interest expenses.....	5,199	3,069	34,337
Fees and commissions.....	5,730	4,873	37,844
Other operating expenses (Note 25).....	18,072	33,788	119,358
General and administrative expenses (Note 26).....	51,047	44,420	337,144
Other expenses (Note 27).....	5,056	3,236	33,392
Total expenses	98,896	95,330	653,166
Income before income taxes	23,735	20,168	156,759
Income taxes (Note 32)			
Current.....	10,078	4,731	66,560
Deferred.....	(2,283)	578	(15,078)
Net income	15,940	14,858	105,277
Net income attributable to owners of the parent	¥15,940	¥14,858	\$105,277
	Yen		U.S. dollars
	2024	2023	2024
Per share information (Note 36)			
Basic net income.....	¥336.31	¥310.57	\$2.221
Diluted net income.....	—	310.49	—
Cash dividends applicable to the year.....	90.00	80.00	0.594

See Notes to Consolidated Financial Statements.

Consolidated Statement of Comprehensive Income

Years ended March 31, 2024 and 2023

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2024	2023	2024
Net income	¥ 15,940	¥ 14,858	\$ 105,277
Other comprehensive income (Note 35):			
Net unrealized gains (losses) on available-for-sale securities.....	24,082	(41,170)	159,051
Deferred gains on derivatives under hedge accounting.....	14,546	9,553	96,070
Defined retirement benefit plans.....	1,356	1,687	8,955
Total other comprehensive income (loss).....	39,985	(29,930)	264,084
Comprehensive income (loss).....	¥ 55,925	¥ (15,071)	\$ 369,361
Attributable to			
Owners of the parent.....	¥ 55,925	¥ (15,071)	\$ 369,361

See Notes to Consolidated Financial Statements.