# Consolidated Balance Sheets

Money Held in Trust4,9Securities1,419,7Loans and Bills Discounted4,498,2Foreign Exchanges5,6Lease Receivables and Investments83,3Other Assets111,2Tangible Fixed Assets31,2Intangible Fixed Assets5,7Net Defined Benefit Asset111,7Deferred Tax Assets3,8Customers' Liabilities for Acceptances and Guarantees(28,6)Less Reserve for Possible Loan Losses(28,6)Less Reserve for Possible Investment Losses(28,6)Liabilities¥6,671,1Liabilities117,8Deposits¥5,741,9Call Money and Bills Sold17,8Payables under Repurchase Agreements35,0Payables for Securities Lending Transactions111,4Borrowed Money37,78Foreign Exchanges8Bonds payable30,0Borrowed Money from Trust Account Liabilities1,2Other Liabilities1,5Net Defined Benefit Liability7Reserve for Directors' Retirement Benefits71,9Accrued Employees' Bonuses1,5Net Defined Benefit Liability7Reserve for Customer Point Program8Reserve for Customer Point Program8Reserve under Special Laws1	70     ¥       37     99       28     50       50     55       51     55       52     66       55     56       500     55       66     55       500     55       660     55       500     55       660     55       500     50       15)     47       47     ¥       21     ¥       93     85	2022 1,663,726 8,567 2,676 187 4,950 1,535,723 4,282,764 5,334 82,795 93,944 32,431 4,727 14,646 1,913 14,438 (27,582) (15) 7,721,232 5,733,018 51,281 78,630 123,831	U.S. Dollars 2023 \$ 3,759,230 18,999 20,961 1,707 37,070 10,632,135 33,687,216 42,320 623,942 833,340 234,284 43,076 88,115 28,869 123,268 (214,558) (112) \$49,959,911 \$49,959,911 \$43,000,981 133,999 262,749 834,846
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Less Reserve for Possible Loan Losses(28,6)Less Reserve for Possible Investment Losses(28,6)Total Assets¥6,671,1LIABILITIES AND NET ASSETS*Liabilities*Deposits¥5,741,9Call Money and Bills Sold17,8Payables under Repurchase Agreements35,0Payables for Securities Lending Transactions111,4Borrowed Money377,8Foreign Exchanges88Bonds payable3,0Borrowed Money from Trust Account Liabilities1,2Other Liabilities71,9Accrued Employees' Bonuses1,5Net Defined Benefit Liability77Reserve for Directors' Retirement Benefits8Reserve for Customer Point Program8Reserve for Reimbursement of Deposits1Acceptances and Guarantees16,4Total Liabilities6,383,0Deferred Tax Liability on Land Revaluation1,8Acceptances and Guarantees16,4Total Liabilities6,383,0Net Assets6,383,0Common Stock:46,7Authorized — 80,000,000 shares46,7Issued — 41,831,897 shares46,7	50) 15) 47 ¥ 7 21 ¥ 9 93 85	(27,582) (15) 7,721,232 5,733,018 51,281 78,630	(214,558) (112) \$49,959,911 \$43,000,981 133,999 262,749 834,846
Less Reserve for Possible Investment Losses¥6,671,1ILABILITIES AND NET ASSETSLiabilitiesDeposits¥5,741,9Call Money and Bills Sold17,8Payables under Repurchase Agreements35,0Payables for Securities Lending Transactions111,4Borrowed Money377,8Foreign Exchanges8Bonds payable3,00Borrowed Money from Trust Account Liabilities71,9Accrued Employees' Bonuses1,5Net Defined Benefit Liability77Reserve for Directors'Retirement Benefits8Reserve for Customer Point Program8Reserve for Customer Point Program8Deferred Tax Liabilities11,8Acceptances and Guarantees16,4Total Liabilities6,383,0Net Assets6,383,0Common Stock : Authorized — 80,000,000 shares46,7Issued — 41,831,897 shares46,7	15) 47 ¥ 7 21 ¥ 9 93 85	(15) 7,721,232 5,733,018 51,281 78,630	(112) \$49,959,911 \$43,000,981 133,999 262,749 834,846
Total Assets¥6,671,1LIABILITIES AND NET ASSETSLiabilitiesDeposits¥5,741,9Call Money and Bills Sold17,8Payables under Repurchase Agreements35,00Payables for Securities Lending Transactions1111,4Borrowed Money377,8Foreign Exchanges88Bonds payable3,00Borrowed Money from Trust Account Liabilities1,2Other Liabilities71,9Accrued Employees' Bonuses1,5Net Defined Benefit Liability7Reserve for Reimbursement of Deposits1Reserve for Customer Point Program88Reserve under Special Laws16,4Deferred Tax Liabilities16,4Total Liabilities6,383,0Net Assets6,383,0Common Stock :44,6,7Authorized — 80,000,000 shares15Issued — 41,831,897 shares46,7	47 ¥ 2 21 ¥ 2 93 85	5,733,018 51,281 78,630	\$49,959,911 \$43,000,981 133,999 262,749 834,846
LiabilitiesPepositsDeposits¥5,741,9Call Money and Bills Sold17,8Payables under Repurchase Agreements35,0Payables for Securities Lending Transactions111,4Borrowed Money377,8Foreign Exchanges38Bonds payable3,00Borrowed Money from Trust Account Liabilities1,2Other Liabilities71,9Accrued Employees' Bonuses1,5Net Defined Benefit Liability77Reserve for Directors' Retirement Benefits1Reserve for Customer Point Program8Reserve under Special Laws16,4Deferred Tax Liabilities16,4Acceptances and Guarantees6,383,0Net Assets6,383,0Common Stock : Authorized — 80,000,000 shares46,7Issued — 41,831,897 shares46,7	93 85	51,281 78,630	133,999 262,749 834,846
LiabilitiesPerspectDeposits¥5,741,9Call Money and Bills Sold17,8Payables under Repurchase Agreements35,0Payables for Securities Lending Transactions111,4Borrowed Money377,8Foreign Exchanges38Bonds payable3,00Borrowed Money from Trust Account Liabilities1,2Other Liabilities71,9Accrued Employees' Bonuses1,5Net Defined Benefit Liability77Reserve for Directors' Retirement Benefits1Reserve for Customer Point Program8Reserve under Special Laws16,4Deferred Tax Liabilities16,4Acceptances and Guarantees6,383,00Net Assets6,383,00Common Stock : Authorized — 80,000,000 shares46,7Issued — 41,831,897 shares46,7	93 85	51,281 78,630	133,999 262,749 834,846
Deposits¥5,741,9Call Money and Bills Sold17,8Payables under Repurchase Agreements35,0Payables for Securities Lending Transactions111,4Borrowed Money377,8Foreign Exchanges38Bonds payable3,00Borrowed Money from Trust Account Liabilities1,2Other Liabilities71,9Accrued Employees' Bonuses1,5Net Defined Benefit Liability77Reserve for Directors' Retirement Benefits1Reserve for Customer Point Program8Reserve under Special Laws16,4Deferred Tax Liabilities16,4Acceptances and Guarantees6,383,00Net Assets6,383,00Common Stock : Authorized — 80,000,000 shares46,7Lissued — 41,831,897 shares46,7	93 85	51,281 78,630	133,999 262,749 834,846
Call Money and Bills Sold17,8Payables under Repurchase Agreements35,0Payables for Securities Lending Transactions111,4Borrowed Money377,8Foreign Exchanges33,0Bonds payable3,0Borrowed Money from Trust Account Liabilities1,2Other Liabilities71,9Accrued Employees' Bonuses1,5Net Defined Benefit Liability77Reserve for Directors' Retirement Benefits1Reserve for Customer Point Program8Reserve under Special Laws1Deferred Tax Liabilities1,8Acceptances and Guarantees16,4Total Liabilities6,383,0Net Assets6,383,0Common Stock :1Authorized — 80,000,000 shares46,7Issued — 41,831,897 shares46,7	93 85	51,281 78,630	133,999 262,749 834,846
Payables under Repurchase Agreements35.0Payables for Securities Lending Transactions111.4Borrowed Money377.8Foreign Exchanges38Bonds payable3.0Borrowed Money from Trust Account Liabilities1.2Other Liabilities71.9Accrued Employees' Bonuses1.5Net Defined Benefit Liability77Reserve for Directors' Retirement Benefits1Reserve for Customer Point Program88Reserve for Customer Point Program88Acceptances and Guarantees16.4Acceptances and Guarantees16.4Acceptances and Guarantees6.383.0Net Assets6.383.0Common Stock : Authorized — 80,000,000 shares46.7Issued — 41,831,897 shares46.7	85	78,630	262,749 834,846
Payables for Securities Lending Transactions111.4Borrowed Money377.8Foreign Exchanges36Bonds payable3,0Borrowed Money from Trust Account Liabilities1,2Other Liabilities71,9Accrued Employees' Bonuses1,5Net Defined Benefit Liability77Reserve for Directors' Retirement Benefits1Reserve for Customer Point Program88Reserve for Customer Point Program88Reserve under Special Laws1Deferred Tax Liabilities16,4Total Liabilities6,383,00Net Assets6,383,00Common Stock :1Authorized — 80,000,000 shares1Issued — 41,831,897 shares46,7			834,846
Borrowed Money377,8Foreign Exchanges88Bonds payable3,0Borrowed Money from Trust Account Liabilities1,2Other Liabilities71,9Accrued Employees' Bonuses1,5Net Defined Benefit Liability77Reserve for Directors' Retirement Benefits1Reserve for Customer Point Program88Reserve for Customer Point Program88Reserve under Special Laws1Deferred Tax Liabilities16,4Total Liabilities6,383,00Net Assets6,383,00Common Stock :1Authorized — 80,000,000 shares146,7Issued — 41,831,897 shares46,7		123,831	
Foreign Exchanges8Bonds payable3,0Borrowed Money from Trust Account Liabilities1,2Other Liabilities71,9Accrued Employees' Bonuses1,5Net Defined Benefit Liability7Reserve for Directors' Retirement Benefits1Reserve for Reimbursement of Deposits1Reserve for Customer Point Program8Reserve under Special Laws1Deferred Tax Liabilities1Deferred Tax Liabilities16,4Total Liabilities6,383,0Net Assets1Common Stock :1Authorized — 80,000,000 shares46,7Issued — 41,831,897 shares46,7		1 212 022	
Bonds payable3,0Borrowed Money from Trust Account Liabilities1,2Other Liabilities71,9Accrued Employees' Bonuses1,5Net Defined Benefit Liability7Reserve for Directors' Retirement Benefits1Reserve for Reimbursement of Deposits1Reserve for Customer Point Program8Reserve under Special Laws1Deferred Tax Liabilities1Deferred Tax Liability on Land Revaluation1,8Acceptances and Guarantees16,4Total Liabilities6,383,0Net Assets1Common Stock :1Authorized — 80,000,000 shares46,7Issued — 41,831,897 shares46,7		1,312,923	2,829,993
Borrowed Money from Trust Account Liabilities1,2Other Liabilities71,9Accrued Employees' Bonuses1,5Net Defined Benefit Liability77Reserve for Directors' Retirement Benefits1Reserve for Reimbursement of Deposits1Reserve for Customer Point Program88Reserve under Special Laws1Deferred Tax Liabilities1Deferred Tax Liabilities6,383,00Net Assets6,383,00Common Stock :1Authorized — 80,000,000 shares46,7Issued — 41,831,897 shares46,7	80	565	6,590
Other Liabilities71,9Accrued Employees' Bonuses1,5Net Defined Benefit Liability7Reserve for Directors' Retirement Benefits1Reserve for Reimbursement of Deposits1Reserve for Customer Point Program8Reserve under Special Laws2Deferred Tax Liabilities1Deferred Tax Liabilities16,4Total Liabilities6,383,0Net Assets2Common Stock :4Authorized — 80,000,000 shares46,7Issued — 41,831,897 shares46,7		1 225	22,466
Accrued Employees' Bonuses1,5Net Defined Benefit Liability7Reserve for Directors' Retirement Benefits1Reserve for Reimbursement of Deposits1Reserve for Customer Point Program8Reserve under Special Laws2Deferred Tax Liabilities1Deferred Tax Liabilities16,4Total Liabilities6,383,0Net Assets2Common Stock :2Authorized — 80,000,000 shares46,7Issued — 41,831,897 shares46,7		1,235 66,186	9,218 538,702
Net Defined Benefit Liability77Reserve for Directors' Retirement Benefits11Reserve for Reimbursement of Deposits11Reserve for Customer Point Program88Reserve under Special Laws16Deferred Tax Liabilities11Deferred Tax Liability on Land Revaluation11,8Acceptances and Guarantees16,4Total Liabilities6,383,0Net Assets1Common Stock :1Authorized — 80,000,000 shares46,7Issued — 41,831,897 shares46,7		1,647	
Reserve for Directors' Retirement Benefits1Reserve for Reimbursement of Deposits1Reserve for Customer Point Program8Reserve under Special Laws1Deferred Tax Liabilities1Deferred Tax Liability on Land Revaluation1,8Acceptances and Guarantees16,4Total Liabilities6,383,0Net Assets1Common Stock :1Authorized — 80,000,000 shares46,7Issued — 41,831,897 shares46,7	92	790	11,922 5,983
Reserve for Reimbursement of Deposits1Reserve for Customer Point Program8Reserve under Special Laws0Deferred Tax Liabilities1Deferred Tax Liability on Land Revaluation1,8Acceptances and Guarantees16,4Total Liabilities6,383,00Net Assets0Common Stock :0Authorized — 80,000,000 shares0Issued — 41,831,897 shares46,7	39	34	292
Reserve for Customer Point Program8Reserve under Special LawsDeferred Tax LiabilitiesDeferred Tax Liability on Land Revaluation1,8Acceptances and Guarantees16,4Total Liabilities6,383,0Net AssetsCommon Stock :Authorized — 80,000,000 sharesIssued — 41,831,897 shares46,7	14	157	853
Reserve under Special LawsImage: Constraint of the systemDeferred Tax Liabilities1,8Deferred Tax Liability on Land Revaluation1,8Acceptances and Guarantees16,4Total Liabilities6,383,0Net Assets6,383,0Common Stock :1Authorized — 80,000,000 shares1Issued — 41,831,897 shares46,7		856	6,447
Deferred Tax Liabilities1,8Deferred Tax Liability on Land Revaluation1,8Acceptances and Guarantees16,4Total Liabilities6,383,0Net Assets6Common Stock :4Authorized — 80,000,000 shares46,7Issued — 41,831,897 shares46,7	0	0	0
Deferred Tax Liability on Land Revaluation1,8Acceptances and Guarantees16,4Total Liabilities6,383,0Net Assets6Common Stock :6Authorized — 80,000,000 shares6Issued — 41,831,897 shares46,7	36	10,198	269
Acceptances and Guarantees16,4Total Liabilities6,383,0Net Assets6Common Stock : Authorized — 80,000,000 shares46,7Issued — 41,831,897 shares46,7		2,147	13,892
Total Liabilities6,383,0Net AssetsCommon Stock : Authorized — 80,000,000 sharesIssued — 41,831,897 shares46,7		14,438	123,268
Net Assets       Common Stock :       Authorized — 80,000,000 shares       Issued — 41,831,897 shares       46,7		7,397,945	47,802,538
Common Stock :         Authorized — 80,000,000 shares           Issued — 41,831,897 shares         46,7			
Authorized — 80,000,000 shares         46,7           Issued — 41,831,897 shares         46,7			
lssued — 41,831,897 shares 46,7			
		16 770	
(apital Surplus		46,773	350,280
		37,834	317,247
Retained Earnings 179,9		177,372	1,347,772
Less Treasury Stock :		(200)	(2.010)
	68	(399)	(3,010)
Accumulated Other Comprehensive Income : Net Unrealized Gains on Available-for-Sale Securities 16.8			126 262
	68 02)	11 762	126,263
	68 02) 60	41,263	(10,289)
	68 02) 60 74)	(304)	
	68 02) 60 74) 13	(304) 2,497	13,577
Stock Acquisition Rights Non-Controlling Interests	68 02) 60 74) 13 75	(304) 2,497 4,605	13,577 14,790
Total Net Assets 288,0	68 02) 60 74) 13	(304) 2,497 4,605 77	13,577
Total Liabilities and Net Assets ¥6,671,1	68 02) 60 74) 13 75 96	(304) 2,497 4,605	13,577 14,790

### Consolidated Statements of Income

The Ogaki Kyoritsu Bank, Ltd. and its Consolidated Subsidiaries

	Millions	Millions of Yen		
For the Years Ended March 31, 2023 and 2022	2023	2022	2023	
Income				
Interest and Dividends on:				
Loans and Bills Discounted	¥ 36,328	¥ 36,670	\$ 272,058	
Securities	14,170	11,706	106,118	
Others	913	2,581	6,837	
Trust Fees	0	1	0	
Fees and Commissions	19,144	16,666	143,368	
Other Operating Income	4,104	3,669	30,734	
Other Income	48,117	44,112	360,345	
Total Income	122,780	115,407	919,493	
Expenses				
Interest on:				
Deposits	351	398	2,628	
Borrowings and Rediscounts	5,312	625	39,781	
Others	0	0	0	
Fees and Commissions	7,649	7,394	57,283	
Other Operating Expenses	11,898	2,658	89,103	
General and Administrative Expenses	42,914	46,352	321,380	
Other Expenses	45,978	41,695	344,327	
Total Expenses	114,104	99,124	854,519	
Income before Income Taxes	8,675	16,283	64,966	
Income Taxes :				
Current	3,919	5,212	29,349	
Deferred	(317)	(400)	(2,373)	
Total Income Taxes	3,601	4,811	26,967	
Net Income	5,073	11,471	37,991	
Net Income Attributable to Non-Controlling Interests	248	851	1,857	
Net Income Attributable to Owners of the Parent	¥ 4,825	¥ 10,620	\$ 36,134	

	١	U.S. Dollars	
	2023	2022	2023
Per Share of Common Stock			
Net Income Attributable to Owners of the Parent	¥ 115.93	¥ 254.50	\$ 0.86
Diluted Net Income Attributable to Owners of the Parent	115.81	254.22	0.86
Dividends	70.00	70.00	0.52
Net Assets	6,918.58	7,438.80	51.81

# Consolidated Statements of Comprehensive Income

	Millions	Thousands of U.S. Dollars	
For the Years Ended March 31, 2023 and 2022	2023	2022	2023
Net Income	¥ 5,073	¥ 11,471	\$ 37,991
Other Comprehensive Income	(28,069)	(15,486)	(210,207)
Net Unrealized Losses on Available-for-Sale Securities	(24,370)	(18,913)	(182,505)
Net Deferred Hedge Gains and Losses	(1,069)	(540)	(8,005)
Remeasurements of Defined Benefit Plans	(2,629)	3,966	(19,688)
Comprehensive Income	(22,995)	(4,015)	(172,208)
Comprehensive Income Attributable to:			
Owners of the Parent	(23,276)	(4,746)	(174,312)
Non-Controlling Interests	280	731	2,096

## Consolidated Statements of Changes in Net Assets

			Millions of Yen		
		STC	CKHOLDERS' EQL	JITY	
	Common Stock	Capital Surplus	Retained Earnings	Treasury Stock	Total Stockholders' Equity
Balance at April 1, 2021	¥46,773	¥37,834	¥169,754	¥(165)	¥254,196
Cumulative effects of changes in accounting policies	_		(47)	_	(47)
Restated balance	46,773	37,834	169,707	(165)	254,149
Cash Dividends	_	_	(2,926)	_	(2,926)
Net Income Attributable to Owners of the Parent			10,620		10,620
Purchases of Treasury Stock	—		—	(380)	(380)
Losses on Sales of Treasury Stock	_		(34)	146	112
Land Revaluation	_		5	_	5
Net Changes in Items Other Than Stockholders' Equity					
Balance at March 31, 2022	46,773	37,834	177,372	(399)	261,580
Cash Dividends	_		(2,913)	_	(2,913)
Net Income Attributable to Owners of the Parent	_	_	4,825	_	4,825
Purchases of Treasury Stock	_		_	(2)	(2)
Losses on Sales of Treasury Stock	_		(0)	0	0
Change in ownership interest of parent due to transactions with non-controlling interests	_	4,528	_	_	4,528
Land Revaluation	_	_	684	_	684
Net Changes in Items Other Than Stockholders' Equity	_		_	_	_
Balance at March 31, 2023	¥46,773	¥42,362	¥179,968	¥(402)	¥268,702

				Million	is of Yen			
		ACCUMULATED	OTHER COMPRI	EHENSIVE INCOM	E			
	Net Unrealized Gains on Available-for- Sale Securities	Net Deferred Hedge Gains and Losses	Land Revaluation Reserve	Remeasurements of Defined Benefit Plans	Total Accumulated 5 Other Comprehensive Income	Stock Acquisition Rights	Non-Controlling Interests	Total Net Assets
Balance at April 1, 2021	¥60,056	¥235	¥2,503	¥638	¥63,433	¥171	¥12,894	¥330,696
Cumulative effects of changes in accounting policies		_		_		_	(53)	(100)
Restated balance	60,056	235	2,503	638	63,433	171	12,841	330,596
Cash Dividends	—		—		—		—	(2,926)
Net Income Attributable to Owners of the Parent	_	_	_		_	_	_	10,620
Purchases of Treasury Stock						_		(380)
Losses on Sales of Treasury Stock						_		112
Land Revaluation								5
Net Changes in Items Other Than Stockholders' Equity	(18,793)	(540)	(5)	3,966	(15,372)	(94)	725	(14,740)
Balance at March 31, 2022	41,263	(304)	2,497	4,605	48,061	77	13,567	323,287
Cash Dividends	_	_	_		_	_	_	(2,913)
Net Income Attributable to Owners of the Parent	_	_	_	_	_	_	_	4,825
Purchases of Treasury Stock		_	_			_		(2)
Losses on Sales of Treasury Stock	_	_	_	_	_	_	_	0
Change in ownership interest of parent due to transactions with non-controlling interests	_		_			_	_	4,528
Land Revaluation	_	_		_	_		_	684
Net Changes in Items Other Than Stockholders' Equity	(24,403)	(1,069)	(684)	(2,629)	(28,786)	18	(13,567)	(42,335)
Balance at March 31, 2023	¥16,860	¥(1,374)	¥1,813	¥1,975	¥19,275	¥96	_	¥288,073

	Thousands of U.S. Dollars								
	STOCKHOLDERS' EQUITY								
	Common Stock	Capital Surplus	Retained Earnings	Treasury Stock	Total Stockholders' Equity				
Balance at April 1, 2022	\$ 350,280	\$ 283,337	\$ 1,328,330	\$ (2,988)	\$ 1,958,960				
Cash Dividends		_	(21,815)	_	(21,815)				
Net Income Attributable to Owners of the Parent	_	_	36,134	_	36,134				
Purchases of Treasury Stock	_	_	_	(14)	(14)				
Losses on Sales of Treasury Stock	_	_	(0)	0	0				
Change in ownership interest of parent due to transactions with non-controlling interests		33,909	_	_	33,909				
Land Revaluation	_	_	5,122	_	5,122				
Net Changes in Items Other Than Stockholders' Equity	_	_	_	_	_				
Balance at March 31, 2023	\$350,280	\$317,247	\$1,347,772	\$ (3,010)	\$2,012,296				

				Thousands of	of U.S. Dollars			
		ACCUMULATED (	OTHER COMPRE	HENSIVE INCOM	E			
	Net Unrealized Gains on Available-for-	Net Deferred	Land	Remeasurements	Total Accumulated Other	Stock		
	Sale Securities	Hedge Gains and Losses	Revaluation Reserve	of Defined Benefit Plans	Comprehensive Income	Acquisition Rights	Non-Controlling Interests	Total Net Assets
Balance at April 1, 2022	\$ 309,016	\$ (2,276)	\$ 18,699	\$ 34,486	\$ 359,926	\$ 576	\$ 101,602	\$ 2,421,081
Cash Dividends		_	_	_		_		(21,815)
Net Income Attributable to Owners of the Parent	_	_	_	_	_	_	_	36,134
Purchases of Treasury Stock	_	_	_	_	_	_	_	(14)
Losses on Sales of Treasury Stock	_	_	_	_	_		_	0
Change in ownership interest of parent due to transactions with non-controlling interests	_	_	_		_	_	_	33,909
Land Revaluation		_	_			_		5,122
Net Changes in Items Other Than Stockholders' Equity	(182,752)	(8,005)	(5,122)	(19,688)	(215,577)	134	(101,602)	(317,044)
Balance at March 31, 2023	\$126,263	\$ (10,289)	\$13,577	\$14,790	\$144,349	\$ 718	_	\$2,157,365

## Consolidated Statements of Cash Flows

	Millions of Yen				
For the Years Ended March 31, 2023 and 2022	2023	2023			
Cash Flows from Operating Activities:					
Income before Income Taxes	¥ 8,675	¥ 16,283	\$ 64,966		
Depreciation	3,162	4,568	23,680		
Impairment Loss on Fixed Assets	469	188	3,512		
Increase (Decrease) in Reserve for Possible Loan Losses	1,067	1,005	7,990		
Increase (Decrease) in Accrued Employees' Bonuses	(55)	(54)	(411)		
Decrease (Increase) in Net Defined Benefit Asset	(496)	9	(3,714		
Increase (Decrease) in Net Defined Benefit Liability	(364)	(84)	(2,725)		
Increase (Decrease) in Reserve for Directors' Retirement Benefits	4	(3)	29		
Increase (Decrease) in Reserve for Reimbursement of Deposits	(43)	(60)	(322)		
Interest and Dividend Income	(51,412)	(50,958)	(385,022)		
Interest Expense	5,663	1,023	42,409		
Securities Gains, Net	5,677	(1,339)	42,514		
Losses (Gains) on Money Held in Trust	(4)	29	(29)		
Losses on Sale of Fixed Assets, Net	230	199	1,722		
Net Changes in Trading Account Securities	(41)	100	(307		
Net Changes in Loans and Bills Discounted	(215,489)	14,160	(1,613,787		
Net Changes in Deposits	8,902	147,745	66,666		
Net Changes in Borrowed Money	(935,034)	79,706	(7,002,426		
Net Changes in Deposits with Banks	173	11,392	1,295		
Net Changes in Call Loans	6,030	(7,128)	45,158		
Net Changes in Call Money	(76,933)	60,588	(576,147		
Net Changes in Payables for Securities Lending Transactions	(12,354)	797	(92,518		
Net Changes in Foreign Exchange Assets	(316)	472	(2,366		
Net Changes in Foreign Exchange Liabilities	315	36	2,359		
Interest Income Received	52,868	51,605	395,926		
Interest Expense Paid	(4,966)	(1,130)	(37,190		
Net Changes in Lease Assets	(5)	(57)	(37		
Net Changes in Lease Receivables and Investments	(519)	(168)	(3,886		
Increase (decrease) in straight bonds - issuance and redemption	3,000	_	22,466		
Net Changes in Borrowed Money from Trust Account Liabilities	(3)	16	(22		
Others	(35,510)	(28,123)	(265,932		
Subtotal	(1,237,309)	300,823	(9,266,149		
Income Taxes Paid	(5,766)	(5,510)	(43,181		
Income Taxes Refunded	10	3	74		
let Cash Provided by (Used in) Operating Activities	(1,243,066)	295,315	(9,309,263		
Cash Flows from Investing Activities: Purchases of Securities	(145,544)	(345,294)	(1 000 072		
Proceeds from Sales of Securities		108,594	(1,089,972		
	113,213		847,846		
Proceeds from Maturities of Securities	129,537	127,905 (1.496)	970,096		
Purchases of Tangible Fixed Assets	(1,969)	( ) /	(14,745		
Proceeds from Sales of Tangible Fixed Assets	1,157	22	8,664		
Purchases of Intangible Fixed Assets	(2,645)	(2,363)	(19,808		
Others	1	(112,020)	/		
let Cash Provided by (Used in) Investing Activities	93,751	(112,630)	702,096		
Cash Flows from Financing Activities:					
Cash Dividends Paid	(2,913)	(2,926)	(21,815		
Cash Dividends Paid to Non-Controlling Interests	(5)	(5)	(37		
Purchase of shares of subsidiaries not resulting in change in scope of consolidation	(9,314)	_	(69,752		
Purchases of Treasury Stock	(2)	(380)	(14		
Proceeds from Sales of Treasury Stock	0	0	0		
Others	(37)	(40)	(277		
let Cash Used in Financing Activities	(12,273)	(3,352)	(91,911		
×					
iffect of Foreign Exchange Rate Changes	(1 161 592)	170,250	(8 600 041		
let Increase (Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at Beginning of the Year	(1,161,583)	179,350	(8,699,041		
ash and Lash Edulyalents at Reginning of the Year	1,660,976	1,481,625	12,438,972		