

Non-Consolidated Financial Statements

NON-CONSOLIDATED BALANCE SHEETS (UNAUDITED)

As of March 31, 2021 and 2020

	Millions of yen		Thousands of U.S. dollars
	2021	2020	2021
Assets:			
Cash and due from banks:	¥ 60,768,034	¥ 51,663,901	\$ 548,893,813
Cash	303,841	333,373	2,744,477
Due from banks	60,464,192	51,330,528	546,149,336
Call loans	1,390,000	1,040,000	12,555,324
Receivables under resale agreements	9,721,360	9,731,897	87,809,239
Receivables under securities borrowing transactions	—	112,491	—
Monetary claims bought	362,212	315,812	3,271,727
Trading account securities:	13	31	124
Trading Japanese government bonds	13	31	124
Money held in trust	5,547,574	4,549,736	50,109,060
Securities:	138,183,264	135,198,460	1,248,155,219
Japanese government bonds	50,493,477	53,636,113	456,087,777
Japanese local government bonds	5,493,814	5,986,349	49,623,470
Japanese corporate bonds	11,014,949	9,915,227	99,493,718
Other securities	71,181,022	65,660,770	642,950,253
Loans:	4,691,723	4,961,733	42,378,501
Loans on deeds	4,592,100	4,817,573	41,478,641
Overdrafts	99,623	144,159	899,859
Foreign exchanges	80,847	147,469	730,265
Other assets	2,857,518	2,816,117	25,810,841
Tangible fixed assets	197,940	193,752	1,787,918
Intangible fixed assets	47,992	47,114	433,496
Deferred tax assets	—	127,662	—
Reserve for possible loan losses	(935)	(1,031)	(8,450)
Total assets	¥223,847,547	¥210,905,152	\$2,021,927,082

	Millions of yen		Thousands of U.S. dollars
	2021	2020	2021
Liabilities:			
Deposits	¥189,593,469	¥183,004,733	\$1,712,523,432
Payables under repurchase agreements	14,886,481	14,855,624	134,463,743
Payables under securities lending transactions	1,504,543	2,219,384	13,589,954
Borrowed money	3,917,500	10,100	35,385,240
Foreign exchanges	514	511	4,651
Other liabilities	1,535,953	1,596,945	13,873,663
Reserve for bonuses	7,408	7,331	66,914
Reserve for employees' retirement benefits	141,740	141,628	1,280,282
Reserve for employee stock ownership plan trust	535	605	4,838
Reserve for management board benefit trust	303	311	2,744
Reserve for reimbursement of deposits	73,830	80,324	666,877
Deferred tax liabilities	823,134	—	7,435,046
Total liabilities	212,485,414	201,917,500	1,919,297,391
Net assets:			
Capital stock	3,500,000	3,500,000	31,614,126
Capital surplus	4,296,285	4,296,285	38,806,665
Retained earnings	2,749,408	2,563,307	24,834,325
Treasury stock	(1,300,844)	(1,300,881)	(11,750,019)
Total shareholders' equity	9,244,849	9,058,711	83,505,098
Net unrealized gains (losses) on available-for-sale securities	2,487,770	256,880	22,471,053
Net deferred gains (losses) on hedges	(370,486)	(327,940)	(3,346,462)
Total valuation and translation adjustments	2,117,283	(71,060)	19,124,591
Total net assets	11,362,133	8,987,651	102,629,690
Total liabilities and net assets	¥223,847,547	¥210,905,152	\$2,021,927,082

The translations of Japanese yen amounts into U.S. dollar amounts are included solely for the convenience of readers outside Japan and have been made at the rate of ¥110.71 to US\$1.00, the approximate rate of exchange as of March 31, 2021.

NON-CONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)

For the fiscal years ended March 31, 2021 and 2020

	Millions of yen		Thousands of U.S. dollars
	2021	2020	2021
Income:			
Interest income:	¥1,198,278	¥1,318,014	\$10,823,575
Interest on loans	10,186	11,113	92,011
Interest and dividends on securities	1,161,897	1,279,986	10,494,965
Interest on call loans	191	62	1,727
Interest on receivables under resale agreements	(3,675)	(4,663)	(33,201)
Interest on receivables under securities borrowing transactions	331	674	2,998
Interest on deposits with banks	28,031	27,824	253,196
Other interest income	1,315	3,016	11,878
Fees and commissions:	157,376	160,564	1,421,517
Fees and commissions on domestic and foreign exchanges	86,754	82,352	783,618
Other fees and commissions	70,621	78,212	637,898
Other operating income	293,684	212,888	2,652,736
Other income	296,886	107,815	2,681,656
Total income	1,946,224	1,799,283	17,579,485
Expenses:			
Interest expenses:	241,154	346,634	2,178,256
Interest on deposits	38,323	55,096	346,162
Interest on payables under repurchase agreements	13,368	78,877	120,751
Interest on payables under securities lending transactions	6,908	49,605	62,404
Interest on commercial paper	250	614	2,258
Interest on borrowings	1,000	—	9,040
Interest on interest rate swaps	180,581	160,939	1,631,118
Other interest expenses	721	1,500	6,521
Fees and commissions:	29,433	31,673	265,857
Fees and commissions on domestic and foreign exchanges	5,096	4,789	46,038
Other fees and commissions	24,336	26,884	219,818
Other operating expenses	64,484	4,390	582,459
General and administrative expenses	1,008,089	1,018,320	9,105,677
Other expenses	210,302	19,636	1,899,580
Total expenses	1,553,463	1,420,656	14,031,829
Income before income taxes	392,760	378,626	3,547,655
Income taxes:			
Current	124,123	101,266	1,121,160
Deferred	(11,200)	4,315	(101,169)
Total income taxes	112,923	105,581	1,019,990
Net income	¥ 279,837	¥ 273,044	\$ 2,527,664

The translations of Japanese yen amounts into U.S. dollar amounts are included solely for the convenience of readers outside Japan and have been made at the rate of ¥110.71 to US\$1.00, the approximate rate of exchange as of March 31, 2021.

NON-CONSOLIDATED STATEMENTS OF CHANGES IN NET ASSETS (UNAUDITED)

For the fiscal years ended March 31, 2021 and 2020

	Millions of yen						
	Shareholders' equity						
	Capital stock	Capital surplus			Retained earnings	Treasury stock	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Other retained earnings Retained earnings brought forward		
2021							
Balance at the beginning of the fiscal year	¥3,500,000	¥3,500,000	¥796,285	¥4,296,285	¥2,563,307	¥(1,300,881)	¥9,058,711
Changes during the fiscal year:							
Cash dividends					(93,736)		(93,736)
Net income					279,837		279,837
Repurchase of treasury stock						(295)	(295)
Disposal of treasury stock						332	332
Net changes in items other than shareholders' equity							
Total changes during the fiscal year	—	—	—	—	186,100	36	186,137
Balance at the end of the fiscal year	¥3,500,000	¥3,500,000	¥796,285	¥4,296,285	¥2,749,408	¥(1,300,844)	¥9,244,849

	Millions of yen			
	Valuation and translation adjustments			Total net assets
	Net unrealized gains (losses) on available-for-sale securities	Net deferred gains (losses) on hedges	Total valuation and translation adjustments	
2021				
Balance at the beginning of the fiscal year	¥ 256,880	¥(327,940)	¥ (71,060)	¥ 8,987,651
Changes during the fiscal year:				
Cash dividends				(93,736)
Net income				279,837
Repurchase of treasury stock				(295)
Disposal of treasury stock				332
Net changes in items other than shareholders' equity	2,230,890	(42,546)	2,188,344	2,188,344
Total changes during the fiscal year	2,230,890	(42,546)	2,188,344	2,374,481
Balance at the end of the fiscal year	¥2,487,770	¥(370,486)	¥2,117,283	¥11,362,133

NON-CONSOLIDATED STATEMENTS OF CHANGES IN NET ASSETS (UNAUDITED) (Continued)

	Millions of yen						
	Shareholders' equity						
	Capital stock	Capital surplus			Retained earnings	Treasury stock	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Other retained earnings Retained earnings brought forward		
2020							
Balance at the beginning of the fiscal year	¥3,500,000	¥3,500,000	¥796,285	¥4,296,285	¥2,477,736	¥(1,300,926)	¥8,973,095
Changes during the fiscal year:							
Cash dividends					(187,473)		(187,473)
Net income					273,044		273,044
Repurchase of treasury stock						(358)	(358)
Disposal of treasury stock						404	404
Net changes in items other than shareholders' equity							
Total changes during the fiscal year	—	—	—	—	85,571	45	85,616
Balance at the end of the fiscal year	¥3,500,000	¥3,500,000	¥796,285	¥4,296,285	¥2,563,307	¥(1,300,881)	¥9,058,711

	Millions of yen			
	Valuation and translation adjustments			Total net assets
	Net unrealized gains (losses) on available-for-sale securities	Net deferred gains (losses) on hedges	Total valuation and translation adjustments	
2020				
Balance at the beginning of the fiscal year	¥ 2,440,064	¥ (62,353)	¥ 2,377,710	¥11,350,806
Changes during the fiscal year:				
Cash dividends				(187,473)
Net income				273,044
Repurchase of treasury stock				(358)
Disposal of treasury stock				404
Net changes in items other than shareholders' equity	(2,183,184)	(265,586)	(2,448,771)	(2,448,771)
Total changes during the fiscal year	(2,183,184)	(265,586)	(2,448,771)	(2,363,154)
Balance at the end of the fiscal year	¥ 256,880	¥(327,940)	¥ (71,060)	¥ 8,987,651

	Thousands of U.S. dollars							
	Shareholders' equity							
	Capital stock	Capital surplus			Retained earnings		Treasury stock	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Other retained earnings	Retained earnings brought forward		
2021								
Balance at the beginning of the fiscal year	\$31,614,126	\$31,614,126	\$7,192,538	\$38,806,665	\$23,153,349	\$(11,750,350)	\$81,823,791	
Changes during the fiscal year:								
Cash dividends					(846,688)		(846,688)	
Net income					2,527,664		2,527,664	
Repurchase of treasury stock						(2,670)	(2,670)	
Disposal of treasury stock						3,002	3,002	
Net changes in items other than shareholders' equity								
Total changes during the fiscal year	—	—	—	—	1,680,976	331	1,681,307	
Balance at the end of the fiscal year	\$31,614,126	\$31,614,126	\$7,192,538	\$38,806,665	\$24,834,325	\$(11,750,019)	\$83,505,098	

	Thousands of U.S. dollars			
	Valuation and translation adjustments			Total net assets
	Net unrealized gains (losses) on available-for-sale securities	Net deferred gains (losses) on hedges	Total valuation and translation adjustments	
2021				
Balance at the beginning of the fiscal year	\$ 2,320,297	\$(2,962,159)	\$ (641,861)	\$ 81,181,929
Changes during the fiscal year:				
Cash dividends				(846,688)
Net income				2,527,664
Repurchase of treasury stock				(2,670)
Disposal of treasury stock				3,002
Net changes in items other than shareholders' equity	20,150,755	(384,302)	19,766,453	19,766,453
Total changes during the fiscal year	20,150,755	(384,302)	19,766,453	21,447,761
Balance at the end of the fiscal year	\$22,471,053	\$(3,346,462)	\$19,124,591	\$102,629,690

The translations of Japanese yen amounts into U.S. dollar amounts are included solely for the convenience of readers outside Japan and have been made at the rate of ¥110.71 to US\$1.00, the approximate rate of exchange as of March 31, 2021.