

Consolidated Balance Sheets

The Musashino Bank, Ltd. and Consolidated Subsidiaries As of March 31, 2023 and 2022

	Millions of Yen		Thousands of U.S. Dollars*
	2023	2022	2023
Assets			
Cash and due from banks.....	¥ 484,394	¥ 790,922	\$ 3,627,604
Monetary claims bought.....	839	816	6,283
Trading securities.....	7	51	52
Money held in trust.....	1,489	1,491	11,151
Securities.....	810,296	735,215	6,068,269
Loans and bills discounted	3,909,853	3,841,638	29,280,708
Foreign exchanges	7,257	3,701	54,347
Lease receivables and investments in leases	17,469	19,534	130,825
Other assets.....	40,077	38,226	300,135
Tangible fixed assets.....	54,999	56,163	411,885
Buildings, net	26,646	27,617	199,551
Land.....	25,363	25,363	189,942
Leased assets, net	3	8	22
Other tangible fixed assets	2,986	3,174	22,362
Intangible fixed assets.....	4,941	5,125	37,003
Software.....	4,727	4,882	35,400
Leased assets	26	52	195
Other intangible fixed assets	187	190	1,400
Retirement benefit asset	7,596	8,518	56,886
Deferred tax assets.....	2,798	1,103	20,954
Customers' liabilities for acceptances and guarantees.....	4,834	4,965	36,202
Allowance for loan losses	(19,756)	(21,191)	(147,952)
Total assets.....	¥5,327,096	¥5,486,283	\$39,894,376

	Millions of Yen		Thousands of U.S. Dollars*
	2023	2022	2023
Liabilities			
Deposits	¥4,875,224	¥4,757,810	\$36,510,327
Negotiable certificates of deposit	16,070	23,290	120,347
Call money and bills sold	57,551	33,657	430,997
Cash collateral received for securities lent	10,638	17,476	79,667
Borrowed money	68,276	358,392	511,316
Foreign exchanges	390	218	2,921
Borrowed money from trust account	7,756	5,735	58,084
Other liabilities	24,278	24,766	181,817
Provision for bonuses	1,129	1,138	8,455
Provision for bonuses for directors (and other officers)	37	37	277
Retirement benefit liability	2,810	2,964	21,044
Provision for retirement benefits for directors (and other officers)	35	27	262
Provision for loss on interest repayment	29	44	217
Provision for reimbursement of deposits	142	196	1,063
Provision for point card certificates	110	109	824
Provision for contingent loss	219	307	1,640
Provision for share-based compensation	83	80	622
Deferred tax liabilities	331	284	2,479
Deferred tax liabilities for land revaluation	4,227	4,227	31,656
Acceptances and guarantees	4,834	4,965	36,202
Total liabilities	5,074,179	5,235,729	38,000,292
Net assets			
Share capital	45,743	45,743	342,567
Capital surplus	38,353	38,353	287,224
Retained earnings	156,284	148,605	1,170,404
Treasury shares	(951)	(893)	(7,122)
Total shareholders' equity	239,430	231,809	1,793,080
Valuation difference on available-for-sale securities	6,500	10,476	48,678
Deferred gains or losses on hedges	(152)	124	(1,138)
Revaluation reserve for land	8,286	8,286	62,053
Remeasurements of defined benefit plans	(1,219)	(210)	(9,129)
Total accumulated other comprehensive income	13,415	18,676	100,464
Share acquisition rights	38	38	285
Non-controlling interests	33	29	247
Total net assets	252,917	250,554	1,894,084
Total liabilities and net assets	¥5,327,096	¥5,486,283	\$39,894,376

* U.S. dollar figures have been translated at the rate ¥133.53 to U.S.\$1, the prevailing market rate as of March 31, 2023.