

Consolidated Balance Sheets

The Musashino Bank, Ltd. and Consolidated Subsidiaries As of March 31, 2024 and 2023

	Millions of Yen		Thousands of U.S. Dollars*
	2024	2023	2024
Assets			
Cash and due from banks.....	¥ 230,916	¥ 484,394	\$ 1,525,104
Monetary claims bought.....	759	839	5,013
Trading securities.....	6	7	40
Money held in trust.....	1,492	1,489	9,854
Securities.....	1,045,742	810,296	6,906,690
Loans and bills discounted	3,995,006	3,909,853	26,385,351
Foreign exchanges	4,659	7,257	30,771
Lease receivables and investments in leases	19,219	17,469	126,933
Other assets.....	43,457	40,077	287,015
Tangible fixed assets.....	54,658	54,999	360,993
Buildings, net	26,047	26,646	172,030
Land.....	25,364	25,363	167,519
Leased assets, net	—	3	—
Other tangible fixed assets	3,246	2,986	21,438
Intangible fixed assets.....	4,872	4,941	32,178
Software.....	4,678	4,727	30,896
Leased assets	6	26	40
Other intangible fixed assets	187	187	1,235
Retirement benefit asset	14,381	7,596	94,981
Deferred tax assets.....	809	2,798	5,343
Customers' liabilities for acceptances and guarantees	5,119	4,834	33,809
Allowance for loan losses	(17,086)	(19,756)	(112,846)
Total assets.....	¥5,404,015	¥5,327,096	\$35,691,269

	Millions of Yen		Thousands of U.S. Dollars*
	2024	2023	2024
Liabilities			
Deposits	¥ 4,973,482	¥4,875,224	\$32,847,778
Negotiable certificates of deposit	39,500	16,070	260,881
Call money and bills sold	39,518	57,551	261,000
Cash collateral received for securities lent	10,955	10,638	72,353
Borrowed money	12,380	68,276	81,765
Foreign exchanges	348	390	2,298
Borrowed money from trust account	8,063	7,756	53,253
Other liabilities	26,854	24,278	177,359
Provision for bonuses	1,150	1,129	7,595
Provision for bonuses for directors (and other officers)	32	37	211
Retirement benefit liability	2,490	2,810	16,445
Provision for retirement benefits for directors (and other officers)	33	35	218
Provision for loss on interest repayment	33	29	218
Provision for reimbursement of deposits	98	142	647
Provision for point card certificates	116	110	766
Provision for contingent loss	187	219	1,235
Provision for share-based compensation	75	83	495
Deferred tax liabilities	5,208	331	34,397
Deferred tax liabilities for land revaluation	4,227	4,227	27,918
Acceptances and guarantees	5,119	4,834	33,809
Total liabilities	5,129,877	5,074,179	33,880,701
Net assets			
Share capital	45,743	45,743	302,113
Capital surplus	38,350	38,353	253,286
Retained earnings	163,202	156,284	1,077,881
Treasury shares	(793)	(951)	(5,237)
Total shareholders' equity	246,503	239,430	1,628,050
Valuation difference on available-for-sale securities	14,060	6,500	92,860
Deferred gains or losses on hedges	1,765	(152)	11,657
Revaluation reserve for land	8,286	8,286	54,726
Remeasurements of defined benefit plans	3,474	(1,219)	22,944
Total accumulated other comprehensive income	27,587	13,415	182,201
Share acquisition rights	8	38	53
Non-controlling interests	38	33	251
Total net assets	274,138	252,917	1,810,567
Total liabilities and net assets	¥5,404,015	¥5,327,096	\$35,691,269

* U.S. dollar figures have been translated at the rate ¥151.41 to U.S.\$1, the prevailing market rate as of March 31, 2024.