

June 20, 2025

Sumitomo Mitsui Financial Group, Inc.

# Corrections to the Consolidated financial results for the fiscal year ended March 31, 2025 <l>

TOKYO, June 20, 2025 --- Sumitomo Mitsui Financial Group, Inc. announced today the following corrections to its "Consolidated financial results for the fiscal year ended March 31, 2025" (under Japanese GAAP) disclosed on May 14, 2025. (Corrected items are underlined)

# **I.** Reason for the corrections

The corrections were made because errors were found in Net exchange (gains) losses, Issuance and redemption of bonds (excluding subordinated bonds), Net change in due to trust account and Effect of exchange rate changes on cash and cash equivalents of our Consolidated statements of cash flows for the fiscal year ended March 31, 2025.

## **II. Corrected Sections**

## **Summary**

- 1. Consolidated financial results (for the fiscal year ended March 31, 2025)
- (3) Cash flows

(Before correction)

(Millions of yen)

		h flows from ating activities		sh flows from sting activities		flows from cing activities		ash and cash quivalents at year-end
Fiscal year ended March 31, 2025	¥	4,969,423	¥	(4,512,943)	¥	(480,149)	¥	66,187,674
Fiscal year ended March 31, 2024		642,862		(918,904)		280,693		66,380,330

#### (After correction)

(Millions of yen)

		th flows from ating activities		sh flows from sting activities		flows from cing activities		ash and cash quivalents at year-end
Fiscal year ended March 31, 2025	¥	4,848,464	¥	(4,512,943)	¥	(480,149)	¥	66,187,674
Fiscal year ended March 31, 2024		642,862		(918,904)		280,693		66,380,330

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- I . Operating and financial review
  - 2. Consolidated financial position as of March 31, 2025
  - (3) Cash flows

(Before correction)

The Company generated  $\frac{Y}{4,969.4}$  billion in cash flows from operating activities including interest received and paid, net changes in loans and bills discounted and deposits, an year-on-year increase of  $\frac{Y}{4,326.6}$  billion, used  $\frac{Y}{4,512.9}$  billion in cash flows from investing activities including purchases and sale of securities and tangible fixed assets, an year-on-year decrease of  $\frac{Y}{4,512.9}$  billion in cash flows from financing activities including payment of dividends, an year-on-year decrease of  $\frac{Y}{4,512.9}$  billion.

# (After correction)

The Company generated  $\underline{Y}$  4,848.5 billion in cash flows from operating activities including interest received and paid, net changes in loans and bills discounted and deposits, an year-on-year increase of  $\underline{Y}$  4,205.6 billion, used  $\underline{Y}$  4,512.9 billion in cash flows from investing activities including purchases and sale of securities and tangible fixed assets, an year-on-year decrease of  $\underline{Y}$  3,594.0 billion, and used  $\underline{Y}$  480.1 billion in cash flows from financing activities including payment of dividends, an year-on-year decrease of  $\underline{Y}$  760.8 billion.

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- III. Consolidated financial statements
  - 4. Consolidated statements of cash flows

Vaer ended March 31         2025           Cash flows from operating activities:         Income before income taxes         \$ 1,342,349         \$ 1,699,943           Depreciation         253,827         247,868           Losses on impairment of fixed assets         13,696         7,052           Amortization of goodwill         39,242         32,912           Losses on impairment of fixed assets         108,191         —           Net (gains) losses on set acquisitions         (7,080)         —           Equity in (gains) losses of affiliates         (71,986)         5,504           Net change in reserve for possible loan losses         56,236         111,300           Net change in reserve for executive bonuses         1,095         1,038           Net change in reserve for executive retirement benefits         46         (172)           Net change in reserve for executive retirement benefits         46         (172)           Net change in reserve for point service program         6,962         (2,966)           Net change in reserve for point service program         6,962         (2,966)           Net change in reserve for point service program         (6,621,350)         (6,928,577)           Interest income         (6,213,50)         (6,928,577)           Interest sepnises         (1,	(Before correction)	Millions of yen					
Depreciation	Year ended March 31						
Depreciation	Cash flows from operating activities:						
Losses on impairment of fixed assets	Income before income taxes	¥	1,342,349	¥	1,699,943		
Amortization of goodwill	Depreciation		253,827		247,868		
Losses related to sale of the freight car leasing business   108,191   — Net (gains) losses on step acquisitions   (7,080)   — Equity in (gains) losses of affiliates   (7,1986)   5,504   Net change in reserve for possible loan losses   15,231   14,321   Net change in reserve for employee bonuses   15,231   14,321   Net change in reserve for executive bonuses   1,095   1,038   Net change in reserve for executive bonuses   1,095   (76,526)   Net change in reserve for executive retirement benefits   46   (172)   (76,526)   Net change in reserve for point service program   6,6962   (2,966)   Net change in reserve for point service program   6,6962   (2,966)   Net change in reserve for point service program   (6,431)   120,180   Interest income   (6,213,520)   (6,928,577)   Interest expenses   4,332,866   4,590,358   Net (gains) losses on securities   (157,931)   (460,489)   Net (gains) losses on securities   (157,931)   (460,489)   Net (gains) losses from money held in trust   (199)   88   Net exchange (gains) losses   (1,023,303)   121,784   Net (gains) losses from disposal of fixed assets   (1,023,303)   121,784   Net (gains) losses from disposal of fixed assets   (1,023,303)   121,784   Net change in trading assets   (3,105,997)   (595,017)   Net change in trading assets   (3,105,997)   (595,017)   Net change in trading assets   (3,105,997)   (595,017)   Net change in deposits   4,874,227   (5,752,228)   Net change in loans and bills discounted   (7,816,963)   (4,23,2303)   Net change in negotiable certificates of deposit   (4,16,963)   (4,23,2303)   Net change in negotiable certificates of deposit   (4,18,953)   (2,299,127)   Net change in deposits   (4,18,953)   (4,59,991,27)   Net change in deposits with banks   (4,18,953)   (4,59,991,27)   Net change in call loans and bills bought and others   (2,22,3456)   (4,69,96)   (4,58,453)   Net change in rearries securities   (4,16,646)   (4,16,646)   (4,16,646)   (4,16,646)   (4,16,646)   (4,16,646)   (4,16,646)   (4,16,646)   (4,16,646)   (4,16,646)   (4,16,646)	Losses on impairment of fixed assets		13,696		7,052		
Net (gains) losses on step acquisitions	Amortization of goodwill		39,242		32,912		
Equity in (gains) losses of affiliates         (71,986)         5,504           Net change in reserve for possible loan losses         56,236         111,300           Net change in reserve for employee bonuses         15,231         14,321           Net change in reserve for executive bonuses         1,095         1,038           Net change in reserve for executive bonuses         1,095         1,038           Net change in reserve for executive retirement benefits         46         (172)           Net change in reserve for point service program         6,962         (2,966)           Net change in reserve for losses on interest repayment         (6,431)         120,180           Interest income         (6,213,520)         (6,928,577)           Interest expenses         4,332,866         4,590,358           Net (gains) losses on securities         (157,931)         (460,489)           Net (gains) losses from money held in trust         (199)         88           Net exchange (gains) losses         (1,023,303)         121,784           Net change in trading liabilities         (1,023,303)         121,784           Net change in trading liabilities         (1,76,668         (299,132)           Net change in deposits         (7,816,963)         (4,223,203)           Net change in loans and bills dis	Losses related to sale of the freight car leasing business		108,191		_		
Net change in reserve for possible loan losses         56,236         111,300           Net change in reserve for employee bonuses         15,231         14,321           Net change in reserve for executive bonuses         1,095         1,038           Net change in reserve for executive retirement benefits         46         (172)           Net change in reserve for point service program         6,962         (2,966)           Net change in reserve for point service program         (6,431)         120,180           Net change in reserve for reimbursement of deposits         (1,616)         (3,655)           Net change in reserve for reimbursement of deposits         (1,616)         (3,655)           Net change in reserve for losses on interest repayment         (6,413)         120,180           Interest streome         (6,213,520)         (6,982,577)           Interest expenses         4,332,866         4,590,358           Net (gains) losses from money held in trust         (199)         88           Net (gains) losses from disposal of fixed assets         8,240         11,753           Net (gains) losses from disposal of fixed assets         8,240         11,753           Net (ange in trading liabilities         2,176,068         (299,132           Net change in trading liabilities         2,176,068         (299,132	Net (gains) losses on step acquisitions		(7,080)		_		
Net change in reserve for employee bonuses         15,231         14,321           Net change in reserve for executive bonuses         1,095         1,038           Net change in net defined benefit asset and liability         (206,752)         (76,526)           Net change in reserve for executive retirement benefits         46         (172)           Net change in reserve for point service program         6,962         (2,966)           Net change in reserve for losses on interest repayment         (6,431)         120,180           Interest income         (6,213,520)         (6,928,577)           Interest expenses         4,332,866         4,590,358           Net (gains) losses on securities         (15,7931)         (460,489)           Net (gains) losses from money held in trust         (199)         88           Net (gains) losses from disposal of fixed assets         8,240         11,753           Net (gains) losses from disposal of fixed assets         8,240         11,753           Net change in trading liabilities         2,176,068         (299,132)           Net change in trading liabilities         2,176,068         (299,132)           Net change in negotiable certificates of deposit         1,614,779         2,506,958           Net change in borrowed money         (excluding subordinated borrowings)         824,9	Equity in (gains) losses of affiliates		(71,986)		5,504		
Net change in reserve for executive bonuses         1,095         1,038           Net change in net defined benefit asset and liability         (206,752)         (76,526)           Net change in reserve for executive retirement benefits         46         (172)           Net change in reserve for point service program         6,962         (2,966)           Net change in reserve for reimbursement of deposits         (1,616)         (3,655)           Net change in reserve for losses on interest repayment         (6,431)         120,180           Interest income         (6,213,520)         (6,928,577)           Interest expenses         4,332,866         4,590,358           Net (gains) losses on securities         (1023,303)         121,784           Net exchange (gains) losses from money held in trust         (199)         88           Net exchange (gains) losses from disposal of fixed assets         8,240         11,753           Net change in trading assets         8,240         11,753           Net change in trading liabilities         2,176,068         (299,132)           Net change in loposits         4,874,227         6,752,524           Net change in loposits of deposit         1,614,779         2,506,958           Net change in borrowed money         (excluding subordinated borrowings)         824,962 <t< td=""><td>Net change in reserve for possible loan losses</td><td></td><td>56,236</td><td></td><td>111,300</td></t<>	Net change in reserve for possible loan losses		56,236		111,300		
Net change in net defined benefit asset and liability         (206,752)         (76,526)           Net change in reserve for executive retirement benefits         46         (172)           Net change in reserve for point service program         6,962         (2,966)           Net change in reserve for point service program         6,962         (2,966)           Net change in reserve for losses on interest repayment         (6,431)         120,180           Interest stroeme         (6,213,520)         (6,928,577)           Interest stexpenses         4,332,866         4,590,358           Net (gains) losses on securities         (157,931)         (460,489)           Net (gains) losses from money held in trust         (199)         88           Net exchange (gains) losses from disposal of fixed assets         1,203,303         121,784           Net exchange in trading assets         (3,105,997)         (595,017)           Net change in trading liabilities         2,176,068         (299,132)           Net change in trading liabilities         2,176,068         (299,132)           Net change in neoposits         4,874,227         6,752,524           Net change in borrowed money         (excluding subordinated borrowings)         824,962         (3,315,758)           Net change in oall loans and bills bough and others         (	Net change in reserve for employee bonuses		15,231		14,321		
Net change in reserve for executive retirement benefits         46         (172)           Net change in reserve for point service program         6,962         (2,966)           Net change in reserve for losses on interest repayment         (1,616)         (3,655)           Net change in reserve for losses on interest repayment         (6,431)         120,180           Interest expenses         4,332,866         4,590,358           Net (gains) losses on securities         (157,931)         (460,489)           Net (gains) losses from money held in trust         (199)         88           Net exchange (gains) losses         (1,023,303)         121,784           Net (gains) losses from disposal of fixed assets         8,240         11,753           Net change in trading assets         (3,105,997)         (595,017)           Net change in trading liabilities         2,176,068         (299,132)           Net change in loans and bills discounted         (7,816,963)         (4,223,203)           Net change in negotiable certificates of deposit         1,614,779         2,506,958           Net change in berowed money         (excluding subordinated borrowings)         824,962         (3,315,758)           Net change in deposits with banks         (418,953)         2,299,127           Net change in call loans and bills bought and others <td>Net change in reserve for executive bonuses</td> <td></td> <td>1,095</td> <td></td> <td>1,038</td>	Net change in reserve for executive bonuses		1,095		1,038		
Net change in reserve for point service program         6,962         (2,966)           Net change in reserve for reimbursement of deposits         (1,616)         (3,655)           Net change in reserve for losses on interest repayment         (6,431)         120,180           Interest expenses         (6,213,520)         (6,928,577)           Interest expenses         4,332,866         4,590,358           Net (gains) losses on securities         (1023,303)         121,784           Net exchange (gains) losses         (1,023,303)         121,784           Net (gains) losses from money held in trust         (8,99)         88           Net exchange (gains) losses         (1,023,303)         121,784           Net (agins) losses from disposal of fixed assets         8,240         11,753           Net change in trading assets         (3,105,997)         (595,017)           Net change in trading liabilities         2,176,068         (299,132)           Net change in loans and bills discounted         (7,816,963)         (4,223,203)           Net change in loans and bills discounted         (7,816,963)         (4,223,203)           Net change in negotiable certificates of deposit         1,614,779         2,506,958           Net change in deposits with banks         (418,953)         2,299,127	Net change in net defined benefit asset and liability		(206,752)		(76,526)		
Net change in reserve for point service program         6,962         (2,966)           Net change in reserve for reimbursement of deposits         (1,616)         (3,655)           Net change in reserve for losses on interest repayment         (6,431)         120,180           Interest expenses         (6,213,520)         (6,928,577)           Interest expenses         4,332,866         4,590,358           Net (gains) losses on securities         (1023,303)         121,784           Net exchange (gains) losses         (1,023,303)         121,784           Net (gains) losses from money held in trust         (8,99)         88           Net exchange (gains) losses         (1,023,303)         121,784           Net (agins) losses from disposal of fixed assets         8,240         11,753           Net change in trading assets         (3,105,997)         (595,017)           Net change in trading liabilities         2,176,068         (299,132)           Net change in loans and bills discounted         (7,816,963)         (4,223,203)           Net change in loans and bills discounted         (7,816,963)         (4,223,203)           Net change in negotiable certificates of deposit         1,614,779         2,506,958           Net change in deposits with banks         (418,953)         2,299,127	Net change in reserve for executive retirement benefits		46		(172)		
Net change in reserve for reimbursement of deposits         (1,616)         (3,655)           Net change in reserve for losses on interest repayment         (6,431)         120,180           Interest income         (6,213,520)         (6,928,577)           Interest expenses         4,332,866         4,590,358           Net (gains) losses on securities         (157,931)         (460,489)           Net (gains) losses from money held in trust         (199)         88           Net exchange (gains) losses         (1,023,303)         121,784           Net (gains) losses from disposal of fixed assets         8,240         11,753           Net change in trading labilities         2,176,068         (299,132)           Net change in trading labilities         2,176,068         (299,132)           Net change in loans and bills discounted         (7,816,963)         (4,223,203)           Net change in negotiable certificates of deposit         1,614,779         2,506,958           Net change in borrowed momey         824,962         (3,315,758)           Net change in borrowed momey         824,962         (3,315,758)           Net change in deposits with banks         (418,953)         2,299,127           Net change in deposits with banks         (1,222,928)         (6,829,158)           Net change in receiv			6,962		(2,966)		
Interest income         (6,213,520)         (6,928,577)           Interest expenses         4,332,866         4,590,358           Net (gains) losses on securities         (157,931)         (460,489)           Net (gains) losses from money held in trust         (199)         88           Net exchange (gains) losses         (1,023,303)         121,784           Net (gains) losses from disposal of fixed assets         8,240         11,753           Net change in trading assets         (3,105,997)         (595,017)           Net change in trading liabilities         2,176,068         (299,132)           Net change in loans and bills discounted         (7,816,963)         (4,223,203)           Net change in deposits         4,874,227         6,752,524           Net change in horrowed money         (excluding subordinated borrowings)         824,962         (3,315,758)           Net change in deposits with banks         (418,953)         2,299,127           Net change in deposits with banks         (418,953)         2,299,127           Net change in call loans and bills bought and others         (2,223,456)         (6,829,158)           Net change in receivables under securities         (1,222,928)         1,005,991           Net change in receivables under securities lending transactions         215,664         441,046<			(1,616)		(3,655)		
Interest expenses	Net change in reserve for losses on interest repayment		(6,431)		120,180		
Interest expenses         4,332,866         4,590,358           Net (gains) losses on securities         (157,931)         (460,489)           Net (gains) losses from money held in trust         (199)         88           Net exchange (gains) losses         (1,023,303)         121,784           Net (agins) losses from disposal of fixed assets         8,240         11,753           Net change in trading liabilities         2,176,068         (299,132)           Net change in trading liabilities         2,176,068         (299,132)           Net change in loans and bills discounted         (7,816,963)         (4,223,203)           Net change in loans and bills discounted         (7,816,963)         (4,223,203)           Net change in borrowed money         (excluding in peoptiable certificates of deposit         1,614,779         2,506,958           Net change in borrowed money         824,962         (3,315,758)           Net change in borrowed money         (excluding subordinated borrowings)         824,962         (3,315,758)           Net change in call loans and bills bought and others         (2,223,456)         (6,829,158)           Net change in receivables under securities         (2,223,456)         (6,829,158)           Net change in call money and bills sold and others         3,141,184         7,138,387	Interest income		(6,213,520)		(6,928,577)		
Net (gains) losses on securities         (157,931)         (460,489)           Net (gains) losses from money held in trust         (199)         88           Net exchange (gains) losses         (1,023,303)         121,784           Net (gains) losses from disposal of fixed assets         8,240         11,753           Net change in trading assets         (3,105,997)         (595,017)           Net change in trading liabilities         2,176,068         (299,132)           Net change in loans and bills discounted         (7,816,963)         (4,223,203)           Net change in loans and bills discounted         (7,816,963)         (4,223,203)           Net change in negotiable certificates of deposit         1,614,779         2506,958           Net change in negotiable certificates of deposit         4,874,227         6,752,524           Net change in procrewed money         (excluding subordinated borrowings)         824,962         (3,315,758)           Net change in deposits with banks         (418,953)         2,299,127           Net change in deposits with banks         (418,953)         2,299,127           Net change in deposits with banks         (418,953)         2,299,127           Net change in receivables under securities         (1,222,928)         1,005,991           Net change in call money and bills sold and others	Interest expenses						
Net (gains) losses from money held in trust         (199)         88           Net exchange (gains) losses         (1,023,303)         121,784           Net (gains) losses from disposal of fixed assets         8,240         11,753           Net change in trading assets         (3,105,997)         (595,017)           Net change in trading liabilities         2,176,068         (299,132)           Net change in loans and bills discounted         (7,816,963)         (4,223,203)           Net change in deposits         4,874,227         6,752,524           Net change in negotiable certificates of deposit         1,614,779         2,506,958           Net change in borrowed money (excluding subordinated borrowings)         824,962         (3,315,758)           Net change in borrowed money (excluding subordinated borrowings)         824,962         (3,315,758)           Net change in deposits with banks         (418,953)         2,299,127           Net change in call loans and bills bought and others         (2,223,456)         (6,829,158)           Net change in receivables under securities         (2,223,456)         (6,829,158)           Net change in receivables under securities lending transactions         (1,222,928)         1,005,991           Net change in payables under securities lending transactions         215,664         441,046           <	-						
Net exchange (gains) losses         (1,023,303)         121,784           Net (gains) losses from disposal of fixed assets         8,240         11,753           Net change in trading assets         (3,105,997)         (595,017)           Net change in trading liabilities         2,176,068         (299,132)           Net change in loans and bills discounted         (7,816,963)         (4,223,203)           Net change in deposits         4,874,227         6,752,524           Net change in borrowed money         (excluding subordinated borrowings)         824,962         (3,315,758)           Net change in borrowed money         (excluding subordinated borrowings)         824,962         (3,315,758)           Net change in deposits with banks         (418,953)         2,299,127           Net change in deposits with banks         (418,953)         2,299,127           Net change in deposits with banks         (418,953)         2,299,127           Net change in receivables under securities         (1,222,928)         1,005,991           Net change in receivables under securities         (1,222,928)         1,005,991           Net change in call money and bills sold and others         3,141,184         7,138,387           Net change in payables under securities lending transactions         215,664         441,046           Net ch							
Net (gains) losses from disposal of fixed assets         8,240         11,753           Net change in trading assets         (3,105,997)         (595,017)           Net change in trading liabilities         2,176,088         (299,132)           Net change in loans and bills discounted         (7,816,963)         (4,223,203)           Net change in deposits         4,874,227         6,752,524           Net change in pegotiable certificates of deposit         1,614,779         2,506,958           Net change in borrowed money         (excluding subordinated borrowings)         824,962         (3,315,758)           Net change in deposits with banks         (418,953)         2,299,127           Net change in deposits with banks         (418,953)         2,299,127           Net change in call loans and bills bought and others         (2,223,456)         (6,829,158)           Net change in receivables under securities         (1,222,928)         1,005,991           Net change in call money and bills sold and others         3,141,184         7,138,387           Net change in call money and bills sold and others         3,141,184         7,138,387           Net change in foreign exchanges (assets)         (107,623)         (646,936)           Net change in foreign exchanges (liabilities)         1,402,696         (1,100,136)           Net ch			(1,023,303)		121,784		
Net change in trading assets         (3,105,997)         (595,017)           Net change in trading liabilities         2,176,068         (299,132)           Net change in loans and bills discounted         (7,816,963)         (4,223,203)           Net change in deposits         4,874,227         6,752,524           Net change in negotiable certificates of deposit         1,614,779         2,506,958           Net change in borrowed money         (excluding subordinated borrowings)         824,962         (3,315,758)           Net change in deposits with banks         (418,953)         2,299,127           Net change in call loans and bills bought and others         (2,223,456)         (6,829,158)           Net change in receivables under securities         (1,222,928)         1,005,991           Net change in call money and bills sold and others         3,141,184         7,138,387           Net change in commercial paper         (56,179)         216,445           Net change in payables under securities lending transactions         215,664         441,046           Net change in foreign exchanges (assets)         (107,623)         (646,936)           Net change in foreign exchanges (liabilities)         1,402,696         (1,100,136)           Net change in foreign exchanges (liabilities)         439,000         (134,800)           Issu							
Net change in trading liabilities         2,176,068         (299,132)           Net change in loans and bills discounted         (7,816,963)         (4,223,203)           Net change in deposits         4,874,227         6,752,524           Net change in negotiable certificates of deposit         1,614,779         2,506,958           Net change in borrowed money (excluding subordinated borrowings)         824,962         (3,315,758)           Net change in deposits with banks         (418,953)         2,299,127           Net change in call loans and bills bought and others         (2,223,456)         (6,829,158)           Net change in receivables under securities borrowing transactions         (1,222,928)         1,005,991           Net change in call money and bills sold and others         3,141,184         7,138,387           Net change in commercial paper         (56,179)         216,445           Net change in payables under securities lending transactions         215,664         441,046           Net change in foreign exchanges (assets)         (107,623)         (646,936)           Net change in foreign exchanges (liabilities)         1,402,696         (1,100,136)           Net change in foreign exchanges (liabilities)         439,000         (134,800)           Issuance and redemption of bonds (excluding subordinated bonds)         (55,794)         (771,841) <td>-</td> <td></td> <td>(3,105,997)</td> <td></td> <td></td>	-		(3,105,997)				
Net change in loans and bills discounted         (7,816,963)         (4,223,203)           Net change in deposits         4,874,227         6,752,524           Net change in negotiable certificates of deposit         1,614,779         2,506,958           Net change in borrowed money (excluding subordinated borrowings)         824,962         (3,315,758)           Net change in deposits with banks         (418,953)         2,299,127           Net change in call loans and bills bought and others         (2,223,456)         (6,829,158)           Net change in receivables under securities borrowing transactions         (1,222,928)         1,005,991           Net change in call money and bills sold and others         3,141,184         7,138,387           Net change in commercial paper         (56,179)         216,445           Net change in payables under securities lending transactions         215,664         441,046           Net change in foreign exchanges (assets)         (107,623)         (646,936)           Net change in foreign exchanges (liabilities)         1,402,696         (1,100,136)           Net change in short-term bonds (liabilities)         48,280         (16,993)           Net change in short-term bonds (liabilities)         151,155         689,220           Net change in due to trust account         (525,794)         (771,841)	<u> </u>						
Net change in deposits         4,874,227         6,752,524           Net change in negotiable certificates of deposit         1,614,779         2,506,958           Net change in borrowed money (excluding subordinated borrowings)         824,962         (3,315,758)           Net change in deposits with banks         (418,953)         2,299,127           Net change in call loans and bills bought and others         (2,223,456)         (6,829,158)           Net change in receivables under securities borrowing transactions         (1,222,928)         1,005,991           Net change in call money and bills sold and others         3,141,184         7,138,387           Net change in commercial paper         (56,179)         216,445           Net change in payables under securities lending transactions         215,664         441,046           Net change in foreign exchanges (assets)         (107,623)         (646,936)           Net change in foreign exchanges (liabilities)         1,402,696         (1,100,136)           Net change in lease receivables and investment assets         48,280         (16,993)           Net change in short-term bonds (liabilities)         439,000         (134,800)           Issuance and redemption of bonds (excluding subordinated bonds)         151,155         689,220           Net change in due to trust account         (525,794)         (771,841)<							
Net change in negotiable certificates of deposit         1,614,779         2,506,958           Net change in borrowed money (excluding subordinated borrowings)         824,962         (3,315,758)           Net change in deposits with banks         (418,953)         2,299,127           Net change in call loans and bills bought and others         (2,223,456)         (6,829,158)           Net change in receivables under securities borrowing transactions         (1,222,928)         1,005,991           Net change in call money and bills sold and others         3,141,184         7,138,387           Net change in commercial paper         (56,179)         216,445           Net change in payables under securities lending transactions         215,664         441,046           Net change in foreign exchanges (assets)         (107,623)         (646,936)           Net change in foreign exchanges (liabilities)         1,402,696         (1,100,136)           Net change in lease receivables and investment assets         48,280         (16,993)           Net change in short-term bonds (liabilities)         439,000         (134,800)           Issuance and redemption of bonds (excluding subordinated bonds)         151,155         689,220           Net change in due to trust account         (525,794)         (771,841)           Interest paid         (4,176,630)         (4,588,453)	•						
Net change in borrowed money (excluding subordinated borrowings)         824,962         (3,315,758)           Net change in deposits with banks         (418,953)         2,299,127           Net change in call loans and bills bought and others         (2,223,456)         (6,829,158)           Net change in receivables under securities borrowing transactions         (1,222,928)         1,005,991           Net change in call money and bills sold and others         3,141,184         7,138,387           Net change in commercial paper         (56,179)         216,445           Net change in payables under securities lending transactions         215,664         441,046           Net change in foreign exchanges (assets)         (107,623)         (646,936)           Net change in foreign exchanges (liabilities)         1,402,696         (1,100,136)           Net change in foreign exchanges (liabilities)         48,280         (16,993)           Net change in short-term bonds (liabilities)         439,000         (134,800)           Issuance and redemption of bonds (excluding subordinated bonds)         151,155         689,220           Net change in due to trust account         (525,794)         (771,841)           Interest received         6,109,785         6,964,670           Interest paid         (4,176,630)         (4,588,453)           Other, n							
Net change in deposits with banks       (418,953)       2,299,127         Net change in call loans and bills bought and others       (2,223,456)       (6,829,158)         Net change in receivables under securities borrowing transactions       (1,222,928)       1,005,991         Net change in call money and bills sold and others       3,141,184       7,138,387         Net change in commercial paper       (56,179)       216,445         Net change in payables under securities lending transactions       215,664       441,046         Net change in foreign exchanges (assets)       (107,623)       (646,936)         Net change in foreign exchanges (liabilities)       1,402,696       (1,100,136)         Net change in lease receivables and investment assets       48,280       (16,993)         Net change in short-term bonds (liabilities)       439,000       (134,800)         Issuance and redemption of bonds (excluding subordinated bonds)       151,155       689,220         Net change in due to trust account       (525,794)       (771,841)         Interest received       6,109,785       6,964,670         Interest paid       (4,176,630)       (4,588,453)         Other, net       1,013,486       478,347         Subtotal       845,931       5,463,007         Income taxes paid       (203,069)							
Net change in call loans and bills bought and others       (2,223,456)       (6,829,158)         Net change in receivables under securities borrowing transactions       (1,222,928)       1,005,991         Net change in call money and bills sold and others       3,141,184       7,138,387         Net change in commercial paper       (56,179)       216,445         Net change in payables under securities lending transactions       215,664       441,046         Net change in foreign exchanges (assets)       (107,623)       (646,936)         Net change in foreign exchanges (liabilities)       1,402,696       (1,100,136)         Net change in lease receivables and investment assets       48,280       (16,993)         Net change in short-term bonds (liabilities)       439,000       (134,800)         Issuance and redemption of bonds (excluding subordinated bonds)       151,155       689,220         Net change in due to trust account       (525,794)       (771,841)         Interest received       6,109,785       6,964,670         Interest paid       (4,176,630)       (4,588,453)         Other, net       1,013,486       478,347         Subtotal       845,931       5,463,007         Income taxes paid       (203,069)       (493,583)							
Net change in receivables under securities borrowing transactions       (1,222,928)       1,005,991         Net change in call money and bills sold and others       3,141,184       7,138,387         Net change in commercial paper       (56,179)       216,445         Net change in payables under securities lending transactions       215,664       441,046         Net change in foreign exchanges (assets)       (107,623)       (646,936)         Net change in foreign exchanges (liabilities)       1,402,696       (1,100,136)         Net change in lease receivables and investment assets       48,280       (16,993)         Net change in short-term bonds (liabilities)       439,000       (134,800)         Issuance and redemption of bonds (excluding subordinated bonds)       151,155       689,220         Net change in due to trust account       (525,794)       (771,841)         Interest received       6,109,785       6,964,670         Interest paid       (4,176,630)       (4,588,453)         Other, net       1,013,486       478,347         Subtotal       845,931       5,463,007         Income taxes paid       (203,069)       (493,583)	-						
borrowing transactions         (1,222,928)         1,005,991           Net change in call money and bills sold and others         3,141,184         7,138,387           Net change in commercial paper         (56,179)         216,445           Net change in payables under securities lending transactions         215,664         441,046           Net change in foreign exchanges (assets)         (107,623)         (646,936)           Net change in foreign exchanges (liabilities)         1,402,696         (1,100,136)           Net change in lease receivables and investment assets         48,280         (16,993)           Net change in short-term bonds (liabilities)         439,000         (134,800)           Issuance and redemption of bonds         (excluding subordinated bonds)         151,155         689,220           Net change in due to trust account         (525,794)         (771,841)           Interest received         6,109,785         6,964,670           Interest paid         (4,176,630)         (4,588,453)           Other, net         1,013,486         478,347           Subtotal         845,931         5,463,007           Income taxes paid         (203,069)         (493,583)			(2,223,456)		(6,829,158)		
Net change in call money and bills sold and others       3,141,184       7,138,387         Net change in commercial paper       (56,179)       216,445         Net change in payables under securities lending transactions       215,664       441,046         Net change in foreign exchanges (assets)       (107,623)       (646,936)         Net change in foreign exchanges (liabilities)       1,402,696       (1,100,136)         Net change in lease receivables and investment assets       48,280       (16,993)         Net change in short-term bonds (liabilities)       439,000       (134,800)         Issuance and redemption of bonds       (excluding subordinated bonds)       151,155       689,220         Net change in due to trust account       (525,794)       (771,841)         Interest received       6,109,785       6,964,670         Interest paid       (4,176,630)       (4,588,453)         Other, net       1,013,486       478,347         Subtotal       845,931       5,463,007         Income taxes paid       (203,069)       (493,583)			(1 222 028)		1 005 001		
Net change in commercial paper       (56,179)       216,445         Net change in payables under securities lending transactions       215,664       441,046         Net change in foreign exchanges (assets)       (107,623)       (646,936)         Net change in foreign exchanges (liabilities)       1,402,696       (1,100,136)         Net change in lease receivables and investment assets       48,280       (16,993)         Net change in short-term bonds (liabilities)       439,000       (134,800)         Issuance and redemption of bonds       (excluding subordinated bonds)       151,155       689,220         Net change in due to trust account       (525,794)       (771,841)         Interest received       6,109,785       6,964,670         Interest paid       (4,176,630)       (4,588,453)         Other, net       1,013,486       478,347         Subtotal       845,931       5,463,007         Income taxes paid       (203,069)       (493,583)	<u> </u>						
Net change in payables under securities lending transactions       215,664       441,046         Net change in foreign exchanges (assets)       (107,623)       (646,936)         Net change in foreign exchanges (liabilities)       1,402,696       (1,100,136)         Net change in lease receivables and investment assets       48,280       (16,993)         Net change in short-term bonds (liabilities)       439,000       (134,800)         Issuance and redemption of bonds       151,155       689,220         (excluding subordinated bonds)       151,155       689,220         Net change in due to trust account       (525,794)       (771,841)         Interest received       6,109,785       6,964,670         Interest paid       (4,176,630)       (4,588,453)         Other, net       1,013,486       478,347         Subtotal       845,931       5,463,007         Income taxes paid       (203,069)       (493,583)	·						
Net change in foreign exchanges (assets)       (107,623)       (646,936)         Net change in foreign exchanges (liabilities)       1,402,696       (1,100,136)         Net change in lease receivables and investment assets       48,280       (16,993)         Net change in short-term bonds (liabilities)       439,000       (134,800)         Issuance and redemption of bonds       (excluding subordinated bonds)       151,155       689,220         Net change in due to trust account       (525,794)       (771,841)         Interest received       6,109,785       6,964,670         Interest paid       (4,176,630)       (4,588,453)         Other, net       1,013,486       478,347         Subtotal       845,931       5,463,007         Income taxes paid       (203,069)       (493,583)							
Net change in foreign exchanges (liabilities)       1,402,696       (1,100,136)         Net change in lease receivables and investment assets       48,280       (16,993)         Net change in short-term bonds (liabilities)       439,000       (134,800)         Issuance and redemption of bonds (excluding subordinated bonds)       151,155       689,220         Net change in due to trust account       (525,794)       (771,841)         Interest received       6,109,785       6,964,670         Interest paid       (4,176,630)       (4,588,453)         Other, net       1,013,486       478,347         Subtotal       845,931       5,463,007         Income taxes paid       (203,069)       (493,583)							
Net change in lease receivables and investment assets       48,280       (16,993)         Net change in short-term bonds (liabilities)       439,000       (134,800)         Issuance and redemption of bonds (excluding subordinated bonds)       151,155       689,220         Net change in due to trust account       (525,794)       (771,841)         Interest received       6,109,785       6,964,670         Interest paid       (4,176,630)       (4,588,453)         Other, net       1,013,486       478,347         Subtotal       845,931       5,463,007         Income taxes paid       (203,069)       (493,583)					, , ,		
Net change in short-term bonds (liabilities)       439,000       (134,800)         Issuance and redemption of bonds (excluding subordinated bonds)       151,155       689,220         Net change in due to trust account       (525,794)       (771,841)         Interest received       6,109,785       6,964,670         Interest paid       (4,176,630)       (4,588,453)         Other, net       1,013,486       478,347         Subtotal       845,931       5,463,007         Income taxes paid       (203,069)       (493,583)							
Issuance and redemption of bonds (excluding subordinated bonds)       151,155       689,220         Net change in due to trust account       (525,794)       (771,841)         Interest received       6,109,785       6,964,670         Interest paid       (4,176,630)       (4,588,453)         Other, net       1,013,486       478,347         Subtotal       845,931       5,463,007         Income taxes paid       (203,069)       (493,583)	_						
(excluding subordinated bonds)       151,155       689,220         Net change in due to trust account       (525,794)       (771,841)         Interest received       6,109,785       6,964,670         Interest paid       (4,176,630)       (4,588,453)         Other, net       1,013,486       478,347         Subtotal       845,931       5,463,007         Income taxes paid       (203,069)       (493,583)			439,000		(134,800)		
Net change in due to trust account       (525,794)       (771,841)         Interest received       6,109,785       6,964,670         Interest paid       (4,176,630)       (4,588,453)         Other, net       1,013,486       478,347         Subtotal       845,931       5,463,007         Income taxes paid       (203,069)       (493,583)			151,155		689,220		
Interest paid       (4,176,630)       (4,588,453)         Other, net       1,013,486       478,347         Subtotal       845,931       5,463,007         Income taxes paid       (203,069)       (493,583)			(525,794)		$(\overline{771,841})$		
Other, net       1,013,486       478,347         Subtotal       845,931       5,463,007         Income taxes paid       (203,069)       (493,583)	Interest received		6,109,785		6,964,670		
Subtotal         845,931         5,463,007           Income taxes paid         (203,069)         (493,583)	Interest paid		(4,176,630)		(4,588,453)		
Subtotal         845,931         5,463,007           Income taxes paid         (203,069)         (493,583)	Other, net		1,013,486		478,347		
	Subtotal		845,931		5,463,007		
	Income taxes paid		(203,069)		(493,583)		

	Millions of yen			
Year ended March 31		2024	2025	
Cash flows from investing activities:				
Purchases of securities	¥	(36,598,269)	¥	(48,625,007)
Proceeds from sale of securities		14,138,643		18,204,027
Proceeds from redemption of securities		21,888,554		26,275,651
Purchases of money held in trust		(10,595)		(8,611)
Proceeds from sale of money held in trust		0		1
Purchases of tangible fixed assets		(141,688)		(110,930)
Proceeds from sale of tangible fixed assets		2,387		7,005
Purchases of intangible fixed assets		(250,193)		(256,035)
Purchases of stocks of subsidiaries resulting in change in scope of				
consolidation		(19,782)		(315)
Proceeds from sale of stocks of subsidiaries resulting in change in scope of consolidation		72,040		1,272
Net cash provided by (used in) investing activities		(918,904)		(4,512,943)
Cash flows from financing activities:		(510,501)		(1,312,713)
Proceeds from subordinated borrowings		10,000		33,000
Repayment of subordinated borrowings		(30,000)		(33,000)
Proceeds from issuance of subordinated bonds and bonds with		(50,000)		(33,000)
stock acquisition rights		971,660		626,442
Redemption of subordinated bonds and bonds with				(427.067)
stock acquisition rights		(348,010)		(437,067)
Dividends paid Dividends paid to non-controlling stockholders		(9,004)		(412,120) (5,956)
Purchases of treasury stock		* * * *		* * * *
·		(211,434) 216		(251,629) 181
Proceeds from disposal of treasury stock				
Proceeds from sale of treasury stock of subsidiaries Purchase of stocks of subsidiaries not resulting in change in scope of		4		0
consolidation		(102,737)		_
Net cash provided by (used in) financing activities		280,693		(480,149)
Effect of exchange rate changes on cash and cash equivalents		511,430		(168,986)
Net change in cash and cash equivalents		516,081		(192,656)
Cash and cash equivalents at the beginning of the fiscal year		65,864,248		66,380,330
Cash and cash equivalents at the end of the fiscal year	¥	66,380,330	¥	66,187,674
Cash and tash equivalent at the one of the fiscal year		30,200,230		30,107,071

(The correction)	Millions of yen					
Year ended March 31	2024		2025			
Cash flows from operating activities:						
Income before income taxes	¥ 1,342	,349 ¥	1,699,943			
Depreciation	253	,827	247,868			
Losses on impairment of fixed assets	13	,696	7,052			
Amortization of goodwill	39	,242	32,912			
Losses related to sale of the freight car leasing business	108	,191				
Net (gains) losses on step acquisitions	(7	,080)	_			
Equity in (gains) losses of affiliates		,986)	5,504			
Net change in reserve for possible loan losses	,	,236	111,300			
Net change in reserve for employee bonuses		,231	14,321			
Net change in reserve for executive bonuses		,095	1,038			
Net change in net defined benefit asset and liability		,752)	(76,526)			
Net change in reserve for executive retirement benefits	(===	46	(172)			
Net change in reserve for point service program	6	,962	(2,966)			
Net change in reserve for reimbursement of deposits		,616)	(3,655)			
Net change in reserve for losses on interest repayment		,431)	120,180			
Interest income	(6,213		(6,928,577)			
Interest expenses	4,332		4,590,358			
Net (gains) losses on securities		,931)	(460,489)			
Net (gains) losses from money held in trust		(199)	88			
Net exchange (gains) losses	(1,023	` '	<u>825</u>			
Net (gains) losses from disposal of fixed assets		,240	11,753			
Net change in trading assets	(3,105		(595,017)			
Net change in trading liabilities	2,176		(299,132)			
Net change in trading nabilities  Net change in loans and bills discounted	(7,816		(4,223,203)			
Net change in deposits	4,874		6,752,524			
Net change in negotiable certificates of deposit	1,614		2,506,958			
Net change in borrowed money	1,014	,119	2,300,936			
(excluding subordinated borrowings)	824	,962	(3,315,758)			
Net change in deposits with banks	(418	,953)	2,299,127			
Net change in call loans and bills bought and others	(2,223	,456)	(6,829,158)			
Net change in receivables under securities						
borrowing transactions	(1,222		1,005,991			
Net change in call money and bills sold and others	3,141		7,138,387			
Net change in commercial paper		,179)	216,445			
Net change in payables under securities lending transactions		,664	441,046			
Net change in foreign exchanges (assets)	,	,623)	(646,936)			
Net change in foreign exchanges (liabilities)	1,402	,696	(1,100,136)			
Net change in lease receivables and investment assets	48	,280	(16,993)			
Net change in short-term bonds (liabilities)	439	,000	(134,800)			
Issuance and redemption of bonds	151	155	121.015			
(excluding subordinated bonds)		,155	121,915 (204,537)			
Net change in due to trust account		,794)	<u>(204,537)</u>			
Interest received	6,109		6,964,670			
Interest paid	(4,176		(4,588,453)			
Other, net	1,013		478,347			
Subtotal		,931	5,342,048			
Income taxes paid		,069)	(493,583)			
Net cash provided by (used in) operating activities	642	,862	<u>4,848,464</u>			

Year ended March 31         2025           Cash flows from investing activities         Valoa,598,269         ¥ (48,625,007)           Purchases of securities         14,138,643         18,204,007           Proceeds from sale of securities         21,888,554         26,275,651           Purchases of money held in trust         (10,595)         (8,611)           Purchases of time sale of money held in trust         0         1           Purchases of tangible fixed assets         (141,688)         (110,930)           Proceeds from sale of tangible fixed assets         (250,193)         (256,035)           Purchases of intangible fixed assets subsidiaries resulting in change in scope of consolidation         (19,782)         (315)           Purchases of stocks of subsidiaries resulting in change in scope of consolidation         (19,782)         (315)           Proceeds from sale of stocks of subsidiaries resulting in change in scope of consolidation         (19,782)         (315)           Proceeds from slow functing activities         72,040         1,272           Net cash provided by (used in) investing activities         30,000         33,000           Repayment of subordinated borrowings         (30,000)         33,000           Repayment of subordinated borrowings         (30,000)         33,000           Recedention of subordinated borrowings <th></th> <th colspan="4">Millions of yen</th>		Millions of yen					
Purchases of securities         ¥         (36,598,269)         ¥         (48,625,007)           Proceeds from sale of securities         14,138,643         18,204,027           Proceeds from redemption of securities         21,888,554         26,275,651           Purchases of money held in trust         (10,595)         (8,611)           Proceeds from sale of money held in trust         0         1           Purchases of tangible fixed assets         (141,688)         (110,930)           Proceeds from sale of tangible fixed assets         (250,193)         (256,035)           Purchases of intangible fixed assets sets of stocks of subsidiaries resulting in change in scope of consolidation         (19,782)         (315)           Purchases of stocks of subsidiaries resulting in change in scope of consolidation         (19,782)         (315)           Proceeds from sale of stocks of subsidiaries resulting in change in scope of consolidation         (19,782)         (315)           Proceeds from sloor financing activities         (210,402)         (250,193)         (256,035)           Proceeds from financing activities         (19,782)         (315)           Proceeds from subordinated borrowings         10,000         33,000           Repayment of subordinated borrowings         10,000         33,000           Redemption of subordinated bonds and bonds with sto	Year ended March 31	2024			2025		
Proceeds from sale of securities         14,138,643         18,204,027           Proceeds from redemption of securities         21,888,554         26,275,651           Purchases of money held in trust         (10,595)         (8,611)           Proceeds from sale of money held in trust         0         1           Purchases of tangible fixed assets         (141,688)         (110,930)           Proceeds from sale of tangible fixed assets         2,387         7,005           Purchases of intangible fixed assets         (250,193)         (256,035)           Purchases of stocks of subsidiaries resulting in change in scope of consolidation         (19,782)         (315)           Proceeds from sale of stocks of subsidiaries resulting in change in scope of consolidation         (19,782)         (315)           Proceeds from sale of stocks of subsidiaries resulting in change in scope of consolidation         (19,782)         (315)           Proceeds from sale of stocks of subsidiaries resulting in change in scope of consolidation         (19,782)         (315)           Proceeds from financing activities         (918,904)         (4,512,943)           Cash flows from financing activities         10,000         33,000           Repayment of subordinated borrowings         10,000         33,000           Repayment of subordinated bords and bonds with stock acquisition rights	Cash flows from investing activities:						
Proceeds from redemption of securities         21,888,554         26,275,651           Purchases of money held in trust         (10,595)         (8,611)           Proceeds from sale of money held in trust         0         1           Purchases of tangible fixed assets         (141,688)         (110,939)           Proceeds from sale of tangible fixed assets         2,387         7,005           Purchases of intangible fixed assets         (250,193)         (256,035)           Purchases of stocks of subsidiaries resulting in change in scope of consolidation         (19,782)         (315)           Proceeds from sale of stocks of subsidiaries resulting in change in scope of consolidation         72,040         1,272           Net cash provided by (used in) investing activities         (918,904)         (4,512,943)           Cash flows from financing activities         10,000         33,000           Repayment of subordinated borrowings         10,000         33,000           Proceeds from issuance of subordinated bonds and bonds with stock acquisition rights         971,660         626,442           Redemption of subordinated bonds and bonds with stock acquisition rights         —         (437,067)           Dividends paid         (348,010)         (412,120)           Dividends paid to non-controlling stockholders         (9,004)         (5,956)	Purchases of securities	¥	(36,598,269)	¥	(48,625,007)		
Purchases of money held in trust         (10,595)         (8,611)           Proceeds from sale of money held in trust         0         1           Purchases of tangible fixed assets         (141,688)         (110,930)           Proceeds from sale of tangible fixed assets         2,387         7,005           Purchases of intangible fixed assets         (250,193)         (256,035)           Purchases of stocks of subsidiaries resulting in change in scope of consolidation         (19,782)         (315)           Proceeds from sale of stocks of subsidiaries resulting in change in scope of consolidation         72,040         1,272           Net cash provided by (used in) investing activities         (918,904)         (4,512,943)           Cash flows from financing activities         10,000         33,000           Repayment of subordinated borrowings         10,000         33,000           Repayment of subordinated borrowings         (30,000)         (33,000)           Proceeds from insuance of subordinated bonds and bonds with stock acquisition rights         —         (437,067)           Dividends paid         (348,010)         (412,120)           Dividends paid to non-controlling stockholders         (9,004)         (5,956)           Purchases of treasury stock         (211,434)         (251,629)           Proceeds from disposal of treasury	Proceeds from sale of securities		14,138,643		18,204,027		
Proceeds from sale of money held in trust         0         1           Purchases of tangible fixed assets         (141,688)         (110,930)           Proceeds from sale of tangible fixed assets         2,387         7,005           Purchases of intangible fixed assets         (250,193)         (256,035)           Purchases of stocks of subsidiaries resulting in change in scope of consolidation         (19,782)         (315)           Proceeds from sale of stocks of subsidiaries resulting in change in scope of consolidation         72,040         1,272           Net cash provided by (used in) investing activities         (918,904)         (4,512,943)           Cash flows from financing activities           Proceeds from subordinated borrowings         10,000         33,000           Repayment of subordinated borrowings         (30,000)         (33,000)           Repayment of subordinated borrowings         971,660         626,442           Redemption of subordinated bonds and bonds with stock acquisition rights         971,660         626,442           Redemption of subordinated bonds and bonds with stock acquisition rights         (348,010)         (412,120)           Dividends paid         (348,010)         (412,120)           Dividends paid to non-controlling stockholders         (9,004)         (5,956)           Purchases of trea	Proceeds from redemption of securities		21,888,554		26,275,651		
Purchases of tangible fixed assets         (141,688)         (110,930)           Proceeds from sale of tangible fixed assets         2,387         7,005           Purchases of intangible fixed assets         (250,193)         (256,035)           Purchases of stocks of subsidiaries resulting in change in scope of consolidation         (19,782)         (315)           Proceeds from sale of stocks of subsidiaries resulting in change in scope of consolidation         72,040         1,272           Net cash provided by (used in) investing activities         (918,904)         (4,512,943)           Cash flows from financing activities:         (918,904)         (4,512,943)           Proceeds from subordinated borrowings         10,000         33,000           Repayment of subordinated borrowings         (30,000)         (33,000)           Proceeds from issuance of subordinated bonds and bonds with stock acquisition rights         971,660         626,442           Redemption of subordinated bonds and bonds with stock acquisition rights         —         (437,067)           Dividends paid         (348,010)         (412,120)           Dividends paid to non-controlling stockholders         (9,004)         (5,956)           Purchases of treasury stock         (211,434)         (251,629)           Proceeds from disposal of treasury stock of subsidiaries         4         0	Purchases of money held in trust		(10,595)		(8,611)		
Proceeds from sale of tangible fixed assets         2,387         7,005           Purchases of intangible fixed assets         (250,193)         (256,035)           Purchases of stocks of subsidiaries resulting in change in scope of consolidation         (19,782)         (315)           Proceeds from sale of stocks of subsidiaries resulting in change in scope of consolidation         72,040         1,272           Net cash provided by (used in) investing activities         (918,904)         (4,512,943)           Cash flows from financing activities:         10,000         33,000           Repayment of subordinated borrowings         (30,000)         (33,000)           Repayment of subordinated borrowings         971,660         626,442           Redemption of subordinated bonds and bonds with stock acquisition rights         971,660         626,442           Redemption of subordinated bonds and bonds with stock acquisition rights         —         (437,067)           Dividends paid         (348,010)         (412,120)           Dividends paid to non-controlling stockholders         (9,004)         (5,956)           Purchases of treasury stock         (211,434)         (251,629)           Proceeds from disposal of treasury stock of subsidiaries         4         0           Purchase of stocks of subsidiaries not resulting in change in scope of consolidation         (102,737) <td>Proceeds from sale of money held in trust</td> <td></td> <td>0</td> <td></td> <td>1</td>	Proceeds from sale of money held in trust		0		1		
Purchases of intangible fixed assets         (250,193)         (256,035)           Purchases of stocks of subsidiaries resulting in change in scope of consolidation         (19,782)         (315)           Proceeds from sale of stocks of subsidiaries resulting in change in scope of consolidation         72,040         1,272           Net cash provided by (used in) investing activities         (918,904)         (4,512,943)           Cash flows from financing activities:         10,000         33,000           Repayment of subordinated borrowings         (30,000)         (33,000)           Proceeds from issuance of subordinated bonds and bonds with stock acquisition rights         971,660         626,442           Redemption of subordinated bonds and bonds with stock acquisition rights         —         (437,067)           Dividends paid         (348,010)         (412,120)           Dividends paid to non-controlling stockholders         (9,004)         (5,956)           Purchases of treasury stock         (211,434)         (251,629)           Proceeds from disposal of treasury stock         216         181           Proceeds from sale of treasury stock of subsidiaries         4         0           Purchase of stocks of subsidiaries not resulting in change in scope of consolidation         (102,737)         —           Net cash provided by (used in) financing activities	Purchases of tangible fixed assets		(141,688)		(110,930)		
Purchases of stocks of subsidiaries resulting in change in scope of consolidation         (19,782)         (315)           Proceeds from sale of stocks of subsidiaries resulting in change in scope of consolidation         72,040         1,272           Net cash provided by (used in) investing activities         (918,904)         (4,512,943)           Cash flows from financing activities:         8           Proceeds from subordinated borrowings         10,000         33,000           Repayment of subordinated borrowings         (30,000)         (33,000)           Proceeds from issuance of subordinated bonds and bonds with stock acquisition rights         971,660         626,442           Redemption of subordinated bonds and bonds with stock acquisition rights         —         (437,067)           Dividends paid         (348,010)         (412,120)           Dividends paid to non-controlling stockholders         (9,004)         (5,956)           Purchases of treasury stock         (211,434)         (251,629)           Proceeds from disposal of treasury stock of subsidiaries         4         0           Purchase of stocks of subsidiaries not resulting in change in scope of consolidation         (102,737)         —           Net cash provided by (used in) financing activities         280,693         (480,149)           Effect of exchange rate changes on cash and cash equivalents	Proceeds from sale of tangible fixed assets		2,387		7,005		
consolidation         (19,782)         (315)           Proceeds from sale of stocks of subsidiaries resulting in change in scope of consolidation         72,040         1,272           Net cash provided by (used in) investing activities         (918,904)         (4,512,943)           Cash flows from financing activities:         10,000         33,000           Proceeds from subordinated borrowings         (30,000)         (33,000)           Repayment of subordinated borrowings         (30,000)         (33,000)           Proceeds from issuance of subordinated bonds and bonds with stock acquisition rights         971,660         626,442           Redemption of subordinated bonds and bonds with stock acquisition rights         —         (437,067)           Dividends paid to non-controlling stockholders         (9,004)         (5,956)           Purchases of treasury stock         (211,434)         (251,629)           Proceeds from disposal of treasury stock         216         181           Proceeds from sale of treasury stock of subsidiaries         4         0           Purchase of stocks of subsidiaries not resulting in change in scope of consolidation         (102,737)         —           Net cash provided by (used in) financing activities         280,693         (480,149)           Effect of exchange rate changes on cash and cash equivalents         516,081	Purchases of intangible fixed assets		(250,193)		(256,035)		
Proceeds from sale of stocks of subsidiaries resulting in change in scope of consolidation         72,040         1,272           Net cash provided by (used in) investing activities         (918,904)         (4,512,943)           Cash flows from financing activities:         Toceeds from subordinated borrowings         10,000         33,000           Repayment of subordinated borrowings         (30,000)         (33,000)           Proceeds from issuance of subordinated bonds and bonds with stock acquisition rights         971,660         626,442           Redemption of subordinated bonds and bonds with stock acquisition rights         — (437,067)         (437,067)           Dividends paid         (348,010)         (412,120)           Dividends paid to non-controlling stockholders         (9,004)         (5,956)           Purchases of treasury stock         (211,434)         (251,629)           Proceeds from disposal of treasury stock         216         181           Proceeds from sale of treasury stock of subsidiaries         4         0           Purchase of stocks of subsidiaries not resulting in change in scope of consolidation         (102,737)         —           Net cash provided by (used in) financing activities         280,693         (480,149)           Effect of exchange rate changes on cash and cash equivalents         511,430         (48,027)           Net change							
scope of consolidation         72,040         1,272           Net cash provided by (used in) investing activities         (918,904)         (4,512,943)           Cash flows from financing activities         """">"""""""""""""""""""""""""""""""			(19,782)		(315)		
Net cash provided by (used in) investing activities         (918,904)         (4,512,943)           Cash flows from financing activities:         Proceeds from subordinated borrowings         10,000         33,000           Repayment of subordinated borrowings         (30,000)         (33,000)           Proceeds from issuance of subordinated bonds and bonds with stock acquisition rights         971,660         626,442           Redemption of subordinated bonds and bonds with stock acquisition rights         —         (437,067)           Dividends paid         (348,010)         (412,120)           Dividends paid to non-controlling stockholders         (9,004)         (5,956)           Purchases of treasury stock         (211,434)         (251,629)           Proceeds from disposal of treasury stock         216         181           Proceeds from sale of treasury stock of subsidiaries         4         0           Purchase of stocks of subsidiaries not resulting in change in scope of consolidation         (102,737)         —           Net cash provided by (used in) financing activities         280,693         (480,149)           Effect of exchange rate changes on cash and cash equivalents         511,430         (48,027)           Net change in cash and cash equivalents         516,081         (192,656)           Cash and cash equivalents at the beginning of the fiscal year	Proceeds from sale of stocks of subsidiaries resulting in change in		72.040		1 272		
Cash flows from financing activities:           Proceeds from subordinated borrowings         10,000         33,000           Repayment of subordinated borrowings         (30,000)         (33,000)           Proceeds from issuance of subordinated bonds and bonds with stock acquisition rights         971,660         626,442           Redemption of subordinated bonds and bonds with stock acquisition rights         — (437,067)         (437,067)           Dividends paid         (348,010)         (412,120)           Dividends paid to non-controlling stockholders         (9,004)         (5,956)           Purchases of treasury stock         (211,434)         (251,629)           Proceeds from disposal of treasury stock of subsidiaries         4         0           Purchase of stocks of subsidiaries not resulting in change in scope of consolidation         (102,737)         —           Net cash provided by (used in) financing activities         280,693         (480,149)           Effect of exchange rate changes on cash and cash equivalents         511,430         (48,027)           Net change in cash and cash equivalents         516,081         (192,656)           Cash and cash equivalents at the beginning of the fiscal year         65,864,248         66,380,330	•						
Proceeds from subordinated borrowings Repayment of subordinated borrowings Repayment of subordinated borrowings Repayment of subordinated borrowings Repayment of subordinated bonds and bonds with stock acquisition rights Redemption of subordinated bonds and bonds with stock acquisition rights Redemption of subordinated bonds and bonds with stock acquisition rights  Redemption of subordinated bonds and bonds with stock acquisition rights  Redemption of subordinated bonds and bonds with stock acquisition rights			(710,704)	-	(4,312,743)		
Repayment of subordinated borrowings(30,000)(33,000)Proceeds from issuance of subordinated bonds and bonds with stock acquisition rights971,660626,442Redemption of subordinated bonds and bonds with stock acquisition rights—(437,067)Dividends paid(348,010)(412,120)Dividends paid to non-controlling stockholders(9,004)(5,956)Purchases of treasury stock(211,434)(251,629)Proceeds from disposal of treasury stock of subsidiaries40Purchase of stocks of subsidiaries not resulting in change in scope of consolidation(102,737)—Net cash provided by (used in) financing activities280,693(480,149)Effect of exchange rate changes on cash and cash equivalents511,430(48,027)Net change in cash and cash equivalents516,081(192,656)Cash and cash equivalents at the beginning of the fiscal year65,864,24866,380,330	<u> </u>		10,000		22 000		
Proceeds from issuance of subordinated bonds and bonds with stock acquisition rights  Redemption of subordinated bonds and bonds with stock acquisition rights  - (437,067)  Dividends paid (348,010) (412,120)  Dividends paid to non-controlling stockholders (9,004) (5,956)  Purchases of treasury stock (211,434) (251,629)  Proceeds from disposal of treasury stock 216 181  Proceeds from sale of treasury stock of subsidiaries 4 0  Purchase of stocks of subsidiaries not resulting in change in scope of consolidation (102,737) —  Net cash provided by (used in) financing activities 280,693 (480,149)  Effect of exchange rate changes on cash and cash equivalents 511,430 (48,027)  Net change in cash and cash equivalents 516,081 (192,656)  Cash and cash equivalents at the beginning of the fiscal year 65,864,248 66,380,330	<u> </u>						
stock acquisition rights971,660626,442Redemption of subordinated bonds and bonds with stock acquisition rights—(437,067)Dividends paid(348,010)(412,120)Dividends paid to non-controlling stockholders(9,004)(5,956)Purchases of treasury stock(211,434)(251,629)Proceeds from disposal of treasury stock216181Proceeds from sale of treasury stock of subsidiaries40Purchase of stocks of subsidiaries not resulting in change in scope of consolidation(102,737)—Net cash provided by (used in) financing activities280,693(480,149)Effect of exchange rate changes on cash and cash equivalents511,430(48,027)Net change in cash and cash equivalents516,081(192,656)Cash and cash equivalents at the beginning of the fiscal year65,864,24866,380,330			(30,000)		(33,000)		
Redemption of subordinated bonds and bonds with stock acquisition rights — (437,067)  Dividends paid (348,010) (412,120)  Dividends paid to non-controlling stockholders (9,004) (5,956)  Purchases of treasury stock (211,434) (251,629)  Proceeds from disposal of treasury stock 216 181  Proceeds from sale of treasury stock of subsidiaries 4 0  Purchase of stocks of subsidiaries not resulting in change in scope of consolidation (102,737) —  Net cash provided by (used in) financing activities 280,693 (480,149)  Effect of exchange rate changes on cash and cash equivalents 511,430 (48,027)  Net change in cash and cash equivalents 516,081 (192,656)  Cash and cash equivalents at the beginning of the fiscal year 65,864,248 66,380,330			971,660		626,442		
Dividends paid $(348,010)$ $(412,120)$ Dividends paid to non-controlling stockholders $(9,004)$ $(5,956)$ Purchases of treasury stock $(211,434)$ $(251,629)$ Proceeds from disposal of treasury stock $216$ $181$ Proceeds from sale of treasury stock of subsidiaries $4$ $0$ Purchase of stocks of subsidiaries not resulting in change in scope of consolidation $(102,737)$ $-$ Net cash provided by (used in) financing activities $280,693$ $(480,149)$ Effect of exchange rate changes on cash and cash equivalents $511,430$ $(48,027)$ Net change in cash and cash equivalents $516,081$ $(192,656)$ Cash and cash equivalents at the beginning of the fiscal year $65,864,248$ $66,380,330$			2,-,-,-				
Dividends paid to non-controlling stockholders  Purchases of treasury stock  Proceeds from disposal of treasury stock  Proceeds from sale of treasury stock of subsidiaries  Proceeds from sale of treasury stock of subsidiaries  Purchase of stocks of subsidiaries not resulting in change in scope of consolidation  Net cash provided by (used in) financing activities  Effect of exchange rate changes on cash and cash equivalents  Cash and cash equivalents at the beginning of the fiscal year  (9,004)  (251,629)  (102,734)  (102,737)  (102,7			_				
Purchases of treasury stock Proceeds from disposal of treasury stock Proceeds from sale of treasury stock of subsidiaries Purchase of stocks of subsidiaries not resulting in change in scope of consolidation  Net cash provided by (used in) financing activities  Effect of exchange rate changes on cash and cash equivalents  The consumption of the fiscal year  (211,434)  (251,629)  (181)  (102,737	•		, , ,				
Proceeds from disposal of treasury stock Proceeds from sale of treasury stock of subsidiaries Purchase of stocks of subsidiaries not resulting in change in scope of consolidation  Net cash provided by (used in) financing activities  Effect of exchange rate changes on cash and cash equivalents  Net change in cash and cash equivalents  Cash and cash equivalents at the beginning of the fiscal year  216  181  0  182  0  181  181  181  181  18			(9,004)				
Proceeds from sale of treasury stock of subsidiaries  Purchase of stocks of subsidiaries not resulting in change in scope of consolidation  Net cash provided by (used in) financing activities  Effect of exchange rate changes on cash and cash equivalents  Set to the change in cash and cash equivalents  Cash and cash equivalents at the beginning of the fiscal year  4 0  (102,737)   280,693  (480,149)  (48,027)  Net change in cash and cash equivalents  511,430  (48,027)  (192,656)  Cash and cash equivalents at the beginning of the fiscal year  65,864,248  66,380,330	Purchases of treasury stock		(211,434)		(251,629)		
Purchase of stocks of subsidiaries not resulting in change in scope of consolidation  Net cash provided by (used in) financing activities  Effect of exchange rate changes on cash and cash equivalents  Net change in cash and cash equivalents  Cash and cash equivalents at the beginning of the fiscal year  (102,737) —  (480,149)  (48,027)  (192,656)  (192,656)	Proceeds from disposal of treasury stock		216		181		
consolidation (102,737) —  Net cash provided by (used in) financing activities 280,693 (480,149)  Effect of exchange rate changes on cash and cash equivalents 511,430 (48,027)  Net change in cash and cash equivalents 516,081 (192,656)  Cash and cash equivalents at the beginning of the fiscal year 65,864,248 66,380,330			4		0		
Net cash provided by (used in) financing activities280,693(480,149)Effect of exchange rate changes on cash and cash equivalents511,430(48,027)Net change in cash and cash equivalents516,081(192,656)Cash and cash equivalents at the beginning of the fiscal year65,864,24866,380,330			(102)				
Effect of exchange rate changes on cash and cash equivalents511,430(48,027)Net change in cash and cash equivalents516,081(192,656)Cash and cash equivalents at the beginning of the fiscal year65,864,24866,380,330					(400.140)		
Net change in cash and cash equivalents516,081(192,656)Cash and cash equivalents at the beginning of the fiscal year65,864,24866,380,330	· · · · · · · · · · · · · · · · · · ·						
Cash and cash equivalents at the beginning of the fiscal year 65,864,248 66,380,330	-						
Cash and cash equivalents at the end of the fiscal year $\frac{\$}{4}$ 66,380,330 $\frac{\$}{4}$ 66,187,674							
	Cash and cash equivalents at the end of the fiscal year	¥	66,380,330	¥	66,187,674		