

# Consolidated Balance Sheets

The Kiyo Bank, Ltd. and its consolidated subsidiaries

As of March 31, 2006 and 2005	Millions of yen		Thousands of U.S. dollars
	2006	2005	2006
<b>Assets:</b>			
Cash and due from banks .....	¥ 107,662	¥ 51,536	\$ 916,510
Call loans and bills bought .....	60,411	20,354	514,269
Receivables under resale agreements .....	19,999	9,999	170,250
Pledged money for securities borrowing transactions .....	10,006	96,495	85,182
Commercial paper and other debt purchased .....	9,226	9,030	78,543
Trading account securities .....	1,326	3,631	11,290
Securities .....	773,526	725,084	6,584,887
Loans and bills discounted .....	1,774,761	1,756,634	15,108,213
Foreign exchanges .....	2,007	1,653	17,094
Other assets .....	24,614	32,763	209,537
Premises and equipment .....	36,423	39,437	310,067
Deferred tax assets .....	30,444	34,627	259,168
Customers' liabilities for acceptances and guarantees .....	41,761	46,488	355,511
Reserve for possible loan losses .....	(40,611)	(30,243)	(345,714)
Total assets .....	<u>¥2,851,561</u>	<u>¥2,797,496</u>	<u>\$24,274,807</u>
<b>Liabilities:</b>			
Deposits .....	¥2,583,260	¥2,582,076	\$21,990,814
Deposits received for securities lending transactions .....	74,229	30,838	631,900
Borrowed money .....	22,525	22,062	191,753
Foreign exchanges .....	28	16	246
Bonds .....	13,000	13,000	110,667
Other liabilities .....	19,399	16,032	165,144
Accrued employees' severance and retirement benefits .....	4,548	1,318	38,724
Deferred tax liabilities .....	191	86	1,627
Acceptances and guarantees .....	41,761	46,488	355,511
Total liabilities .....	<u>2,758,945</u>	<u>2,711,918</u>	<u>23,486,386</u>
Minority interests .....	<u>1,225</u>	<u>1,048</u>	<u>10,436</u>
<b>Shareholders' equity:</b>			
Preferred and common stock .....	64,346	60,346	547,772
Capital surplus .....	6,509	2,509	55,414
Retained earnings .....	16,921	13,856	144,053
Net unrealized gains on available-for-sale securities .....	3,611	7,935	30,746
Less: treasury stock, at cost .....	—	(118)	—
Total shareholders' equity .....	<u>91,389</u>	<u>84,529</u>	<u>777,985</u>
Total liabilities, minority interests and shareholders' equity .....	<u>¥2,851,561</u>	<u>¥2,797,496</u>	<u>\$24,274,807</u>