

Consolidated Balance Sheets

The Kiyo Bank, Ltd. and its consolidated subsidiaries
As of March 31, 2009 and 2008

	Millions of yen		Thousands of U.S. dollars
	2009	2008	2009
Assets:			
Cash and due from banks.....	¥ 60,860	¥ 67,208	\$ 619,574
Call loans and bills bought	31,422	20,751	319,883
Pledged money for securities borrowing transactions	41,760	103,081	425,127
Commercial paper and other debt purchased.....	5,211	6,395	53,051
Trading account securities	5,011	2,860	51,020
Securities	801,491	923,906	8,159,336
Loans and bills discounted.....	2,378,516	2,264,622	24,213,744
Foreign exchanges	3,980	1,512	40,524
Other assets.....	24,749	47,730	251,952
Tangible fixed assets.....	34,224	40,246	348,414
Intangible fixed assets.....	7,116	3,542	72,452
Deferred tax assets.....	42,927	32,107	437,013
Customers' liabilities for acceptances and guarantees.....	21,341	25,355	217,261
Reserve for possible loan losses	(34,359)	(41,616)	(349,783)
Total assets	¥3,424,255	¥3,497,703	\$34,859,568
Liabilities:			
Deposits	¥3,205,555	¥3,234,400	\$32,633,164
Call money and bills sold.....	—	2,304	—
Deposits received for securities lending transactions	—	18,287	—
Borrowed money	42,617	22,466	433,858
Foreign exchanges	130	62	1,331
Bonds	13,800	16,000	140,487
Other liabilities	33,809	51,394	344,188
Accrued employees' severance and retirement benefits	456	1,621	4,649
Accrued directors' retirement benefits	72	84	739
Reserve for reimbursement of deposits	604	552	6,157
Provision for contingent loss	272	77	2,770
Deferred tax liabilities for land revaluation	223	230	2,277
Acceptances and guarantees	21,341	25,355	217,261
Total liabilities	3,318,885	3,372,837	33,786,881
Net assets:			
Preferred and common stock	80,096	80,096	815,400
Capital surplus	32,357	32,357	329,402
Retained earnings.....	25,572	25,687	260,331
Total shareholders' equity.....	138,026	138,140	1,405,133
Net unrealized losses on available-for-sale securities	(34,147)	(14,814)	(347,630)
Net deferred losses on hedging instruments	(0)	(0)	(9)
Land revaluation excess.....	330	340	3,364
Total valuation and translation adjustments.....	(33,818)	(14,475)	(344,275)
Minority interests.....	1,161	1,200	11,829
Total net assets	105,370	124,866	1,072,687
Total liabilities and net assets.....	¥3,424,255	¥3,497,703	\$34,859,568