

Consolidated Balance Sheets  
The Kiyo Bank, Ltd. and its consolidated subsidiaries  
As of March 31, 2010 and 2009

	Millions of yen		Thousands of U.S. dollars
	2010	2009	2010
<b>Assets:</b>			
Cash and due from banks	¥ 61,889	¥ 60,860	\$ 665,191
Call loans and bills bought	85,808	31,422	922,273
Pledged money for securities borrowing transactions	20,877	41,760	224,395
Commercial paper and other debt purchased	4,273	5,211	45,931
Trading account securities	5,328	5,011	57,267
Securities	945,794	801,491	10,165,460
Loans and bills discounted	2,445,529	2,378,516	26,284,714
Foreign exchanges	1,580	3,980	16,990
Other assets	27,719	24,749	297,927
Tangible fixed assets	34,507	34,224	370,888
Intangible fixed assets	10,158	7,116	109,183
Deferred tax assets	33,280	42,927	357,699
Customers' liabilities for acceptances and guarantees	18,315	21,341	196,861
Reserve for possible loan losses	(32,969)	(34,359)	(354,354)
<b>Total assets</b>	<b>¥ 3,662,093</b>	<b>¥ 3,424,255</b>	<b>\$ 39,360,425</b>
<b>Liabilities:</b>			
Deposits	3,405,787	3,205,555	36,605,627
Deposits received for securities lending transactions	27,145	-	291,761
Borrowed money	33,548	42,617	360,577
Foreign exchanges	21	130	235
Bonds	8,000	13,800	85,985
Other liabilities	26,057	33,809	280,063
Accrued employees' severance and retirement benefits	25	456	277
Accrued directors' retirement benefits	40	72	440
Reserve for reimbursement of deposits	590	604	6,343
Provision for contingent losses	404	272	4,344
Deferred tax liabilities for land revaluation	222	223	2,390
Acceptances and guarantees	18,315	21,341	196,861
<b>Total liabilities</b>	<b>¥ 3,520,159</b>	<b>¥ 3,318,885</b>	<b>\$ 37,834,903</b>
<b>Net assets:</b>			
Preferred and common stock	80,096	80,096	860,885
Capital surplus	32,357	32,357	347,777
Retained earnings	30,344	25,572	326,150
<b>Total shareholders' equity</b>	<b>142,798</b>	<b>138,026</b>	<b>1,534,812</b>
Net unrealized losses on available-for-sale securities	(2,407)	(34,147)	(25,873)
Net deferred losses on hedging instruments	(1)	(0)	(20)
Land revaluation excess	328	330	3,529
<b>Total valuation and translation adjustments</b>	<b>(2,080)</b>	<b>(33,818)</b>	<b>(22,364)</b>
Minority interests	1,216	1,161	13,074
<b>Total net assets</b>	<b>141,934</b>	<b>105,370</b>	<b>1,525,522</b>
<b>Total liabilities and net assets</b>	<b>¥ 3,662,093</b>	<b>¥ 3,424,255</b>	<b>\$ 39,360,425</b>