

Consolidated Balance Sheets
 Kiyo Holdings, Inc. and its consolidated subsidiaries
 As of March 31, 2010 and 2009

	Millions of yen (Note 1)		Thousands of U.S. dollars (Note 1)
	2010	2009	2010
Assets:			
Cash and due from banks (Notes 19 and 26)	¥ 62,121	¥ 60,991	\$ 667,690
Call loans and bills bought (Note 19)	85,808	31,422	922,273
Pledged money for securities borrowing transactions	20,877	41,760	224,395
Commercial paper and other debt purchased (Note 3)	4,273	5,211	45,931
Trading account securities (Note 3)	5,328	5,011	57,267
Securities (Notes 3, 6, 18 and 19)	945,776	801,474	10,165,264
Loans and bills discounted (Notes 4, 19 and 23)	2,445,529	2,378,516	26,284,714
Foreign exchanges (Note 4)	1,580	3,980	16,990
Other assets (Note 6)	29,010	26,627	311,811
Tangible fixed assets (Note 5)	34,343	34,054	369,123
Intangible fixed assets	19,739	18,686	212,163
Deferred tax assets (Note 13)	33,339	42,900	358,334
Customers' liabilities for acceptances and guarantees (Notes 17 and 18)	18,315	21,341	196,861
Reserve for possible loan losses	(32,971)	(34,362)	(354,376)
Total assets	¥ 3,673,074	¥ 3,437,616	\$ 39,478,440
Liabilities:			
Deposits (Notes 6, 7 and 19)	3,397,531	3,197,906	36,516,892
Deposits received for securities lending transactions (Notes 6 and 19)	27,145	-	291,761
Borrowed money (Notes 6, 9 and 19)	34,748	42,617	373,475
Foreign exchanges	21	130	235
Bonds (Notes 10 and 19)	8,000	13,800	85,985
Other liabilities (Note 6)	27,349	35,077	293,955
Accrued employees' severance and retirement benefits (Note 14)	25	456	277
Accrued directors' retirement benefits	40	72	440
Reserve for reimbursement of deposits	590	604	6,343
Provision for contingent loss	404	272	4,344
Acceptances and guarantees (Notes 17 and 18)	18,315	21,341	196,861
Total liabilities	¥ 3,514,173	¥ 3,312,280	\$ 37,770,568
Net assets:			
Preferred and common stock	58,350	58,350	627,150
Capital surplus	64,630	64,630	694,650
Retained earnings	37,099	34,204	398,751
Less treasury stock, at cost (Note 15)	(1,288)	(132)	(13,849)
Total shareholders' equity (Note 15)	158,791	157,053	1,706,702
Net unrealized losses on available-for-sale securities (Note 3)	(1,897)	(33,611)	(20,394)
Net deferred losses on hedging instruments	(1)	(0)	(20)
Total valuation and translation adjustments	(1,899)	(33,612)	(20,414)
Minority interests	2,008	1,894	21,584
Total net assets	158,900	125,335	1,707,872
Total liabilities and net assets	¥ 3,673,074	¥ 3,437,616	\$ 39,478,440

See accompanying notes.