

Consolidated Balance Sheets
The Kiyo Bank, Ltd. and its consolidated subsidiaries
As of March 31, 2012 and 2011

	Millions of yen		Thousands of U.S. dollars
	2012	2011	2012
Assets:			
Cash and due from banks	¥ 84,849	¥ 116,185	\$ 1,032,363
Call loans and bills bought	61,239	172,972	745,096
Monetary claims bought	2,830	3,497	34,443
Trading account securities	2,010	4,119	24,467
Securities	1,069,123	876,237	13,007,946
Loans and bills discounted	2,539,253	2,498,564	30,894,915
Foreign exchange	1,865	1,858	22,698
Other assets	41,953	31,160	510,445
Tangible fixed assets	33,689	34,496	409,896
Intangible fixed assets	7,167	8,530	87,201
Deferred tax assets	17,109	28,776	208,173
Customers' liabilities for acceptances and guarantees	15,389	16,405	187,238
Reserve for possible loan losses	(29,420)	(30,935)	(357,951)
Total assets	¥ 3,847,061	¥ 3,761,867	\$ 46,806,930
Liabilities:			
Deposits	3,504,695	3,450,922	42,641,384
Payables under securities lending transactions	84,206	52,168	1,024,536
Borrowed money	29,432	24,513	358,100
Foreign exchange	14	38	178
Bonds	13,000	15,000	158,170
Other liabilities	30,815	51,444	374,931
Accrued employees' severance and retirement benefits	29	28	353
Accrued directors' retirement benefits	32	32	401
Reserve for reimbursement of deposits	700	636	8,520
Provision for contingent losses	327	384	3,987
Deferred tax liabilities for land revaluation	178	214	2,169
Acceptances and guarantees	15,389	16,405	187,238
Total liabilities	¥ 3,678,821	¥ 3,611,789	\$ 44,759,967
Net assets:			
Preferred and common stock	80,096	80,096	974,531
Capital surplus	32,357	32,357	393,688
Retained earnings	41,265	35,358	502,078
Total shareholders' equity	153,719	147,812	1,870,297
Net unrealized gains on available-for-sale securities	12,625	382	153,610
Net deferred gains on hedging instruments	125	219	1,530
Land revaluation excess	326	316	3,975
Total accumulated other comprehensive income	13,077	918	159,115
Minority interests	1,442	1,347	17,551
Total net assets	168,239	150,078	2,046,963
Total liabilities and net assets	¥ 3,847,061	¥ 3,761,867	\$ 46,806,930