

Consolidated Balance Sheets  
The Kiyo Bank, Ltd. and its consolidated subsidiaries  
As of March 31, 2013 and 2012

	Millions of yen		Thousands of
	2013	2012	U.S. dollars
<b>Assets:</b>			
Cash and due from banks	¥ 187,899	¥ 84,849	\$ 1,997,863
Call loans and bills bought	110,000	61,239	1,169,591
Monetary claims bought	941	2,830	10,012
Trading account securities	1,415	2,010	15,049
Securities	984,622	1,069,123	10,469,141
Loans and bills discounted	2,575,933	2,539,253	27,388,978
Foreign exchange	2,103	1,865	22,364
Other assets	27,285	41,953	290,122
Tangible fixed assets	33,202	33,689	353,027
Intangible fixed assets	6,221	7,167	66,153
Deferred tax assets	5,657	17,109	60,155
Customers' liabilities for acceptances and guarantees	13,467	15,389	143,190
Reserve for possible loan losses	(27,398)	(29,420)	(291,316)
<b>Total assets</b>	<b>¥ 3,921,351</b>	<b>¥ 3,847,061</b>	<b>\$ 41,694,329</b>
<b>Liabilities:</b>			
Deposits	¥ 3,588,465	¥ 3,504,695	\$ 38,154,869
Payables under securities lending transactions	73,918	84,206	785,953
Borrowed money	24,505	29,432	260,559
Foreign exchange	11	14	121
Bonds	10,000	13,000	106,326
Other liabilities	31,880	30,815	338,973
Liability for employees' severance and retirement benefits	31	29	330
Accrued directors' retirement benefits	32	32	350
Reserve for reimbursement of deposits	732	700	7,789
Provision for contingent losses	362	327	3,850
Deferred tax liabilities for land revaluation	178	178	1,896
Acceptances and guarantees	13,467	15,389	143,190
<b>Total liabilities</b>	<b>3,743,585</b>	<b>3,678,821</b>	<b>39,804,206</b>
<b>Net assets:</b>			
Preferred and common stock	80,096	80,096	851,640
Capital surplus	15,697	32,357	166,906
Retained earnings	57,830	41,265	614,889
<b>Total shareholders' equity</b>	<b>153,624</b>	<b>153,719</b>	<b>1,633,435</b>
Net unrealized gains on available-for-sale securities	22,361	12,625	237,766
Net deferred gains (losses) on hedging instruments	(134)	125	(1,433)
Land revaluation excess	326	326	3,474
<b>Total accumulated other comprehensive income</b>	<b>22,553</b>	<b>13,077</b>	<b>239,807</b>
Minority interests	1,587	1,442	16,881
<b>Total net assets</b>	<b>177,766</b>	<b>168,239</b>	<b>1,890,123</b>
<b>Total liabilities and net assets</b>	<b>¥ 3,921,351</b>	<b>¥ 3,847,061</b>	<b>\$ 41,694,329</b>