

Consolidated Statements of Changes in Net Assets
The Kiyo Bank, Ltd. and its consolidated subsidiaries
Years ended March 31, 2013 and 2012

	Millions of yen		Thousands of U.S. dollars
	2013	2012	2013
Shareholders' equity			
Preferred and common stock:			
Balance at beginning of the year	¥ 80,096	¥ 80,096	\$ 851,640
Changes during the year	-	-	-
Balance at end of the year	80,096	80,096	851,640
Capital surplus:			
Balance at beginning of the year	32,357	32,357	344,043
Changes during the year			
Retirement of treasury stock	(16,659)	-	(177,137)
Total changes during the year	(16,659)	-	(177,137)
Balance at end of the year	15,697	32,357	166,906
Retained earnings:			
Balance at beginning of the year	41,265	35,358	438,764
Changes during the year:			
Cash dividends	(3,342)	(3,373)	(35,539)
Net income	19,906	9,265	211,664
Reversal of land revaluation excess	-	14	-
Total changes during the year	16,564	5,906	176,125
Balance at end of the year	57,830	41,265	614,889
Treasury stock:			
Balance at beginning of the year	-	-	-
Changes during the year			
Purchase of treasury stock	(16,659)	-	(177,137)
Retirement of treasury stock	16,659	-	177,137
Total changes during the year	-	-	-
Balance at end of the year	-	-	-
Total shareholders' equity:			
Balance at beginning of the year	153,719	147,812	1,634,447
Changes during the year:			
Cash dividends	(3,342)	(3,373)	(35,539)
Net income	19,906	9,265	211,664
Purchase of treasury stock	(16,659)	-	(177,137)
Retirement of treasury stock	-	-	-
Reversal of land revaluation excess	-	14	-
Total changes during the year	(95)	5,906	(1,012)
Balance at end of the year	153,624	153,719	1,633,435
Accumulated other comprehensive income:			
Net unrealized gains on available-for-sale securities:			
Balance at beginning of the year	12,625	382	134,239
Changes during the year:			
Net changes in items other than shareholders' equity	9,736	12,242	103,527
Total changes during the year	9,736	12,242	103,527
Balance at end of the year	22,361	12,625	237,766
Net deferred gains (losses) on hedging instruments:			
Balance at beginning of the year	125	219	1,337
Changes during the year:			
Net changes in items other than shareholders' equity	(260)	(93)	(2,770)
Total changes during the year	(260)	(93)	(2,770)
Balance at end of the year	(134)	125	(1,433)
Land revaluation excess:			
Balance at beginning of the year	326	316	3,474
Changes during the year:			
Net changes in items other than shareholders' equity	-	10	-
Total changes during the year	-	10	-
Balance at end of the year	326	326	3,474
Total accumulated other comprehensive income			
Balance at beginning of the year	13,077	918	139,050
Changes during the year:			
Net changes in items other than shareholders' equity	9,476	12,159	100,757
Total changes during the year	9,476	12,159	100,757
Balance at end of the year	22,553	13,077	239,807
Minority interests			
Balance at beginning of the year	1,442	1,347	15,338
Changes during the year:			
Net changes in items other than shareholders' equity	145	95	1,543
Total changes during the year	145	95	1,543
Balance at end of the year	1,587	1,442	16,881
Total net assets			
Balance at beginning of the year	168,239	150,078	1,788,835
Changes during the year:			
Cash dividends	(3,342)	(3,373)	(35,539)
Net income	19,906	9,265	211,664
Purchase of treasury stock	(16,659)	-	(177,137)
Reversal of land revaluation excess	-	14	-
Net changes in items other than shareholders' equity	9,621	12,254	102,300
Total changes during the year	9,526	18,161	101,288
Balance at end of the year	¥ 177,766	¥ 168,239	\$ 1,890,123