

Consolidated Balance Sheets
The Kiyo Bank, Ltd. and its consolidated subsidiaries
As of March 31, 2014 and 2013

	Millions of yen		Thousands of
	2014	2013	U.S. dollars
Assets:			
Cash and due from banks (Notes 3 and 23)	¥ 237,227	¥ 187,899	\$ 2,304,965
Call loans and bills bought (Note 23)	25,000	110,000	242,907
Monetary claims bought	804	941	7,811
Trading account securities (Note 4)	590	1,415	5,732
Securities (Notes 4, 7, 12, 23, 24 and 27)	1,126,952	984,622	10,949,786
Loans and bills discounted (Notes 5, 22, 23 and 27)	2,600,169	2,575,933	25,263,981
Foreign exchange	2,430	2,103	23,610
Other assets (Note 7)	21,645	27,285	210,308
Tangible fixed assets (Note 6)	35,860	33,202	348,425
Intangible fixed assets	9,787	6,221	95,093
Net defined benefit asset (Note 11)	12,182	-	118,363
Deferred tax assets (Note 17)	1,297	5,657	12,602
Customers' liabilities for acceptances and guarantees (Note 12)	12,395	13,467	120,433
Reserve for possible loan losses	(27,742)	(27,398)	(269,549)
Total assets	¥ 4,058,599	¥ 3,921,351	\$ 39,434,502
Liabilities:			
Deposits (Notes 7, 8 and 23)	¥ 3,683,027	¥ 3,588,465	\$ 35,785,338
Payables under securities lending transactions (Notes 7 and 23)	84,035	73,918	816,507
Borrowed money (Note 9 and 23)	26,576	24,505	258,219
Foreign exchange	22	11	213
Bonds (Notes 10 and 23)	20,000	10,000	194,325
Other liabilities	48,587	31,880	472,085
Liability for employees' severance and retirement benefits (Note 11)	-	31	-
Net defined benefit liability (Note 11)	30	-	291
Accrued directors' retirement benefits	32	32	310
Reserve for reimbursement of deposits	526	732	5,110
Provision for contingent losses	459	362	4,459
Deferred tax liabilities for land revaluation	-	178	-
Acceptances and guarantees (Note 12)	12,395	13,467	120,433
Total liabilities	3,875,694	3,743,585	37,657,345
Net assets (Notes 13 and 14):			
Preferred and common stock	80,096	80,096	778,235
Capital surplus	6,903	15,697	67,071
Retained earnings	69,209	57,830	672,454
Treasury stock	(1,291)	-	(12,543)
Total shareholders' equity	154,917	153,624	1,505,217
Net unrealized gains on available-for-sale securities (Note 4)	21,283	22,361	206,791
Net deferred gains (losses) on hedging instruments	(70)	(134)	(680)
Land revaluation excess	-	326	-
Accumulated adjustments for retirement benefits	3,958	-	38,457
Total accumulated other comprehensive income	25,171	22,553	244,568
Minority interests	2,816	1,587	27,361
Total net assets	182,905	177,766	1,777,157
Total liabilities and net assets	¥ 4,058,599	¥ 3,921,351	\$ 39,434,502