

Consolidated Statements of Changes in Net Assets  
The Kiyo Bank, Ltd. and its consolidated subsidiaries  
Years ended March 31, 2014 and 2013

	Millions of yen											
	Shareholders' equity					Accumulated other comprehensive income						
	Preferred and common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity	Net unrealized gains on available -for-sale securities	Net deferred gains (losses) on hedging instruments	Land revaluation excess	Accumulated adjustments for retirement benefits	Total accumulated other comprehensive income	Minority interests	Total net assets
<b>Balance at April 1, 2012</b>	¥ 80,096	¥ 32,357	¥ 41,265	¥ -	¥ 153,719	¥ 12,625	¥ 125	¥ 326	¥ -	¥ 13,077	¥ 1,412	¥ 168,239
Cash dividends	-	-	(3,342)	-	(3,342)	-	-	-	-	-	-	(3,342)
Net income	-	-	19,906	-	19,906	-	-	-	-	-	-	19,906
Purchase of treasury stock	-	-	-	(16,659)	(16,659)	-	-	-	-	-	-	(16,659)
Retirement of treasury stock	-	(16,659)	-	16,659	-	-	-	-	-	-	-	-
Net changes in items other than shareholders' equity	-	-	-	-	-	9,736	(260)	-	-	9,476	145	9,621
Total changes during the year	-	(16,659)	16,564	-	(95)	9,736	(260)	-	-	9,476	145	9,526
<b>Balance at March 31, 2013</b>	¥ 80,096	¥ 15,697	¥ 57,830	¥ -	¥ 153,624	¥ 22,361	¥ (134)	¥ 326	¥ -	¥ 22,553	¥ 1,587	¥ 177,766
<b>Balance at April 1, 2013</b>	¥ 80,850	¥ 47,947	¥ 61,165	¥ (1,657)	¥ 185,905	¥ 22,514	¥ (134)	¥ -	¥ -	¥ 22,379	¥ 2,418	¥ 190,604
Cash dividends	-	-	(2,444)	-	(2,444)	-	-	-	-	-	-	(2,444)
Net income	-	-	10,467	-	10,467	-	-	-	-	-	-	10,467
Purchase of treasury stock	-	-	-	(19,214)	(19,214)	-	-	-	-	-	-	(19,214)
Disposal of treasury stock	-	42	-	239	282	-	-	-	-	-	-	282
Retirement of treasury stock	-	(18,101)	-	18,101	-	-	-	-	-	-	-	-
Changes due to merger	21,746	(22,986)	-	1,238	-	-	-	-	-	-	-	-
Net changes in items other than shareholders' equity	-	-	-	-	-	(1,290)	64	-	3,958	2,791	397	3,189
Total changes during the year	21,746	(41,043)	8,043	365	(10,898)	(1,290)	64	-	3,958	2,791	397	(7,698)
<b>Balance at March 31, 2014</b>	¥ 80,096	¥ 6,903	¥ 69,209	¥ (1,291)	¥ 154,917	¥ 21,288	¥ (70)	¥ -	¥ 3,958	¥ 26,171	¥ 2,916	¥ 182,905

Thousands of U.S. dollars (Note 2)

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	Shareholders' equity					Accumulated other comprehensive income						
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity	Net unrealized gains on available -for-sale securities	Net deferred gains (losses) on hedging instruments	Land revaluation excess	Accumulated adjustments for retirement benefits	Total accumulated other comprehensive income	Minority interests	Total net assets
<b>Balance at April 1, 2013</b>	\$ 566,945	\$ 465,966	\$ 594,296	\$ (16,099)	\$ 1,611,008	\$ 218,762	\$ (1,901)	\$ -	\$ -	\$ 217,440	\$ 23,493	\$ 1,851,962
Cash dividends	-	-	(23,746)	-	(23,746)	-	-	-	-	-	-	(23,746)
Net income	-	-	101,894	-	101,894	-	-	-	-	-	-	101,894
Purchase of treasury stock	-	-	-	(186,688)	(186,688)	-	-	-	-	-	-	(186,688)
Disposal of treasury stock	-	408	-	2,922	2,739	-	-	-	-	-	-	2,739
Retirement of treasury stock	-	(176,874)	-	176,874	-	-	-	-	-	-	-	-
Changes due to merger	211,290	(223,326)	-	12,028	-	-	-	-	-	-	-	-
Net changes in items other than shareholders' equity	-	-	-	-	-	(11,961)	621	-	38,467	27,118	3,867	30,986
Total changes during the year	211,290	(398,785)	78,148	3,546	(105,790)	(11,961)	621	-	38,467	27,118	3,867	(74,795)
<b>Balance at March 31, 2014</b>	\$ 778,235	\$ 67,071	\$ 672,454	\$ (12,549)	\$ 1,505,217	\$ 206,791	\$ (680)	\$ -	\$ 38,467	\$ 244,568	\$ 27,361	\$ 1,777,187

See accompanying notes.