

Consolidated Balance Sheets
The Kiyo Bank, Ltd. and its consolidated subsidiaries
As of March 31, 2015 and 2014

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2015	2014	2015
Assets:			
Cash and due from banks (Notes 3 and 22)	¥ 253,855	¥ 237,227	\$ 2,112,465
Call loans and bills bought	5,000	25,000	41,607
Monetary claims bought	799	804	6,648
Trading account securities (Note 4)	514	590	4,277
Securities (Notes 4, 7, 12, 22, 23 and 25)	1,282,793	1,126,952	10,674,819
Loans and bills discounted (Notes 5, 21, 22 and 25)	2,660,393	2,600,169	22,138,578
Foreign exchange	3,215	2,430	26,753
Other assets (Note 7)	21,983	21,645	182,932
Tangible fixed assets (Note 6)	36,035	35,860	299,866
Intangible fixed assets	6,923	9,787	57,610
Net defined benefit asset (Note 11)	19,130	12,182	159,191
Deferred tax assets (Note 17)	1,026	1,297	8,537
Customers' liabilities for acceptances and guarantees (Note 12)	11,538	12,395	96,013
Reserve for possible loan losses	(25,378)	(27,742)	(211,184)
Total assets	¥ 4,277,830	¥ 4,058,599	\$ 35,598,152
Liabilities:			
Deposits (Notes 7, 8 and 22)	¥ 3,825,228	¥ 3,683,027	\$ 31,831,804
Payables under securities lending transactions (Notes 7 and 22)	116,614	84,035	970,408
Borrowed money (Note 9 and 22)	39,337	26,576	327,344
Foreign exchange	97	22	807
Bonds (Notes 10 and 22)	20,000	20,000	166,430
Other liabilities	37,279	48,587	310,218
Net defined benefit liability (Note 11)	27	30	224
Accrued directors' retirement benefits	32	32	266
Reserve for reimbursement of deposits	890	526	7,406
Provision for contingent losses	533	459	4,435
Deferred tax liabilities (Note 17)	10,981	-	91,378
Acceptances and guarantees (Note 12)	11,538	12,395	96,013
Total liabilities	4,062,560	3,875,694	33,806,773
Net assets (Notes 13 and 14):			
Preferred and common stock	80,096	80,096	666,522
Capital surplus	6,941	6,903	57,759
Retained earnings	77,751	69,209	647,008
Treasury stock	(2,115)	(1,291)	(17,600)
Total shareholders' equity	162,674	154,917	1,353,698
Net unrealized gains on available-for-sale securities (Note 4)	40,691	21,283	338,611
Net deferred gains (losses) on hedging instruments	(410)	(70)	(3,411)
Accumulated adjustments for retirement benefits	9,270	3,958	77,140
Total accumulated other comprehensive income	49,550	25,171	412,332
Minority interests	3,044	2,816	25,330
Total net assets	215,269	182,905	1,791,370
Total liabilities and net assets	¥ 4,277,830	¥ 4,058,599	\$ 35,598,152

See accompanying notes.