

Consolidated Balance Sheets
The Kiyo Bank, Ltd. and its consolidated subsidiaries
As of March 31, 2016 and 2015

	Millions of yen		Thousands of U.S. dollars (Note 1)	
	2016	2015	2016	
Assets:				
Cash and due from banks (Notes 3 and 23)	¥ 465,655	¥ 253,855	\$ 4,132,543	
Call loans and bills bought	-	5,000	-	
Monetary claims bought	799	799	7,090	
Trading account securities (Note 4)	243	514	2,156	
Securities (Notes 4, 7, 12, 23 and 24)	1,172,316	1,282,793	10,403,940	
Loans and bills discounted (Notes 5, 22, 23 and 26)	2,731,037	2,660,393	24,237,105	
Foreign exchange	2,872	3,215	25,488	
Other assets (Note 7)	31,623	21,983	280,644	
Tangible fixed assets (Note 6)	36,843	36,035	326,970	
Intangible fixed assets	5,295	6,923	46,991	
Net defined benefit asset (Note 11)	13,710	19,130	121,671	
Deferred tax assets (Note 19)	937	1,026	8,315	
Customers' liabilities for acceptances and guarantees (Note 12)	10,062	11,538	89,297	
Reserve for possible loan losses	(25,062)	(25,378)	(222,417)	
Total assets	¥ 4,446,335	¥ 4,277,830	\$ 39,459,842	
Liabilities:				
Deposits (Notes 7, 8 and 23)	¥ 3,919,081	¥ 3,825,228	\$ 34,780,626	
Payables under securities lending transactions (Notes 7 and 23)	93,367	116,614	828,603	
Borrowed money (Notes 7, 9 and 23)	146,475	39,337	1,299,920	
Foreign exchange	22	97	195	
Bonds (Notes 10 and 23)	13,000	20,000	115,370	
Other liabilities	38,896	37,279	345,189	
Net defined benefit liability (Note 11)	22	27	195	
Accrued directors' retirement benefits	32	32	283	
Reserve for reimbursement of deposits	1,121	890	9,948	
Provision for contingent losses	556	533	4,934	
Deferred tax liabilities (Note 19)	8,845	10,981	78,496	
Acceptances and guarantees (Note 12)	10,062	11,538	89,297	
Total liabilities	4,231,483	4,062,560	37,553,097	
Net assets (Notes 13 and 14):				
Common stock	80,096	80,096	710,827	
Capital surplus	6,941	6,941	61,599	
Retained earnings	92,260	77,751	818,778	
Treasury stock	(4,406)	(2,115)	(39,101)	
Total shareholders' equity	174,891	162,674	1,552,103	
Net unrealized gains on available-for-sale securities (Note 4)	30,995	40,691	275,070	
Net deferred gains (losses) on hedging instruments	-	(410)	-	
Accumulated adjustments for retirement benefits	5,758	9,270	51,100	
Total accumulated other comprehensive income	36,754	49,550	326,180	
Subscription rights to shares (Notes 14 and 15)	21	-	186	
Non-controlling interests	3,184	3,044	28,257	
Total net assets	214,851	215,269	1,906,735	
Total liabilities and net assets	¥ 4,446,335	¥ 4,277,830	\$ 39,459,842	

See accompanying notes.