

Consolidated Balance Sheets  
The Kiyo Bank, Ltd. and its consolidated subsidiaries  
As of March 31, 2018 and 2017

	Millions of yen		Thousands of U.S. dollars (Note 1)	
	2018	2017	2018	
<b>Assets:</b>				
Cash and due from banks (Note 3)	¥ 621,370	¥ 671,707	\$ 5,848,738	
Monetary claims bought (Note 4)	799	799	7,520	
Trading account securities (Note 4)	89	123	837	
Securities (Notes 4, 7, 12, 23 and 24)	1,111,261	1,305,660	10,459,911	
Loans and bills discounted (Notes 5, 22, 23 and 26)	2,868,779	2,812,871	27,002,814	
Foreign exchanges	3,981	2,156	37,471	
Other assets (Note 7)	27,988	39,140	263,441	
Tangible fixed assets (Note 6)	35,036	36,224	329,781	
Intangible fixed assets	4,268	5,262	40,173	
Net defined benefit asset (Note 11)	14,530	12,769	136,765	
Deferred tax assets (Note 19)	622	777	5,854	
Customers' liabilities for acceptances and guarantees (Note 12)	8,588	9,062	80,835	
Reserve for possible loan losses	(24,569)	(26,095)	(231,259)	
<b>Total assets</b>	<b>¥ 4,672,748</b>	<b>¥ 4,870,459</b>	<b>\$ 43,982,944</b>	
<b>Liabilities:</b>				
Deposits (Notes 7, 8 and 23)	¥ 3,941,821	¥ 3,941,679	\$ 37,102,983	
Call money and bills sold (Note 23)	—	208,500	—	
Payables under repurchase agreements (Note 7)	17,520	—	164,909	
Payables under securities lending transactions (Notes 7 and 23)	159,277	180,206	1,499,218	
Borrowed money (Notes 7, 9 and 23)	262,581	245,410	2,471,583	
Foreign exchanges	29	25	272	
Bonds (Notes 10 and 23)	10,000	10,000	94,126	
Other liabilities	33,879	50,018	318,891	
Net defined benefit liability (Note 11)	21	20	197	
Reserve for directors' retirement benefits	30	32	282	
Reserve for reimbursement of deposits	1,139	1,133	10,721	
Provision for contingent losses	444	497	4,179	
Deferred tax liabilities (Note 19)	8,122	5,895	76,449	
Acceptances and guarantees (Note 12)	8,588	9,062	80,835	
<b>Total liabilities</b>	<b>4,443,455</b>	<b>4,652,481</b>	<b>41,824,689</b>	
<b>Net assets (Notes 13 and 14):</b>				
Common stock	80,096	80,096	753,915	
Capital surplus	2,310	2,311	21,743	
Retained earnings	110,074	100,802	1,036,088	
Treasury stock	(1,521)	(881)	(14,316)	
<b>Total shareholders' equity</b>	<b>190,960</b>	<b>182,328</b>	<b>1,797,439</b>	
Net unrealized gains on available-for-sale securities (Note 4)	29,300	27,186	275,790	
Net deferred gains (losses) on hedging instruments	(33)	(46)	(310)	
Remeasurements of defined benefit plans	5,500	5,133	51,769	
Total accumulated other comprehensive income	34,767	32,273	327,249	
Subscription rights to shares (Notes 14 and 15)	81	52	762	
Non-controlling interests	3,483	3,323	32,784	
<b>Total net assets</b>	<b>229,292</b>	<b>217,978</b>	<b>2,158,245</b>	
<b>Total liabilities and net assets</b>	<b>¥ 4,672,748</b>	<b>¥ 4,870,459</b>	<b>\$ 43,982,944</b>	

See accompanying notes.