

Consolidated Balance Sheets
The Kiyo Bank, Ltd. and its consolidated subsidiaries
As of March 31, 2022 and 2021

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2022	2021	2022
Assets:			
Cash and due from banks (Note 3)	¥ 1,375,103	¥ 1,216,774	\$ 11,235,419
Monetary claims bought (Note 4)	0	38	0
Trading account securities (Note 4)	46	54	375
Money held in trust	9,783	-	79,933
Securities (Notes 4, 5, 7, 11, 22 and 23)	982,230	1,077,055	8,025,410
Loans and bills discounted (Notes 5, 7, 21, 22, 23 and 26)	3,409,994	3,271,208	27,861,704
Foreign exchanges (Note 5)	2,740	2,540	22,387
Other assets (Notes 5 and 7)	56,633	51,243	462,725
Tangible fixed assets (Note 6)	34,131	34,277	278,870
Intangible fixed assets	3,650	2,966	29,822
Net defined benefit asset (Note 10)	27,150	25,714	221,831
Deferred tax assets (Note 18)	518	580	4,232
Customers' liabilities for acceptances and guarantees (Notes 5 and 11)	7,579	8,619	61,924
Reserve for possible loan losses	(28,841)	(26,607)	(235,648)
Total assets	¥ 5,880,722	¥ 5,664,467	\$ 48,049,039
Liabilities:			
Deposits (Notes 7, 8 and 22)	¥ 4,575,045	¥ 4,456,765	\$ 37,380,872
Payables under securities lending transactions (Note 7)	201,847	184,714	1,649,211
Borrowed money (Notes 7, 9 and 22)	795,202	709,314	6,497,279
Foreign exchanges	197	272	1,609
Other liabilities (Note 9)	54,223	50,235	443,034
Net defined benefit liability (Note 10)	29	29	236
Reserve for reimbursement of deposits	547	626	4,469
Provision for contingent losses	388	389	3,170
Deferred tax liabilities (Note 18)	2,812	7,801	22,975
Acceptances and guarantees (Note 11)	7,579	8,619	61,924
Total liabilities	5,637,872	5,418,767	46,064,809
Net assets (Notes 12 and 13):			
Common stock	80,096	80,096	654,432
Capital surplus	1,722	2,835	14,069
Retained earnings	150,926	141,773	1,233,156
Treasury stock	(1,615)	(4,505)	(13,195)
Total shareholders' equity	231,130	220,200	1,888,471
Net unrealized gains (losses) on available-for-sale securities (Note 4)	1,787	14,848	14,600
Net deferred gains (losses) on hedging instruments	306	29	2,500
Remeasurements of defined benefit plans	7,811	8,862	63,820
Total accumulated other comprehensive income	9,906	23,740	80,937
Subscription rights to shares (Notes 13 and 14)	101	100	825
Non-controlling interests	1,712	1,658	13,988
Total net assets	242,850	245,699	1,984,230
Total liabilities and net assets	¥ 5,880,722	¥ 5,664,467	\$ 48,049,039

See accompanying notes.