

## Consolidated Balance Sheet

The Kiyo Bank, Ltd. and its consolidated subsidiaries

As of March 31, 2007 and 2006

	Millions of yen		Thousands of U.S. dollars
	2007	2006	2007
<b>Assets:</b>			
Cash and due from banks .....	¥ 60,183	¥ 107,662	\$ 509,816
Call loans and bills bought .....	95,525	60,411	809,197
Receivables under resale agreements .....	—	19,999	—
Pledged money for securities borrowing transactions .....	144,066	10,006	1,220,388
Commercial paper and other debt purchased .....	7,654	9,226	64,839
Trading account securities .....	12,913	1,326	109,388
Securities .....	821,836	773,526	6,961,765
Loans and bills discounted .....	2,103,444	1,774,761	17,818,253
Foreign exchanges .....	2,225	2,007	18,856
Other assets .....	18,829	24,614	159,509
Tangible fixed assets .....	40,300	—	341,382
Intangible fixed assets .....	2,428	—	20,570
Premises and equipment .....	—	36,423	—
Deferred tax assets .....	29,389	30,444	248,958
Customers' liabilities for acceptances and guarantees .....	28,297	41,761	239,712
Reserve for possible loan losses .....	(45,896)	(40,611)	(388,791)
<b>Total assets .....</b>	<b>¥3,321,200</b>	<b>¥2,851,561</b>	<b>\$28,133,842</b>

	Millions of yen		Thousands of U.S. dollars
	2007	2006	2007
<b>Liabilities:</b>			
Deposits .....	¥3,088,586	¥2,583,260	\$26,163,375
Deposits received for securities lending transactions .....	4,328	74,229	36,663
Borrowed money .....	22,495	22,525	190,558
Foreign exchanges .....	19	28	168
Bonds .....	16,000	13,000	135,536
Other liabilities .....	20,531	19,399	173,921
Accrued employees' severance and retirement benefits .....	3,089	4,548	26,171
Deferred tax liabilities .....	29	191	250
Deferred tax liabilities for land revaluation .....	282	—	2,390
Acceptances and guarantees .....	28,297	41,761	239,712
<b>Total liabilities .....</b>	<b>3,183,660</b>	<b>2,758,945</b>	<b>26,968,744</b>
<b>Net assets:</b>			
Preferred and common stock .....	80,096	—	678,498
Capital surplus .....	32,357	—	274,097
Retained earnings .....	18,234	—	154,468
<b>Total shareholders' equity .....</b>	<b>130,688</b>	<b>—</b>	<b>1,107,063</b>
Net unrealized gains on available-for-sale securities .....	5,145	—	43,586
Net deferred losses on hedging instruments .....	(3)	—	(26)
Land revaluation excess .....	416	—	3,526
<b>Total valuation and translation adjustments .....</b>	<b>5,558</b>	<b>—</b>	<b>47,086</b>
Minority interests .....	1,292	—	10,949
<b>Total net assets .....</b>	<b>137,539</b>	<b>—</b>	<b>1,165,098</b>
<b>Total liabilities and net assets .....</b>	<b>¥3,321,200</b>	<b>—</b>	<b>\$28,133,842</b>
Minority interests .....	—	1,225	—
<b>Shareholders' equity:</b>			
Preferred and common stock .....	—	64,346	—
Capital surplus .....	—	6,509	—
Retained earnings .....	—	16,921	—
Net unrealized gains on available-for-sale securities .....	—	3,611	—
<b>Total shareholders' equity .....</b>	<b>—</b>	<b>91,389</b>	<b>—</b>
<b>Total liabilities, minority interests and shareholders' equity .....</b>	<b>—</b>	<b>¥2,851,561</b>	<b>—</b>