

Consolidated Balance Sheets

The Kiyo Bank, Ltd. and its consolidated subsidiaries

As of March 31, 2008 and 2007

	Millions of yen		Thousands of U.S. dollars
	2008	2007	2008
Assets:			
Cash and due from banks	¥ 67,208	¥ 60,183	\$ 670,806
Call loans and bills bought	20,751	95,525	207,121
Pledged money for securities borrowing transactions	103,081	144,066	1,028,859
Commercial paper and other debt purchased	6,395	7,654	63,830
Trading account securities	2,860	12,913	28,550
Securities	923,906	821,836	9,221,540
Loans and bills discounted	2,264,622	2,103,444	22,603,282
Foreign exchanges	1,512	2,225	15,094
Other assets	47,730	18,829	476,402
Tangible fixed assets	40,246	40,300	401,702
Intangible fixed assets	3,542	2,428	35,357
Deferred tax assets	32,107	29,389	320,467
Customers' liabilities for acceptances and guarantees	25,355	28,297	253,072
Reserve for possible loan losses	(41,616)	(45,896)	(415,378)
Total assets	¥3,497,703	¥3,321,200	\$34,910,704
Liabilities:			
Deposits	¥3,234,400	¥3,088,586	\$32,282,667
Call money and bills sold	2,304	—	23,000
Deposits received for securities lending transactions	18,287	4,328	182,526
Borrowed money	22,466	22,495	224,234
Foreign exchanges	62	19	624
Bonds	16,000	16,000	159,696
Other liabilities	51,394	20,531	512,971
Accrued employees' severance and retirement benefits	1,621	3,089	16,186
Accrued directors' retirement benefits.....	84	—	840
Reserve for reimbursement of deposits	552	—	5,515
Provision for contingent loss	77	—	778
Deferred tax liabilities	—	29	—
Deferred tax liabilities for land revaluation.....	230	282	2,300
Acceptances and guarantees	25,355	28,297	253,072
Total liabilities	3,372,837	3,183,660	33,664,409
Net assets:			
Preferred and common stock	80,096	80,096	799,449
Capital surplus	32,357	32,357	322,958
Retained earnings	25,687	18,234	256,383
Total shareholders' equity	138,140	130,688	1,378,790
Net unrealized gains (losses) on available-for-sale securities ...	(14,814)	5,145	(147,865)
Net deferred losses on hedging instruments	(0)	(3)	(7)
Land revaluation excess	340	416	3,397
Total valuation and translation adjustments	(14,475)	5,558	(144,475)
Minority interests.....	1,200	1,292	11,980
Total net assets	124,866	137,539	1,246,295
Total liabilities and net assets	¥3,497,703	¥3,321,200	\$34,910,704