

Consolidated Balance Sheets
The Kiyo Bank, Ltd. and its consolidated subsidiaries
As of March 31, 2011 and 2010

	Millions of yen		Thousands of
	2011	2010	U.S. dollars
Assets:			
Cash and due from banks	¥ 116,185	¥ 61,889	\$ 1,397,296
Call loans and bills bought	172,972	85,808	2,080,244
Pledged money for securities borrowing transactions	-	20,877	-
Monetary claims bought	3,497	4,273	42,058
Trading account securities	4,119	5,328	49,540
Securities	876,237	945,794	10,538,033
Loans and bills discounted	2,498,564	2,445,529	30,048,887
Foreign exchanges	1,858	1,580	22,354
Other assets	31,160	27,719	374,749
Tangible fixed assets	34,496	34,507	414,866
Intangible fixed assets	8,530	10,158	102,586
Deferred tax assets	28,776	33,280	346,077
Customers' liabilities for acceptances and guarantees	16,405	18,315	197,297
Reserve for possible loan losses	(30,935)	(32,969)	(372,048)
Total assets	¥ 3,761,867	¥ 3,662,093	\$ 45,241,939
Liabilities:			
Deposits	3,450,922	3,405,787	41,502,372
Payable under securities lending transactions	52,168	27,145	627,399
Borrowed money	24,513	33,548	294,814
Foreign exchanges	38	21	458
Bonds	15,000	8,000	180,397
Other liabilities	51,444	26,057	618,693
Accrued employees' severance and retirement benefits	28	25	347
Accrued directors' retirement benefits	32	40	396
Reserve for reimbursement of deposits	636	590	7,655
Provision for contingent losses	384	404	4,626
Deferred tax liabilities for land revaluation	214	222	2,576
Acceptances and guarantees	16,405	18,315	197,297
Total liabilities	¥ 3,611,789	¥ 3,520,159	\$ 43,437,030
Net assets:			
Preferred and common stock	80,096	80,096	963,280
Capital surplus	32,357	32,357	389,143
Retained earnings	35,358	30,344	425,242
Total shareholders' equity	147,812	142,798	1,777,665
Net unrealized gains (losses) on available-for-sale securities	382	(2,407)	4,602
Net deferred gains (losses) on hedging instruments	219	(1)	2,641
Land revaluation excess	316	328	3,801
Total accumulated other comprehensive income	918	(2,080)	11,044
Minority interests	1,347	1,216	16,200
Total net assets	150,078	141,934	1,804,909
Total liabilities and net assets	¥ 3,761,867	¥ 3,662,093	\$ 45,241,939