

Consolidated Statements of Changes in Net Assets
The Kiyo Bank, Ltd. and its consolidated subsidiaries
Years ended March 31, 2012 and 2011

	Millions of yen		Thousands of U.S. dollars
	2012	2011	2012
Shareholders' equity			
Preferred and common stock:			
Balance at beginning of the year	¥ 80,096	¥ 80,096	\$ 974,531
Changes during the year	-	-	-
Balance at end of the year	80,096	80,096	974,531
Capital surplus:			
Balance at beginning of the year	32,357	32,357	393,688
Changes during the year	-	-	-
Balance at end of the year	32,357	32,357	393,688
Retained earnings:			
Balance at beginning of the year	35,358	30,344	430,209
Changes during the year:			
Cash dividends	(3,373)	(3,436)	(41,049)
Net income	9,265	8,438	112,736
Reversal of land revaluation excess	14	12	182
Total changes during the year	5,906	5,013	71,869
Balance at end of the year	41,265	35,358	502,078
Total shareholders' equity:			
Balance at beginning of the year	147,812	142,798	1,798,428
Changes during the year:			
Cash dividends	(3,373)	(3,436)	(41,049)
Net income	9,265	8,438	112,736
Reversal of land revaluation excess	14	12	182
Total changes during the year	5,906	5,013	71,869
Balance at end of the year	153,719	147,812	1,870,297
Accumulated other comprehensive income:			
Net unrealized gains (losses) on available-for-sale securities:			
Balance at beginning of the year	382	(2,407)	4,656
Changes during the year:			
Net changes in items other than shareholders' equity	12,242	2,789	148,954
Total changes during the year	12,242	2,789	148,954
Balance at end of the year	12,625	382	153,610
Net deferred gains (losses) on hedging instruments:			
Balance at beginning of the year	219	(1)	2,672
Changes during the year:			
Net changes in items other than shareholders' equity	(93)	221	(1,142)
Total changes during the year	(93)	221	(1,142)
Balance at end of the year	125	219	1,530
Land revaluation excess:			
Balance at beginning of the year	316	328	3,845
Changes during the year:			
Net changes in items other than shareholders' equity	10	(12)	130
Total changes during the year	10	(12)	130
Balance at end of the year	326	316	3,975
Total accumulated other comprehensive income			
Balance at beginning of the year	918	(2,080)	11,173
Changes during the year:			
Net changes in items other than shareholders' equity	12,159	2,999	147,942
Total changes during the year	12,159	2,999	147,942
Balance at end of the year	13,077	918	159,115
Minority interests			
Balance at beginning of the year	1,347	1,216	16,390
Changes during the year:			
Net changes in items other than shareholders' equity	95	130	1,161
Total changes during the year	95	130	1,161
Balance at end of the year	1,442	1,347	17,551
Total net assets			
Balance at beginning of the year	150,078	141,934	1,825,991
Changes during the year:			
Cash dividends	(3,373)	(3,436)	(41,049)
Net income	9,265	8,438	112,736
Reversal of land revaluation excess	14	12	182
Net changes in items other than shareholders' equity	12,254	3,129	149,103
Total changes during the year	18,161	8,143	220,972
Balance at end of the year	¥ 168,239	¥ 150,078	\$ 2,046,963