

Consolidated Balance Sheets
Kiyo Holdings, Inc. and its consolidated subsidiaries
As of March 31, 2013 and 2012

Thousands of U.S.
dollars (Note 1)

	Millions of yen (Note 1)			Thousands of U.S. dollars (Note 1)
	2013	2012		
Assets:				
Cash and due from banks (Notes 3 and 23)	¥ 188,043	¥ 84,887	\$	1,999,403
Call loans and bills bought (Note 23)	110,000	61,239		1,169,591
Monetary claims bought	941	2,830		10,012
Trading account securities (Note 4)	1,415	2,010		15,049
Securities (Notes 4, 7, 13 and 23)	984,649	1,069,148		10,469,424
Loans and bills discounted (Notes 5, 23 and 26)	2,575,933	2,539,253		27,388,979
Foreign exchange	2,103	1,865		22,364
Other assets (Note 7)	28,738	43,589		305,568
Tangible fixed assets (Note 6)	33,045	33,539		351,363
Intangible fixed assets	10,940	13,459		116,327
Deferred tax assets (Note 18)	5,592	17,053		59,458
Customers' liabilities for acceptances and guarantees (Notes 12 and 13)	13,467	15,389		143,190
Reserve for possible loan losses	(27,401)	(29,424)		(291,345)
Total assets	¥ 3,927,469	¥ 3,854,842	\$	41,759,383
Liabilities:				
Deposits (Notes 7, 8 and 23)	¥ 3,580,517	¥ 3,496,013	\$	38,070,365
Payables under securities lending transactions (Notes 7 and 23)	73,918	84,206		785,953
Borrowed money (Notes 9 and 23)	24,891	30,100		264,665
Foreign exchange	11	14		121
Bonds (Notes 10 and 23)	10,000	13,000		106,327
Other liabilities	32,900	31,994		349,818
Liability for employees' severance and retirement benefits (Note 11)	31	29		330
Accrued directors' retirement benefits	32	32		350
Reserve for reimbursement of deposits	732	700		7,789
Provision for contingent losses	362	327		3,850
Acceptances and guarantees (Notes 12 and 13)	13,467	15,389		143,190
Total liabilities	3,736,865	3,671,808		39,732,758
Net assets (Notes 14 and 15):				
Preferred and common stock	58,350	58,350		620,415
Capital surplus	47,947	64,605		509,811
Retained earnings	61,165	45,748		650,352
Less treasury stock, at cost	(1,657)	(847)		(17,623)
Total shareholders' equity	165,805	167,856		1,762,955
Net unrealized gains on available-for-sale securities (Note 4)	22,514	12,802		239,387
Net deferred gains (losses) on hedging instruments	(134)	125		(1,432)
Total accumulated other comprehensive income	22,379	12,928		237,955
Minority interests	2,418	2,249		25,715
Total net assets	190,604	183,034		2,026,625
Total liabilities and net assets	¥ 3,927,469	¥ 3,854,842	\$	41,759,383

See accompanying notes.