

Consolidated Balance Sheets
The Kiyo Bank, Ltd. and its consolidated subsidiaries
As of March 31, 2017 and 2016

	Millions of yen		Thousands of U.S. dollars (Note 1)	
	2017	2016	2017	
Assets:				
Cash and due from banks (Note 3)	¥ 671,707	¥ 465,655	\$ 5,987,227	
Monetary claims bought (Note 4)	799	799	7,121	
Trading account securities (Note 4)	123	243	1,096	
Securities (Notes 4, 7, 12, 23 and 24)	1,305,660	1,172,316	11,637,935	
Loans and bills discounted (Notes 5, 22, 23 and 26)	2,812,871	2,731,037	25,072,386	
Foreign exchange	2,156	2,872	19,217	
Other assets (Note 7)	39,140	31,623	348,872	
Tangible fixed assets (Note 6)	36,224	36,843	322,880	
Intangible fixed assets	5,262	5,295	46,902	
Net defined benefit asset (Note 11)	12,769	13,710	113,815	
Deferred tax assets (Note 19)	777	937	6,925	
Customers' liabilities for acceptances and guarantees (Note 12)	9,062	10,062	80,773	
Reserve for possible loan losses	(26,095)	(25,062)	(232,596)	
Total assets	¥ 4,870,459	¥ 4,446,335	\$ 43,412,594	
Liabilities:				
Deposits (Notes 7, 8 and 23)	¥ 3,941,679	¥ 3,919,081	\$ 35,133,960	
Call money and bills sold (Note 23)	208,500	-	1,858,454	
Payables under securities lending transactions (Notes 7 and 23)	180,206	93,367	1,606,257	
Borrowed money (Notes 7, 9 and 23)	245,410	146,475	2,187,449	
Foreign exchange	25	22	222	
Bonds (Notes 10 and 23)	10,000	13,000	89,134	
Other liabilities	50,018	38,896	445,832	
Net defined benefit liability (Note 11)	20	22	178	
Accrued directors' retirement benefits	32	32	285	
Reserve for reimbursement of deposits	1,133	1,121	10,098	
Provision for contingent losses	497	556	4,429	
Deferred tax liabilities (Note 19)	5,895	8,845	52,544	
Acceptances and guarantees (Note 12)	9,062	10,062	80,773	
Total liabilities	4,652,481	4,231,483	41,469,658	
Net assets (Notes 13 and 14):				
Common stock	80,096	80,096	713,931	
Capital surplus	2,311	6,941	20,598	
Retained earnings	100,802	92,260	898,493	
Treasury stock	(881)	(4,406)	(7,852)	
Total shareholders' equity	182,328	174,891	1,625,171	
Net unrealized gains on available-for-sale securities (Note 4)	27,186	30,995	242,321	
Net deferred gains (losses) on hedging instruments	(46)	-	(410)	
Accumulated adjustments for retirement benefits	5,133	5,758	45,752	
Total accumulated other comprehensive income	32,273	36,754	287,663	
Subscription rights to shares (Notes 14 and 15)	52	21	463	
Non-controlling interests	3,323	3,184	29,619	
Total net assets	217,978	214,851	1,942,936	
Total liabilities and net assets	¥ 4,870,459	¥ 4,446,335	\$ 43,412,594	

See accompanying notes.