

Consolidated Balance Sheets
The Kiyo Bank, Ltd. and its consolidated subsidiaries
As of March 31, 2019 and 2018

	Millions of yen		Thousands of U.S.
	2019	2018	dollars (Note 1)
Assets:			
Cash and due from banks (Notes 3 and 23)	¥ 568,124	¥ 621,370	\$ 5,118,695
Monetary claims bought (Note 4)	799	799	7,198
Trading account securities (Note 4)	36	89	324
Securities (Notes 4, 7, 12, 23 and 24)	967,308	1,111,261	8,715,271
Loans and bills discounted (Notes 5, 22, 23, 24 and 27)	2,959,342	2,868,779	26,663,140
Foreign exchanges	2,798	3,981	25,209
Other assets (Note 7)	44,838	27,988	403,982
Tangible fixed assets (Note 6)	34,471	35,036	310,577
Intangible fixed assets	3,300	4,268	29,732
Net defined benefit asset (Note 11)	17,877	14,530	161,068
Deferred tax assets (Note 19)	647	622	5,829
Customers' liabilities for acceptances and guarantees (Note 12)	9,509	8,588	85,674
Reserve for possible loan losses	(23,713)	(24,569)	(213,649)
Total assets	¥ 4,585,341	¥ 4,672,748	\$ 41,313,100
Liabilities:			
Deposits (Notes 7, 8 and 23)	¥ 3,989,131	¥ 3,941,821	\$ 35,941,355
Payables under repurchase agreements (Note 7)	-	17,520	-
Payables under securities lending transactions (Notes 7 and 23)	82,004	159,277	738,841
Borrowed money (Notes 7, 9 and 23)	229,466	262,581	2,067,447
Foreign exchanges	194	29	1,747
Bonds (Notes 10 and 23)	-	10,000	-
Other liabilities	30,310	33,879	273,087
Net defined benefit liability (Note 11)	25	21	225
Reserve for directors' retirement benefits	30	30	270
Reserve for reimbursement of deposits	1,042	1,139	9,388
Provision for contingent losses	436	444	3,928
Deferred tax liabilities (Note 19)	9,221	8,122	83,079
Acceptances and guarantees (Note 12)	9,509	8,588	85,674
Total liabilities	4,351,372	4,443,455	39,205,081
Net assets (Notes 13 and 14):			
Common stock	80,096	80,096	721,650
Capital surplus	3,075	2,310	27,705
Retained earnings	119,264	110,074	1,074,547
Treasury stock	(3,434)	(1,521)	(30,939)
Total shareholders' equity	199,001	190,960	1,792,963
Net unrealized gains (losses) on available-for-sale securities (Note 4)	26,830	29,300	241,733
Net deferred gains (losses) on hedging instruments	(552)	(33)	(4,973)
Remeasurements of defined benefit plans	6,094	5,500	54,905
Total accumulated other comprehensive income	32,371	34,767	291,656
Subscription rights to shares (Notes 14 and 15)	106	81	955
Non-controlling interests	2,487	3,483	22,407
Total net assets	233,968	229,292	2,108,009
Total liabilities and net assets	¥ 4,585,341	¥ 4,672,748	\$ 41,313,100

See accompanying notes.