

Consolidated Balance Sheets
The Kiyo Bank, Ltd. and its consolidated subsidiaries
As of March 31, 2020 and 2019

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2020	2019	2020
Assets:			
Cash and due from banks (Notes 3 and 22)	¥ 507,968	¥ 568,124	\$ 4,667,536
Monetary claims bought (Note 4)	688	799	6,321
Trading account securities (Note 4)	45	36	413
Securities (Notes 4, 7, 11, 22 and 23)	1,056,793	967,308	9,710,493
Loans and bills discounted (Notes 5, 21, 22, 23 and 25)	3,072,120	2,959,342	28,228,613
Foreign exchanges	3,726	2,798	34,236
Other assets (Note 7)	48,796	44,838	448,369
Tangible fixed assets (Note 6)	34,678	34,471	318,643
Intangible fixed assets	3,886	3,300	31,112
Net defined benefit asset (Note 10)	13,510	17,877	124,138
Deferred tax assets (Note 18)	597	647	5,485
Customers' liabilities for acceptances and guarantees (Note 11)	8,845	9,509	81,273
Reserve for possible loan losses	(22,991)	(23,713)	(211,256)
Total assets	¥ 4,728,166	¥ 4,585,341	\$ 43,445,428
Liabilities:			
Deposits (Notes 7, 8 and 22)	¥ 4,037,503	¥ 3,989,131	\$ 37,099,173
Payables under securities lending transactions (Notes 7 and 22)	161,505	82,004	1,484,011
Borrowed money (Notes 7, 9 and 22)	249,051	229,466	2,288,440
Foreign exchanges	217	194	1,993
Other liabilities	48,012	30,310	441,165
Net defined benefit liability (Note 10)	28	25	257
Reserve for directors' retirement benefits	30	30	275
Reserve for reimbursement of deposits	791	1,042	7,268
Provision for contingent losses	408	436	3,748
Deferred tax liabilities (Note 18)	1,515	9,221	13,920
Acceptances and guarantees (Note 11)	8,845	9,509	81,273
Total liabilities	4,507,910	4,351,372	41,421,574
Net assets (Notes 12 and 13):			
Common stock	80,096	80,096	735,973
Capital surplus	3,074	3,075	28,245
Retained earnings	130,571	119,264	1,199,770
Treasury stock	(3,983)	(3,434)	(36,598)
Total shareholders' equity	209,759	199,001	1,927,400
Net unrealized gains (losses) on available-for-sale securities (Note 4)	6,299	26,830	57,879
Net deferred gains (losses) on hedging instruments	(7)	(552)	(64)
Remeasurements of defined benefit plans	1,510	6,094	13,874
Total accumulated other comprehensive income	7,802	32,371	71,689
Subscription rights to shares (Notes 13 and 14)	130	106	1,194
Non-controlling interests	2,564	2,487	23,559
Total net assets	220,256	233,968	2,023,853
Total liabilities and net assets	¥ 4,728,166	¥ 4,585,341	\$ 43,445,428

See accompanying notes.