

Consolidated Balance Sheets
The Kiyo Bank, Ltd. and its consolidated subsidiaries
As of March 31, 2021 and 2020

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2021	2020	2021
Assets:			
Cash and due from banks (Notes 3 and 22)	¥ 1,216,774	¥ 507,968	\$ 10,990,642
Monetary claims bought (Note 4)	38	688	343
Trading account securities (Note 4)	54	45	487
Securities (Notes 4, 7, 11, 22 and 23)	1,077,055	1,056,793	9,728,615
Loans and bills discounted (Notes 5, 7, 21, 22, 23 and 25)	3,271,208	3,072,120	29,547,538
Foreign exchanges	2,540	3,726	22,942
Other assets (Note 7)	51,243	48,796	462,857
Tangible fixed assets (Note 6)	34,277	34,678	309,610
Intangible fixed assets	2,966	3,386	26,790
Net defined benefit asset (Note 10)	25,714	13,510	232,264
Deferred tax assets (Note 18)	580	597	5,238
Customers' liabilities for acceptances and guarantees (Note 11)	8,619	8,845	77,852
Reserve for possible loan losses	(26,607)	(22,991)	(240,330)
Total assets	¥ 5,664,467	¥ 4,728,166	\$ 51,164,908
Liabilities:			
Deposits (Notes 7, 8 and 22)	¥ 4,456,765	¥ 4,037,503	\$ 40,256,209
Payables under securities lending transactions (Notes 7 and 22)	184,714	161,505	1,668,449
Borrowed money (Notes 7, 9 and 22)	709,314	249,051	6,406,955
Foreign exchanges	272	217	2,456
Other liabilities	50,235	48,012	453,753
Net defined benefit liability (Note 10)	29	28	261
Reserve for directors' retirement benefits	-	30	-
Reserve for reimbursement of deposits	626	791	5,654
Provision for contingent losses	389	408	3,513
Deferred tax liabilities (Note 18)	7,801	1,515	70,463
Acceptances and guarantees (Note 11)	8,619	8,845	77,852
Total liabilities	5,418,767	4,507,910	48,945,596
Net assets (Notes 12 and 13):			
Common stock	80,096	80,096	723,475
Capital surplus	2,835	3,074	25,607
Retained earnings	141,773	130,571	1,280,579
Treasury stock	(4,505)	(3,983)	(40,691)
Total shareholders' equity	220,200	209,759	1,988,980
Net unrealized gains (losses) on available-for-sale securities (Note 4)	14,848	6,299	134,116
Net deferred gains (losses) on hedging instruments	29	(7)	261
Remeasurements of defined benefit plans	8,862	1,510	80,046
Total accumulated other comprehensive income	23,740	7,802	214,434
Subscription rights to shares (Notes 13 and 14)	100	130	903
Non-controlling interests	1,658	2,564	14,976
Total net assets	245,699	220,256	2,219,302
Total liabilities and net assets	¥ 5,664,467	¥ 4,728,166	\$ 51,164,908

See accompanying notes.