

Consolidated Balance Sheets
The Kiyo Bank, Ltd. and its consolidated subsidiaries
As of March 31, 2023 and 2022

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2023	2022	2023
Assets:			
Cash and due from banks (Note 3)	¥ 1,001,855	¥ 1,375,103	\$ 7,502,845
Monetary claims bought	0	0	0
Trading account securities (Note 4)	28	46	209
Money held in trust (Note 4)	9,229	9,783	69,115
Securities (Notes 4, 5, 7, 11, 22 and 23)	717,828	982,230	5,375,780
Loans and bills discounted (Notes 5, 7, 21, 22, 23 and 26)	3,593,177	3,409,994	26,909,136
Foreign exchanges (Note 5)	2,652	2,740	19,860
Other assets (Notes 5 and 7)	112,813	56,633	844,851
Tangible fixed assets (Note 6)	33,820	34,131	253,276
Intangible fixed assets	4,176	3,650	31,273
Net defined benefit asset (Note 10)	23,585	27,150	176,626
Deferred tax assets (Note 18)	5,280	518	39,541
Customers' liabilities for acceptances and guarantees (Notes 5 and 11)	7,142	7,579	53,486
Reserve for possible loan losses	(28,257)	(28,841)	(211,615)
Total assets	¥ 5,483,332	¥ 5,880,722	\$ 41,064,419
Liabilities:			
Deposits (Notes 7, 8 and 22)	¥ 4,592,242	¥ 4,575,045	\$ 34,391,088
Payables under securities lending transactions (Note 7)	64,102	201,847	480,056
Borrowed money (Notes 7, 9 and 22)	530,312	795,202	3,971,482
Foreign exchanges	284	197	2,126
Other liabilities (Note 9)	64,433	54,223	482,535
Net defined benefit liability (Note 10)	27	29	202
Reserve for reimbursement of deposits	405	547	3,033
Provision for contingent losses	337	388	2,523
Deferred tax liabilities (Note 18)	251	2,812	1,879
Acceptances and guarantees (Note 11)	7,142	7,579	53,486
Total liabilities	5,259,539	5,637,872	39,388,444
Net assets (Notes 12 and 13):			
Common stock	80,096	80,096	599,835
Capital surplus	1,722	1,722	12,895
Retained earnings	150,853	150,926	1,129,731
Treasury stock	(3,081)	(1,615)	(23,073)
Total shareholders' equity	229,591	231,130	1,719,396
Net unrealized gains (losses) on available-for-sale securities (Note 4)	(11,554)	1,787	(86,527)
Net deferred gains (losses) on hedging instruments	448	306	3,355
Remeasurements of defined benefit plans	3,455	7,811	25,874
Total accumulated other comprehensive income (loss)	(7,650)	9,906	(57,290)
Subscription rights to shares (Notes 13 and 14)	78	101	584
Non-controlling interests	1,774	1,712	13,285
Total net assets	223,792	242,850	1,675,967
Total liabilities and net assets	¥ 5,483,332	¥ 5,880,722	\$ 41,064,419

See accompanying notes.