

Consolidated Balance Sheets
The Kiyo Bank, Ltd. and its consolidated subsidiaries
As of March 31, 2024 and 2023

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2024	2023	2024
Assets:			
Cash and due from banks (Note 3)	¥ 983,679	¥ 1,001,855	\$ 6,496,790
Monetary claims bought	0	0	0
Trading account securities (Note 4)	-	28	-
Money held in trust (Note 4)	8,872	9,229	58,595
Securities (Notes 4, 5, 7, 11, 22 and 23)	882,430	717,828	5,828,082
Loans and bills discounted (Notes 5, 7, 21, 22, 23 and 27)	3,832,494	3,593,177	25,312,026
Foreign exchanges (Note 5)	3,317	2,652	21,907
Other assets (Notes 5 and 7)	65,489	112,813	432,527
Tangible fixed assets (Note 6)	34,362	33,820	226,946
Intangible fixed assets	4,522	4,176	29,865
Net defined benefit asset (Note 10)	31,058	23,585	205,125
Deferred tax assets (Note 18)	4,394	5,280	29,020
Customers' liabilities for acceptances and guarantees (Notes 5 and 11)	6,987	7,142	46,146
Reserve for possible loan losses	(26,231)	(28,257)	(173,244)
Total assets	¥ 5,831,379	¥ 5,483,332	\$ 38,513,829
Liabilities:			
Deposits (Notes 7, 8 and 22)	¥ 4,684,682	¥ 4,592,242	\$ 30,940,373
Securities sold under repurchase agreements (Note 7)	4,309	-	28,459
Payables under securities lending transactions (Note 7)	52,724	64,102	348,220
Borrowed money (Notes 7, 9 and 22)	803,279	530,312	5,305,323
Foreign exchanges	213	284	1,406
Other liabilities (Note 9)	40,213	64,433	265,590
Net defined benefit liability (Note 10)	26	27	171
Reserve for reimbursement of deposits	226	405	1,492
Provision for contingent losses	384	337	2,536
Deferred tax liabilities (Note 18)	217	251	1,433
Acceptances and guarantees (Note 11)	6,987	7,142	46,146
Total liabilities	5,593,266	5,259,539	36,941,192
Net assets (Notes 12 and 13):			
Common stock	80,096	80,096	529,000
Capital surplus	2,495	1,722	16,478
Retained earnings	162,918	150,853	1,076,005
Treasury stock	(2,630)	(3,081)	(17,370)
Total shareholders' equity	242,879	229,591	1,604,114
Net unrealized gains (losses) on available-for-sale securities (Note 4)	(13,406)	(11,554)	(88,541)
Net deferred gains (losses) on hedging instruments	306	448	2,021
Remeasurements of defined benefit plans	7,290	3,455	48,147
Total accumulated other comprehensive income (loss)	(5,808)	(7,650)	(38,359)
Subscription rights to shares (Notes 13 and 14)	78	78	515
Non-controlling interests	964	1,774	6,366
Total net assets	238,113	223,792	1,572,637
Total liabilities and net assets	¥ 5,831,379	¥ 5,483,332	\$ 38,513,829

See accompanying notes.