

# Kitakyushu Bank Financial Statements

## ■ NONCONSOLIDATED BALANCE SHEETS (UNAUDITED)

March 31, 2014 and 2013

ASSETS		Millions of yen	Millions of yen	Thousands of U.S. dollars
		2014	2013	2014
Assets	Cash and due from banks	¥ 78,810	¥ 23,489	\$ 765,740
	Call loans and bills purchased	5,151	11,395	50,049
	Securities	22,694	18,689	220,501
	Loans and bills discounted	804,664	765,524	7,818,344
	Foreign exchanges	3,338	3,383	32,433
	Other assets	18,113	21,762	175,992
	Tangible fixed assets	18,128	17,813	176,137
	Intangible fixed assets	1,796	2,111	17,450
	Prepaid pension cost	890	—	8,647
	Deferred tax assets	1,865	3,953	18,121
	Customers' liabilities for acceptances and guarantees	8,070	5,745	78,410
	Allowance for loan losses	(16,868)	(17,346)	(163,894)
	<b>Total assets</b>	<b>¥ 946,651</b>	<b>¥ 856,518</b>	<b>\$ 9,197,930</b>

## LIABILITIES AND NET ASSETS (SHAREHOLDERS' EQUITY)

Liabilities:	Deposits	¥ 829,939	¥ 727,200	\$ 8,063,923
	Call money and bills sold	71	16,803	690
	Borrowed money	316	379	3,070
	Foreign exchanges	86	23	836
	Other liabilities	18,140	19,956	176,253
	Provision for bonuses	340	316	3,304
	Provision for retirement benefits	988	1,001	9,600
	Provision for reimbursement of deposits	42	30	408
	Deferred tax liabilities for land revaluation	4,038	4,054	39,234
	Acceptances and guarantees	8,070	5,745	78,410
	<b>Total liabilities</b>	<b>862,030</b>	<b>775,507</b>	<b>8,375,728</b>
	Net assets:	Capital stock	10,000	10,000
Retained earnings		62,133	60,933	603,702
<b>Total shareholders' equity</b>		<b>72,133</b>	<b>70,933</b>	<b>700,865</b>
Net unrealized gains on securities		5,240	2,801	50,913
Revaluation reserve for land		7,248	7,277	70,424
<b>Total valuation and translation adjustments</b>		<b>12,488</b>	<b>10,078</b>	<b>121,337</b>
<b>Total net assets</b>		<b>84,621</b>	<b>81,011</b>	<b>822,202</b>
<b>Total liabilities, and net assets</b>	<b>¥ 946,651</b>	<b>¥ 856,518</b>	<b>\$ 9,197,930</b>	

**NONCONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)**      Years ended March 31, 2014 and 2013

	Millions of yen	Millions of yen	Thousands of U.S. dollars
	2014	2013	2014
<b>Income</b>			
Interest income:			
Interest on loans and discounts	¥ 10,406	¥ 10,520	\$ 101,108
Interest and dividends on securities	273	290	2,653
Other interest income	67	106	651
Fees and commissions	1,421	1,232	13,807
Other ordinary income	274	173	2,662
Other income	377	460	3,662
<b>Total income</b>	<b>12,818</b>	<b>12,781</b>	<b>124,543</b>

<b>Expenses</b>			
Interest expense:			
Interest on deposits	963	930	9,357
Interest on borrowings and rediscounts	4	36	39
Other interest expense	15	16	146
Fees and commissions payments	569	515	5,529
Other operating expenses	1	1	10
General and administrative expenses	9,133	9,157	88,739
Impairment losses	—	161	—
Other expenses	54	46	523
<b>Total expenses</b>	<b>10,739</b>	<b>10,862</b>	<b>104,343</b>
<b>Income before income taxes and minority interests</b>	<b>2,079</b>	<b>1,919</b>	<b>20,200</b>
Income taxes:			
Current	237	(102)	2,303
Deferred	671	803	6,519
<b>Net income</b>	<b>¥ 1,171</b>	<b>¥ 1,218</b>	<b>\$ 11,378</b>

Amounts per share of common stock:	Yen	Yen	U.S. dollars
	2014	2013	2014
Net income	¥1,170,940.85	¥1,218,074.95	\$ 11,377.19