

# INTERIM CONSOLIDATED BALANCE SHEETS

The Iyo Bank, Ltd. and Its consolidated subsidiaries  
As of September 30, 2021 and 2020

	Millions of yen		Thousands of U.S. dollars
	2021	2020	2021
<b>ASSETS</b>			
Cash and due from banks	¥ 1,589,967	¥ 1,282,559	\$ 14,206,281
Receivables under resale agreements	—	69,046	—
Monetary claims purchased	6,152	6,986	54,967
Trading account securities	577	717	5,155
Money held in trust	7,557	8,233	67,521
Securities	1,767,460	1,839,219	15,792,172
Loans and bills discounted	4,937,061	4,851,440	44,112,410
Reserve for loan losses	(37,851)	(29,453)	(338,196)
Foreign exchange	12,936	37,254	115,582
Lease receivables and investment assets	30,573	32,818	273,168
Other assets	86,898	123,515	776,429
Tangible fixed assets	72,718	72,035	649,731
Intangible fixed assets	8,833	7,751	78,922
Net defined benefit asset	34,201	19,864	305,584
Customers' liabilities for acceptances and guarantees	29,658	26,675	264,992
Deferred tax assets	200	194	1,786
Total assets	¥ 8,546,947	¥ 8,348,860	\$ 76,366,574
<b>LIABILITIES AND NET ASSETS</b>			
<b>Liabilities</b>			
Deposits	¥ 6,577,588	¥ 6,160,914	\$ 58,770,443
Call money and bills sold	54,476	88,464	486,740
Payables under repurchase agreements	134,235	216,091	1,199,383
Payables under securities lending transactions	121,014	163,019	1,081,254
Borrowed money	711,177	791,302	6,354,333
Foreign exchanges	971	210	8,675
Borrowed money from trust account	254	15	2,269
Other liabilities	51,518	86,953	460,310
Accrued employees' bonuses	1,654	1,658	14,778
Net defined benefit liability	11,200	12,287	100,071
Reserve for losses on repayments of dormant bank accounts	1,421	2,084	12,696
Reserve for contingent losses	791	584	7,067
Reserve for share-based payments	320	225	2,859
Reserve under the special laws	3	2	26
Deferred tax liabilities	87,281	77,032	779,851
Deferred taxes on revaluation excess	9,564	9,607	85,453
Acceptances and guarantees	29,658	26,675	264,992
Total liabilities	¥ 7,793,133	¥ 7,637,126	\$ 69,631,281
<b>Net Assets</b>			
Common stock			
Authorized—600,000,000 shares			
Issued—323,775,366 shares as of September 30, 2021	¥ 20,948	¥ 20,948	\$ 187,169
Capital surplus	20,359	20,352	181,906
Retained earnings	459,375	444,931	4,104,494
Treasury stock	(4,940)	(5,045)	(44,138)
Total stockholders' equity	495,742	481,187	4,429,431
Net unrealized holding gains(losses) on securities	225,002	205,071	2,010,382
Net deferred gains (losses) on derivatives under hedge accounting	(1,604)	(1,092)	(14,331)
Land revaluation excess	19,156	19,245	171,157
Remeasurements of defined benefit plans	7,578	(794)	67,709
Total accumulated other comprehensive income	250,133	222,430	2,234,926
Stock acquisition rights	208	273	1,858
Noncontrolling interests	7,728	7,842	69,049
Total net assets	753,813	711,733	6,735,284
Total liabilities and net assets	¥ 8,546,947	¥ 8,348,860	\$ 76,366,574

**Note:** (1) Japanese yen figures are expressed with amounts under one million omitted. Accordingly figures may not add up to sums.  
(2) U.S. dollar amounts represent translation of Japanese yen at the exchange rate of ¥111.92 to U.S. \$1.00 on September 30, 2021.