

**Financial Statements**

**For the Year Ended March 31, 2010**

**THE JOYO BANK, LTD.**

Table of Contents

A. CONSOLIDATED FINANCIAL INFORMATION

1. Consolidated Balance Sheets	1
2. Consolidated statements of income	3
3. Consolidated Statements of Changes in Net Assets	4
4. Consolidated Statements of Cash Flows	6

B. NON-CONSOLIDATED FINANCIAL INFORMATION

1. Non-Consolidated Balance Sheets	8
2. Non-Consolidated Statements of Income	1 1
3. Non-Consolidated Statements of Changes in Net Assets	1 3

(Note)

Information presented herein has been extracted from the original material, solely for the convenience of the readers outside Japan.

The amounts presented herein have not been audited.

## CONSOLIDATED FINANCIAL INFORMATION

## 1. Consolidated Balance Sheet

(Millions of yen)

	As of Mar.31,2009	As of Mar.31,2010
<b>Assets</b>		
Cash and due from banks	179,030	173,240
Call loans and bills bought	26,729	22,915
Monetary claims bought	54,063	46,009
Trading assets	9,578	3,766
Securities	1,975,080	2,151,554
Loans and bills discounted	4,911,988	4,808,134
Foreign exchanges	1,316	2,708
Lease receivables and investment assets	31,742	29,005
Other assets	70,500	70,595
Tangible fixed assets	97,394	95,961
Buildings, net	32,691	31,880
Land	56,617	56,884
Construction in progress	1,042	1,186
Other tangible fixed assets	7,043	6,008
Intangible fixed assets	7,124	7,476
Software	4,120	2,622
Other intangible fixed assets	3,003	4,853
Deferred tax assets	57,654	21,702
Customers' liabilities for acceptances and guarantees	28,552	22,875
Allowance for loan losses	△36,422	△39,201
Allowance for investment loss	△48	△35
Total assets	7,414,285	7,416,708
<b>Liabilities</b>		
Deposits	6,547,452	6,664,706
Negotiable certificates of deposit	99,360	20,900
Call money and bills sold	111,947	—
Payables under securities lending transactions	73,649	26,034
Trading liabilities	270	371
Borrowed money	80,885	119,490
Foreign exchanges	185	625
Bonds payable	15,000	15,000
Borrowed money from trust account	14	18
Other liabilities	57,282	93,531
Provision for directors' bonuses	—	37
Provision for retirement benefits	4,219	4,840
Provision for directors' retirement benefits	742	22
Provision for reimbursement of deposits	1,333	1,458
Provision for point card certificates	102	102
Provision for loss on interest repayment	8	7
Provision for contingent loss	1,623	1,991
Reserves under the special laws	0	0
Deferred tax liabilities for land revaluation	14,007	13,984
Negative goodwill	2,765	2,607
Acceptances and guarantees	28,552	22,875
Total liabilities	7,039,404	6,988,606

(Millions of yen)

	As of Mar.31,2009	As of Mar.31,2010
Net assets		
Capital stock	85,113	85,113
Capital surplus	58,574	58,574
Retained earnings	254,154	261,752
Treasury stock	△26,804	△26,845
Total shareholders' equity	371,036	378,594
Valuation difference on available-for-sale securities	△6,397	38,805
Deferred gains or losses on hedges	△1,868	△1,938
Revaluation reserve for land	10,739	11,000
Total valuation and translation adjustments	2,474	47,868
Subscription rights to shares	—	21
Minority interests	1,369	1,617
Total net assets	374,881	428,101
Total liabilities and net assets	7,414,285	7,416,708

## 2. Consolidated Statement of Income

	(Millions of yen)	
	For FY 2008 ended Mar.31,2009	For FY 2009 ended Mar.31,2010
Ordinary income	193,394	161,359
Interest income	130,243	114,394
Interest on loans and discounts	97,043	89,853
Interest and dividends on securities	31,371	23,294
Interest on call loans and bills bought	409	165
Interest on receivables under securities borrowing transactions	0	—
Interest on deposits with banks	695	548
Other interest income	722	531
Trust fees	22	23
Fees and commissions	23,194	22,381
Trading income	580	669
Other ordinary income	3,914	3,566
Other income	35,438	20,324
Ordinary expenses	191,398	141,050
Interest expenses	25,137	12,159
Interest on deposits	15,992	9,367
Interest on negotiable certificates of deposit	509	196
Interest on call money and bills sold	1,651	57
Interest on payables under securities lending transactions	791	87
Interest on borrowings and rediscounts	985	857
Interest on bonds	333	334
Other interest expenses	4,873	1,258
Fees and commissions payments	6,806	6,793
Other ordinary expenses	42,631	4,637
General and administrative expenses	74,589	73,819
Other expenses	42,233	43,640
Provision of allowance for loan losses	2,190	8,592
Other	40,042	35,048
Ordinary income	1,995	20,308
Extraordinary income	2,423	2,228
Gain on disposal of noncurrent assets	47	—
Recoveries of written-off claims	2,357	2,228
Other	18	—
Extraordinary loss	1,539	511
Loss on disposal of noncurrent assets	736	429
Impairment loss	23	81
Transfer to reserve for financial products transaction liabilities	0	0
Other	779	—
Income before income taxes and minority interests	2,879	22,025
Income taxes-current	2,725	1,594
Refund of income taxes	—	△ 96
Income taxes-deferred	△ 5,177	6,229
Total income taxes	△ 2,451	7,727
Minority interests in income	153	246
Net income	5,178	14,051

## 3. Consolidated Statements of Changes in Net Asset

	(Millions of yen)	
	For FY 2008 ended Mar.31,2009	For FY 2009 ended Mar.31,2010
Shareholders' equity		
Capital stock		
Balance at the end of previous period	85,113	85,113
Changes of items during the period		
Total changes of items during the period	—	—
Balance at the end of current period	85,113	85,113
Capital surplus		
Balance at the end of previous period	58,574	58,574
Changes of items during the period		
Total changes of items during the period	—	—
Balance at the end of current period	58,574	58,574
Retained earnings		
Balance at the end of previous period	255,255	254,154
Changes of items during the period		
Dividends from surplus	△6,262	△6,183
Net income	5,178	14,051
Disposal of treasury stock	△96	△8
Reversal of revaluation reserve for land	79	△260
Total changes of items during the period	△1,101	7,598
Balance at the end of current period	254,154	261,752
Treasury stock		
Balance at the end of previous period	△21,671	△26,804
Changes of items during the period		
Purchase of treasury stock	△5,602	△71
Disposal of treasury stock	468	30
Total changes of items during the period	△5,133	△40
Balance at the end of current period	△26,804	△26,845
Total shareholders' equity		
Balance at the end of previous period	377,271	371,036
Changes of items during the period		
Dividends from surplus	△6,262	△6,183
Net income	5,178	14,051
Purchase of treasury stock	△5,602	△71
Disposal of treasury stock	371	21
Reversal of revaluation reserve for land	79	△260
Total changes of items during the period	△6,235	7,558
Balance at the end of current period	371,036	378,594
Valuation and translation adjustments		
Valuation difference on available-for-sale securities		
Balance at the end of previous period	43,833	△6,397
Changes of items during the period		
Net changes of items other than shareholders' equity	△50,230	45,202
Total changes of items during the period	△50,230	45,202
Balance at the end of current period	△6,397	38,805

(Millions of yen)

	For FY 2008 ended Mar.31,2009	For FY 2009 ended Mar.31,2010
Deferred gains or losses on hedges		
Balance at the end of previous period	△1,130	△1,868
Changes of items during the period		
Net changes of items other than shareholders' equity	△737	△70
Total changes of items during the period	△737	△70
Balance at the end of current period	△1,868	△1,938
Revaluation reserve for land		
Balance at the end of previous period	10,819	10,739
Changes of items during the period		
Net changes of items other than shareholders' equity	△79	260
Total changes of items during the period	△79	260
Balance at the end of current period	10,739	11,000
Total valuation and translation adjustments		
Balance at the end of previous period	53,521	2,474
Changes of items during the period		
Net changes of items other than shareholders' equity	△51,047	45,393
Total changes of items during the period	△51,047	45,393
Balance at the end of current period	2,474	47,868
Subscription rights to shares		
Balance at the end of previous period	—	—
Changes of items during the period		
Net changes of items other than shareholders' equity	—	21
Total changes of items during the period	—	21
Balance at the end of current period	—	21
Minority interests		
Balance at the end of previous period	1,222	1,369
Changes of items during the period		
Net changes of items other than shareholders' equity	147	247
Total changes of items during the period	147	247
Balance at the end of current period	1,369	1,617
Total net assets		
Balance at the end of previous period	432,016	374,881
Changes of items during the period		
Dividends from surplus	△6,262	△6,183
Net income	5,178	14,051
Purchase of treasury stock	△5,602	△71
Disposal of treasury stock	371	21
Reversal of revaluation reserve for land	79	△260
Net changes of items other than shareholders' equity	△50,899	45,662
Total changes of items during the period	△57,135	53,220
Balance at the end of current period	374,881	428,101

## 4. Consolidated Statement of Cash Flows

	(Millions of yen)	
	For FY 2008 ended Mar.31,2009	For FY 2009 ended Mar.31,2010
Net cash provided by (used in) operating activities		
Income before income taxes and minority interests	2,879	22,025
Depreciation and amortization	5,129	6,206
Impairment loss	23	81
Amortization of negative goodwill	△158	△158
Increase (decrease) in allowance for loan losses	△2,457	2,779
Increase (decrease) in allowance for investment loss	△0	△12
Increase (decrease) in provision for directors' retirement benefits	92	△719
Increase (decrease) in provision for reimbursement of deposits	110	124
Increase (decrease) in provision for point card certificates	△58	0
Increase (decrease) in provision for contingent loss	530	367
Increase (decrease) in provision for loss on interest repayment	0	△1
Increase (decrease) in provision for directors' bonuses	—	37
Increase (decrease) in provision for retirement benefits	45	620
Gain on fund management	△132,976	△118,253
Financing expenses	25,137	12,159
Loss (gain) related to securities	33,926	9,562
Loss (gain) on money held in trust	54	—
Foreign exchange losses (gains)	23,225	4,288
Loss (gain) on disposal of noncurrent assets	689	429
Net decrease (increase) in trading assets	16,485	5,812
Net increase (decrease) in trading liabilities	66	101
Decrease (increase) in lease investment assets	484	2,737
Net decrease (increase) in loans and bills discounted	△276,771	103,853
Net increase (decrease) in deposit	207,332	117,254
Net increase (decrease) in negotiable certificates of deposit	53,949	△78,460
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	9,440	38,605
Net decrease (increase) in deposit (excluding cash)	△2,953	△17,960
Net decrease (increase) in call loans	△11,181	11,868
Net increase (decrease) in call money	△50,735	△111,947
Net increase (decrease) in payables under securities lending transactions	△92,580	△47,615
Net decrease (increase) in foreign exchanges—assets	△278	△1,392
Net increase (decrease) in foreign exchanges—liabilities	△118	440
Net increase (decrease) in borrowed money from trust account	△2	3
Proceeds from fund management	133,648	119,277
Payments for finance	△24,271	△12,597
Other, net	△21,651	11,781
Subtotal	△102,943	81,300
Income taxes paid	△9,993	△637
Net cash provided by (used in) operating activities	△112,937	80,662



	(Millions of yen)	
	For FY 2008 ended Mar.31,2009	For FY 2009 ended Mar.31,2010
Net cash provided by (used in) investing activities		
Purchase of securities	△530,475	△487,758
Proceeds from sales of securities	380,243	174,314
Proceeds from redemption of securities	320,424	221,425
Increase in money held in trust	△25,000	—
Decrease in money held in trust	28,500	—
Purchase of tangible fixed assets	△9,386	△3,943
Proceeds from sales of tangible fixed assets	190	48
Purchase of intangible fixed assets	△224	△2,256
Net cash provided by (used in) investing activities	164,271	△98,170
Net cash provided by (used in) financing activities		
Cash dividends paid	△6,262	△6,183
Cash dividends paid to minority shareholders	△0	△0
Purchase of treasury stock	△5,602	△71
Proceeds from sales of treasury stock	371	21
Net cash provided by (used in) financing activities	△11,493	△6,232
Effect of exchange rate change on cash and cash equivalents	△15	△9
Net increase (decrease) in cash and cash equivalents	39,825	△23,750
Cash and cash equivalents at beginning of period	113,725	153,550
Cash and cash equivalents at end of period	153,550	129,800

## B. NON-CONSOLIDATED FINANCIAL INFORMATION

## 1. Non-Consolidated Balance Sheet

(Millions of yen)

	As of Mar.31,2009	As of Mar.31,2010
<b>Assets</b>		
Cash and due from banks	178,906	173,157
Cash	64,010	61,355
Due from banks	114,895	111,802
Call loans	26,729	22,915
Monetary claims bought	54,063	46,009
Trading assets	9,578	3,766
Trading account securities	2,106	3,146
Derivatives of trading securities	1	2
Trading-related financial derivatives	476	617
Other trading assets	6,994	—
Securities	1,980,906	2,156,889
Government bonds	788,617	1,028,805
Local government bonds	397,326	386,679
Corporate bonds	400,381	374,973
Stocks	151,478	188,661
Other securities	243,102	177,769
Loans and bills discounted	4,945,900	4,839,087
Bills discounted	33,834	22,729
Loans on bills	477,721	437,542
Loans on deeds	3,812,996	3,786,540
Overdrafts	621,347	592,275
Foreign exchanges	1,316	2,708
Due from foreign banks (our accounts)	957	2,416
Foreign bills bought	17	40
Foreign bills receivable	340	251
Other assets	59,888	59,455
Domestic exchange settlement account, debit	64	112
Prepaid expenses	1,331	1,961
Accrued income	10,871	9,503
Initial margins of futures markets	160	160
Variation margins of futures markets	—	0
Derivatives other than for trading-assets	24,534	21,924
Other	22,926	25,794
Tangible fixed assets	86,198	86,138
Buildings, net	30,570	28,981
Land	50,699	50,991
Lease assets, net	987	1,750
Construction in progress	96	1,186
Other tangible fixed assets	3,843	3,228
Intangible fixed assets	6,871	7,562
Software	4,120	2,622
Lease assets	189	891
Other intangible fixed assets	2,560	4,048
Deferred tax assets	53,398	16,973
Customers' liabilities for acceptances and guarantees	28,552	22,875
Allowance for loan losses	△30,423	△33,150
Allowance for investment loss	△48	△35
<b>Total assets</b>	<b>7,401,837</b>	<b>7,404,353</b>

(Millions of yen)

As of Mar.31,2009 As of Mar.31,2010

	As of Mar.31,2009	As of Mar.31,2010
Liabilities		
Deposits	6,562,737	6,681,175
Current deposits	128,046	128,637
Ordinary deposits	3,416,808	3,547,763
Saving deposits	50,651	49,259
Deposits at notice	51,265	9,762
Time deposits	2,779,603	2,805,757
Other deposits	136,362	139,995
Negotiable certificates of deposit	104,040	24,500
Call money	111,947	—
Payables under securities lending transactions	73,649	26,034
Trading liabilities	270	371
Trading-related financial derivatives	270	371
Borrowed money	74,000	113,700
Borrowings from other banks	74,000	113,700
Foreign exchanges	185	625
Foreign bills sold	147	597
Foreign bills payable	37	28
Bonds payable	15,000	15,000
Borrowed money from trust account	14	18
Other liabilities	40,688	77,005
Domestic exchange settlement account, credit	44	26
Income taxes payable	172	540
Accrued expenses	12,108	12,313
Unearned revenue	3,293	3,035
Deposits received from employees	1,417	1,436
Variation margins of futures markets	0	2
Derivatives other than for trading-liabilities	6,723	6,773
Lease obligations	1,181	2,648
Other	15,746	50,228
Provision for directors' bonuses	—	37
Provision for retirement benefits	3,853	4,436
Provision for directors' retirement benefits	721	—
Provision for reimbursement of deposits	1,333	1,458
Provision for point card certificates	70	80
Provision for contingent loss	1,623	1,991
Deferred tax liabilities for land revaluation	12,867	12,844
Acceptances and guarantees	28,552	22,875
Total liabilities	7,031,557	6,982,156

(Millions of yen)

As of Mar.31,2009 As of Mar.31,2010

	As of Mar.31,2009	As of Mar.31,2010
Net assets		
Capital stock	85,113	85,113
Capital surplus	58,574	58,574
Legal capital surplus	58,574	58,574
Retained earnings	253,940	260,483
Legal retained earnings	55,317	55,317
Other retained earnings	198,623	205,166
Reserve for advanced depreciation of noncurrent	254	254
General reserve	188,432	190,432
Retained earnings brought forward	9,936	14,479
Treasury stock	△28,032	△28,073
Total shareholders' equity	369,595	376,096
Valuation difference on available-for-sale securities	△6,500	38,703
Deferred gains or losses on hedges	△1,868	△1,938
Revaluation reserve for land	9,052	9,313
Total valuation and translation adjustments	684	46,079
Subscription rights to shares	—	21
Total net assets	370,279	422,197
Total liabilities and net assets	7,401,837	7,404,353

## 2. Non-Consolidated Statement of Income

	(Millions of yen)	
	For FY 2008 ended Mar.31,2009	For FY2009 ended Mar.31,2010
Ordinary income	172,939	141,699
Interest income	130,649	114,620
Interest on loans and discounts	97,311	90,052
Interest and dividends on securities	31,470	23,282
Interest on call loans	409	165
Interest on receivables under securities borrowing transactions	0	—
Interest on deposits with banks	694	548
Other interest income	762	571
Trust fees	22	23
Fees and commissions	20,297	19,333
Fees and commissions on domestic and foreign exchanges	6,823	6,551
Other fees and commissions	13,473	12,782
Trading income	558	361
Gains on trading account securities transactions	225	204
Income from trading-related financial derivatives transactions	104	151
Other trading income	228	5
Other ordinary income	3,913	3,559
Gains on foreign exchange transactions	872	456
Gains on sales of bonds	2,703	2,817
Income from derivatives other than for trading or hedging	336	252
Other	1	31
Other income	17,498	3,800
Gain on sales of stocks and other securities	15,468	1,782
Gain on money held in trust	3	—
Other	2,025	2,018
Ordinary expenses	171,501	123,170
Interest expenses	25,076	12,092
Interest on deposits	16,045	9,399
Interest on negotiable certificates of deposit	526	206
Interest on call money	1,651	57
Interest on payables under securities lending transactions	791	87
Interest on borrowings and rediscounts	985	857
Interest on bonds	333	334
Interest on interest swaps	4,726	1,132
Other interest expenses	16	16
Fees and commissions payments	7,606	7,600
Fees and commissions on domestic and foreign exchanges	1,344	1,274
Other fees and commissions	6,261	6,325
Other ordinary expenses	42,631	4,637
Loss on sales of bonds	9,122	3,577
Loss on devaluation of bonds	33,508	1,060
General and administrative expenses	74,033	73,007
Other expenses	22,154	25,831
Provision of allowance for loan losses	1,671	8,281
Provision for contingent loss	1,083	1,090
Provision for reimbursement of deposits	317	329
Provision for point card certificates	38	54
Written-off of loans	11,904	9,852
Losses on sales of stocks and other securities	25	3,167
Losses on devaluation of stocks and other securities	6,183	1,932
Loss on money held in trust	58	—
Other	872	1,123
Ordinary income	1,437	18,528

(Millions of yen)

	For FY 2008 ended Mar.31,2009	For FY 2009 ended Mar.31,2010
Extraordinary income	2,083	1,978
Gain on disposal of noncurrent assets	47	—
Recoveries of written-off claims	2,036	1,978
Extraordinary loss	1,453	492
Loss on disposal of noncurrent assets	650	410
Impairment loss	23	81
Other	779	—
Income before income taxes	2,067	20,013
Income taxes-current	2,142	418
Refund of income taxes	—	△96
Income taxes-deferred	△5,127	6,696
Total income taxes	△2,984	7,018
Net income	5,051	12,994

## 3. Non-Consolidated Statements of Changes in Net Asset

	(Millions of yen)	
	For FY 2008 ended Mar.31,2009	For FY 2009 ended Mar.31,2010
Shareholders' equity		
Capital stock		
Balance at the end of previous period	85,113	85,113
Changes of items during the period		
Total changes of items during the period	—	—
Balance at the end of current period	85,113	85,113
Capital surplus		
Legal capital surplus		
Balance at the end of previous period	58,574	58,574
Changes of items during the period		
Total changes of items during the period	—	—
Balance at the end of current period	58,574	58,574
Total capital surplus		
Balance at the end of previous period	58,574	58,574
Changes of items during the period		
Total changes of items during the period	—	—
Balance at the end of current period	58,574	58,574
Retained earnings		
Legal retained earnings		
Balance at the end of previous period	55,317	55,317
Changes of items during the period		
Total changes of items during the period	—	—
Balance at the end of current period	55,317	55,317
Other retained earnings		
Reserve for advanced depreciation of noncurrent assets		
Balance at the end of previous period	115	254
Changes of items during the period		
Provision of reserve for advanced depreciation of noncurrent assets	140	3
Reversal of reserve for advanced depreciation of noncurrent assets	△1	△3
Total changes of items during the period	139	0
Balance at the end of current period	254	254
Reserve for special account for advanced depreciation of noncurrent assets		
Balance at the end of previous period	140	—
Changes of items during the period		
Provision of reserve for advanced depreciation of noncurrent assets	△140	—
Total changes of items during the period	△140	—
Balance at the end of current period	—	—

	(Millions of yen)	
	For FY 2008 ended Mar.31,2009	For FY 2009 ended Mar.31,2010
General reserve		
Balance at the end of previous period	185,432	188,432
Changes of items during the period		
Provision of general reserve	3,000	2,000
Total changes of items during the period	3,000	2,000
Balance at the end of current period	188,432	190,432
Retained earnings brought forward		
Balance at the end of previous period	14,163	9,936
Changes of items during the period		
Dividends from surplus	△ 6,262	△ 6,183
Net income	5,051	12,994
Provision of reserve for advanced depreciation of noncurrent assets	—	△ 3
Reversal of reserve for advanced depreciation of noncurrent assets	1	3
Provision of general reserve	△ 3,000	△ 2,000
Disposal of treasury stock	△ 96	△ 8
Reversal of revaluation reserve for land	79	△ 260
Total changes of items during the period	△ 4,226	4,542
Balance at the end of current period	9,936	14,479
Total retained earnings		
Balance at the end of previous period	255,169	253,940
Changes of items during the period		
Dividends from surplus	△ 6,262	△ 6,183
Net income	5,051	12,994
Provision of reserve for advanced depreciation of noncurrent assets	—	—
Reversal of reserve for advanced depreciation of noncurrent assets	—	—
Provision of general reserve	—	—
Disposal of treasury stock	△ 96	△ 8
Reversal of revaluation reserve for land	79	△ 260
Total changes of items during the period	△ 1,228	6,542
Balance at the end of current period	253,940	260,483
Treasury stock		
Balance at the end of previous period	△ 22,899	△ 28,032
Changes of items during the period		
Purchase of treasury stock	△ 5,602	△ 71
Disposal of treasury stock	468	30
Total changes of items during the period	△ 5,133	△ 40
Balance at the end of current period	△ 28,032	△ 28,073
Total shareholders' equity		
Balance at the end of previous period	375,957	369,595
Changes of items during the period		
Dividends from surplus	△ 6,262	△ 6,183
Net income	5,051	12,994
Purchase of treasury stock	△ 5,602	△ 71
Disposal of treasury stock	371	21
Reversal of revaluation reserve for land	79	△ 260
Total changes of items during the period	△ 6,362	6,501
Balance at the end of current period	369,595	376,096



	(Millions of yen)	
	For FY 2008 ended Mar.31,2009	For FY2009 ended Mar.31,2010
Valuation and translation adjustments		
Valuation difference on available-for-sale securities		
Balance at the end of previous period	43,704	△ 6,500
Changes of items during the period		
Net changes of items other than shareholders' equity	△ 50,204	45,203
Total changes of items during the period	△ 50,204	45,203
Balance at the end of current period	△ 6,500	38,703
Deferred gains or losses on hedges		
Balance at the end of previous period	△ 1,130	△ 1,868
Changes of items during the period		
Net changes of items other than shareholders' equity	△ 737	△ 70
Total changes of items during the period	△ 737	△ 70
Balance at the end of current period	△ 1,868	△ 1,938
Revaluation reserve for land		
Balance at the end of previous period	9,132	9,052
Changes of items during the period		
Net changes of items other than shareholders' equity	△ 79	260
Total changes of items during the period	△ 79	260
Balance at the end of current period	9,052	9,313
Total valuation and translation adjustments		
Balance at the end of previous period	51,705	684
Changes of items during the period		
Net changes of items other than shareholders' equity	△ 51,020	45,394
Total changes of items during the period	△ 51,020	45,394
Balance at the end of current period	684	46,079
Subscription rights to shares		
Balance at the end of previous period	—	—
Changes of items during the period		
Net changes of items other than shareholders' equity	—	21
Total changes of items during the period	—	21
Balance at the end of current period	—	21
Total net assets		
Balance at the end of previous period	427,662	370,279
Changes of items during the period		
Dividends from surplus	△ 6,262	△ 6,183
Net income	5,051	12,994
Purchase of treasury stock	△ 5,602	△ 71
Disposal of treasury stock	371	21
Reversal of revaluation reserve for land	79	△ 260
Net changes of items other than shareholders' equity	△ 51,020	45,415
Total changes of items during the period	△ 57,382	51,917
Balance at the end of current period	370,279	422,197