

Consolidated Statements of Income

The Kiyo Bank, Ltd. and its consolidated subsidiaries
Years ended March 31, 2009 and 2008

	Millions of yen		Thousands of U.S. dollars
	2009	2008	2009
Income:			
Interest income:			
Interest on loans and discounts	¥51,200	¥49,699	\$521,234
Interest and dividends on securities	13,116	12,477	133,531
Other interest income	551	1,377	5,610
Fees and commissions	12,282	13,080	125,035
Other operating income	6,933	7,101	70,586
Other income	6,491	6,336	66,086
Total income.....	90,576	90,072	922,082
Expenses:			
Interest expenses:			
Interest on deposits	10,365	9,609	105,522
Interest on borrowings	724	685	7,381
Interest on payables under securities lending transactions	29	368	304
Other interest expenses	547	785	5,576
Fees and commissions	3,917	3,998	39,882
Other operating expenses.....	16,807	6,154	171,106
General and administrative expenses.....	37,176	37,198	378,465
Other expenses.....	23,200	22,212	236,184
Total expenses.....	92,770	81,013	944,420
Income (loss) before income taxes and minority interests	(2,194)	9,058	(22,338)
Income taxes:			
Current	490	579	4,996
Deferred	(5,982)	(1,251)	(60,903)
Minority interests in net loss.....	14	34	150
Net income	¥ 3,312	¥ 9,765	\$ 33,719
		Yen	U.S. dollars
Net income per share:			
Basic.....	¥3.72	¥13.45	\$0.038
Diluted	—	—	—