

Consolidated Statements of Income  
The Kiyo Bank, Ltd. and its consolidated subsidiaries  
Years ended March 31, 2010 and 2009

	Millions of yen		Thousands of
	2010	2009	U.S. dollars
<b>Income</b>			
Interest income:			
Interest on loans and bills discounted	¥ 48,084	¥ 51,200	\$ 516,814
Interest and dividends on securities	13,016	13,116	139,902
Other interest income	284	551	3,059
Fees and commissions	10,720	12,282	115,230
Other operating income	7,805	6,933	83,889
Other income	6,105	6,491	65,626
<b>Total income</b>	<b>86,017</b>	<b>90,576</b>	<b>924,520</b>
<b>Expenses</b>			
Interest expenses:			
Interest on deposits	9,052	10,365	97,301
Interest on borrowings	781	724	8,403
Interest on payables under securities lending transactions	40	29	432
Other interest expenses	441	547	4,749
Fees and commissions	3,885	3,917	41,764
Other operating expenses	3,336	16,807	35,862
General and administrative expenses	38,338	37,176	412,061
Other expenses	19,696	23,200	211,698
<b>Total expenses</b>	<b>75,573</b>	<b>92,770</b>	<b>812,270</b>
<b>Income (loss) before income taxes and minority interests</b>	<b>10,443</b>	<b>(2,194)</b>	<b>112,250</b>
<b>Income taxes:</b>			
Current	502	490	5,397
Deferred	2,282	(5,982)	24,536
<b>Total income taxes</b>	<b>2,784</b>	<b>(5,491)</b>	<b>29,933</b>
<b>Minority interests in net income (loss)</b>	<b>57</b>	<b>(14)</b>	<b>622</b>
<b>Net income</b>	<b>¥ 7,600</b>	<b>¥ 3,312</b>	<b>\$ 81,695</b>
Yen			
U.S. dollars			
<b>Net income per share:</b>			
Basic	¥ 10.22	¥ 3.72	\$ 0.11