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

Millions of ym U.S. dollars 2010 2000 2010 Cash flows from operating activities: 2010 2000 2010 Income (loss) before income taxes and minority interests ¥ 10.443 ¥ (2.194) \$ 112,250 Impairment loss on fixed assets 7 4.15 82 Amorization of negative goodwill (21) - (232) Decrease in accrued directors' retirement benefits (430) (1.164) (4,632) Decrease in accrued directors' retirement benefits (31) (11) (340) Decrease in accrued directors' retirement benefits (31) (11) (340) Interest income (61,388) (658,973) Interest income (51,388) (21,282) (366) 110,883 (300) 578 Interest income (51,388) (51,201) (3,401) 114,843 (21,202,089) Interest income (51,386) (51,21) (3,401) (21,404) (21,202,089) Interest income (51,386) (51,436) (51,436) (51,436) (51,436) (51,420,472) (22,162,10) <td< th=""><th>Years ended March 31, 2010 and 2009</th><th></th><th></th><th>Thousands of</th></td<>	Years ended March 31, 2010 and 2009			Thousands of
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