

Consolidated Income Statements
The Kiyo Bank, Ltd. and its consolidated subsidiaries
Years ended March 31, 2012 and 2011

	Millions of yen		Thousands of
	2012	2011	U.S. dollars
Income			
Interest income:			
Interest on loans and bills discounted	¥ 45,561	¥ 45,915	\$ 554,348
Interest and dividends on securities	13,406	14,915	163,121
Other interest income	304	243	3,707
Fees and commissions	11,348	10,616	138,081
Other operating income	7,733	11,214	94,089
Other income	4,715	3,513	57,379
Total income	83,071	86,420	1,010,725
Expenses			
Interest expense:			
Interest on deposits	5,754	7,590	70,011
Interest on borrowings	597	806	7,270
Interest on payables under securities lending transactions	240	160	2,929
Other interest expense	419	289	5,107
Fees and commissions	3,900	3,857	47,463
Other operating expenses	6,034	7,857	73,423
General and administrative expenses	39,188	40,325	476,803
Other expenses	9,362	11,840	113,914
Total expenses	65,498	72,728	796,920
Income before income taxes and minority interests	17,572	13,691	213,805
Income taxes:			
Current	364	604	4,430
Deferred	7,860	4,518	95,642
Total income taxes	8,224	5,123	100,072
Net income before minority interests	9,347	8,568	113,733
Minority interests in net income	81	130	997
Net income	¥ 9,265	¥ 8,438	\$ 112,736
		Yen	U.S. dollars
Net income per share:			
Basic	¥ 12.85	¥ 11.56	\$ 0.156