

Consolidated Income Statements
The Kiyo Bank, Ltd. and its consolidated subsidiaries
Years ended March 31, 2013 and 2012

	Millions of yen		Thousands of
	2013	2012	U.S. dollars
Income			
Interest income:			
Interest on loans and bills discounted	¥ 43,677	¥ 45,561	\$ 464,410
Interest and dividends on securities	12,258	13,406	130,346
Other interest income	329	304	3,505
Fees and commissions	11,314	11,348	120,308
Other operating income	14,011	7,733	148,983
Other income	3,372	4,715	35,863
Total income	84,966	83,071	903,415
Expenses			
Interest expense:			
Interest on deposits	4,296	5,754	45,688
Interest on borrowings	609	597	6,483
Interest on payables under securities lending transactions	299	240	3,187
Other interest expense	301	419	3,209
Fees and commissions	3,986	3,900	42,392
Other operating expenses	4,049	6,034	43,061
General and administrative expenses	37,882	39,188	402,786
Other expenses	4,723	9,362	50,224
Total expenses	56,150	65,498	597,030
Income before income taxes and minority interests	28,815	17,572	306,385
Income taxes:			
Current	1,619	364	17,222
Deferred	7,164	7,860	76,177
Total income taxes	8,784	8,224	93,399
Net income before minority interests	20,031	9,347	212,986
Minority interests in net income	124	81	1,322
Net income	¥ 19,906	¥ 9,265	\$ 211,664
		Yen	U.S. dollars
Net income per share:			
Basic	¥ 29.11	¥ 12.85	\$ 0.310