

Consolidated Income Statements
 Kiyo Holdings, Inc. and its consolidated subsidiaries
 Years ended March 31, 2013 and 2012

	Millions of yen (Note 1)		Thousands of U.S. dollars (Note 1)
	2013	2012	2013
Income:			
Interest income:			
Interest on loans and bills discounted	¥ 43,677	¥ 45,561	\$ 464,410
Interest and dividends on securities	12,308	13,438	130,877
Other interest income	329	304	3,505
Fees and commissions	11,307	11,336	120,225
Other operating income	16,274	10,517	173,038
Other income (Note 16)	3,311	4,664	35,212
Total income	87,209	85,824	927,267
Expenses:			
Interest expense:			
Interest on deposits	4,295	5,753	45,676
Interest on borrowings	616	607	6,550
Interest on payables under securities lending transactions	299	240	3,187
Other interest expense	301	419	3,209
Fees and commissions	3,988	3,901	42,407
Other operating expenses	5,688	8,035	60,488
General and administrative expenses	40,117	41,442	426,554
Other expenses (Note 17)	4,749	9,369	50,497
Total expenses	60,057	69,769	638,568
Income before income taxes and minority interests	27,152	16,054	288,699
Income taxes (Note 18):			
Current	1,683	458	17,897
Deferred	7,189	7,866	76,448
Total income taxes	8,873	8,325	94,345
Net income before minority interests	18,279	7,729	194,354
Minority interests in net income	153	127	1,632
Net income	¥ 18,125	¥ 7,602	\$ 192,722
U.S. dollars (Note 1)			
Yen			
Net income per share (Note 20):			
Basic	¥ 24.31	¥ 9.67	\$ 0.258
Diluted	19.49	7.56	0.207

See accompanying notes.