

Consolidated Income Statements  
The Kiyo Bank, Ltd. and its consolidated subsidiaries  
Years ended March 31, 2014 and 2013

	Millions of yen		Thousands of
	2014	2013	U.S. dollars
<b>Income</b>			
Interest income:			
Interest on loans and bills discounted	¥ 41,292	¥ 43,677	\$ 401,204
Interest and dividends on securities	11,647	12,258	113,165
Other interest income	372	329	3,614
Fees and commissions	11,403	11,314	110,794
Other operating income	8,475	14,011	82,345
Other income (Note 15)	3,170	3,372	30,800
<b>Total income</b>	<b>76,362</b>	<b>84,966</b>	<b>741,954</b>
<b>Expenses</b>			
Interest expense:			
Interest on deposits	3,112	4,296	30,237
Interest on payables under securities lending transactions	173	299	1,680
Interest on borrowings	593	609	5,761
Other interest expense	362	301	3,517
Fees and commissions	4,048	3,986	39,331
Other operating expenses	5,376	4,049	52,234
General and administrative expenses	40,988	37,882	398,251
Provision for possible loan losses	2,014	-	19,568
Other expenses (Note 16)	5,137	4,723	49,912
<b>Total expenses</b>	<b>61,808</b>	<b>56,150</b>	<b>600,544</b>
<b>Income before income taxes and minority interests</b>	<b>14,553</b>	<b>28,815</b>	<b>141,401</b>
<b>Income taxes (Note 17):</b>			
Current	1,147	1,619	11,144
Deferred	2,800	7,164	27,205
<b>Total income taxes</b>	<b>3,948</b>	<b>8,784</b>	<b>38,359</b>
<b>Net income before minority interests</b>	<b>10,604</b>	<b>20,031</b>	<b>103,031</b>
<b>Minority interests in net income</b>	<b>117</b>	<b>124</b>	<b>1,136</b>
<b>Net income</b>	<b>¥ 10,487</b>	<b>¥ 19,906</b>	<b>\$ 101,894</b>
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		Yen	U.S. dollars
<b>Per share of common stock:</b>			
Net income - basic (Note 20)	¥ 150.23	¥ 291.06	\$ 1.45
Dividends (Note 14)	¥ 30.00	¥ 4.00	\$ 0.29