

Consolidated Income Statements
The Kiyo Bank, Ltd. and its consolidated subsidiaries
Years ended March 31, 2015 and 2014

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2015	2014	2015
Income			
Interest income:			
Interest on loans and bills discounted	¥ 39,137	¥ 41,292	\$ 325,680
Interest and dividends on securities	13,037	11,647	108,487
Other interest income	408	372	3,395
Fees and commissions	11,579	11,403	96,355
Other operating income	6,369	8,475	52,999
Other income (Note 15)	3,753	3,170	31,230
Total income	74,286	76,362	618,174
Expenses			
Interest expense:			
Interest on deposits	2,899	3,112	24,124
Interest on payables under securities lending transactions	236	173	1,963
Interest on borrowings	475	593	3,952
Other interest expense	432	362	3,594
Fees and commissions	4,175	4,048	34,742
Other operating expenses	4,917	5,376	40,917
General and administrative expenses	41,462	40,988	345,027
Provision for possible loan losses	234	2,014	1,947
Other expenses (Note 16)	4,403	5,137	36,639
Total expenses	59,237	61,808	492,943
Income before income taxes and minority interests	15,049	14,553	125,230
Income taxes (Note 17):			
Current	405	1,147	3,370
Deferred	3,223	2,800	26,820
Total income taxes	3,629	3,948	30,198
Net income before minority interests	11,419	10,604	95,023
Minority interests in net income	148	117	1,231
Net income	¥ 11,270	¥ 10,487	\$ 93,783
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		Yen	U.S. dollars
Per share of common stock:			
Net income - basic (Note 20)	¥ 156.55	¥ 150.23	\$ 1.30
Dividends (Note 14)	¥ 35.00	¥ 30.00	\$ 0.29

See accompanying notes.