

Consolidated Income Statements  
The Kiyo Bank, Ltd. and its consolidated subsidiaries  
Years ended March 31, 2016 and 2015

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2016	2015	2016
<b>Income</b>			
Interest income:			
Interest on loans and bills discounted	¥ 37,004	¥ 39,137	\$ 328,399
Interest and dividends on securities	14,125	13,037	125,354
Other interest income	475	408	4,215
Fees and commissions	12,356	11,579	109,655
Other operating income	10,156	6,369	90,131
Other income (Note 16)	7,518	3,753	66,719
<b>Total income</b>	<b>81,636</b>	<b>74,286</b>	<b>724,494</b>
<b>Expenses</b>			
Interest expense:			
Interest on deposits	3,211	2,899	28,496
Interest on payables under securities lending transactions	479	236	4,250
Interest on borrowings	243	475	2,156
Other interest expense	315	432	2,795
Fees and commissions	4,270	4,175	37,894
Other operating expenses	5,447	4,917	48,340
General and administrative expenses (Note 17)	40,228	41,462	357,011
Provision for possible loan losses	471	234	4,179
Other expenses (Note 18)	5,842	4,403	51,845
<b>Total expenses</b>	<b>60,509</b>	<b>59,237</b>	<b>536,998</b>
<b>Profit before income taxes</b>	<b>21,126</b>	<b>15,049</b>	<b>187,486</b>
<b>Income taxes (Note 19):</b>			
Current	542	405	4,810
Deferred	3,425	3,223	30,395
<b>Total income taxes</b>	<b>3,967</b>	<b>3,629</b>	<b>35,205</b>
<b>Profit</b>	<b>17,158</b>	<b>11,419</b>	<b>152,271</b>
<b>Profit attributable to non-controlling interests</b>	<b>135</b>	<b>148</b>	<b>1,198</b>
<b>Profit attributable to owners of parent</b>	<b>¥ 17,023</b>	<b>¥ 11,270</b>	<b>\$ 151,073</b>
		Yen	U.S. dollars
<b>Per share of common stock:</b>			
Basic earnings per share (Note 21)	¥ 239.62	¥ 156.55	\$ 2.12
Diluted earnings per share (Note 21)	239.57	-	2.12
Dividends (Note 14)	35.00	35.00	0.31

See accompanying notes.