

Consolidated Income Statements
The Kiyo Bank, Ltd. and its consolidated subsidiaries
Years ended March 31, 2018 and 2017

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2018	2017	2018
Income			
Interest income:			
Interest on loans and bills discounted	¥ 32,800	¥ 34,179	\$ 308,734
Interest and dividends on securities	14,138	14,005	133,076
Other interest income	459	506	4,320
Fees and commissions	13,238	13,023	124,604
Other operating income	6,739	8,149	63,431
Other income (Note 16)	6,896	5,638	64,909
Total income	74,273	75,502	699,105
Expenses			
Interest expenses:			
Interest on deposits	1,256	2,344	11,822
Interest on payables under securities lending transactions	1,286	947	12,104
Interest on borrowings	91	126	856
Other interest expenses	142	86	1,336
Fees and commissions payments	4,333	4,250	40,785
Other operating expenses	7,305	8,655	68,759
General and administrative expenses (Note 17)	38,126	39,482	358,866
Provision for possible loan losses	267	2,022	2,513
Other expenses (Note 18)	4,378	4,333	41,208
Total expenses	57,189	62,249	538,300
Profit before income taxes	17,084	13,252	160,805
Income taxes (Note 19):			
Current	3,963	1,361	37,302
Deferred	1,246	734	11,728
Total income taxes	5,209	2,096	49,030
Profit	11,874	11,156	111,765
Profit attributable to non-controlling interests	152	127	1,430
Profit attributable to owners of parent	¥ 11,722	¥ 11,028	\$ 110,335
		Yen	U.S. dollars
Per share of common stock:			
Basic earnings per share (Note 21)	¥ 168.82	¥ 157.77	\$ 1.58
Diluted earnings per share (Note 21)	168.70	157.70	1.58
Dividends (Note 14)	35.00	35.00	0.32

See accompanying notes.