

Consolidated Income Statements  
The Kiyo Bank, Ltd. and its consolidated subsidiaries  
Years ended March 31, 2019 and 2018

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2019	2018	2019
<b>Income</b>			
Interest income:			
Interest on loans and bills discounted	¥ 32,509	¥ 32,800	\$ 292,900
Interest and dividends on securities	12,475	14,138	112,397
Other interest income	417	459	3,757
Fees and commissions	13,445	13,238	121,137
Other operating income	7,843	6,739	70,664
Other income (Note 16)	7,674	6,896	69,141
<b>Total income</b>	<b>74,366</b>	<b>74,273</b>	<b>670,024</b>
<b>Expenses</b>			
Interest expenses:			
Interest on deposits	863	1,256	7,775
Interest on payables under securities lending transactions	658	1,286	5,928
Interest on borrowings	66	91	594
Other interest expenses	410	142	3,694
Fees and commissions payments	4,559	4,333	41,075
Other operating expenses	8,420	7,305	75,862
General and administrative expenses (Note 17)	35,787	38,126	322,434
Provision for possible loan losses	463	267	4,171
Other expenses (Note 18)	5,264	4,378	47,427
<b>Total expenses</b>	<b>56,493</b>	<b>57,189</b>	<b>508,991</b>
<b>Profit before income taxes</b>	<b>17,873</b>	<b>17,084</b>	<b>161,032</b>
<b>Income taxes (Note 19):</b>			
Current	4,540	3,963	40,904
Deferred	1,585	1,246	14,280
<b>Total income taxes</b>	<b>6,125</b>	<b>5,209</b>	<b>55,185</b>
<b>Profit</b>	<b>11,747</b>	<b>11,874</b>	<b>105,838</b>
<b>Profit attributable to non-controlling interests</b>	<b>127</b>	<b>152</b>	<b>1,144</b>
<b>Profit attributable to owners of parent</b>	<b>¥ 11,620</b>	<b>¥ 11,722</b>	<b>\$ 104,694</b>
		Yen	U.S. dollars
<b>Per share of common stock:</b>			
Basic earnings per share (Note 21)	¥ 168.80	¥ 168.82	\$ 1.52
Diluted earnings per share (Note 21)	168.64	168.70	1.51
Dividends (Note 14)	35.00	35.00	0.31

See accompanying notes.