

Consolidated Statements of Income
The Kiyo Bank, Ltd. and its consolidated subsidiaries
Years ended March 31, 2011 and 2010

	Millions of yen		Thousands of
	2011	2010	U.S. dollars
Income			
Interest income:			
Interest on loans and bills discounted	¥ 45,915	¥ 48,084	\$ 552,201
Interest and dividends on securities	14,915	13,016	179,383
Other interest income	243	284	2,933
Fees and commissions	10,616	10,720	127,684
Other operating income	11,214	7,805	134,873
Other income	3,513	6,105	42,255
Total income	86,420	86,017	1,039,329
Expenses			
Interest expenses:			
Interest on deposits	7,590	9,052	91,293
Interest on borrowings	806	781	9,701
Interest on payables under securities lending transactions	160	40	1,932
Other interest expenses	289	441	3,478
Fees and commissions	3,857	3,885	46,386
Other operating expenses	7,857	3,336	94,498
General and administrative expenses	40,325	38,338	484,975
Other expenses	11,840	19,696	142,404
Total expenses	72,728	75,573	874,667
Income before income taxes and minority interests	13,691	10,443	164,662
Income taxes:			
Current	604	502	7,268
Deferred	4,518	2,282	54,345
Total income taxes	5,123	2,784	61,613
Net income before minority interests	8,568	-	103,049
Minority interests in net income	130	57	1,565
Net income	¥ 8,438	¥ 7,600	\$ 101,484
		Yen	U.S. dollars
Net income per share:			
Basic	¥ 11.56	¥ 10.22	\$ 0.14