

Consolidated Income Statements
The Kiyo Bank, Ltd. and its consolidated subsidiaries
Years ended March 31, 2017 and 2016

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2017	2016	2017
Income			
Interest income:			
Interest on loans and bills discounted	¥ 34,179	¥ 37,004	\$ 304,652
Interest and dividends on securities	14,005	14,125	124,832
Other interest income	506	475	4,510
Fees and commissions	13,023	12,356	116,079
Other operating income	8,149	10,156	72,635
Other income (Note 16)	5,638	7,518	50,254
Total income	75,502	81,636	672,983
Expenses			
Interest expense:			
Interest on deposits	2,344	3,211	20,893
Interest on payables under securities lending transactions	947	479	8,441
Interest on borrowings	126	243	1,123
Other interest expense	86	315	766
Fees and commissions	4,250	4,270	37,882
Other operating expenses	8,655	5,447	77,145
General and administrative expenses (Note 17)	39,482	40,228	351,920
Provision for possible loan losses	2,022	471	18,022
Other expenses (Note 18)	4,333	5,842	38,621
Total expenses	62,249	60,509	554,853
Profit before income taxes	13,252	21,126	118,121
Income taxes (Note 19):			
Current	1,361	542	12,131
Deferred	734	3,425	6,542
Total income taxes	2,096	3,967	18,682
Profit	11,156	17,158	99,438
Profit attributable to non-controlling interests	127	135	1,132
Profit attributable to owners of parent	¥ 11,028	¥ 17,023	\$ 98,297
		Yen	U.S. dollars
Per share of common stock:			
Basic earnings per share (Note 21)	¥ 157.77	¥ 239.62	\$ 1.40
Diluted earnings per share (Note 21)	157.70	239.57	1.40
Dividends (Note 14)	35.00	35.00	0.31

See accompanying notes.