

Consolidated Income Statements  
The Kiyo Bank, Ltd. and its consolidated subsidiaries  
Years ended March 31, 2020 and 2019

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2020	2019	2020
<b>Income</b>			
Interest income:			
Interest on loans and bills discounted	¥ 33,076	¥ 32,509	\$ 303,923
Interest and dividends on securities	14,882	12,475	136,745
Other interest income	394	417	3,620
Fees and commissions	14,535	13,445	133,556
Other operating income	16,764	7,843	154,038
Other income (Note 15)	7,201	7,674	66,167
<b>Total income</b>	<b>86,854</b>	<b>74,366</b>	<b>798,070</b>
<b>Expenses</b>			
Interest expenses:			
Interest on deposits	642	863	5,899
Interest on payables under securities lending transactions	2,884	658	26,500
Interest on borrowings	11	66	101
Other interest expenses	329	410	3,023
Fees and commissions payments	4,825	4,559	44,335
Other operating expenses	15,316	8,420	140,733
General and administrative expenses (Note 16)	34,974	35,787	321,363
Provision for possible loan losses	244	463	2,242
Other expenses (Note 17)	7,411	5,264	68,097
<b>Total expenses</b>	<b>66,639</b>	<b>56,493</b>	<b>612,321</b>
<b>Profit before income taxes</b>	<b>20,214</b>	<b>17,873</b>	<b>185,739</b>
<b>Income taxes (Note 18):</b>			
Current	5,298	4,540	48,681
Deferred	1,113	1,585	10,226
<b>Total income taxes</b>	<b>6,412</b>	<b>6,125</b>	<b>58,917</b>
<b>Profit</b>	<b>13,802</b>	<b>11,747</b>	<b>126,821</b>
<b>Profit attributable to non-controlling interests</b>	<b>82</b>	<b>127</b>	<b>753</b>
<b>Profit attributable to owners of parent</b>	<b>¥ 13,719</b>	<b>¥ 11,620</b>	<b>\$ 126,058</b>
		Yen	U.S. dollars
<b>Per share of common stock:</b>			
Basic earnings per share (Note 20)	¥ 201.73	¥ 168.80	\$ 1.85
Diluted earnings per share (Note 20)	201.49	168.64	1.85
Dividends (Note 13)	35.00	35.00	0.32

See accompanying notes.