

Consolidated Income Statements
The Kiyo Bank, Ltd. and its consolidated subsidiaries
Years ended March 31, 2021 and 2020

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2021	2020	2021
Income			
Interest income:			
Interest on loans and bills discounted	¥ 33,505	¥ 33,076	\$ 302,637
Interest and dividends on securities	9,398	14,882	84,888
Other interest income	443	394	4,001
Fees and commissions	15,864	14,535	143,293
Other operating income	11,472	16,764	103,622
Other income (Note 15)	8,569	7,201	77,400
Total income	79,253	86,854	715,861
Expenses			
Interest expenses:			
Interest on deposits	304	642	2,745
Interest on payables under securities lending transactions	599	2,884	5,410
Interest on borrowings	134	11	1,210
Other interest expenses	173	329	1,562
Fees and commissions payments	5,012	4,825	45,271
Other operating expenses	7,456	15,316	67,347
General and administrative expenses (Note 16)	34,393	34,974	310,658
Provision for possible loan losses	4,135	244	37,349
Other expenses (Note 17)	6,505	7,411	58,757
Total expenses	58,714	66,639	530,340
Profit before income taxes	20,538	20,214	185,511
Income taxes (Note 18):			
Current	6,243	5,298	56,390
Deferred	654	1,113	5,907
Total income taxes	6,898	6,412	62,306
Profit	13,640	13,802	123,204
Profit attributable to non-controlling interests	49	82	442
Profit attributable to owners of parent	¥ 13,591	¥ 13,719	\$ 122,762
		Yen	U.S. dollars
Per share of common stock:			
Basic earnings per share (Note 20)	¥ 200.97	¥ 201.73	\$ 1.81
Diluted earnings per share (Note 20)	200.76	201.49	1.81
Dividends (Note 13)	35.00	35.00	0.31

See accompanying notes.