

Consolidated Income Statements
The Kiyo Bank, Ltd. and its consolidated subsidiaries
Years ended March 31, 2022 and 2021

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2022	2021	2022
Income			
Interest income:			
Interest on loans and bills discounted	¥ 34,147	¥ 33,505	\$ 279,001
Interest and dividends on securities	9,771	9,398	79,834
Other interest income	1,771	443	14,470
Fees and commissions (Note 24)	16,551	15,864	135,231
Other operating income	10,758	11,472	87,899
Other income (Note 15)	8,596	8,569	70,234
Total income	81,596	79,253	666,688
Expenses			
Interest expenses:			
Interest on deposits	133	304	1,086
Interest on payables under securities lending transactions	399	599	3,260
Interest on borrowings	0	134	0
Other interest expenses	81	173	661
Fees and commissions payments	5,124	5,012	41,866
Other operating expenses	11,937	7,456	97,532
General and administrative expenses (Note 16)	31,999	34,393	261,451
Provision for possible loan losses	3,675	4,135	30,026
Other expenses (Note 17)	4,153	6,505	33,932
Total expenses	57,506	58,714	469,858
Profit before income taxes	24,090	20,538	196,829
Income taxes (Note 18):			
Current	7,608	6,243	62,161
Deferred	919	654	7,508
Total income taxes	8,527	6,898	69,670
Profit	15,562	13,640	127,150
Profit attributable to non-controlling interests	102	49	833
Profit attributable to owners of parent	¥ 15,460	¥ 13,591	\$ 126,317
		Yen	U.S. dollars
Per share of common stock:			
Basic earnings per share (Note 20)	¥ 230.40	¥ 200.97	\$ 1.88
Diluted earnings per share (Note 20)	230.17	200.76	1.88
Dividends (Note 13)	40.00	35.00	0.32

See accompanying notes.