

Consolidated Statements of Income
The Kiyo Bank, Ltd. and its consolidated subsidiaries
Years ended March 31, 2024 and 2023

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2024	2023	2024
Income			
Interest income:			
Interest on loans and bills discounted	¥ 36,470	¥ 34,875	\$ 240,869
Interest and dividends on securities	8,594	11,329	56,759
Other interest income	1,174	1,381	7,753
Fees and commissions (Note 25)	17,528	16,762	115,765
Other operating income	10,520	11,064	69,480
Other income (Note 15)	10,529	9,051	69,539
Total income	84,818	84,464	560,187
Expenses			
Interest expenses:			
Interest on deposits	121	108	799
Interest on payables under securities lending transactions	4,873	3,873	32,184
Interest on borrowings	0	0	0
Other interest expenses	612	394	4,042
Fees and commissions payments	5,444	5,260	35,955
Other operating expenses	16,425	35,405	108,480
General and administrative expenses (Note 16)	33,018	31,295	218,070
Provision for possible loan losses	-	823	-
Other expenses (Note 17)	4,287	2,435	28,313
Total expenses	64,784	79,596	427,871
Profit before income taxes	20,034	4,868	132,316
Income taxes (Note 18):			
Current	5,057	720	33,399
Deferred	(80)	146	(528)
Total income taxes	4,976	866	32,864
Profit	15,058	4,001	99,451
Profit attributable to non-controlling interests	37	77	244
Profit attributable to owners of parent	¥ 15,020	¥ 3,924	\$ 99,200
	Yen		U.S. dollars
Per share of common stock:			
Basic earnings per share (Note 20)	¥ 229.70	¥ 59.83	\$ 1.51
Diluted earnings per share (Note 20)	229.52	59.78	1.51
Dividends (Note 13)	50.00	40.00	0.33

See accompanying notes.