

INTERIM CONSOLIDATED STATEMENTS OF INCOME

The Iyo Bank, Ltd. and Its consolidated subsidiaries
For the six months ended September 30, 2021 and 2020

	Millions of yen		Thousands of U.S. dollars
	2021	2020	2021
INCOME			
Interest and dividend income:			
Interest on loans and discounts -----	¥ 24,329	¥ 25,082	\$ 217,378
Interest and dividends on securities -----	13,592	12,051	121,443
Other interest income -----	544	358	4,860
Fees and commissions -----	7,367	6,985	65,823
Other operating income -----	19,161	15,953	171,202
Other income -----	5,633	3,273	50,330
Total income -----	<u>70,629</u>	<u>63,705</u>	<u>631,066</u>
EXPENSES			
Interest expense:			
Interest on deposits -----	754	887	6,736
Interest on borrowings and rediscounts -----	102	795	911
Interest on payables under repurchase agreements -----	32	76	285
Interest on payables under securities lending transactions -----	15	10	134
Other interest expenses -----	524	795	4,681
Fees and commissions -----	2,596	2,519	23,195
Other operating expenses -----	15,853	9,046	141,645
General and administrative expenses -----	24,608	25,979	219,871
Other expenses -----	5,034	3,670	44,978
Total expenses -----	<u>49,523</u>	<u>43,781</u>	<u>442,485</u>
Interim income before income taxes -----	21,105	19,924	188,572
Income taxes			
Current -----	5,724	5,109	51,143
Deferred -----	447	750	3,993
Total taxes -----	<u>6,172</u>	<u>5,860</u>	<u>55,146</u>
Interim net income -----	<u>14,933</u>	<u>14,063</u>	<u>133,425</u>
Profit attributable to noncontrolling interests -----	66	66	589
Profit attributable to owners of parent -----	<u>14,867</u>	<u>13,997</u>	<u>132,835</u>