

Non-Consolidated Statements of Income (Parent Company)

THE 77 BANK, LTD.

Years ended March 31, 2006 and 2005

| | Millions of Yen | | Thousands of U.S. Dollars |
|---|-----------------|----------------|------------------------------|
| | 2006 | 2005 | 2006 |
| Income: | | | |
| Interest income: | | | |
| Interest on loans and discounts | ¥ 54,744 | ¥55,324 | \$466,026 |
| Interest on dividends on trading account and investment securities | 24,657 | 21,024 | 209,907 |
| Other | 117 | 189 | 997 |
| Fees and commissions | 15,932 | 15,017 | 135,629 |
| Other operating income | 842 | 825 | 7,173 |
| Other income | 3,809 | 2,032 | 32,433 |
| Total income | 100,104 | 94,413 | 852,167 |
| Expenses: | | | |
| Interest expense: | | | |
| Interest on deposits | 1,371 | 1,510 | 11,679 |
| Interest on call money | 1,263 | 285 | 10,756 |
| Other | 1,676 | 701 | 14,275 |
| Fees and commissions | 5,105 | 4,553 | 43,461 |
| Other operating expenses | 3,269 | 1,541 | 27,830 |
| General and administrative expenses | 59,649 | 57,886 | 507,787 |
| Provision of reserve for possible loan losses | 7,797 | 8,877 | 66,382 |
| Other expenses | 4,352 | 3,931 | 37,055 |
| Total expenses | 84,487 | 79,288 | 719,229 |
| Income before income taxes | 15,616 | 15,125 | 132,938 |
| Income taxes: | | | |
| Current | 4,385 | 9,129 | 37,336 |
| Deferred | 1,992 | (2,927) | 16,958 |
| Total income taxes | 6,378 | 6,202 | 54,295 |
| Net income | ¥ 9,238 | ¥ 8,922 | \$ 78,643 |
| | | Yen | U.S. Dollars |
| Per share of common stock: | | | |
| Net income | ¥24.22 | ¥23.39 | \$0.206 |
| Cash dividends applicable to the year | 6.00 | 6.00 | 0.051 |

Non-Consolidated Statements of Retained Earnings (Parent Company)

THE 77 BANK, LTD.

Years ended March 31, 2006 and 2005

| | Millions of Yen | | Thousands of U.S. Dollars |
|--|-----------------|-----------------|------------------------------|
| | 2006 | 2005 | 2006 |
| Balance, beginning of year | ¥242,843 | ¥236,231 | \$2,067,284 |
| Net income | 9,238 | 8,922 | 78,643 |
| Dividends paid, ¥6.00 (\$0.051) per share in 2006 and ¥6.00 per share in 2005 | (2,280) | (2,281) | (19,415) |
| Bonuses to directors and corporate auditors | (29) | (29) | (246) |
| Balance, end of year | ¥249,772 | ¥242,843 | \$2,126,265 |