

● Consolidated Statements of Income

THE 77 BANK, LTD. AND SUBSIDIARIES
Years Ended March 31, 2009 and 2008

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2009	2008	2009
Income:			
Interest income:			
Interest on loans and discounts	¥ 65,029	¥ 64,464	\$ 662,010
Interest and dividends on trading account and investment securities	26,741	30,117	272,235
Other	235	253	2,393
Fees and commissions	16,426	17,307	167,219
Other operating income (Note 17)	24,651	18,936	250,958
Other income (Note 18)	15,234	3,560	155,089
Total income	148,318	134,641	1,509,906
Expenses:			
Interest expense:			
Interest on deposits	12,874	12,517	131,063
Interest on borrowings and rediscounts	2,260	3,169	23,007
Other	380	797	3,877
Fees and commissions	5,718	5,755	58,213
Other operating expenses (Note 19)	29,916	17,369	304,551
General and administrative expenses	61,866	62,978	629,810
Provision of reserve for possible loan losses	14,549	5,272	148,113
Other expenses (Note 20)	9,056	6,974	92,192
Total expenses	136,621	114,835	1,390,829
Income before income taxes and minority interests	11,696	19,805	119,077
Income taxes (Note 21):			
Current	7,645	6,213	77,829
Deferred	(3,360)	1,148	(34,212)
Total income taxes	4,284	7,361	43,616
Minority interests in net income (loss)	(311)	123	(3,171)
Net income	¥ 7,724	¥ 12,321	\$ 78,631
		Yen	U.S. Dollars
Per share of common stock (Note 2.o):			
Basic net income	¥20.36	¥32.47	\$0.207
Cash dividends applicable to the year	7.00	7.00	0.071

See notes to consolidated financial statements.