

● Consolidated Statement of Income

THE 77 BANK, LTD. AND SUBSIDIARIES
Year Ended March 31, 2014

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2014	2013	2014
Income:			
Interest income:			
Interest on loans and discounts	¥ 47,186	¥ 49,853	\$ 458,472
Interest and dividends on trading account and investment securities	26,355	22,228	256,072
Other	134	234	1,301
Fees and commissions (Note 28)	17,073	16,569	165,886
Other operating income (Note 19)	11,954	16,852	116,148
Reversal of reserve for possible loan losses	2,691	2,819	26,146
Gain on transfer of a substitute portion of the government pension program fund (Note 15)	247		2,399
Other income (Note 20)	3,665	3,553	35,610
Total income	109,308	112,111	1,062,067
Expenses:			
Interest expense:			
Interest on deposits	3,046	3,234	29,595
Interest on borrowings and rediscounts	160	132	1,554
Other	319	260	3,099
Fees and commissions	5,367	5,225	52,147
Other operating expenses (Note 21)	11,485	15,343	111,591
General and administrative expenses (Note 18)	57,739	56,994	561,008
Losses on devaluation of stocks and other securities	2	3,506	19
Other expenses (Notes 9 and 22)	2,155	4,350	20,938
Total expenses	80,276	89,048	779,984
Income before income taxes and minority interests	29,031	23,063	282,073
Income taxes (Note 23):			
Current	7,363	4,830	71,541
Deferred	4,882	3,948	47,434
Total income taxes	12,245	8,778	118,975
Net income before minority interests	16,786	14,284	163,097
Minority interests in net income	(1,727)	(1,837)	(16,780)
Net income	¥ 15,059	¥ 12,446	\$ 146,317
		Yen	U.S. Dollars
Per share of common stock (Note 30):			
Basic net income	¥40.26	¥33.29	\$0.391
Diluted net income	40.10	33.18	0.389
Cash dividends applicable to the year	7.50	7.00	0.072

See notes to consolidated financial statements.

● Consolidated Statement of Comprehensive Income

THE 77 BANK, LTD. AND SUBSIDIARIES
Year Ended March 31, 2014

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2014	2013	2014
Net income before minority interests	¥16,786	¥14,284	\$163,097
Other comprehensive income (Note 24):			
Unrealized gains on available-for-sale securities	18,853	37,748	183,181
Deferred gains (losses) on derivatives under hedge accounting	90	(26)	874
Total other comprehensive income	18,943	37,722	184,055
Comprehensive income	¥35,730	¥52,006	\$347,162
Total comprehensive income attributable to:			
Owners of the parent	¥33,965	¥50,121	\$330,013
Minority interests	1,764	1,884	17,139

See notes to consolidated financial statements.