

Financial Section

Consolidated Five-Year Summary

THE 77 BANK, LTD. AND SUBSIDIARIES
As of March 31

| | Millions of Yen | | | | |
|---|-----------------|------------|------------|------------|------------|
| | 2015 | 2014 | 2013 | 2012 | 2011 |
| For the fiscal year | | | | | |
| Net interest income | ¥ 70,280 | ¥ 70,148 | ¥ 68,688 | ¥ 72,785 | ¥ 73,483 |
| Net fees and commissions | 11,843 | 11,705 | 11,344 | 11,165 | 10,852 |
| Net other operating income | 2,407 | 469 | 1,508 | 2,945 | 3,250 |
| Net income (loss) | 17,049 | 15,059 | 12,446 | 10,690 | (30,458) |
| At the fiscal year-end | | | | | |
| Total assets | ¥8,588,463 | ¥8,507,205 | ¥8,261,103 | ¥7,616,779 | ¥6,217,663 |
| Deposits | 7,849,299 | 7,871,879 | 7,745,804 | 7,170,216 | 5,633,396 |
| Loans and bills discounted | 4,219,621 | 3,998,209 | 3,762,620 | 3,639,528 | 3,495,671 |
| Trading account securities and investment securities | 3,708,968 | 3,746,477 | 3,439,268 | 2,890,083 | 2,152,996 |
| Equity | 472,029 | 397,011 | 367,533 | 318,013 | 306,499 |
| Common stock | 24,658 | 24,658 | 24,658 | 24,658 | 24,658 |

| | Yen | | | | |
|----------------------------------|----------|----------|---------|---------|-----------|
| | 2015 | 2014 | 2013 | 2012 | 2011 |
| Per share of common stock | | | | | |
| Basic net income (loss) | ¥ 45.56 | ¥ 40.26 | ¥ 33.29 | ¥ 28.60 | ¥ (80.35) |
| Diluted net income | 45.38 | 40.10 | 33.18 | 28.53 | — |
| Equity | 1,223.49 | 1,027.15 | 953.77 | 826.80 | 793.64 |
| Cash dividends | 8.50 | 7.50 | 7.00 | 7.00 | 6.00 |
| Capita adequacy ratio (%) | | | | | |
| Domestic standard | 12.51 | 12.68 | 12.54 | 12.57 | 11.69 |

Notes: 1. The national consumption tax and the local consumption tax are excluded from transaction amounts.

2. The Bank's capital adequacy ratio on the domestic standard is accompanied by the revision of Article 14, Paragraph 2, of the Banking Law of Japan, in line with enforcement of the related law for financial system reform.