

## ● Consolidated Statement of Income

THE 77 BANK, LTD. AND SUBSIDIARIES  
Year Ended March 31, 2015

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2015	2014	2015
<b>Income:</b>			
Interest income:			
Interest on loans and discounts	¥ 45,589	¥ 47,186	\$ 379,370
Interest and dividends on trading account and investment securities	28,278	26,355	235,316
Other	164	134	1,364
Fees and commissions (Note 28)	17,291	17,073	143,887
Other operating income (Note 19)	11,742	11,954	97,711
Reversal of reserve for possible loan losses	4,601	2,691	38,287
Gain on transfer of a substitute portion of the government pension program fund		247	
Gains on sales of money held in trust	2,878	1,276	23,949
Other income (Note 20)	2,441	2,388	20,312
<b>Total income</b>	<b>112,986</b>	<b>109,308</b>	<b>940,218</b>
<b>Expenses:</b>			
Interest expense:			
Interest on deposits	2,885	3,046	24,007
Interest on borrowings and rediscounts	388	160	3,228
Other	477	319	3,969
Fees and commissions	5,447	5,367	45,327
Other operating expenses (Note 21)	9,334	11,485	77,673
General and administrative expenses (Note 18)	60,118	57,739	500,274
Other expenses (Notes 9 and 22)	1,669	2,157	13,888
<b>Total expenses</b>	<b>80,321</b>	<b>80,276</b>	<b>668,394</b>
<b>Income before income taxes and minority interests</b>	<b>32,664</b>	<b>29,031</b>	<b>271,814</b>
<b>Income taxes</b> (Note 23):			
Current	5,560	7,363	46,267
Deferred	8,781	4,882	73,071
<b>Total income taxes</b>	<b>14,341</b>	<b>12,245</b>	<b>119,339</b>
<b>Net income before minority interests</b>	<b>18,323</b>	<b>16,786</b>	<b>152,475</b>
<b>Minority interests in net income</b>	<b>(1,273)</b>	<b>(1,727)</b>	<b>(10,593)</b>
<b>Net income</b>	<b>¥ 17,049</b>	<b>¥ 15,059</b>	<b>\$ 141,874</b>
		Yen	U.S. Dollars
<b>Per share of common stock</b> (Note 30):			
Basic net income	¥45.56	¥40.26	\$0.379
Diluted net income	45.38	40.10	0.377
Cash dividends applicable to the year	8.50	7.50	0.070

See notes to consolidated financial statements.

## ● Consolidated Statement of Comprehensive Income

THE 77 BANK, LTD. AND SUBSIDIARIES  
Year Ended March 31, 2015

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2015	2014	2015
<b>Net income before minority interests</b>	<b>¥18,323</b>	<b>¥16,786</b>	<b>\$152,475</b>
<b>Other comprehensive income</b> (Note 24):			
Unrealized gains on available-for-sale securities	59,066	18,853	491,520
Deferred (losses) gains on derivatives under hedge accounting	(167)	90	(1,389)
Defined retirement benefit plans	2,112		17,575
<b>Total other comprehensive income</b>	<b>61,011</b>	<b>18,943</b>	<b>507,705</b>
<b>Comprehensive income</b>	<b>¥79,334</b>	<b>¥35,730</b>	<b>\$660,181</b>
<b>Total comprehensive income attributable to:</b>			
Owners Of The Parent	¥77,981	¥33,965	\$648,922
Minority Interests	1,353	1,764	11,259

See notes to consolidated financial statements.