

● Consolidated Statement of Income

THE 77 BANK, LTD. AND SUBSIDIARIES
Year Ended March 31, 2016

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2016	2015	2016
Income:			
Interest income:			
Interest on loans and discounts	¥ 44,060	¥ 45,589	\$ 391,018
Interest and dividends on trading account and investment securities	30,610	28,278	271,654
Other	217	164	1,925
Fees and commissions (Note 28)	17,208	17,291	152,715
Other operating income (Note 19)	10,514	11,742	93,308
Reversal of reserve for possible loan losses	7,193	4,601	63,835
Gains on sales of money held in trust	2,057	2,878	18,255
Other income (Note 20)	4,215	2,441	37,406
Total income	116,077	112,986	1,030,147
Expenses:			
Interest expense:			
Interest on deposits	2,768	2,885	24,565
Interest on borrowings and rediscounts	413	388	3,665
Other	798	477	7,082
Fees and commissions	5,689	5,447	50,488
Other operating expenses (Note 21)	13,502	9,334	119,826
General and administrative expenses (Note 18)	63,646	60,118	564,838
Other expenses (Notes 9 and 22)	2,166	1,669	19,222
Total expenses	88,984	80,321	789,705
Income before income taxes	27,092	32,664	240,433
Income taxes (Note 23):			
Current	9,119	5,560	80,928
Deferred	383	8,781	3,399
Total income taxes	9,502	14,341	84,327
Net income	17,589	18,323	156,096
Net income attributable to noncontrolling interests	1,731	1,273	15,362
Net income attributable to owners of the parent	¥ 15,857	¥ 17,049	\$ 140,725

	Yen	U.S. Dollars
Per share of common stock (Note 30):		
Basic net income	¥42.37	¥45.56
Diluted net income	42.18	45.38
Cash dividends applicable to the year	9.00	8.50

See notes to consolidated financial statements.

● Consolidated Statement of Comprehensive Income

THE 77 BANK, LTD. AND SUBSIDIARIES
Year Ended March 31, 2016

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2016	2015	2016
Net income	¥ 17,589	¥18,323	\$ 156,096
Other comprehensive (loss) income (Note 24):			
Unrealized (losses) gains on available-for-sale securities	(24,166)	59,066	(214,465)
Deferred losses on derivatives under hedge accounting	(3,030)	(167)	(26,890)
Defined retirement benefit plans	(6,858)	2,112	(60,862)
Total other comprehensive (loss) income	(34,055)	61,011	(302,227)
Comprehensive (loss) income	¥(16,466)	¥79,334	\$(146,130)
Total comprehensive (loss) income attributable to:			
Owners of the parent	¥(18,204)	¥77,981	\$(161,554)
Noncontrolling interests	1,738	1,353	15,424

See notes to consolidated financial statements.