

● Consolidated Statement of Income

THE 77 BANK, LTD. AND CONSOLIDATED SUBSIDIARIES
Year Ended March 31, 2017

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2017	2016	2017
Income:			
Interest income:			
Interest on loans and discounts	¥ 41,318	¥ 44,060	\$368,285
Interest and dividends on trading account and investment securities	29,066	30,610	259,078
Other	171	217	1,524
Fees and commissions (Note 29)	17,069	17,208	152,143
Other operating income (Note 20)	10,055	10,514	89,624
Reversal of reserve for possible loan losses	2,141	7,193	19,083
Gains on sales of money held in trust	2,967	2,057	26,446
Other income (Note 21)	3,901	4,215	34,771
Total income	106,692	116,077	950,993
Expenses:			
Interest expense:			
Interest on deposits	1,454	2,768	12,960
Interest on borrowings and rediscounts	303	413	2,700
Other	1,119	798	9,974
Fees and commissions	6,096	5,689	54,336
Other operating expenses (Note 22)	15,268	13,502	136,090
General and administrative expenses (Note 19)	57,288	63,646	510,633
Other expenses (Notes 10 and 23)	1,870	2,166	16,668
Total expenses	83,400	88,984	743,381
Income before income taxes	23,291	27,092	207,603
Income taxes (Note 24):			
Current	4,246	9,119	37,846
Deferred	2,167	383	19,315
Total income taxes	6,414	9,502	57,170
Net income	16,877	17,589	150,432
Net income attributable to noncontrolling interests	763	1,731	6,800
Net income attributable to owners of the parent	¥ 16,114	¥ 15,857	\$143,631

	Yen	U.S. Dollars
Per share of common stock (Note 31):		
Basic net income	¥43.14	\$0.384
Diluted net income	42.94	0.382
Cash dividends applicable to the year	9.00	0.080

See notes to consolidated financial statements.

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Year Ended March 31, 2017

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2017	2016	2017
Net Income	¥16,877	¥ 17,589	\$150,432
Other comprehensive income (loss) (note 25):			
Unrealized gains (losses) on available-for-sale securities	5,582	(24,166)	49,754
Deferred gains (losses) on derivatives under hedge accounting	1,597	(3,030)	14,234
Defined retirement benefit plans	991	(6,858)	8,833
Total other comprehensive income (loss)	8,171	(34,055)	72,831
Comprehensive income (loss)	¥25,048	¥(16,466)	\$223,264
Total comprehensive income (loss) attributable to:			
Owners of the parent	¥24,297	¥(18,204)	\$216,570
Noncontrolling interests	750	1,738	6,685

See notes to consolidated financial statements.