

## Non-Consolidated Statements of Income (Parent Company)

THE 77 BANK, LTD.  
Years ended March 31, 2005 and 2004

	Millions of Yen		Thousands of U.S. Dollars
	2005	2004	2005
<b>Income:</b>			
Interest income:			
Interest on loans and discounts	¥55,324	¥ 57,879	\$515,169
Interest on dividends on trading account and securities	21,024	19,893	195,774
Other	189	209	1,765
Fees and commissions	15,017	14,571	139,843
Other operating income	825	433	7,685
Other income	2,032	9,343	18,926
<b>Total income</b>	<b>94,413</b>	<b>102,331</b>	<b>879,165</b>
<b>Expenses:</b>			
Interest expenses:			
Interest on deposits	1,510	1,841	14,069
Interest on call money	285	241	2,657
Other	701	834	6,530
Fees and commissions	4,553	4,307	42,399
Other operating expenses	1,541	610	14,357
General and administrative expenses	57,886	59,676	539,027
Provision for loan losses	8,877	2,610	82,666
Other expenses	3,931	9,274	36,610
<b>Total expenses</b>	<b>79,288</b>	<b>79,397</b>	<b>738,320</b>
<b>Income before income taxes</b>	<b>15,125</b>	<b>22,933</b>	<b>140,845</b>
<b>Income taxes:</b>			
Current	9,129	603	85,016
Deferred	(2,927)	10,197	(27,257)
<b>Total income taxes</b>	<b>6,202</b>	<b>10,801</b>	<b>57,759</b>
<b>Net income</b>	<b>¥ 8,922</b>	<b>¥ 12,132</b>	<b>\$ 83,086</b>
		Yen	U.S. Dollars
<b>Per share of common stock:</b>			
Net income	¥23.39	¥31.79	\$0.217
Cash dividends applicable to the year	6.00	6.00	0.055

## Non-Consolidated Statements of Retained Earnings (Parent Company)

THE 77 BANK, LTD.  
Years ended March 31, 2005 and 2004

	Millions of Yen		Thousands of U.S. Dollars
	2005	2004	2005
<b>Balance, beginning of year</b>	<b>¥236,231</b>	<b>¥226,413</b>	<b>\$2,199,754</b>
Net income	8,922	12,132	83,086
Dividends paid, ¥6.00 (\$0.055) per share in 2005 and ¥6.00 per share in 2004	(2,281)	(2,284)	(21,243)
Bonuses to directors and corporate auditors	(29)	(29)	(270)
<b>Balance, end of year</b>	<b>¥242,843</b>	<b>¥236,231</b>	<b>\$2,261,327</b>