

Non-Consolidated Statements of Income (Parent Company)

THE 77 BANK, LTD.

Years ended March 31, 2006 and 2005

	Millions of Yen		Thousands of U.S. Dollars
	2006	2005	2006
Income:			
Interest income:			
Interest on loans and discounts	¥ 54,744	¥55,324	\$466,026
Interest on dividends on trading account and investment securities	24,657	21,024	209,907
Other	117	189	997
Fees and commissions	15,932	15,017	135,629
Other operating income	842	825	7,173
Other income	3,809	2,032	32,433
Total income	100,104	94,413	852,167
Expenses:			
Interest expense:			
Interest on deposits	1,371	1,510	11,679
Interest on call money	1,263	285	10,756
Other	1,676	701	14,275
Fees and commissions	5,105	4,553	43,461
Other operating expenses	3,269	1,541	27,830
General and administrative expenses	59,649	57,886	507,787
Provision of reserve for possible loan losses	7,797	8,877	66,382
Other expenses	4,352	3,931	37,055
Total expenses	84,487	79,288	719,229
Income before income taxes	15,616	15,125	132,938
Income taxes:			
Current	4,385	9,129	37,336
Deferred	1,992	(2,927)	16,958
Total income taxes	6,378	6,202	54,295
Net income	¥ 9,238	¥ 8,922	\$ 78,643
		Yen	U.S. Dollars
Per share of common stock:			
Net income	¥24.22	¥23.39	\$0.206
Cash dividends applicable to the year	6.00	6.00	0.051

Non-Consolidated Statements of Retained Earnings (Parent Company)

THE 77 BANK, LTD.

Years ended March 31, 2006 and 2005

	Millions of Yen		Thousands of U.S. Dollars
	2006	2005	2006
Balance, beginning of year	¥242,843	¥236,231	\$2,067,284
Net income	9,238	8,922	78,643
Dividends paid, ¥6.00 (\$0.051) per share in 2006 and ¥6.00 per share in 2005	(2,280)	(2,281)	(19,415)
Bonuses to directors and corporate auditors	(29)	(29)	(246)
Balance, end of year	¥249,772	¥242,843	\$2,126,265