

Non-Consolidated Statements of Income (Parent Company)

THE 77 BANK, LTD.
Years Ended March 31, 2007 and 2006

	Millions of Yen		Thousands of U.S. Dollars
	2007	2006	2007
Income:			
Interest income:			
Interest on loans and discounts	¥ 57,214	¥ 54,744	\$484,663
Interest on dividends on trading account and investment securities	29,525	24,657	250,113
Other	265	117	2,248
Fees and commissions	16,792	15,932	142,250
Other operating income	450	842	3,814
Other income	5,185	3,809	43,928
Total income	109,434	100,104	927,018
Expenses:			
Interest expense:			
Interest on deposits	5,006	1,371	42,409
Interest on call money	3,458	1,263	29,300
Other	652	1,676	5,525
Fees and commissions	5,344	5,105	45,274
Other operating expenses	3,518	3,269	29,808
General and administrative expenses	60,245	59,649	510,338
Provision of reserve for possible loan losses	8,353	7,797	70,760
Other expenses	5,952	4,352	50,425
Total expenses	92,532	84,487	783,842
Income before income taxes	16,902	15,616	143,176
Income taxes:			
Current	4,448	4,385	37,684
Deferred	2,291	1,992	19,411
Total income taxes	6,740	6,378	57,095
Net income	¥ 10,161	¥ 9,238	\$ 86,081
		Yen	U.S. Dollars
Per share of common stock:			
Net income	¥26.74	¥24.22	\$0.226
Cash dividends applicable to the year	7.00	6.00	0.059

Non-Consolidated Statements of Retained Earnings (Parent Company)

THE 77 BANK, LTD.
Years Ended March 31, 2007 and 2006

	Millions of Yen		Thousands of U.S. Dollars
	2007	2006	2007
Balance, beginning of year	¥249,772	¥242,843	\$2,115,819
Net income	10,161	9,238	86,081
Dividends paid, ¥6.00 (0.051) per share in 2007 and ¥6.00 per share in 2006	(2,280)	(2,280)	(19,314)
Bonuses to directors and corporate auditors	(29)	(29)	(245)
Balance, end of year	¥257,625	¥249,772	\$2,182,339