

Non-Consolidated Statements of Income (Parent Company)

THE 77 BANK, LTD.
Years Ended March 31, 2008 and 2007

	Millions of Yen		Thousands of U.S. Dollars
	2008	2007	2008
Income:			
Interest income:			
Interest on loans and discounts	¥ 63,832	¥ 57,214	\$ 637,115
Interest and dividends on trading account and investment securities	30,060	29,525	300,030
Other	251	265	2,511
Fees and commissions	16,434	16,792	164,034
Other operating income	1,162	450	11,607
Other income	3,731	5,185	37,239
Total income	115,472	109,434	1,152,539
Expenses:			
Interest expense:			
Interest on deposits	12,526	5,006	125,030
Interest on call money	2,957	3,458	29,517
Other	798	652	7,970
Fees and commissions	6,311	5,344	62,994
Other operating expenses	2,005	3,518	20,012
General and administrative expenses	61,662	60,245	615,460
Provision of reserve for possible loan losses	3,390	8,353	33,841
Other expenses	6,375	5,952	63,635
Total expenses	96,028	92,532	958,462
Income before income taxes	19,444	16,902	194,076
Income taxes:			
Current	5,270	4,448	52,609
Deferred	1,946	2,291	19,427
Total income taxes	7,217	6,740	72,036
Net income	¥ 12,227	¥ 10,161	\$ 122,039
		Yen	U.S. Dollars
Per share of common stock:			
Net income	¥32.22	¥26.74	\$0.321
Cash dividends applicable to the year	7.00	7.00	0.069