

● Non-Consolidated Statements of Income (Parent Company)

THE 77 BANK, LTD.

Years Ended March 31, 2009 and 2008

	Millions of Yen		Thousands of U.S. Dollars
	2009	2008	2009
Income:			
Interest income:			
Interest on loans and discounts	¥ 64,524	¥ 63,832	\$ 656,870
Interest on dividends on trading account and investment securities	26,650	30,060	271,310
Other	234	251	2,391
Fees and commissions	15,556	16,434	158,372
Other operating income	8,100	1,162	82,461
Other income	15,347	3,731	156,237
Total income	130,414	115,472	1,327,644
Expenses:			
Interest expense:			
Interest on deposits	12,877	12,526	131,100
Interest on call money	2,030	2,957	20,673
Other	391	798	3,989
Fees and commissions	6,265	6,311	63,781
Other operating expenses	15,524	2,005	158,047
General and administrative expenses	60,276	61,662	613,626
Provision of reserve for possible loan losses	12,329	3,390	125,521
Other expenses	8,796	6,375	89,550
Total expenses	118,494	96,028	1,206,291
Income before income taxes	11,920	19,444	121,352
Income taxes:			
Current	7,246	5,270	73,774
Deferred	(3,072)	1,946	(31,276)
Total income taxes	4,174	7,217	42,497
Net income	¥ 7,745	¥ 12,227	\$ 78,854
		Yen	U.S. Dollars
Per share of common stock:			
Net income	¥20.41	¥32.22	\$0.207
Cash dividends applicable to the year	7.00	7.00	0.071