

## ● Consolidated Statements of Income

THE 77 BANK, LTD. AND SUBSIDIARIES  
Years Ended March 31, 2010 and 2009

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2010	2009	2010
<b>Income:</b>			
Interest income:			
Interest on loans and discounts	¥ 60,695	¥ 65,029	\$ 652,363
Interest and dividends on trading account and investment securities	20,235	26,741	217,488
Other	317	235	3,407
Fees and commissions	16,563	16,426	178,024
Other operating income (Note 19)	18,770	24,651	201,749
Other income (Note 20)	3,897	15,234	41,891
<b>Total income</b>	<b>120,479</b>	<b>148,318</b>	<b>1,294,925</b>
<b>Expenses:</b>			
Interest expense:			
Interest on deposits	8,268	12,874	88,865
Interest on borrowings and rediscounts	426	2,260	4,587
Other	468	380	5,032
Fees and commissions	5,312	5,718	57,100
Other operating expenses (Note 21)	19,677	29,916	211,491
General and administrative expenses	62,290	61,866	669,505
Provision of reserve for possible loan losses	540	14,549	5,813
Other expenses (Note 22)	3,837	9,056	41,246
<b>Total expenses</b>	<b>100,822</b>	<b>136,621</b>	<b>1,083,642</b>
<b>Income before income taxes and minority interests</b>	<b>19,657</b>	<b>11,696</b>	<b>211,282</b>
<b>Income taxes (Note 23):</b>			
Current	5,556	7,645	59,724
Deferred	2,547	(3,360)	27,385
<b>Total income taxes</b>	<b>8,104</b>	<b>4,284</b>	<b>87,110</b>
<b>Minority interests in net loss</b>	<b>93</b>	<b>311</b>	<b>1,005</b>
<b>Net income</b>	<b>¥ 11,646</b>	<b>¥ 7,724</b>	<b>\$ 125,178</b>
		Yen	U.S. Dollars
<b>Per share of common stock (Note 29):</b>			
Basic net income	¥30.70	¥20.36	\$0.329
Diluted net income	30.69		0.329
Cash dividends applicable to the year	7.00	7.00	0.075

See notes to consolidated financial statements.