

## ● Consolidated Statements of Changes in Equity

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>Common Stock:</b>			
Balance at the beginning of year	¥ 24,658	¥ 24,658	\$ 265,032
Balance at the end of year	¥ 24,658	¥ 24,658	\$ 265,032
<b>Capital Surplus:</b>			
Balance at the beginning of year	¥ 7,843	¥ 7,848	\$ 84,302
Sale of treasury stock		(5)	(2)
Balance at the end of year	¥ 7,843	¥ 7,843	\$ 84,300
<b>Stock acquisition rights:</b>			
Balance at the beginning of year			
Net change in the year	¥ 110		\$ 1,188
Balance at the end of year	¥ 110		\$ 1,188
<b>Retained Earnings:</b>			
Balance at the beginning of year	¥273,250	¥268,181	\$ 2,936,910
Net income	11,646	7,724	125,178
Cash dividends	(2,655)	(2,655)	(28,537)
Balance at the end of year	¥282,241	¥273,250	\$ 3,033,550
<b>Unrealized Gains (Losses) on Available-for-Sale Securities:</b>			
Balance at the beginning of year	¥ (9,848)	¥ 44,289	\$ (105,853)
Net change in the year	45,334	(54,137)	487,257
Balance at the end of year	¥ 35,485	¥ (9,848)	\$ 381,404
<b>Deferred Losses on Derivatives under Hedge Accounting:</b>			
Balance at the beginning of year	¥ (506)	¥ (429)	\$ (5,444)
Net change in the year	(51)	(77)	(549)
Balance at the end of year	¥ (557)	¥ (506)	\$ (5,994)
<b>Treasury Stock:</b>			
Balance at the beginning of year	¥ (2,092)	¥ (2,051)	\$ (22,489)
Purchase of treasury stock	(16)	(106)	(178)
Sale of treasury stock	2	65	31
Balance at the end of year	¥ (2,106)	¥ (2,092)	\$ (22,636)
<b>Total:</b>			
Balance at the beginning of year	¥293,304	¥342,498	\$ 3,152,459
Net income	11,646	7,724	125,178
Cash dividends	(2,655)	(2,655)	(28,537)
Purchases of treasury stock	(16)	(106)	(178)
Sales of treasury stock	2	59	28
Net change in the year	45,393	(54,215)	487,895
Balance at the end of year	¥347,676	¥293,304	\$ 3,736,845
<b>Minority Interests:</b>			
Balance at the beginning of year	¥ 8,658	¥ 8,992	\$ 93,057
Net change in the year	(62)	(334)	(671)
Balance at the end of year	¥ 8,595	¥ 8,658	\$ 92,386
<b>Total Equity:</b>			
Balance at the beginning of year	¥301,962	¥351,491	\$ 3,245,517
Net income	11,646	7,724	125,178
Cash dividends	(2,655)	(2,655)	(28,537)
Purchases of treasury stock	(16)	(106)	(178)
Sales of treasury stock	2	59	28
Net change in the year	45,331	(54,550)	487,224
Balance at the end of year	¥356,271	¥301,962	\$ 3,829,231

See notes to consolidated financial statements.