

● Non-Consolidated Statements of Income (Parent Company)

THE 77 BANK, LTD.

Years Ended March 31, 2010 and 2009

	Millions of Yen		Thousands of U.S. Dollars
	2010	2009	2010
Income:			
Interest income:			
Interest on loans and discounts	¥ 60,194	¥ 64,524	\$ 646,972
Interest on dividends on trading account and investment securities	20,140	26,650	216,474
Other	317	234	3,407
Fees and commissions	15,667	15,556	168,391
Other operating income	2,843	8,100	30,557
Other income	5,482	15,347	58,927
Total income	104,644	130,414	1,124,730
Expenses:			
Interest expense:			
Interest on deposits	8,269	12,877	88,879
Interest on call money	233	2,030	2,506
Other	499	391	5,373
Fees and commissions	5,937	6,265	63,816
Other operating expenses	6,448	15,524	69,310
General and administrative expenses	60,792	60,276	653,406
Provision of reserve for possible loan losses	0	12,329	0
Other expenses	3,116	8,796	33,498
Total expenses	85,298	118,494	916,790
Income before income taxes	19,346	11,920	207,939
Income taxes:			
Current	4,826	7,246	51,876
Deferred	2,851	(3,072)	30,650
Total income taxes	7,678	4,174	82,526
Net income	¥ 11,668	¥ 7,745	\$ 125,413
Per share of common stock:			
	Yen		U.S. Dollars
Basic net income	¥30.76	¥20.41	\$0.330
Diluted net income	30.74		0.330
Cash dividends applicable to the year	7.00	7.00	0.075