

● Non-Consolidated Statements of Income (Parent Company)

THE 77 BANK, LTD.

Years Ended March 31, 2011 and 2010

	Millions of Yen		Thousands of U.S. Dollars
	2011	2010	2011
Income:			
Interest income:			
Interest on loans and discounts	¥ 56,183	¥ 60,194	\$ 675,682
Interest on dividends on trading account and investment securities	22,930	20,140	275,766
Other	185	317	2,224
Fees and commissions	15,162	15,667	182,345
Other operating income	1,428	2,843	17,173
Other income	10,670	5,482	128,322
Total income	106,561	104,644	1,281,551
Expenses:			
Interest expense:			
Interest on deposits	5,287	8,269	63,583
Interest on call money	270	233	3,247
Other	664	499	7,985
Fees and commissions	6,010	5,937	72,279
Other operating expenses	700	6,448	8,418
General and administrative expenses	60,401	60,792	726,410
Provision of reserve for possible loan losses	7,582	0	91,184
Other expenses	53,244	3,116	640,336
Total expenses	134,163	85,298	1,613,505
(Loss) income before income taxes	(27,601)	19,346	(331,942)
Income taxes:			
Current	8,578	4,826	103,162
Deferred	(5,546)	2,851	(66,698)
Total income taxes	3,032	7,678	36,464
Net loss (income)	¥(30,634)	¥ 11,668	\$ (368,418)
		Yen	U.S. Dollars
Per share of common stock:			
Basic net (loss) income	¥(80.81)	¥30.76	\$ (0.97)
Diluted net income		30.74	
Cash dividends applicable to the year	6.00	7.00	0.072