

● Consolidated Statement of Operations

THE 77 BANK, LTD. AND SUBSIDIARIES
Year Ended March 31, 2012

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2012	2011	2012
Income:			
Interest income:			
Interest on loans and discounts	¥ 53,183	¥ 56,607	\$ 647,073
Interest and dividends on trading account and investment securities	23,571	23,024	286,786
Other	503	185	6,119
Fees and commissions	16,254	16,109	197,761
Other operating income (Note 19)	18,893	16,377	229,869
Gain on transfer of a substitutional portion of the government pension program fund (Note 15)	11,367	7,369	138,301
Other income (Note 20)	4,419	3,121	53,765
Total income	128,193	122,796	1,559,715
Expenses:			
Interest expense:			
Interest on deposits	3,740	5,287	45,504
Interest on borrowings and rediscounts	263	423	3,199
Other	468	622	5,694
Fees and commissions	5,089	5,257	61,917
Other operating expenses (Note 21)	15,948	13,127	194,038
General and administrative expenses	59,683	61,594	726,158
Provision of reserve for possible loan losses	9,880	8,613	120,209
Disaster losses (Note 22)		50,687	
Other expenses (Note 23)	5,296	3,989	64,436
Total expenses	100,371	149,605	1,221,206
Income (loss) before income taxes and minority interests	27,821	(26,808)	338,496
Income taxes (Note 24):			
Current	8,051	9,459	97,955
Deferred	9,180	(5,877)	111,692
Total income taxes	17,231	3,582	209,648
Net income (loss) before minority interests	10,590	(30,391)	128,847
Minority interests in net loss (income)	100	(66)	1,216
Net income (loss)	¥ 10,690	¥ (30,458)	\$ 130,064

	Yen	U.S. Dollars
Per share of common stock (Note 31):		
Basic net income (loss)	¥28.60	¥(80.35)
Diluted net income	28.53	0.347
Cash dividends applicable to the year	7.00	6.00

See notes to consolidated financial statements.

● Consolidated Statement of Comprehensive Income

THE 77 BANK, LTD. AND SUBSIDIARIES
Year Ended March 31, 2012

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2012	2011	2012
Net income (loss) before minority interests	¥10,590	¥(30,391)	\$128,847
Other comprehensive income (Note 25):			
Unrealized gains (losses) on available-for-sale securities	3,433	(14,978)	41,769
Deferred gains on derivatives under hedge accounting	100	145	1,216
Total other comprehensive income	3,533	(14,832)	42,985
Comprehensive income	¥14,124	¥(45,224)	\$171,845
Total comprehensive income attributable to:			
Owners of the parent	¥14,186	¥(45,301)	\$172,600
Minority interests	(62)	76	(754)

See notes to consolidated financial statements.