

● Non-Consolidated Statement of Income (Parent Company)

THE 77 BANK, LTD.

Year Ended March 31, 2012

	Millions of Yen		Thousands of U.S. Dollars
	2012	2011	2012
Income:			
Interest income:			
Interest on loans and discounts	¥ 52,906	¥ 56,183	\$ 643,703
Interest on dividends on trading account and investment securities	23,479	22,930	285,667
Other	503	185	6,119
Fees and commissions	15,306	15,162	186,227
Other operating income	2,459	1,428	29,918
Other income	15,957	10,670	194,147
Total income	110,611	106,561	1,345,796
Expenses:			
Interest expense:			
Interest on deposits	3,741	5,287	45,516
Interest on call money	125	270	1,520
Other	536	664	6,521
Fees and commissions	5,756	6,010	70,032
Other operating expenses	2,491	700	30,307
General and administrative expenses	58,465	60,401	711,339
Provision of reserve for possible loan losses	7,911	7,582	96,252
Other expenses	5,195	53,244	63,207
Total expenses	84,222	134,163	1,024,723
Income (loss) before income taxes	26,389	(27,601)	321,073
Income taxes:			
Current	6,974	8,578	84,852
Deferred	8,817	(5,546)	107,275
Total income taxes	15,791	3,032	192,127
Net income (loss)	¥ 10,597	¥ (30,634)	\$ 128,932
		Yen	U.S. Dollars
Per share of common stock:			
Basic net income (loss)	¥28.35	¥(80.81)	\$ 0.34
Diluted net income	28.28	—	0.34
Cash dividends applicable to the year	7.00	6.00	0.085