

● Consolidated Statement of Income

THE 77 BANK, LTD. AND SUBSIDIARIES
Year Ended March 31, 2013

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2013	2012	2013
Income:			
Interest income:			
Interest on loans and discounts	¥ 49,853	¥ 53,183	\$ 530,069
Interest and dividends on trading account and investment securities	22,228	23,571	236,342
Other	234	503	2,488
Fees and commissions	16,569	16,254	176,172
Other operating income (Note 19)	16,852	18,893	179,181
Reversal of reserve for possible loan losses	2,819		29,973
Gain on transfer of a substitutional portion of the government pension program fund		11,367	
Other income (Note 20)	3,553	4,419	37,777
Total income	112,111	128,193	1,192,036
Expenses:			
Interest expense:			
Interest on deposits	3,234	3,740	34,385
Interest on borrowings and rediscounts	132	263	1,403
Other	260	468	2,764
Fees and commissions	5,225	5,089	55,555
Other operating expenses (Note 21)	15,343	15,948	163,136
General and administrative expenses (Note 18)	56,994	59,683	605,996
Provision of reserve for possible loan losses		9,880	
Losses on devaluation of stocks and other securities	3,506	1,476	37,278
Other expenses (Note 22)	4,350	3,820	46,251
Total expenses	89,048	100,371	946,815
Income before income taxes and minority interests	23,063	27,821	245,220
Income taxes (Note 23):			
Current	4,830	8,051	51,355
Deferred	3,948	9,180	41,977
Total income taxes	8,778	17,231	93,333
Net income before minority interests	14,284	10,590	151,876
Minority interests in net (income) loss	(1,837)	100	(19,532)
Net income	¥ 12,446	¥ 10,690	\$ 132,333

	Yen	U.S. Dollars
Per share of common stock (Note 30):		
Basic net income	¥33.29	¥28.60
Diluted net income	33.18	28.53
Cash dividends applicable to the year	7.00	7.00
		0.074

See notes to consolidated financial statements.

● Consolidated Statement of Comprehensive Income

THE 77 BANK, LTD. AND SUBSIDIARIES
Year Ended March 31, 2013

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2013	2012	2013
Net income before minority interests	¥14,284	¥10,590	\$151,876
Other comprehensive income (Note 24):			
Unrealized gains on available-for-sale securities	37,748	3,433	401,360
Deferred (losses) gains on derivatives under hedge accounting	(26)	100	(276)
Total other comprehensive income	37,722	3,533	401,084
Comprehensive income	¥52,006	¥14,124	\$552,961
Total comprehensive income attributable to:			
Owners of the parent	¥50,121	¥14,186	\$532,918
Minority interests	1,884	(62)	20,031

See notes to consolidated financial statements.