

● Non-Consolidated Statement of Income (Parent Company)

THE 77 BANK, LTD.

Year Ended March 31, 2013

	Millions of Yen		Thousands of U.S. Dollars
	2013	2012	2013
Income:			
Interest income:			
Interest on loans and discounts	¥49,666	¥ 52,906	\$ 528,080
Interest on dividends on trading account and investment securities	22,153	23,479	235,544
Other	234	503	2,488
Fees and commissions	15,641	15,306	166,305
Other operating income	4,656	2,459	49,505
Other income	5,993	15,957	63,721
Total income	98,346	110,611	1,045,677
Expenses:			
Interest expense:			
Interest on deposits	3,235	3,741	34,396
Interest on call money	3	125	31
Other	348	536	3,700
Fees and commissions	5,846	5,756	62,158
Other operating expenses	5,981	2,491	63,593
General and administrative expenses	55,328	58,465	588,282
Provision of reserve for possible loan losses	—	7,911	—
Other expenses	7,791	5,195	82,838
Total expenses	78,534	84,222	835,023
Income before income taxes	19,811	26,389	210,643
Income taxes:			
Current	3,908	6,974	41,552
Deferred	3,740	8,817	39,766
Total income taxes	7,649	15,791	81,329
Net income	¥12,161	¥ 10,597	\$ 129,303
		Yen	U.S. Dollars
Per share of common stock:			
Basic net income	¥32.53	¥28.35	\$ 0.34
Diluted net income	32.42	28.28	0.34
Cash dividends applicable to the year	7.00	7.00	0.074