

Consolidated Five-Year Summary

THE 77 BANK, LTD. AND SUBSIDIARIES
As of March 31

	Millions of Yen				
	2003	2002	2001	2000	1999
For the fiscal year					
Net interest income	¥ 80,834	¥ 87,354	¥ 89,789	¥ 93,584	¥ 92,475
Net fees and commissions	11,480	11,446	11,274	11,183	10,372
Net other operating income (loss)	1,794	(905)	1,476	(54)	1,674
Net income	8,309	2,177	11,197	15,389	9,653
At the fiscal year-end					
Total assets	¥5,245,580	¥5,192,871	¥5,212,706	¥4,993,833	¥4,902,017
Deposits	4,798,229	4,694,029	4,582,584	4,503,575	4,350,307
Loans and bills discounted	3,135,736	3,176,555	3,163,042	3,124,638	3,128,096
Trading account securities and investment securities	1,609,579	1,355,475	1,273,007	1,027,733	1,036,647
Stockholders' equity	295,952	300,468	323,744	244,374	231,317
Common stock	24,659	24,659	24,659	24,659	24,659
			Yen		
	2003	2002	2001	2000	1999
Per share of common stock					
Net income	¥ 21.62	¥ 5.68	¥ 29.24	¥ 40.19	¥ 25.21
Diluted net income			28.02	38.46	23.93
Stockholders' equity	776.92	784.94	845.66	638.34	604.23
Cash dividends	6.00	6.00	6.00	6.00	6.00
Capital adequacy ratio (%)					
BIS standard	[11.56]	[11.86]	[12.36]	[12.55]	[11.41]
Domestic standard	10.05	10.08	10.26	10.34	9.77

Note: The Bank's capital adequacy ratio is calculated using the method set forth by the Ministry of Finance as specified in Article 14, Paragraph 2, of the Banking Law of Japan. Until the year ended March 31, 1998, the BIS standard was applicable to the ratio, which was calculated on a non-consolidated basis because the Bank did not employ consolidated figures. For the year ended March 31, 1999, the Bank adopted the domestic standard calculation method in line with the closure of overseas offices as of March 1999. The Bank's capital adequacy ratio on the domestic standard is accompanied by the revision of Article 14, Paragraph 2, of the Banking Law of Japan, in line with enforcement of the related law for financial system reform. The capital adequacy ratios according to the BIS standard, in parentheses, are indicated for reference only.