

Consolidated Balance Sheets

THE 77 BANK, LTD. AND SUBSIDIARIES
March 31, 2003 and 2002

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2003	2002	2003
Assets:			
Cash and due from banks	¥ 151,687	¥ 134,007	\$ 1,261,953
Call loans and bills purchased	75,643	259,801	629,314
Commercial paper and other debt purchased (Note 3)	155,405	60,557	1,292,883
Trading account securities (Notes 3 and 10)	6,739	4,226	56,067
Money held in trust (Note 4)	30,766	89,068	255,958
Investment securities (Notes 3 and 10)	1,602,840	1,351,249	13,334,775
Loans and bills discounted (Note 5)	3,135,736	3,176,555	26,087,650
Foreign exchange assets (Note 6)	1,348	530	11,214
Premises and equipment—net (Notes 8 and 10)	54,879	55,386	456,567
Deferred tax assets (Note 22)	34,649	26,206	288,258
Customers' liabilities for acceptances and guarantees (Note 9)	42,408	80,488	352,812
Other assets (Note 7)	51,539	55,795	428,778
Reserve for loan losses	(98,059)	(100,997)	(815,798)
Total	¥5,245,580	¥5,192,871	\$43,640,431
Liabilities:			
Deposits (Notes 10 and 12)	¥4,798,229	¥4,694,029	\$39,918,707
Call money	8,020	8,650	66,724
Payable under repurchase agreements (Note 10)	1,000	1,500	8,319
Borrowed money (Notes 10 and 13)	24,520	26,193	203,995
Foreign exchange liabilities (Note 6)	90	115	747
Liability for employees' retirement benefits (Note 15)	38,039	36,260	316,466
Acceptances and guarantees (Note 9)	42,408	80,488	352,812
Other liabilities (Note 14)	31,659	39,371	263,390
Total liabilities	4,943,965	4,886,606	41,131,160
Minority interests	5,663	5,797	47,112
Stockholders' equity (Notes 16 and 25):			
Common stock, authorized—1,344,000,000 shares in 2003 and 2002; issued—383,278,734 shares in 2003 and 2002	24,659	24,659	205,147
Capital surplus	7,835	7,835	65,185
Retained earnings	226,914	220,902	1,887,802
Unrealized gain on available-for-sale securities (Note 3)	37,444	47,422	311,515
Less: treasury stock—at cost, 2,006,428 shares in 2003 and 489,732 shares in 2002 (Note 17)	(900)	(350)	(7,490)
Total stockholders' equity	295,952	300,468	2,462,159
Total	¥5,245,580	¥5,192,871	\$43,640,431

See notes to consolidated financial statements.