

# Non-Consolidated Balance Sheets (Parent Company)

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

	Millions of Yen		Thousands of U.S. Dollars
	2003	2002	2003
<b>Assets:</b>			
Cash and due from banks	¥ 151,510	¥ 133,779	\$ 1,260,484
Call loans and bills purchased	75,643	259,801	629,314
Commercial paper and other debt purchased	155,405	60,557	1,292,883
Trading account securities	6,739	4,226	56,067
Money held in trust	30,766	89,068	255,958
Investment securities	1,599,106	1,350,707	13,303,712
Loans and bills discounted	3,152,618	3,192,561	26,228,107
Foreign exchanges	1,348	530	11,214
Premises and equipment	51,294	50,965	426,734
Deferred tax assets	32,259	24,102	268,373
Customers' liabilities for acceptances and guarantees	42,408	80,488	352,812
Other assets	14,051	20,135	116,899
Allowance for possible loan losses	(93,313)	(97,438)	(776,318)
<b>Total</b>	<b>¥5,219,834</b>	<b>¥5,169,481</b>	<b>\$43,426,239</b>
<b>Liabilities:</b>			
Deposits	¥4,804,219	¥4,701,812	\$39,968,542
Call money	8,020	8,650	66,724
Payable under repurchase agreements	1,000	1,500	8,319
Borrowed money	10,224	10,287	85,060
Foreign exchanges	90	115	747
Liability for employees' retirement benefits	37,667	35,935	313,366
Acceptances and guarantees	42,408	80,488	352,812
Other liabilities	20,726	29,956	172,429
<b>Total liabilities</b>	<b>4,924,354</b>	<b>4,868,743</b>	<b>40,967,999</b>
<b>Stockholders' equity:</b>			
Common stock	24,659	24,659	205,147
Capital surplus:			
Additional paid-in capital	7,835	7,835	65,185
Retained earnings:			
Legal reserve	24,659	24,659	205,147
Unappropriated	201,754	196,188	1,678,489
Net unrealized gain on available-for-sale securities	37,443	47,420	311,507
Treasury stock	(870)	(23)	(7,235)
<b>Total stockholders' equity</b>	<b>295,480</b>	<b>300,738</b>	<b>2,458,240</b>
<b>Total</b>	<b>¥5,219,834</b>	<b>¥5,169,481</b>	<b>\$43,426,239</b>