

Consolidated Financial Highlights

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

	Millions of Yen		Millions of U.S. Dollars
	2004	2003	2004
For the fiscal year			
Net interest income	¥ 75,797	¥ 80,832	\$ 717
Net fees and commissions	11,644	11,480	110
Net other operating income	2,435	1,794	23
Net income	12,339	8,308	116
At the fiscal year-end			
Total assets	¥5,404,205	¥5,245,579	\$51,132
Deposits	4,936,569	4,798,228	46,708
Loans and bills discounted	3,116,779	3,135,735	29,489
Trading account securities and investment securities	1,727,328	1,609,579	16,343
Stockholders' equity	323,994	295,951	3,065
Common stock	24,658	24,658	233
		Yen	U.S. Dollars
	2004	2003	2004
Per share of common stock			
Net income	¥ 32.31	¥ 21.62	\$0.305
Stockholders' equity	852.93	776.92	8.070
Cash dividends applicable to the year	6.00	6.00	0.056
Capital adequacy ratio (%)			
BIS standard	[12.42]	[11.56]	
Domestic standard	10.78	10.05	

Note: Throughout this report, U.S. dollar amounts are translated, for convenience only, at the rate of ¥105.69 = US\$1, the exchange rate prevailing on March 31, 2004. The capital adequacy ratios according to the BIS standard, in brackets, are indicated for reference only.