

# Financial Section

## Consolidated Five-Year Summary

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

	Millions of Yen				
	2005	2004	2003	2002	2001
<b>For the fiscal year</b>					
Net interest income	¥ 74,873	¥ 75,797	¥ 80,832	¥ 87,353	¥ 89,789
Net fees and commissions	11,887	11,644	11,480	11,446	11,274
Net other operating income (loss)	2,239	2,435	1,794	(904)	1,476
Net income	9,044	12,339	8,308	2,177	11,197
<b>At the fiscal year-end</b>					
Total assets	¥5,616,224	¥5,404,205	¥5,245,579	¥5,192,870	¥5,212,706
Deposits	5,043,654	4,936,569	4,798,228	4,694,028	4,582,584
Loans and bills discounted	3,202,879	3,116,779	3,135,735	3,176,555	3,163,042
Trading account securities and investment securities	1,931,010	1,727,328	1,609,579	1,355,474	1,273,006
Stockholders' equity	333,680	323,994	295,951	300,467	323,743
Common stock	24,658	24,658	24,658	24,658	24,658
			Yen		
	2005	2004	2003	2002	2001
<b>Per share of common stock</b>					
Net income	¥ 23.65	¥ 32.31	¥ 21.62	¥ 5.68	¥ 29.24
Diluted net income					28.02
Stockholders' equity	877.76	852.93	776.92	784.94	845.66
Cash dividends	6.00	6.00	6.00	6.00	6.00
Capital adequacy ratio (%)					
BIS standard	[12.75]	[12.42]	[11.56]	[11.86]	[12.36]
Domestic standard	11.23	10.78	10.05	10.08	10.26

Notes: 1. The national consumption tax and the local consumption tax are excluded from transaction amounts.

2. 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 brackets, are indicated for reference only.