

Consolidated Financial Highlights

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

	Millions of Yen		Millions of U.S. Dollars
	2003	2002	2003
For the fiscal year			
Net interest income	¥ 80,834	¥ 87,354	\$ 672
Net fees and commissions	11,480	11,446	96
Net other operating income (loss)	1,794	(905)	15
Net income	8,309	2,177	69
At the fiscal year-end			
Total assets	¥5,245,580	¥5,192,871	\$43,640
Deposits	4,798,229	4,694,029	39,918
Loans and bills discounted	3,135,736	3,176,555	26,087
Trading account securities and investment securities	1,609,579	1,355,475	13,390
Stockholders' equity	295,952	300,468	2,462
Common stock	24,659	24,659	205
		Yen	U.S. Dollars
	2003	2002	2003
Per share of common stock			
Net income	¥ 21.62	¥ 5.68	\$0.180
Diluted net income			
Stockholders' equity	776.92	784.94	6.464
Cash dividends applicable to the year	6.00	6.00	0.050
Capital adequacy ratio (%)			
BIS standard	[11.56]	[11.86]	
Domestic standard	10.05	10.08	

Note: Throughout this report, U.S. dollar amounts are translated, for convenience only, at the rate of ¥120.20 = US\$1, the exchange rate prevailing on March 31, 2003. The capital adequacy ratios according to the BIS standard, in parentheses, are indicated for reference only.