

Non-Consolidated Statements of Income (Parent Company)

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

	Millions of Yen		Thousands of U.S. Dollars
	2003	2002	2003
Income:			
Interest on:			
Loans and discounts	¥ 60,786	¥ 69,036	\$ 505,710
Trading account and investment securities	23,827	29,785	198,231
Other	118	102	976
Fees and commissions	14,199	14,066	118,130
Other operating income	320	149	2,664
Other income	3,517	12,703	29,256
Total income	102,767	125,841	854,967
Expenses:			
Interest on:			
Deposits	2,579	5,143	21,451
Borrowings and rediscounts	390	1,128	3,248
Other	1,613	5,842	13,420
Fees and commissions	3,994	3,824	33,224
Other operating expenses	1,336	2,831	11,112
General and administrative expenses	59,269	61,159	493,085
Provision for possible loan losses	3,219	30,461	26,784
Other expenses	14,037	11,956	116,784
Total expenses	86,437	122,344	719,108
Income before income taxes	16,330	3,497	135,859
Income taxes:			
Current	8,117	11,477	67,532
Deferred	347	(10,288)	2,888
Total income taxes	8,464	1,189	70,420
Net income	¥ 7,866	¥ 2,308	\$ 65,439
		Yen	U.S. Dollars
Per share of common stock:			
Net income	¥20.48	¥6.02	\$0.170
Diluted net income			
Cash dividends applicable to the year	6.00	6.00	0.050

Non-Consolidated Statements of Retained Earnings (Parent Company)

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

	Millions of Yen		Thousands of U.S. Dollars
	2003	2002	2003
Balance, beginning of year	¥220,847	¥220,881	\$1,837,326
Net income	7,866	2,308	65,439
Dividends paid, ¥6.00 (\$0.050) per share in 2003 and ¥6.00 per share in 2002	(2,300)	(2,300)	(19,129)
Bonuses to directors and corporate auditors		(42)	
Balance, end of year	¥226,413	¥220,847	\$1,883,636