

Financial Section

Consolidated Five-Year Summary

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

	Millions of Yen				
	2004	2003	2002	2001	2000
For the fiscal year					
Net interest income	¥ 75,797	¥ 80,832	¥ 87,353	¥ 89,789	¥ 93,584
Net fees and commissions	11,644	11,480	11,446	11,274	11,182
Net other operating income (loss)	2,435	1,794	(904)	1,476	(54)
Net income	12,339	8,308	2,177	11,197	15,389
At the fiscal year-end					
Total assets	¥5,404,205	¥5,245,579	¥5,192,870	¥5,212,706	¥4,993,832
Deposits	4,936,569	4,798,228	4,694,028	4,582,584	4,503,575
Loans and bills discounted	3,116,779	3,135,735	3,176,555	3,163,042	3,124,637
Trading account securities and investment securities	1,727,328	1,609,579	1,355,474	1,273,006	1,027,733
Stockholders' equity	323,994	295,951	300,467	323,743	244,373
Common stock	24,658	24,658	24,658	24,658	24,658
			Yen		
	2004	2003	2002	2001	2000
Per share of common stock					
Net income	¥ 32.31	¥ 21.62	¥ 5.68	¥ 29.24	¥ 40.19
Diluted net income				28.02	38.46
Stockholders' equity	852.93	776.92	784.94	845.66	638.34
Cash dividends	6.00	6.00	6.00	6.00	6.00
Capital adequacy ratio (%)					
BIS standard	[12.42]	[11.56]	[11.86]	[12.36]	[12.55]
Domestic standard	10.78	10.05	10.08	10.26	10.34

Note: The Bank's capital adequacy ratio is calculated using the method set forth by the Ministry of Finance as specified in Article 14, Paragraph 2, of the Banking Law of Japan. For the year ended March 31, 1999, the Bank adopted the domestic standard calculation method in line with the closure of overseas offices as of March 1999. 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.