

Consolidated Balance Sheets

THE 77 BANK, LTD. AND SUBSIDIARIES
March 31, 2004 and 2003

Thousands of
U.S. Dollars
(Note 1)

	Millions of Yen		2004
	2004	2003	
Assets:			
Cash and due from banks	¥ 168,578	¥ 151,687	\$ 1,595,027
Call loans and bills purchased	130,128	75,643	1,231,229
Commercial paper and other debt purchased (Note 3)	123,949	155,405	1,172,766
Trading account securities (Notes 3 and 10)	8,669	6,739	82,028
Money held in trust (Note 4)	36,575	30,766	346,065
Investment securities (Notes 3 and 10)	1,718,659	1,602,839	16,261,324
Loans and bills discounted (Note 5)	3,116,779	3,135,735	29,489,826
Foreign exchange assets (Note 6)	747	1,347	7,069
Premises and equipment—net (Notes 8 and 10)	53,965	54,879	510,599
Deferred tax assets (Note 21)	13,672	34,648	129,368
Customers' liabilities for acceptances and guarantees (Note 9)	44,970	42,407	425,493
Other assets (Note 7)	62,652	51,539	592,797
Reserve for loan losses	(75,143)	(98,058)	(710,982)
Total	¥5,404,205	¥5,245,579	\$51,132,612
Liabilities:			
Deposits (Notes 10 and 12)	¥4,936,569	¥4,798,228	\$46,708,010
Call money	13,304	8,020	125,881
Payable under repurchase agreements (Note 10)		999	
Borrowed money (Notes 10 and 13)	15,704	24,520	148,591
Foreign exchange liabilities (Note 6)	133	89	1,262
Liability for employees' retirement benefits (Note 15)	34,095	38,039	322,594
Acceptances and guarantees (Note 9)	44,970	42,407	425,493
Other liabilities (Note 14)	28,938	31,659	273,800
Total liabilities	5,073,715	4,943,965	48,005,634
Minority interests	6,495	5,662	61,460
Stockholders' equity (Notes 16 and 25):			
Common stock— authorized, 1,344,000,000 shares in 2004 and 2003; issued, 383,278,734 shares in 2004 and 2003	24,658	24,658	233,310
Capital surplus	7,836	7,835	74,148
Retained earnings	236,934	226,913	2,241,783
Unrealized gain on available-for-sale securities (Note 3)	55,996	37,444	529,814
Less: treasury stock—at cost, 3,075,065 shares in 2004 and 2,006,428 shares in 2003	(1,430)	(900)	(13,538)
Total stockholders' equity	323,994	295,951	3,065,518
Total	¥5,404,205	¥5,245,579	\$51,132,612

See notes to consolidated financial statements.