

Non-Consolidated Balance Sheets (Parent Company)

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

	Millions of Yen		Thousands of U.S. Dollars
	2004	2003	2004
Assets:			
Cash and due from banks	¥ 168,416	¥ 151,510	\$ 1,593,495
Call loans and bills purchased	130,128	75,643	1,231,229
Commercial paper and other debt purchased	123,949	155,404	1,172,766
Trading account securities	8,669	6,739	82,028
Money held in trust	36,575	30,766	346,065
Investment securities	1,713,957	1,599,106	16,216,833
Loans and bills discounted	3,135,513	3,152,618	29,667,082
Foreign exchange assets	747	1,347	7,069
Premises and equipment	49,367	51,293	467,095
Deferred tax assets	11,688	32,258	110,594
Customers' liabilities for acceptances and guarantees	44,970	42,407	425,493
Other assets	22,651	14,051	214,315
Allowance for possible loan losses	(71,072)	(93,313)	(672,461)
Total	¥5,375,563	¥5,219,833	\$50,861,608
Liabilities:			
Deposits	¥4,942,043	¥4,804,218	\$46,759,798
Call money	13,304	8,020	125,881
Payable under repurchase agreements		999	
Borrowed money	217	10,224	2,059
Foreign exchange liabilities	133	89	1,262
Liability for employees' retirement benefits	33,704	37,666	318,902
Acceptances and guarantees	44,970	42,407	425,493
Other liabilities	17,872	20,725	169,100
Total liabilities	5,052,245	4,924,353	47,802,497
Stockholders' equity:			
Common stock	24,658	24,658	233,310
Capital surplus:			
Additional paid-in capital	7,835	7,835	74,133
Retained earnings:			
Legal reserve	24,658	24,658	233,310
Unappropriated	211,573	201,754	2,001,826
Unrealized gain on available-for-sale securities	55,990	37,443	529,762
Treasury stock	(1,400)	(869)	(13,248)
Total stockholders' equity	323,317	295,480	3,059,110
Total	¥5,375,563	¥5,219,834	\$50,861,608