

Consolidated Financial Highlights

THE 77 BANK, LTD. AND SUBSIDIARIES

As of March 31

	Millions of Yen		Millions of U.S. Dollars
	2005	2004	2005
For the fiscal year			
Net interest income	¥ 74,873	¥ 75,797	\$ 697
Net fees and commissions	11,887	11,644	110
Net other operating income	2,239	2,435	20
Net income	9,044	12,339	84
At the fiscal year-end			
Total assets	¥5,616,224	¥5,404,205	\$ 52,297
Deposits	5,043,654	4,936,569	46,965
Loans and bills discounted	3,202,879	3,116,779	29,824
Trading account securities and investment securities	1,931,010	1,727,328	17,981
Stockholders' equity	333,680	323,994	3,107
Common stock	24,658	24,658	229
		Yen	U.S. Dollars
	2005	2004	2005
Per share of common stock			
Net income	¥ 23.65	¥ 32.31	\$0.220
Stockholders' equity	877.76	852.93	8.173
Cash dividends applicable to the year	6.00	6.00	0.055
Capital adequacy ratio (%)			
BIS standard	[12.75]	[12.42]	
Domestic standard	11.23	10.78	

Note: Throughout this report, U.S. dollar amounts are translated, for convenience only, at the rate of ¥107.39 = US\$1, the exchange rate prevailing on March 31, 2005. The capital adequacy ratios according to the BIS standard, in brackets, are indicated for reference only.