

Consolidated Balance Sheets

THE 77 BANK, LTD. AND SUBSIDIARIES
March 31, 2005 and 2004

Thousands of
U.S. Dollars
(Note 1)

	Millions of Yen		2005
	2005	2004	
Assets:			
Cash and due from banks	¥ 220,194	¥ 168,578	\$ 2,050,420
Call loans and bills bought	50,550	130,128	470,719
Commercial paper and other debt purchased (Note 4)	87,091	123,949	810,987
Trading account securities (Note 4)	7,779	8,669	72,446
Money held in trust (Note 5)	39,810	36,575	370,708
Investment securities (Notes 4 and 11)	1,923,230	1,718,659	17,908,840
Loans and bills discounted (Note 6)	3,202,879	3,116,779	29,824,746
Foreign exchange assets (Note 7)	523	747	4,878
Premises and equipment—net (Notes 9 and 11)	50,502	53,965	470,270
Deferred tax assets (Note 21)	14,617	13,672	136,112
Customers' liabilities for acceptances and guarantees (Note 10)	47,029	44,970	437,934
Other assets (Note 8)	53,490	62,652	498,095
Reserve for loan losses	(81,476)	(75,143)	(758,698)
Total	¥5,616,224	¥5,404,205	\$52,297,462
Liabilities:			
Deposits (Notes 11 and 13)	¥5,043,654	¥4,936,569	\$46,965,771
Call money	70,405	13,304	655,609
Payables under securities lending transactions (Note 11)	18,276		170,189
Borrowed money (Note 11)	15,921	15,704	148,254
Foreign exchange liabilities (Note 7)	113	133	1,061
Liability for employees' retirement benefits (Note 15)	35,816	34,095	333,516
Acceptances and guarantees (Note 10)	47,029	44,970	437,934
Other liabilities (Note 14)	44,162	28,938	411,234
Total liabilities	5,275,380	5,073,715	49,123,573
Minority interests	7,163	6,495	66,703
Stockholders' equity (Notes 16 and 26):			
Common stock— authorized, 1,344,000,000 shares in 2005 and 2004; issued, 383,278,734 shares in 2005 and 2004	24,658	24,658	229,617
Capital surplus	7,838	7,836	72,990
Retained earnings	243,661	236,934	2,268,940
Unrealized gain on available-for-sale securities (Note 4)	59,033	55,996	549,712
Less: treasury stock—at cost, 3,188,504 shares in 2005 and 3,075,065 shares in 2004	(1,511)	(1,430)	(14,076)
Total stockholders' equity	333,680	323,994	3,107,185
Total	¥5,616,224	¥5,404,205	\$52,297,462

See notes to consolidated financial statements.