

# Consolidated Statements of Stockholders' Equity

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

	Thousands		Millions of Yen			
	Issued Number of Shares of Common Stock	Common Stock	Capital Surplus	Retained Earnings	Unrealized Gain on Available-for- Sale Securities	Treasury Stock
<b>Balance, April 1, 2003</b>	383,278	¥24,658	¥7,835	¥226,913	¥37,444	¥ (900)
Net income				12,339		
Cash dividends:						
Year end for prior year, ¥3.00 per share				(1,141)		
Interim for current year, ¥3.00 per share				(1,141)		
Bonuses to directors and corporate auditors				(36)		
Purchases of treasury stock (1,086 thousand shares)						(538)
Sales of treasury stock (18 thousand shares)			1			8
Net increase in unrealized gain on available-for-sale securities					18,551	
<b>Balance, March 31, 2004</b>	383,278	24,658	7,836	236,934	55,996	(1,430)
Net income				<b>9,044</b>		
Cash dividends:						
Year end for prior year, ¥3.00 per share				<b>(1,139)</b>		
Interim for current year, ¥3.00 per share				<b>(1,139)</b>		
Bonuses to directors and corporate auditors				<b>(38)</b>		
Purchases of treasury stock (121 thousand shares)						<b>(84)</b>
Sales of treasury stock (8 thousand shares)			1			<b>3</b>
Net increase in unrealized gain on available-for-sale securities					<b>3,037</b>	
<b>Balance, March 31, 2005</b>	<b>383,278</b>	<b>¥24,658</b>	<b>¥7,838</b>	<b>¥243,661</b>	<b>¥59,033</b>	<b>¥(1,511)</b>

	Thousands of U.S. Dollars (Note 1)				
	Common Stock	Capital Surplus	Retained Earnings	Unrealized Gain on Available-for- Sale Securities	Treasury Stock
<b>Balance, March 31, 2004</b>	\$229,617	\$72,974	\$2,206,295	\$521,427	\$ (13,324)
Net income			<b>84,223</b>		
Cash dividends:					
Year end for prior year, \$0.027 per share			<b>(10,609)</b>		
Interim for current year, \$0.027 per share			<b>(10,608)</b>		
Bonuses to directors and corporate auditors			<b>(359)</b>		
Purchases of treasury stock (121 thousand shares)					<b>(786)</b>
Sales of treasury stock (8 thousand shares)			16		<b>34</b>
Net increase in unrealized gain on available-for-sale securities				<b>28,285</b>	
<b>Balance, March 31, 2005</b>	<b>\$229,617</b>	<b>\$72,990</b>	<b>\$2,268,940</b>	<b>\$549,712</b>	<b>\$(14,076)</b>

See notes to consolidated financial statements.