

Non-Consolidated Balance Sheets (Parent Company)

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

	Millions of Yen		Thousands of U.S. Dollars
	2005	2004	2005
Assets:			
Cash and due from banks	¥ 220,018	¥ 168,416	\$ 2,048,783
Call loans and bills bought	50,550	130,128	470,719
Commercial paper and other debt purchased	87,091	123,949	810,987
Trading account securities	7,779	8,669	72,446
Money held in trust	39,810	36,575	370,708
Investment securities	1,917,732	1,713,957	17,857,641
Loans and bills discounted	3,221,000	3,135,513	29,993,484
Foreign exchange assets	523	747	4,878
Premises and equipment	45,919	49,367	427,597
Deferred tax assets	12,447	11,688	115,910
Customers' liabilities for acceptances and guarantees	47,029	44,970	437,934
Other assets	12,523	22,651	116,615
Reserve for loan losses	(76,980)	(71,072)	(716,834)
Total	¥5,585,447	¥5,375,563	\$52,010,874
Liabilities:			
Deposits	¥5,048,706	¥4,942,043	\$47,012,820
Call money	70,405	13,304	655,609
Payable under securities lending transaction	18,276		170,189
Borrowed money	311	217	2,896
Foreign exchange liabilities	113	133	1,061
Liability for employees' retirement benefits	35,392	33,704	329,570
Acceptances and guarantees	47,029	44,970	437,934
Other liabilities	32,322	17,872	300,981
Total liabilities	5,252,559	5,052,245	48,911,064
Stockholders' equity:			
Common stock	24,658	24,658	229,617
Capital surplus	7,838	7,836	72,990
Retained earnings:			
Legal reserve	24,658	24,658	229,617
Unappropriated	218,185	211,573	2,031,709
Unrealized gain on available-for-sale securities	59,028	55,990	549,664
Treasury stock	(1,481)	(1,400)	(13,790)
Total stockholders' equity	332,888	323,317	3,099,809
Total	¥5,585,447	¥5,375,563	\$52,010,874