

# Consolidated Financial Highlights

THE 77 BANK, LTD. AND SUBSIDIARIES

As of March 31

	Millions of Yen		Millions of U.S. Dollars
	2006	2005	2006
<b>For the fiscal year</b>			
Net interest income	¥ 76,032	¥ 74,873	\$ 621
Net fees and commissions	12,261	11,887	104
Net other operating income	379	2,239	3
Net income	9,415	9,044	80
<b>At the fiscal year-end</b>			
Total assets	¥5,551,935	¥5,616,224	\$ 47,262
Deposits	4,947,526	5,043,654	42,117
Loans and bills discounted	3,066,753	3,202,879	26,106
Trading account securities and investment securities	2,088,045	1,931,010	17,775
Stockholders' equity	359,458	333,680	3,060
Common stock	24,658	24,658	209
		Yen	U.S. Dollars
	2006	2005	2006
<b>Per share of common stock</b>			
Net income	¥ 24.63	¥ 23.65	\$0.209
Stockholders' equity	945.79	877.76	8.051
Cash dividends applicable to the year	6.00	6.00	0.051
<b>Capital adequacy ratio (%)</b>			
BIS standard	[13.43]	[12.75]	
Domestic standard	11.83	11.23	

Note: Throughout this report, U.S. dollar amounts are translated, for convenience only, at the rate of ¥117.47 = US\$1, the exchange rate prevailing on March 31, 2006. The capital adequacy ratios according to the BIS standard, in brackets, are indicated for reference only.