

Non-Consolidated Balance Sheets (Parent Company)

THE 77 BANK, LTD.
March 31, 2007 and 2006

	Millions of Yen		Thousands of U.S. Dollars
	2007	2006	2007
Assets:			
Cash and due from banks	¥ 90,102	¥ 149,318	\$ 763,260
Call loans and bills bought	182,313	12,580	1,544,377
Commercial paper and other debt purchased	27,019	84,272	228,882
Trading account securities	33,502	20,028	283,795
Money held in trust	50,768	49,456	430,058
Investment securities	2,060,970	2,060,999	17,458,455
Loans and bills discounted	3,131,843	3,082,584	26,529,803
Foreign exchange assets	687	1,215	5,824
Tangible fixed assets:			
Buildings	14,745	15,577	124,911
Land	22,874	23,084	193,767
Construction in progress	76	283	645
Other tangible fixed assets	4,325	4,024	36,638
Intangible fixed assets:			
Software		27	
Other intangible fixed assets	399	411	3,385
Customers' liabilities for acceptance and guarantees	34,532	33,819	292,526
Other assets	15,912	34,142	134,798
Reserve for possible loan losses	(56,592)	(64,903)	(479,398)
Total	¥5,613,481	¥5,506,921	\$47,551,732
Liabilities:			
Deposits	¥5,033,376	¥4,951,814	\$42,637,667
Call money	62,605	71,472	530,332
Payables under securities lending transaction	13,029	8,752	110,372
Borrowed money	293	277	2,487
Foreign exchange liabilities	70	180	598
Liability for retirement benefits	39,671	37,090	336,055
Acceptances and guarantees	34,532	33,819	292,526
Deferred tax liabilities	9,928	1,878	84,102
Other liabilities	46,132	43,141	390,783
Total liabilities	5,239,640	5,148,427	44,384,926
Equity:			
Common stock	24,658	24,658	208,882
Capital surplus	7,845	7,841	66,461
Retained earnings	257,625	249,772	2,182,339
Treasury stock	(1,997)	(1,556)	(16,916)
Total stockholders' equity	288,132	280,715	2,440,767
Unrealized gain on available-for-sale securities	85,700	77,777	725,966
Deferred gain on derivatives under hedge accounting	8		71
Total valuation adjustments	85,708	77,777	726,038
Total equity	373,841	358,494	3,166,805
Total	¥5,613,481	¥5,506,921	\$47,551,732