

● Consolidated Balance Sheets

THE 77 BANK, LTD. AND SUBSIDIARIES
March 31, 2009 and 2008

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2009	2008	2009
Assets:			
Cash and due from banks (Note 3)	¥ 315,510	¥ 66,786	\$ 3,211,961
Call loans and bills bought	4,526	164,268	46,082
Debt purchased (Note 4)	11,421	15,109	116,269
Trading account securities (Note 4)	37,455	33,434	381,301
Money held in trust (Note 5)	38,008	43,876	386,934
Investment securities (Notes 4, 10, 11 and 24)	1,712,933	2,068,616	17,437,990
Loans and bills discounted (Notes 6 and 24)	3,381,779	3,146,776	34,427,159
Foreign exchange assets (Note 7)	1,096	1,100	11,164
Lease receivables and investments in lease (Notes 11 and 22)	28,498		290,118
Tangible fixed assets (Note 8):			
Buildings	12,944	13,542	131,779
Land	22,839	23,198	232,509
Lease assets	305		3,109
Construction in progress	979	175	9,976
Other tangible fixed assets	5,628	33,457	57,295
Intangible fixed assets:			
Software	1,143	4,123	11,644
Other intangible fixed assets	385	395	3,924
Deferred tax assets (Note 21)	59,088	19,314	601,533
Customers' liabilities for acceptances and guarantees (Notes 10 and 24)	35,273	36,221	359,089
Other assets (Note 11)	33,842	40,825	344,518
Reserve for possible loan losses	(59,409)	(52,008)	(604,796)
Total	¥5,644,253	¥5,659,213	\$57,459,567
Liabilities:			
Deposits (Notes 11 and 13)	¥5,126,497	¥5,069,375	\$52,188,711
Call money (Note 11)	52,061	79,134	530,000
Payables under securities lending transactions (Note 11)	1,602	10,173	16,318
Borrowed money (Notes 11 and 14)	15,193	16,464	154,669
Foreign exchange liabilities (Note 7)	101	222	1,030
Liability for retirement benefits (Note 15)	43,039	41,335	438,145
Reserve for reimbursement of deposits	154	144	1,567
Reserve for contingent losses	560	193	5,706
Acceptances and guarantees (Note 10)	35,273	36,221	359,089
Other liabilities	67,807	54,457	690,289
Total liabilities	5,342,290	5,307,722	54,385,528
Equity (Note 16):			
Common stock— authorized, 1,344,000,000 shares; issued, 383,278,734 shares in 2009 and 2008	24,658	24,658	251,029
Capital surplus	7,843	7,848	79,848
Retained earnings	273,250	268,181	2,781,738
Unrealized gain (loss) on available-for-sale securities (Note 4)	(9,848)	44,289	(100,260)
Deferred loss on derivatives under hedge accounting	(506)	(429)	(5,156)
Less: treasury stock—at cost, 3,963,200 shares in 2009 and 3,885,696 shares in 2008	(2,092)	(2,051)	(21,300)
Total	293,304	342,498	2,985,898
Minority interests	8,658	8,992	88,141
Total equity	301,962	351,491	3,074,039
Total	¥5,644,253	¥5,659,213	\$57,459,567

See notes to consolidated financial statements.