

● Non-Consolidated Balance Sheets (Parent Company)

THE 77 BANK, LTD.

March 31, 2009 and 2008

	Millions of Yen		Thousands of U.S. Dollars
	2009	2008	2009
Assets:			
Cash and due from banks	¥ 315,404	¥ 66,716	\$ 3,210,881
Call loans and bills bought	4,526	164,268	46,082
Debt purchased	11,421	15,109	116,269
Trading account securities	37,455	33,434	381,301
Money held in trust	38,008	43,876	386,934
Investment securities	1,702,912	2,059,462	17,335,974
Loans and bills discounted	3,395,772	3,162,531	34,569,605
Foreign exchange assets	1,096	1,100	11,164
Tangible fixed assets:			
Buildings	12,768	13,362	129,989
Land	22,422	22,781	228,266
Lease assets	522		5,323
Construction in progress	979	175	9,976
Other tangible fixed assets	4,045	4,820	41,179
Intangible fixed assets	379	389	3,867
Deferred tax assets	55,623	16,149	566,260
Customers' liabilities for acceptances and guarantees	35,273	36,221	359,089
Other assets	21,267	28,560	216,503
Reserve for possible loan losses	(50,591)	(45,318)	(515,030)
Total	¥5,609,290	¥5,623,641	\$57,103,639
Liabilities:			
Deposits	¥5,128,602	¥5,071,835	\$52,210,141
Call money	52,061	79,134	530,000
Payables under securities lending transaction	1,602	10,173	16,318
Borrowed money	353	343	3,595
Foreign exchange liabilities	101	222	1,030
Liability for retirement benefits	42,544	40,813	433,108
Reserve for reimbursement of deposits	154	144	1,567
Reserve for contingents losses	560	193	5,706
Acceptances and guarantees	35,273	36,221	359,089
Other liabilities	55,912	43,264	569,199
Total liabilities	5,317,165	5,282,346	54,129,756
Equity:			
Common stock	24,658	24,658	251,029
Capital surplus	7,843	7,848	79,848
Retained earnings	272,096	267,006	2,769,997
Treasury stock	(2,118)	(2,076)	(21,563)
Total stockholders' equity	302,480	297,437	3,079,311
Unrealized gain on available-for-sale securities	(9,849)	44,286	(100,271)
Deferred gain on derivatives under hedge accounting	(506)	(429)	(5,156)
Total valuation adjustments	(10,356)	43,857	(105,428)
Total equity	292,124	341,294	2,973,883
Total	¥5,609,290	¥5,623,641	\$57,103,639