

Consolidated Balance Sheet

THE 77 BANK, LTD. AND SUBSIDIARIES
March 31, 2014

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2014	2013	2014
Assets:			
Cash and due from banks (Notes 3 and 26)	¥ 507,353	¥ 595,492	\$ 4,929,586
Call loans and bills bought (Note 26)	161,091	371,507	1,565,205
Debt purchased	3,003	18,523	29,178
Trading account securities (Note 4)	16,132	24,361	156,743
Money held in trust (Note 5)	59,235	53,950	575,544
Investment securities (Notes 4, 10, 11, 26 and 28)	3,730,344	3,414,907	36,245,083
Loans and bills discounted (Notes 6, 12, 26, 27 and 28)	3,998,209	3,762,620	38,847,736
Foreign exchange assets (Note 7)	6,639	2,023	64,506
Lease receivables and investments in leases (Notes 14, 25 and 28)	16,578	16,566	161,076
Tangible fixed assets (Notes 8, 9 and 16):			
Buildings	8,277	9,191	80,421
Land	20,258	20,261	196,832
Lease assets	174	217	1,690
Construction in progress	929		9,026
Other tangible fixed assets	7,384	5,355	71,745
Intangible fixed assets:			
Software	26	23	252
Other intangible fixed assets	333	340	3,235
Deferred tax assets (Note 23)	2,656	8,687	25,806
Customers' liabilities for acceptances and guarantees (Notes 10 and 28)	32,677	26,403	317,499
Other assets (Note 11)	28,627	29,931	278,148
Reserve for possible loan losses	(92,728)	(99,261)	(900,971)
Total	¥8,507,205	¥8,261,103	\$82,658,424
Liabilities:			
Deposits (Notes 11, 13 and 26)	¥7,871,879	¥7,745,804	\$76,485,415
Call money	62,935	2,821	611,494
Payables under securities lending transactions (Note 11)	33,974	18,489	330,101
Borrowed money (Note 14)	25,240	27,802	245,239
Foreign exchange liabilities (Note 7)	164	110	1,593
Liability for employees' retirement benefits (Note 15)	37,439	32,566	363,767
Reserve for reimbursement of deposits	331	275	3,216
Reserve for contingent losses	969	1,081	9,415
Reserve for disaster losses	7	122	68
Deferred tax liabilities (Note 23)	5,928		57,598
Acceptances and guarantees (Notes 10 and 28)	32,677	26,403	317,499
Other liabilities (Note 16)	38,646	38,093	375,495
Total liabilities	8,110,194	7,893,570	78,800,952
Equity (Notes 17 and 31):			
Common stock— authorized, 1,344,000,000 shares; issued, 383,278,734 shares in 2014 and 2013	24,658	24,658	239,584
Capital surplus	7,835	7,835	76,127
Stock acquisition rights (Note 18)	521	482	5,062
Retained earnings	279,808	267,400	2,718,694
Less: treasury stock—at cost, 9,174,446 shares and 9,418,890 shares in 2014 and 2013, respectively	(4,450)	(4,569)	(43,237)
Accumulated other comprehensive income:			
Unrealized gains on available-for-sale securities (Note 4)	80,409	61,593	781,276
Deferred losses on derivatives under hedge accounting	(248)	(338)	(2,409)
Defined retirement benefit plans (Note 15)	(3,749)		(36,426)
Total	384,784	357,061	3,738,670
Minority interests	12,226	10,471	118,791
Total equity	397,011	367,533	3,857,471
Total	¥8,507,205	¥8,261,103	\$82,658,424

See notes to consolidated financial statements.