

● Consolidated Balance Sheet

THE 77 BANK, LTD. AND SUBSIDIARIES
March 31, 2015

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2015	2014	2015
Assets:			
Cash and due from banks (Notes 3 and 26)	¥ 514,617	¥ 507,353	\$ 4,282,408
Call loans and bills bought (Note 26)	20,636	161,091	171,723
Debt purchased	4,561	3,003	37,954
Trading account securities (Note 4)	11,397	16,132	94,840
Money held in trust (Note 5)	84,093	59,235	699,783
Investment securities (Notes 4, 10, 11, 26 and 27)	3,697,570	3,730,344	30,769,493
Loans and bills discounted (Notes 6, 12, 26, 27 and 28)	4,219,621	3,998,209	35,113,763
Foreign exchange assets (Note 7)	3,328	6,639	27,694
Lease receivables and investments in leases (Notes 25 and 28)	15,879	16,578	132,137
Tangible fixed assets (Notes 8, 9 and 16):			
Buildings	9,179	8,277	76,383
Land	20,571	20,258	171,182
Lease assets	135	174	1,123
Construction in progress	536	929	4,460
Other tangible fixed assets	6,984	7,384	58,117
Intangible fixed assets:			
Software	18	26	149
Other intangible fixed assets	306	333	2,546
Deferred tax assets (Note 23)	2,292	2,656	19,072
Customers' liabilities for acceptances and guarantees (Notes 10 and 28)	37,650	32,677	313,306
Other assets (Notes 11, 27 and 28)	23,034	28,627	191,678
Reserve for possible loan losses	(83,954)	(92,728)	(698,626)
Total	¥8,588,463	¥8,507,205	\$71,469,276
Liabilities:			
Deposits (Notes 11, 13 and 26)	¥7,849,299	¥7,871,879	\$65,318,290
Call money and bills sold (Note 26)	67,054	62,935	557,992
Payables under securities lending transactions (Note 11)	39,264	33,974	326,737
Borrowed money (Note 14)	24,871	25,240	206,965
Foreign exchange liabilities (Note 7)	296	164	2,463
Liability for employees' retirement benefits (Note 15)	27,703	37,439	230,531
Reserve for reimbursement of deposits	339	331	2,821
Reserve for contingent losses	934	969	7,772
Reserve for disaster losses	7	7	58
Deferred tax liabilities (Note 23)	36,714	5,928	305,517
Acceptances and guarantees (Notes 10 and 28)	37,650	32,677	313,306
Other liabilities (Notes 16 and 27)	32,298	38,646	268,769
Total liabilities	8,116,434	8,110,194	67,541,266
Equity (Notes 17 and 31):			
Common stock—			
authorized, 1,344,000,000 shares;			
issued, 383,278,734 shares in 2015 and 2014	24,658	24,658	205,192
Capital surplus	7,835	7,835	65,199
Stock acquisition rights (Note 18)	593	521	4,934
Retained earnings	292,420	279,808	2,433,386
Less: treasury stock—at cost, 9,051,746 shares and 9,174,446 shares in 2015 and 2014, respectively	(4,393)	(4,450)	(36,556)
Accumulated other comprehensive income:			
Unrealized gains on available-for-sale securities (Note 4)	139,396	80,409	1,159,990
Deferred losses on derivatives under hedge accounting (Note 27)	(415)	(248)	(3,453)
Defined retirement benefit plans (Note 15)	(1,637)	(3,749)	(13,622)
Total	458,458	384,784	3,815,078
Minority interests	13,571	12,226	112,931
Total equity	472,029	397,011	3,928,010
Total	¥8,588,463	¥8,507,205	\$71,469,276

See notes to consolidated financial statements.