

● Consolidated Balance Sheet

THE 77 BANK, LTD. AND SUBSIDIARIES
March 31, 2016

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2016	2015	2016
Assets:			
Cash and due from banks (Notes 3 and 26)	¥ 485,921	¥ 514,617	\$ 4,312,397
Call loans and bills bought (Note 26)	115,560	20,636	1,025,559
Debt purchased	4,740	4,561	42,066
Trading account securities (Note 4)	28,056	11,397	248,988
Money held in trust (Note 5)	76,278	84,093	676,943
Investment securities (Notes 4, 10, 11, 26 and 27)	3,491,511	3,697,570	30,986,075
Loans and bills discounted (Notes 6, 12, 26, 27 and 28)	4,350,795	4,219,621	38,611,954
Foreign exchange assets (Note 7)	4,313	3,328	38,276
Lease receivables and investments in leases (Notes 25 and 28)	15,556	15,879	138,054
Tangible fixed assets (Notes 8, 9 and 16):			
Buildings	8,834	9,179	78,399
Land	20,222	20,571	179,463
Lease assets	105	135	931
Construction in progress	257	536	2,280
Other tangible fixed assets	6,549	6,984	58,120
Intangible fixed assets:			
Software	12	18	106
Other intangible fixed assets	295	306	2,618
Deferred tax assets (Note 23)	1,687	2,292	14,971
Customers' liabilities for acceptances and guarantees (Notes 10 and 28)	35,302	37,650	313,294
Other assets (Notes 11, 27 and 28)	27,532	23,034	244,337
Reserve for possible loan losses	(74,950)	(83,954)	(665,157)
Total	¥8,598,583	¥8,588,463	\$76,309,753
Liabilities:			
Deposits (Notes 11, 13 and 26)	¥7,963,738	¥7,849,299	\$70,675,701
Call money and bills sold (Note 26)		67,054	
Payables under securities lending transactions (Note 11)	20,908	39,264	185,552
Borrowed money (Note 14)	4,466	24,871	39,634
Foreign exchange liabilities (Note 7)	82	296	727
Liability for employees' retirement benefits (Note 15)	36,278	27,703	321,955
Reserve for reimbursement of deposits	403	339	3,576
Reserve for contingent losses	799	934	7,090
Reserve for disaster losses	7	7	62
Deferred tax liabilities (Note 23)	17,371	36,714	154,162
Acceptances and guarantees (Notes 10 and 28)	35,302	37,650	313,294
Other liabilities (Notes 16 and 27)	66,914	32,298	593,840
Total liabilities	8,146,272	8,116,434	72,295,633
Equity (Notes 17 and 31):			
Common stock—			
authorized, 1,344,000,000 shares;			
issued, 383,278,734 shares in 2016 and 2015	24,658	24,658	218,832
Capital surplus	7,835	7,835	69,533
Stock acquisition rights (Note 18)	721	593	6,398
Retained earnings	304,910	292,420	2,705,981
Less: treasury stock—at cost, 9,050,186 shares and 9,051,746 shares in 2016 and 2015, respectively	(4,396)	(4,393)	(39,013)
Accumulated other comprehensive income:			
Unrealized gains on available-for-sale securities (Note 4)	115,223	139,396	1,022,568
Deferred losses on derivatives under hedge accounting (Note 27)	(3,446)	(415)	(30,582)
Defined retirement benefit plans (Note 15)	(8,495)	(1,637)	(75,390)
Total	437,009	458,458	3,878,319
Noncontrolling interests	15,301	13,571	135,791
Total equity	452,310	472,029	4,014,110
Total	¥8,598,583	¥8,588,463	\$76,309,753

See notes to consolidated financial statements.