

## ● Consolidated Balance Sheet

THE 77 BANK, LTD. AND CONSOLIDATED SUBSIDIARIES  
March 31, 2017

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2017	2016	2017
<b>Assets:</b>			
Cash and due from banks (Notes 4 and 27)	¥ 708,975	¥ 485,921	\$ 6,319,413
Call loans and bills bought (Note 27)	557	115,560	4,964
Debt purchased	5,042	4,740	44,941
Trading account securities (Note 5)	20,793	28,056	185,337
Money held in trust (Notes 6 and 27)	168,053	76,278	1,497,932
Investment securities (Notes 5, 11, 12, 27 and 28)	3,241,844	3,491,511	28,896,015
Loans and bills discounted (Notes 7, 13, 27, 28 and 29)	4,443,883	4,350,795	39,610,330
Foreign exchange assets (Note 8)	4,748	4,313	42,321
Lease receivables and investments in leases (Notes 26 and 29)	15,217	15,556	135,635
Tangible fixed assets (Notes 9, 10 and 17):			
Buildings	8,607	8,834	76,718
Land	20,127	20,222	179,401
Lease assets	79	105	704
Construction in progress	1,128	257	10,054
Other tangible fixed assets	5,514	6,549	49,148
Intangible fixed assets:			
Software	11	12	98
Other intangible fixed assets	289	295	2,575
Deferred tax assets (Note 24)	1,144	1,687	10,196
Customers' liabilities for acceptances and guarantees (Notes 11 and 29)	30,448	35,302	271,396
Other assets (Notes 12, 28 and 29)	43,312	27,532	386,059
Reserve for possible loan losses	(70,384)	(74,950)	(627,364)
<b>Total</b>	<b>¥8,649,396</b>	<b>¥8,598,583</b>	<b>\$77,095,962</b>
<b>Liabilities:</b>			
Deposits (Notes 12, 14 and 27)	¥7,805,860	¥7,963,738	\$69,577,145
Call money and bills sold	79,991		712,995
Payables under securities lending transactions (Note 12)	30,998	20,908	276,299
Borrowed money (Notes 12, 15 and 27)	110,740	4,466	987,075
Foreign exchange liabilities (Note 8)	72	82	641
Liability for employees' retirement benefits (Note 16)	35,228	36,278	314,003
Reserve for reimbursement of deposits	443	403	3,948
Reserve for contingent losses	744	799	6,631
Reserve for disaster losses		7	
Deferred tax liabilities (Note 24)	22,377	17,371	199,456
Acceptances and guarantees (Notes 11 and 29)	30,448	35,302	271,396
Other liabilities (Notes 17 and 28)	64,296	66,914	573,099
<b>Total liabilities</b>	<b>8,181,201</b>	<b>8,146,272</b>	<b>72,922,729</b>
<b>Equity</b> (Notes 18 and 32):			
Common stock—authorized, 1,344,000,000 shares; issued, 383,278,734 shares in 2017 and 2016	24,658	24,658	219,787
Capital surplus	20,267	7,835	180,648
Stock acquisition rights (Note 19)	728	721	6,488
Retained earnings	317,655	304,910	2,831,402
Less: treasury stock—at cost, 12,669,437 shares and 9,050,186 shares in 2017 and 2016, respectively	(6,578)	(4,396)	(58,632)
Accumulated other comprehensive income:			
Unrealized gains on available-for-sale securities (Note 5)	120,817	115,223	1,076,896
Deferred losses on derivatives under hedge accounting (Note 28)	(1,848)	(3,446)	(16,472)
Defined retirement benefit plans (Note 16)	(7,504)	(8,495)	(66,886)
<b>Total</b>	<b>468,195</b>	<b>437,009</b>	<b>4,173,232</b>
Noncontrolling interests		15,301	
<b>Total equity</b>	<b>468,195</b>	<b>452,310</b>	<b>4,173,232</b>
<b>Total</b>	<b>¥8,649,396</b>	<b>¥8,598,583</b>	<b>\$77,095,962</b>

See notes to consolidated financial statements.