

● Consolidated Balance Sheet

THE 77 BANK, LTD. AND CONSOLIDATED SUBSIDIARIES
March 31, 2018

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2018	2017	2018
ASSETS:			
Cash and due from banks (Notes 3 and 27)	¥ 705,563	¥ 708,975	\$ 6,641,217
Call loans and bills bought	530	557	4,988
Debt purchased	4,895	5,042	46,074
Trading account securities (Note 4)	24,975	20,793	235,080
Money held in trust (Notes 5 and 27)	170,985	168,053	1,609,422
Investment securities (Notes 4, 10, 11, 27 and 28)	3,121,890	3,241,844	29,385,259
Loans and bills discounted (Notes 6, 12, 27, 28 and 29)	4,621,062	4,443,883	43,496,442
Foreign exchange assets (Note 7)	5,956	4,748	56,061
Lease receivables and investments in leases (Notes 26 and 29)	16,124	15,217	151,769
Tangible fixed assets (Notes 8, 9 and 16):			
Buildings	9,747	8,607	91,745
Land	19,873	20,127	187,057
Lease assets	86	79	809
Construction in progress	534	1,128	5,026
Other tangible fixed assets	4,886	5,514	45,990
Intangible fixed assets:			
Software	66	11	621
Other intangible fixed assets	274	289	2,579
Deferred tax assets (Note 24)	859	1,144	8,085
Customers' liabilities for acceptances and guarantees (Notes 10 and 29)	29,060	30,448	273,531
Other assets (Notes 11, 28 and 29)	43,260	43,312	407,191
Reserve for possible loan losses	(62,537)	(70,384)	(588,638)
TOTAL	¥8,718,097	¥8,649,396	\$82,060,400
LIABILITIES:			
Deposits (Notes 11, 13 and 27)	¥7,946,100	¥7,805,860	\$74,793,862
Call money and bills sold	14,342	79,991	134,996
Payables under securities lending transactions (Note 11)	12,886	30,998	121,291
Borrowed money (Notes 11, 14 and 27)	111,704	110,740	1,051,430
Foreign exchange liabilities (Note 7)	113	72	1,063
Liability for employees' retirement benefits (Note 15)	33,749	35,228	317,667
Reserve for stock-based benefits (Note 17)	876		8,245
Reserve for reimbursement of deposits	455	443	4,282
Reserve for contingent losses	695	744	6,541
Deferred tax liabilities (Note 24)	28,100	22,377	264,495
Acceptances and guarantees (Notes 10 and 29)	29,060	30,448	273,531
Other liabilities (Notes 16 and 28)	49,275	64,296	463,808
Total liabilities	8,227,360	8,181,201	77,441,265
EQUITY (Notes 17,18 and 32):			
Common stock—authorized, 268,800,000 shares; issued, 76,655,746 shares in 2018 and 2017*	24,658	24,658	232,097
Capital surplus	20,517	20,267	193,119
Stock acquisition rights (Note 19)		728	
Retained earnings	332,619	317,655	3,130,826
Less: treasury stock—at cost, 2,450,902 shares and 2,533,887 shares in 2018 and 2017, respectively*	(6,658)	(6,578)	(62,669)
Accumulated other comprehensive income:			
Unrealized gains on available-for-sale securities (Note 4)	127,283	120,817	1,198,070
Deferred losses on derivatives under hedge accounting (Note 28)	(1,473)	(1,848)	(13,864)
Defined retirement benefit plans (Note 15)	(6,209)	(7,504)	(58,443)
Total equity	490,737	468,195	4,619,135
TOTAL	¥8,718,097	¥8,649,396	\$82,060,400

*Shares of common stock and treasury stock have been restated as appropriate, to reflect a one-for-five share consolidation effected October 1, 2017. See notes to consolidated financial statements.