

Consolidated Balance Sheets

THE 77 BANK, LTD. AND SUBSIDIARIES
March 31, 2006 and 2005

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2006	2005	2006
Assets:			
Cash and due from banks	¥ 149,492	¥ 220,194	\$ 1,272,604
Call loans and bills bought	12,580	50,550	107,093
Commercial paper and other debt purchased (Note 4)	84,272	87,091	717,393
Trading account securities (Note 4)	20,028	7,779	170,498
Money held in trust (Note 5)	49,456	39,810	421,012
Investment securities (Notes 4 and 11)	2,068,017	1,923,230	17,604,642
Loans and bills discounted (Note 6)	3,066,753	3,202,879	26,106,699
Foreign exchange assets (Note 7)	1,215	523	10,348
Premises and equipment—net (Notes 9 and 11)	46,441	50,502	395,347
Deferred tax assets (Note 21)	2,214	14,617	18,850
Customers' liabilities for acceptances and guarantees (Note 10)	46,223	47,029	393,493
Other assets (Notes 8 and 11)	74,808	53,490	636,829
Reserve for possible loan losses	(69,569)	(81,476)	(592,235)
Total	¥5,551,935	¥5,616,224	\$47,262,578
Liabilities:			
Deposits (Notes 11 and 13)	¥4,947,526	¥5,043,654	\$42,117,363
Call money	71,472	70,405	608,428
Payables under securities lending transactions (Note 11)	8,752	18,276	74,509
Borrowed money (Note 11)	15,450	15,921	131,525
Foreign exchange liabilities (Note 7)	180	113	1,539
Liability for employees' retirement benefits (Note 15)	37,499	35,816	319,223
Acceptances and guarantees (Note 10)	46,223	47,029	393,493
Deferred tax liabilities (Note 21)	1,881		16,015
Other liabilities (Note 14)	55,344	44,162	471,140
Total liabilities	5,184,331	5,275,380	44,133,239
Minority interests	8,144	7,163	69,336
Stockholders' equity (Notes 16 and 26):			
Common stock— authorized, 1,344,000,000 shares; issued, 383,278,734 shares	24,658	24,658	209,914
Capital surplus	7,841	7,838	66,756
Retained earnings	250,760	243,661	2,134,679
Unrealized gain on available-for-sale securities (Note 4)	77,783	59,033	662,159
Less: treasury stock—at cost, 3,275,599 shares in 2006 and 3,188,504 shares in 2005	(1,586)	(1,511)	(13,508)
Total stockholders' equity	359,458	333,680	3,060,002
Total	¥5,551,935	¥5,616,224	\$47,262,578

See notes to consolidated financial statements.