

## Non-Consolidated Balance Sheets (Parent Company)

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

	Millions of Yen		Thousands of U.S. Dollars
	2006	2005	2006
<b>Assets:</b>			
Cash and due from banks	¥ 149,318	¥ 220,018	\$ 1,271,121
Call loans and bills bought	12,580	50,550	107,093
Commercial paper and other debt purchased	84,272	87,091	717,393
Trading account securities	20,028	7,779	170,498
Money held in trust	49,456	39,810	421,012
Investment securities	2,060,999	1,917,732	17,544,900
Loans and bills discounted	3,082,584	3,221,000	26,241,463
Foreign exchange assets	1,215	523	10,348
Premises and equipment	43,845	45,919	373,245
Deferred tax assets		12,447	
Customers' liabilities for acceptances and guarantees	46,223	47,029	393,493
Other assets	33,704	12,523	286,924
Reserve for possible loan losses	(64,903)	(76,980)	(552,515)
<b>Total</b>	<b>¥5,519,325</b>	<b>¥5,585,447</b>	<b>\$46,984,978</b>
<b>Liabilities:</b>			
Deposits	¥4,951,814	¥5,048,706	\$42,153,863
Call money	71,472	70,405	608,428
Payables under securities lending transaction	8,752	18,276	74,509
Borrowed money	277	311	2,361
Foreign exchange liabilities	180	113	1,539
Liability for employees' retirement benefits	37,090	35,392	315,748
Deferred tax liabilities	1,878		15,987
Acceptances and guarantees	46,223	47,029	393,493
Other liabilities	43,141	32,322	367,253
<b>Total liabilities</b>	<b>5,160,831</b>	<b>5,252,559</b>	<b>43,933,184</b>
<b>Stockholders' equity:</b>			
Common stock	24,658	24,658	209,914
Capital surplus	7,841	7,838	66,756
Retained earnings:			
Legal reserve	24,658	24,658	209,914
Unappropriated	225,113	218,185	1,916,351
Unrealized gain on available-for-sale securities	77,777	59,028	662,103
Treasury stock	(1,556)	(1,481)	(13,247)
<b>Total stockholders' equity</b>	<b>358,494</b>	<b>332,888</b>	<b>3,051,793</b>
<b>Total</b>	<b>¥5,519,325</b>	<b>¥5,585,447</b>	<b>\$46,984,978</b>