

Consolidated Balance Sheets

THE 77 BANK, LTD. AND SUBSIDIARIES
March 31, 2007 and 2006

Thousands of
U.S. Dollars
(Note 1)

	Millions of Yen		2007
	2007	2006	
Assets:			
Cash and due from banks	¥ 90,260	¥ 149,492	\$ 764,592
Call loans and bills bought	182,313	12,580	1,544,377
Commercial paper and other debt purchased (Note 5)	27,019	84,272	228,882
Trading account securities (Note 5)	33,502	20,028	283,795
Money held in trust (Note 6)	50,768	49,456	430,058
Investment securities (Notes 5 and 13)	2,069,082	2,068,017	17,527,171
Loans and bills discounted (Notes 7 and 27)	3,116,695	3,066,753	26,401,488
Foreign exchange assets (Note 8)	687	1,215	5,824
Tangible fixed assets (Note 10):			
Buildings	14,942	15,791	126,575
Land	23,291	23,500	197,297
Construction in progress	76	283	645
Other tangible fixed assets	32,958	33,424	279,193
Intangible fixed assets:			
Software	2,896	2,790	24,538
Other intangible fixed assets	405	417	3,434
Deferred tax assets (Note 24)	2,361	2,214	20,005
Customers' liabilities for acceptances and guarantees (Notes 12 and 27)	34,532	46,223	292,526
Other assets (Notes 9 and 13)	28,135	45,041	238,334
Reserve for possible loan losses	(62,159)	(69,569)	(526,552)
Total	¥5,647,770	¥ 5,551,935	\$47,842,189
Liabilities:			
Deposits (Notes 13 and 15)	¥5,030,138	¥ 4,947,526	\$42,610,236
Call money	62,605	71,472	530,332
Payables under securities lending transactions (Note 13)	13,029	8,752	110,372
Borrowed money (Note 16)	15,572	15,450	131,915
Foreign exchange liabilities (Note 8)	70	180	598
Liability for retirement benefits (Notes 3 and 18)	40,161	37,584	340,204
Acceptances and guarantees (Note 12)	34,532	46,223	292,526
Deferred tax liabilities (Note 24)	9,947	1,881	84,267
Other liabilities (Note 17)	57,848	55,259	490,032
Total liabilities	5,263,906	5,184,331	44,590,486
Minority interests		8,144	
Equity (Notes 19 and 29):			
Common stock— authorized, 1,344,000,000 shares; issued, 383,278,734 shares	24,658	24,658	208,882
Capital surplus	7,845	7,841	66,461
Retained earnings	258,706	250,760	2,191,499
Unrealized gain on available-for-sale securities (Note 5)	85,706	77,783	726,021
Deferred gain on derivatives under hedge accounting	8		71
Less: treasury stock—at cost, 3,785,961 shares in 2007 and 3,275,599 shares in 2006	(1,971)	(1,586)	(16,697)
Total	374,954	359,458	3,176,238
Minority interests	8,908		75,465
Total equity	383,863	359,458	3,251,703
Total	¥5,647,770	¥ 5,551,935	\$47,842,189

See notes to consolidated financial statements.