

Consolidated Balance Sheets

THE 77 BANK, LTD. AND SUBSIDIARIES
March 31, 2008 and 2007

Thousands of
U.S. Dollars
(Note 1)

	Millions of Yen		2008
	2008	2007	
Assets:			
Cash and due from banks (Note 4)	¥ 66,786	¥ 90,260	\$ 666,596
Call loans and bills bought	164,268	182,313	1,639,565
Commercial paper and other debt purchased (Note 5)	15,109	27,019	150,804
Trading account securities (Note 5)	33,434	33,502	333,710
Money held in trust (Note 6)	43,876	50,768	437,934
Investment securities (Notes 5, 12 and 13)	2,068,616	2,069,082	20,646,940
Loans and bills discounted (Notes 7 and 27)	3,146,776	3,116,695	31,408,088
Foreign exchange assets (Note 8)	1,100	687	10,982
Tangible fixed assets (Note 10):			
Buildings	13,542	14,942	135,168
Land	23,198	23,291	231,540
Construction in progress	175	76	1,754
Other tangible fixed assets	33,457	32,958	333,943
Intangible fixed assets:			
Software	4,123	2,896	41,154
Other intangible fixed assets	395	405	3,946
Deferred tax assets (Note 24)	19,314	2,361	192,778
Customers' liabilities for acceptances and guarantees (Notes 12 and 27)	36,221	34,532	361,527
Other assets (Notes 9 and 13)	40,825	28,135	407,479
Reserve for possible loan losses	(52,008)	(62,159)	(519,101)
Total	¥5,659,213	¥ 5,647,770	\$56,484,815
Liabilities:			
Deposits (Notes 13 and 15)	¥5,069,375	¥ 5,030,138	\$50,597,620
Call money	79,134	62,605	789,847
Payables under securities lending transactions (Note 13)	10,173	13,029	101,544
Borrowed money (Note 16)	16,464	15,572	164,328
Foreign exchange liabilities (Note 8)	222	70	2,218
Liability for retirement benefits (Note 18)	41,335	40,161	412,575
Reserve for reimbursement of deposits	144		1,437
Reserve for contingent losses	193		1,929
Acceptances and guarantees (Note 12)	36,221	34,532	361,527
Deferred tax liabilities (Note 24)		9,947	
Other liabilities (Note 17)	54,457	57,848	543,539
Total liabilities	5,307,722	5,263,906	52,976,567
Equity (Notes 19 and 29):			
Common stock—			
authorized, 1,344,000,000 shares;			
issued, 383,278,734 shares in 2008 and 2007	24,658	24,658	246,118
Capital surplus	7,848	7,845	78,340
Retained earnings	268,181	258,706	2,676,730
Unrealized gain on available-for-sale securities (Note 5)	44,289	85,706	442,052
Deferred gain (loss) on derivatives under hedge accounting	(429)	8	(4,282)
Less: treasury stock—at cost, 3,885,696 shares in 2008 and 3,785,961 shares in 2007	(2,051)	(1,971)	(20,471)
Total	342,498	374,954	3,418,488
Minority interests	8,992	8,908	89,759
Total equity	351,491	383,863	3,508,247
Total	¥5,659,213	¥ 5,647,770	\$56,484,815

See notes to consolidated financial statements.