

Non-Consolidated Balance Sheets (Parent Company)

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

	Millions of Yen		Thousands of U.S. Dollars
	2008	2007	2008
Assets:			
Cash and due from banks	¥ 66,716	¥ 90,102	\$ 665,897
Call loans and bills bought	164,268	182,313	1,639,565
Commercial paper and other debt purchased	15,109	27,019	150,804
Trading account securities	33,434	33,502	333,710
Money held in trust	43,876	50,768	437,934
Investment securities	2,059,462	2,060,970	20,555,570
Loans and bills discounted	3,162,531	3,131,843	31,565,338
Foreign exchange assets	1,100	687	10,982
Tangible fixed assets:			
Buildings	13,362	14,745	133,367
Land	22,781	22,874	227,381
Construction in progress	175	76	1,754
Other tangible fixed assets	4,820	4,325	48,117
Intangible fixed assets	389	399	3,888
Deferred tax assets	16,149		161,191
Customers' liabilities for acceptance and guarantees	36,221	34,532	361,527
Other assets	28,560	15,912	285,062
Reserve for possible loan losses	(45,318)	(56,592)	(452,326)
Total	¥5,623,641	¥5,613,481	\$56,129,768
Liabilities:			
Deposits	¥5,071,835	¥5,033,376	\$50,622,175
Call money	79,134	62,605	789,847
Payables under securities lending transaction	10,173	13,029	101,544
Borrowed money	343	293	3,424
Foreign exchange liabilities	222	70	2,218
Liability for retirement benefits	40,813	39,671	407,365
Reserve for reimbursement of deposits	144		1,437
Reserve for contingent losses	193		1,929
Acceptances and guarantees	36,221	34,532	361,527
Deferred tax liabilities		9,928	
Other liabilities	43,264	46,132	431,826
Total liabilities	5,282,346	5,239,640	52,723,295
Equity:			
Common stock	24,658	24,658	246,118
Capital surplus	7,848	7,845	78,340
Retained earnings	267,006	257,625	2,665,000
Treasury stock	(2,076)	(1,997)	(20,728)
Total stockholders' equity	297,437	288,132	2,968,730
Unrealized gain on available-for-sale securities	44,286	85,700	442,024
Deferred gain on derivatives under hedge accounting	(429)	8	(4,282)
Total valuation adjustments	43,857	85,708	437,742
Total equity	341,294	373,841	3,406,472
Total	¥5,623,641	¥5,613,481	\$56,129,768