

● Consolidated Balance Sheets

THE 77 BANK, LTD. AND SUBSIDIARIES
March 31, 2010 and 2009

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2010	2009	2010
Assets:			
Cash and due from banks (Notes 4 and 25)	¥ 324,624	¥ 315,510	\$ 3,489,085
Call loans and bills bought	4,225	4,526	45,420
Debt purchased (Note 5)	16,128	11,421	173,350
Trading account securities (Note 5)	28,334	37,455	304,539
Money held in trust (Note 6)	47,666	38,008	512,321
Investment securities (Notes 5, 11, 12, 25 and 27)	1,942,624	1,712,933	20,879,456
Loans and bills discounted (Notes 7, 25, 26 and 27)	3,438,682	3,381,779	36,959,183
Foreign exchange assets (Note 8)	1,208	1,096	12,986
Lease receivables and investments in leases (Notes 12, 15 and 24)	26,685	28,498	286,820
Tangible fixed assets (Note 9):			
Buildings	11,759	12,944	126,390
Land	22,130	22,839	237,855
Lease assets	243	305	2,620
Construction in progress	1,491	979	16,030
Other tangible fixed assets	5,083	5,628	54,638
Intangible fixed assets:			
Software	836	1,143	8,989
Other intangible fixed assets	375	385	4,035
Deferred tax assets (Note 23)	25,869	59,088	278,051
Customers' liabilities for acceptances and guarantees (Notes 11 and 27)	31,679	35,273	340,493
Other assets (Note 12)	29,857	33,842	320,915
Reserve for possible loan losses	(52,655)	(59,409)	(565,947)
Total	¥5,906,852	¥5,644,253	\$63,487,236
Liabilities:			
Deposits (Notes 12, 14 and 25)	¥5,361,779	¥5,126,497	\$57,628,761
Call money (Note 12)	41,402	52,061	445,000
Payables under securities lending transactions (Note 12)	18,020	1,602	193,682
Borrowed money (Notes 12 and 15)	13,632	15,193	146,525
Foreign exchange liabilities (Note 8)	99	101	1,070
Liability for retirement benefits (Note 16)	45,665	43,039	490,819
Reserve for reimbursement of deposits	214	154	2,300
Reserve for contingent losses	659	560	7,090
Acceptances and guarantees (Note 11)	31,679	35,273	340,493
Other liabilities	37,426	67,807	402,261
Total liabilities	5,550,580	5,342,290	59,658,004
Equity (Notes 17 and 30):			
Common stock— authorized, 1,344,000,000 shares; issued, 383,278,734 shares in 2010 and 2009	24,658	24,658	265,032
Capital surplus	7,843	7,843	84,300
Stock acquisition rights (Note 18)	110		1,188
Retained earnings	282,241	273,250	3,033,550
Unrealized gains (losses) on available-for-sale securities (Note 5)	35,485	(9,848)	381,404
Deferred losses on derivatives under hedge accounting	(557)	(506)	(5,994)
Less: treasury stock—at cost, 3,990,006 shares in 2010 and 3,963,200 shares in 2009	(2,106)	(2,092)	(22,636)
Total	347,676	293,304	3,736,845
Minority interests	8,595	8,658	92,386
Total equity	356,271	301,962	3,829,231
Total	¥5,906,852	¥5,644,253	\$63,487,236

See notes to consolidated financial statements.