

## ● Non-Consolidated Balance Sheets (Parent Company)

THE 77 BANK, LTD.

March 31, 2010 and 2009

	Millions of Yen		Thousands of U.S. Dollars
	2010	2009	2010
<b>Assets:</b>			
Cash and due from banks	¥ 324,541	¥ 315,404	\$ 3,488,196
Call loans and bills bought	4,225	4,526	45,420
Debt purchased	16,128	11,421	173,350
Trading account securities	28,334	37,455	304,539
Money held in trust	47,666	38,008	512,321
Investment securities	1,932,224	1,702,912	20,767,673
Loans and bills discounted	3,451,146	3,395,772	37,093,147
Foreign exchange assets	1,208	1,096	12,986
Tangible fixed assets:			
Buildings	11,734	12,768	126,119
Land	22,130	22,422	237,855
Lease assets	849	522	9,130
Construction in progress	1,491	979	16,030
Other tangible fixed assets	3,526	4,045	37,902
Intangible fixed assets	369	379	3,975
Deferred tax assets	22,133	55,623	237,888
Customers' liabilities for acceptance and guarantees	31,679	35,273	340,493
Other assets	17,901	21,267	192,404
Reserve for possible loan losses	(43,006)	(50,591)	(462,233)
<b>Total</b>	<b>¥5,874,285</b>	<b>¥5,609,290</b>	<b>\$63,137,202</b>
<b>Liabilities:</b>			
Deposits	¥5,364,765	¥5,128,602	\$57,660,851
Call money	41,402	52,061	445,000
Payables under securities lending transaction	18,020	1,602	193,682
Borrowed money	293	353	3,156
Foreign exchange liabilities	99	101	1,070
Liability for retirement benefits	45,162	42,544	485,405
Reserve for reimbursement of deposits	214	154	2,300
Reserve for contingent losses	659	560	7,090
Acceptances and guarantees	31,679	35,273	340,493
Other liabilities	25,474	55,912	273,803
<b>Total liabilities</b>	<b>5,527,771</b>	<b>5,317,165</b>	<b>59,412,854</b>
<b>Equity:</b>			
Common stock	24,658	24,658	265,032
Capital surplus	7,843	7,843	84,300
Retained earnings	281,110	272,096	3,021,390
Treasury stock	(2,131)	(2,118)	(22,914)
Total stockholders' equity	311,480	302,480	3,347,808
Unrealized gain on available-for-sale securities	35,480	(9,849)	381,345
Deferred gain on derivatives under hedge accounting	(557)	(506)	(5,994)
Total valuation adjustments	34,922	(10,356)	375,351
Stock acquisition rights	110		1,188
<b>Total equity</b>	<b>346,513</b>	<b>292,124</b>	<b>3,724,348</b>
<b>Total</b>	<b>¥5,874,285</b>	<b>¥5,609,290</b>	<b>\$63,137,202</b>