

● Consolidated Balance Sheets

THE 77 BANK, LTD. AND SUBSIDIARIES
March 31, 2011 and 2010

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2011	2010	2011
Assets:			
Cash and due from banks (Notes 3 and 27)	¥ 443,607	¥ 324,624	\$ 5,335,021
Call loans and bills bought (Note 27)	992	4,225	11,930
Debt purchased (Note 4)	19,981	16,128	240,300
Trading account securities (Note 4)	23,906	28,334	287,504
Money held in trust (Note 5)	45,431	47,666	546,374
Investment securities (Notes 4, 10, 11, 27 and 29)	2,129,090	1,942,624	25,605,411
Loans and bills discounted (Notes 6, 12, 27, 28 and 29)	3,495,671	3,438,682	42,040,541
Foreign exchange assets (Note 7)	3,493	1,208	42,008
Lease receivables and investments in leases (Notes 11, 14 and 26)	23,240	26,685	279,494
Tangible fixed assets (Notes 8, 9, 16 and 22):			
Buildings	11,591	11,759	139,398
Land	21,423	22,130	257,642
Lease assets	195	243	2,345
Construction in progress		1,491	
Other tangible fixed assets	3,988	5,083	47,961
Intangible fixed assets:			
Software	529	836	6,361
Other intangible fixed assets	386	375	4,642
Deferred tax assets (Note 24)	41,112	25,869	494,431
Customers' liabilities for acceptances and guarantees (Notes 10 and 29)	27,804	31,679	334,383
Other assets (Note 11)	31,697	29,857	381,202
Reserve for possible loan losses (Note 22)	(106,481)	(52,655)	(1,280,589)
Total	¥6,217,663	¥5,906,852	\$74,776,464
Liabilities:			
Deposits (Notes 11, 13 and 27)	¥5,633,396	¥5,361,779	\$67,749,801
Call money (Note 27)	64,441	41,402	774,996
Payables under securities lending transactions (Note 11)	817	18,020	9,825
Borrowed money (Notes 11, 14 and 27)	104,630	13,632	1,258,328
Foreign exchange liabilities (Note 7)	56	99	673
Liability for employee retirement benefits (Note 15)	41,668	45,599	501,118
Reserve for reimbursement of deposits	218	214	2,621
Reserve for contingent losses	1,315	659	15,814
Reserve for disaster losses (Note 22)	848		10,198
Acceptances and guarantees (Note 10)	27,804	31,679	334,383
Other liabilities	35,965	37,492	432,531
Total liabilities	5,911,163	5,550,580	71,090,354
Equity (Notes 17 and 32):			
Common stock— authorized, 1,344,000,000 shares; issued, 383,278,734 shares in 2011 and 2010	24,658	24,658	296,548
Capital surplus	7,842	7,843	94,311
Stock acquisition rights (Note 18)	251	110	3,018
Retained earnings	249,128	282,241	2,996,127
Less: treasury stock—at cost, 8,318,554 shares in 2011 and 3,990,006 shares in 2010	(4,131)	(2,106)	(49,681)
Accumulated other comprehensive income:			
Unrealized gains on available-for-sale securities (Note 4)	20,497	35,485	246,506
Deferred losses on derivatives under hedge accounting	(412)	(557)	(4,954)
Total	297,835	347,676	3,581,900
Minority interests	8,663	8,595	104,185
Total equity	306,499	356,271	3,686,097
Total	¥6,217,663	¥5,906,852	\$74,776,464

See notes to consolidated financial statements.