

## ● Consolidated Balance Sheet

THE 77 BANK, LTD. AND SUBSIDIARIES  
March 31, 2012

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2012	2011	2012
<b>Assets:</b>			
Cash and due from banks (Notes 3 and 27)	¥ 777,084	¥ 443,607	\$ 9,454,726
Call loans and bills bought (Note 27)	211,256	992	2,570,337
Debt purchased (Note 4)	20,040	19,981	243,825
Trading account securities (Note 4)	29,087	23,906	353,899
Money held in trust (Note 5)	44,728	45,431	544,202
Investment securities (Notes 4, 10, 11, 27 and 29)	2,860,996	2,129,090	34,809,538
Loans and bills discounted (Notes 6, 12, 27, 28 and 29)	3,639,528	3,495,671	44,281,883
Foreign exchange assets (Note 7)	2,853	3,493	34,712
Lease receivables and investments in leases (Notes 11, 14 and 26)	18,418	23,240	224,090
Tangible fixed assets (Notes 8, 9, 16 and 22):			
Buildings	9,787	11,591	119,077
Land	20,564	21,423	250,200
Lease assets	150	195	1,825
Construction in progress	297		3,613
Other tangible fixed assets	4,178	3,988	50,833
Intangible fixed assets:			
Software	241	529	2,932
Other intangible fixed assets	350	386	4,258
Deferred tax assets (Note 24)	32,081	41,112	390,327
Customers' liabilities for acceptances and guarantees (Notes 10 and 29)	25,039	27,804	304,647
Other assets (Note 11)	32,526	31,697	395,741
Reserve for possible loan losses (Note 22)	(112,432)	(106,481)	(1,367,952)
<b>Total</b>	<b>¥7,616,779</b>	<b>¥6,217,663</b>	<b>\$92,672,819</b>
<b>Liabilities:</b>			
Deposits (Notes 11, 13 and 27)	¥7,170,216	¥5,633,396	\$87,239,518
Call money (Note 27)		64,441	
Payables under securities lending transactions (Note 11)		817	
Borrowed money (Notes 11, 14 and 27)	29,321	104,630	356,746
Foreign exchange liabilities (Note 7)	143	56	1,739
Liability for employees' retirement benefits (Note 15)	32,527	41,668	395,753
Reserve for reimbursement of deposits	221	218	2,688
Reserve for contingent losses	1,180	1,315	14,356
Reserve for disaster losses (Note 22)	143	848	1,739
Acceptances and guarantees (Note 10)	25,039	27,804	304,647
Other liabilities	39,973	35,965	486,348
<b>Total liabilities</b>	<b>7,298,765</b>	<b>5,911,163</b>	<b>88,803,564</b>
<b>Equity (Notes 17 and 32):</b>			
Common stock—			
authorized, 1,344,000,000 shares;			
issued, 383,278,734 shares in 2012 and 2011	24,658	24,658	300,012
Capital surplus	7,840	7,842	95,388
Stock acquisition rights (Note 18)	380	251	4,623
Retained earnings	257,573	249,128	3,133,872
Less: treasury stock—at cost, 9,505,021 shares in 2012 and 8,318,554 shares in 2011	(4,613)	(4,131)	(56,126)
Accumulated other comprehensive income:			
Unrealized gains on available-for-sale securities (Note 4)	23,892	20,497	290,692
Deferred losses on derivatives under hedge accounting	(311)	(412)	(3,783)
<b>Total</b>	<b>309,419</b>	<b>297,835</b>	<b>3,764,679</b>
Minority interests	8,594	8,663	104,562
<b>Total equity</b>	<b>318,013</b>	<b>306,499</b>	<b>3,869,242</b>
<b>Total</b>	<b>¥7,616,779</b>	<b>¥6,217,663</b>	<b>\$92,672,819</b>

See notes to consolidated financial statements.