

● Non-Consolidated Balance Sheet (Parent Company)

THE 77 BANK, LTD.
March 31, 2012

	Millions of Yen		Thousands of U.S. Dollars
	2012	2011	2012
Assets:			
Cash and due from banks	¥ 776,987	¥ 443,521	\$ 9,453,546
Call loans and bills bought	211,256	992	2,570,337
Debt purchased	20,040	19,981	243,825
Trading account securities	29,087	23,906	353,899
Money held in trust	44,728	45,431	544,202
Investment securities	2,849,428	2,118,075	34,668,791
Loans and bills discounted	3,649,096	3,505,752	44,398,296
Foreign exchange assets	2,853	3,493	34,712
Tangible fixed assets:			
Buildings	9,765	11,569	118,810
Land	20,564	21,423	250,200
Lease assets	915	771	11,132
Construction in progress	297	—	3,613
Other tangible fixed assets	2,924	2,758	35,576
Intangible fixed assets	344	380	4,185
Deferred tax assets	28,397	37,052	345,504
Customers' liabilities for acceptance and guarantees	25,039	27,804	304,647
Other assets	18,472	21,698	224,747
Reserve for possible loan losses	(100,724)	(95,639)	(1,225,501)
Total	¥7,589,478	¥6,188,974	\$ 92,340,649
Liabilities:			
Deposits	¥7,174,163	¥5,636,439	\$ 87,287,541
Call money	—	64,441	—
Payables under securities lending transaction	—	817	—
Borrowed money	20,161	93,704	245,297
Foreign exchange liabilities	143	56	1,739
Liability for retirement benefits	32,141	41,266	391,057
Reserve for reimbursement of deposits	221	218	2,688
Reserve for contingent losses	1,180	1,315	14,356
Acceptances and guarantees	25,039	27,804	304,647
Reserve for disaster losses	143	838	1,739
Other liabilities	28,301	25,576	344,336
Total liabilities	7,281,496	5,892,479	88,593,454
Equity:			
Common stock	24,658	24,658	300,012
Capital surplus	7,840	7,842	95,388
Retained earnings	256,172	247,820	3,116,826
Treasury stock	(4,639)	(4,157)	(56,442)
Total stockholders' equity	284,031	276,164	3,455,785
Unrealized gain on available-for-sale securities	23,881	20,491	290,558
Deferred losses on derivatives under hedge accounting	(311)	(412)	(3,783)
Total valuation adjustments	23,569	20,078	286,762
Stock acquisition rights	380	251	4,623
Total equity	307,981	296,495	3,747,183
Total	¥7,589,478	¥6,188,974	\$ 92,340,649