

● Consolidated Balance Sheet

THE 77 BANK, LTD. AND SUBSIDIARIES
March 31, 2013

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2013	2012	2013
Assets:			
Cash and due from banks (Notes 3 and 26)	¥ 595,492	¥ 777,084	\$ 6,331,653
Call loans and bills bought (Note 26)	371,507	211,256	3,950,101
Debt purchased	18,523	20,040	196,948
Trading account securities (Note 4)	24,361	29,087	259,021
Money held in trust (Note 5)	53,950	44,728	573,631
Investment securities (Notes 4, 10, 11, 26 and 28)	3,414,907	2,860,996	36,309,484
Loans and bills discounted (Notes 6, 12, 26, 27 and 28)	3,762,620	3,639,528	40,006,592
Foreign exchange assets (Note 7)	2,023	2,853	21,509
Lease receivables and investments in leases (Notes 14 and 25)	16,566	18,418	176,140
Tangible fixed assets (Notes 8, 9 and 16):			
Buildings	9,191	9,787	97,724
Land	20,261	20,564	215,427
Lease assets	217	150	2,307
Construction in progress		297	
Other tangible fixed assets	5,355	4,178	56,937
Intangible fixed assets:			
Software	23	241	244
Other intangible fixed assets	340	350	3,615
Deferred tax assets (Note 23)	8,687	32,081	92,365
Customers' liabilities for acceptances and guarantees (Notes 10 and 28)	26,403	25,039	280,733
Other assets (Note 11)	29,931	32,526	318,245
Reserve for possible loan losses	(99,261)	(112,432)	(1,055,406)
Total	¥8,261,103	¥7,616,779	\$87,837,352
Liabilities:			
Deposits (Notes 11, 13 and 26)	¥7,745,804	¥7,170,216	\$82,358,362
Call money	2,821		29,994
Payables under securities lending transactions (Note 11)	18,489		196,586
Borrowed money (Note 14)	27,802	29,321	295,608
Foreign exchange liabilities (Note 7)	110	143	1,169
Liability for employees' retirement benefits (Note 15)	32,566	32,527	346,262
Reserve for reimbursement of deposits	275	221	2,923
Reserve for contingent losses	1,081	1,180	11,493
Reserve for disaster losses	122	143	1,297
Acceptances and guarantees (Note 10)	26,403	25,039	280,733
Other liabilities (Note 16)	38,093	39,973	405,029
Total liabilities	7,893,570	7,298,765	83,929,505
Equity (Notes 17 and 31):			
Common stock—			
authorized, 1,344,000,000 shares;			
issued, 383,278,734 shares in 2013 and 2012	24,658	24,658	262,179
Capital surplus	7,835	7,840	83,306
Stock acquisition rights (Note 18)	482	380	5,124
Retained earnings	267,400	257,573	2,843,168
Less: treasury stock—at cost, 9,418,890 shares in 2013 and 9,505,021 shares in 2012	(4,569)	(4,613)	(48,580)
Accumulated other comprehensive income:			
Unrealized gains on available-for-sale securities (Note 4)	61,593	23,892	654,896
Deferred losses on derivatives under hedge accounting	(338)	(311)	(3,593)
Total	357,061	309,419	3,796,501
Minority interests	10,471	8,594	111,334
Total equity	367,533	318,013	3,907,846
Total	¥8,261,103	¥7,616,779	\$87,837,352

See notes to consolidated financial statements.