

Consolidated Capital Adequacy Ratio

THE 77 BANK, LTD. AND SUBSIDIARIES
March 31, 2003 and 2002

		Millions of Yen		Millions of
		2003	2002	U.S. Dollars
Domestic standard				
Tier I capital:	Common stock	¥ 24,659	¥ 24,659	\$ 205
	Capital surplus	7,835	7,835	65
	Retained earnings	225,714	219,736	1,878
	Minority interests	5,654	5,784	47
	Treasury stock	(900)	(351)	(7)
	Subtotal (A)	262,962	257,663	2,188
Tier II capital:	General reserve for possible loan losses	35,333	36,129	294
	Debt funding instruments and others		2,000	
	Subtotal	35,333	38,129	294
	Position included in stockholders' equity (B)	17,437	19,150	145
Deductions:	Cross-holdings with other financial institutions (C)			
Total capital:	(A) + (B) - (C) = (D)	280,399	276,813	2,333
Risk-adjusted assets:	On-balance-sheet	2,751,275	2,665,103	22,889
	Off-balance-sheet	38,739	78,838	322
	Subtotal (E)	2,790,014	2,743,941	23,211
Capital adequacy ratio (Domestic standard) = (D)/(E) x 100 (%)		10.05	10.08	