

● Capital Adequacy Ratios

THE 77 BANK, LTD. AND SUBSIDIARIES
March 31, 2009 and 2008

		Millions of Yen		Millions of U.S. Dollars
		2009	2008	2009
Consolidated (Domestic standard)				
Tier I capital:	Common stock	¥ 24,658	¥ 24,658	\$ 251
	Capital surplus	7,843	7,848	79
	Retained earnings	271,913	266,845	2,768
	Minority interests	8,648	8,969	88
	Treasury stock	(2,092)	(2,051)	(21)
	Subtotal (A)	310,972	306,270	3,165
Tier II capital:	General reserve for possible loan losses	26,042	21,357	265
	Subtotal	26,042	21,357	265
	Position included in stockholders' equity (B)	15,472	15,000	157
Deductions:	Deductions (C)	3,246	1,408	33
Total capital:	(A) + (B) - (C) = (D)	323,198	319,862	3,290
Risk-adjusted assets:	On-balance sheet	2,238,024	2,178,112	22,783
	Off-balance-sheet	65,629	50,645	668
	Operational risk equivalent amount	172,001	171,327	1,751
	Subtotal (E)	2,475,655	2,400,084	25,202
Capital adequacy ratio (Domestic standard) = (D)/(E) x 100 (%)		13.05	13.32	

		Millions of Yen		Millions of U.S. Dollars
		2009	2008	2009
Non-Consolidated (Domestic standard)				
Tier I capital:	Common stock	¥ 24,658	¥ 24,658	\$ 251
	Capital surplus	7,843	7,848	79
	Retained earnings	270,769	265,678	2,756
	Treasury stock	(2,118)	(2,076)	(21)
	Subtotal (A)	301,153	296,109	3,065
Tier II capital:	General reserve for possible loan losses	23,113	19,820	235
	Subtotal	23,113	19,820	235
	Position included in stockholders' equity (B)	15,234	14,757	155
Deductions:	Deductions (C)	3,166	1,408	32
Total capital:	(A) + (B) - (C) = (D)	313,221	309,457	3,188
Risk-adjusted assets:	On-balance sheet	2,208,215	2,148,206	22,480
	Off-balance-sheet	65,629	50,645	668
	Operational risk equivalent amount	163,675	162,308	1,666
	Subtotal (E)	2,437,520	2,361,160	24,814
Capital adequacy ratio (Domestic standard) = (D)/(E) x 100 (%)		12.84	13.10	