

● Capital Adequacy Ratios

THE 77 BANK, LTD. AND SUBSIDIARIES
March 31, 2010 and 2009

		Millions of Yen		Millions of U.S. Dollars
Consolidated (Domestic standard)		2010	2009	2010
Tier I capital:	Common stock	¥ 24,658	¥ 24,658	\$ 265
	Capital surplus	7,843	7,843	84
	Retained earnings	280,905	271,913	3,019
	Minority interests	8,546	8,648	91
	Stock acquisition rights	110		1
	Treasury stock	(2,106)	(2,092)	(22)
	Subtotal (A)	319,958	310,972	3,438
Tier II capital:	General reserve for possible loan losses	26,212	26,042	281
	Subtotal	26,212	26,042	281
	Position included in stockholders' equity (B)	15,723	15,472	168
Deductions:	Deduction (C)	2,234	3,246	24
Total capital:	(A) + (B) – (C) = (D)	333,446	323,198	3,583
Risk-adjusted assets:	On-balance sheet	2,297,178	2,238,024	24,690
	Off-balance-sheet	50,142	65,629	538
	Operational risk equivalent amount	168,397	172,001	1,809
	Subtotal (E)	2,515,719	2,475,655	27,039
Capital adequacy ratio (Domestic standard) = (D)/(E) x 100 (%)		13.25	13.05	

		Millions of Yen		Millions of U.S. Dollars
Non-Consolidated (Domestic standard)		2010	2009	2010
Tier I capital:	Common stock	¥ 24,658	¥ 24,658	\$ 265
	Capital surplus	7,843	7,843	84
	Retained earnings	279,782	270,769	3,007
	Stock acquisition rights	110		1
	Treasury stock	(2,131)	(2,118)	(22)
	Subtotal (A)	310,263	301,153	3,334
Tier II capital:	General reserve for possible loan losses	22,664	23,113	243
	Subtotal	22,664	23,113	243
	Position included in stockholders' equity (B)	15,501	15,234	166
Deductions:	Deductions (C)	2,174	3,166	23
Total capital:	(A) + (B) – (C) = (D)	323,589	313,221	3,477
Risk-adjusted assets:	On-balance sheet	2,269,716	2,208,215	24,395
	Off-balance-sheet	50,142	65,629	538
	Operational risk equivalent amount	160,345	163,675	1,723
	Subtotal (E)	2,480,204	2,437,520	26,657
Capital adequacy ratio (Domestic standard) = (D)/(E) x 100 (%)		13.04	12.84	