

● Capital Adequacy Ratios

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

		Millions of Yen		Thousands of U.S. Dollars
Consolidated (Domestic standard)		2013	2012	2013
Tier I capital:	Common stock	¥ 24,658	¥ 24,658	\$ 262,179
	Capital surplus	7,835	7,840	83,306
	Retained earnings	266,082	256,258	2,829,154
	Minority interests	10,325	8,496	109,782
	Stock acquisition rights	482	380	5,124
	Treasury stock	(4,569)	(4,613)	(48,580)
	Subtotal (A)	304,815	293,019	3,240,988
Tier II capital:	General reserve for possible loan losses	58,471	64,179	621,701
	Dated subordinated debt instruments	20,000	20,000	212,652
	Subtotal	78,471	84,179	834,354
	Position included in stockholders' equity (B)	36,984	36,321	393,237
Deductions:	Deduction (C)	998	998	10,611
Total capital:	(A) + (B) – (C) = (D)	340,801	328,343	3,623,615
Risk-adjusted assets:	On-balance sheet	2,523,262	2,406,663	26,828,942
	Off-balance-sheet	43,079	41,762	458,043
	Operational risk equivalent amount	151,175	163,077	1,607,389
	Subtotal (E)	2,717,516	2,611,503	28,894,375
Capital adequacy ratio (Domestic standard) = (D)/(E) x 100 (%)		12.54	12.57	

		Millions of Yen		Thousands of U.S. Dollars
Non-Consolidated (Domestic standard)		2013	2012	2013
Tier I capital:	Common stock	¥ 24,658	¥ 24,658	\$ 262,179
	Capital surplus	7,835	7,840	83,306
	Retained earnings	264,404	254,863	2,811,313
	Stock acquisition rights	482	380	5,124
	Treasury stock	(4,595)	(4,639)	(48,856)
	Subtotal (A)	292,786	283,104	3,113,088
Tier II capital:	General reserve for possible loan losses	52,555	58,789	558,798
	Dated subordinated debt instruments	20,000	20,000	212,652
	Subtotal	72,555	78,789	771,451
	Position included in stockholders' equity (B)	36,794	36,123	391,217
Deductions:	Deductions (C)	998	998	10,611
Total capital:	(A) + (B) – (C) = (D)	328,582	318,229	3,493,694
Risk-adjusted assets:	On-balance sheet	2,500,805	2,383,797	26,590,164
	Off-balance-sheet	43,079	41,762	458,043
	Operational risk equivalent amount	143,211	154,216	1,522,711
	Subtotal (E)	2,687,096	2,579,776	28,570,930
Capital adequacy ratio (Domestic standard) = (D)/(E) x 100 (%)		12.22	12.33	