

Capital Ratios (BIS Standard; consolidated basis)

March 31, 2008

In March 2007, together with other top-rank Japanese regional banks, the Bank was authorized to employ the Foundation IRB approach for the calculation of its credit risk under the Basel II regulatory capital framework, with the aim of realizing higher-level risk management.

At the end of the term ended March 2008 the Bank's capital ratio stood at 11.16% on consolidated basis and at 11.14% on non-consolidated basis. Tier I capital ratio stood at 9.91% on consolidated basis and at 9.84% on non-consolidated basis.

Capital Ratio (consolidated basis)

	Millions of yen	Thousands of U.S. dollars
	2008	2008
(a) Capital ratio	11.16%	
Tier I capital ratio	9.91%	
(b) Tier I capital	¥ 205,150	\$ 2,047,612
50% of the excess amount of expected future loss over qualified reserve	11,365	113,442
(c) Tier II capital	38,883	388,094
45% of the difference between balance sheet values and book values of securities available for sale	20,745	207,064
45% of the surplus from land revaluation	9,879	98,611
Reserve for possible loan losses, excluding specific reserve	257	2,571
Subordinated debt	8,000	79,848
(d) Deductions	12,910	128,859
Shareholding by other financial institutions to ensure fund procurement capability	500	4,990
Investments outside the scope of consolidation	900	8,984
50% of the excess amount of expected losses over qualified reserves	11,365	113,442
Expected future loss on exposure (primarily of equity shares) under PD/LGD approach	36	367
On-balance sheet exposure to securitization and credit-enhancing IO strips	107	1,073
(e) Total regulatory capital (b + c - d)	231,123	2,306,848
(f) Risk-weighted assets	2,069,506	20,655,822

Note: Amounts less than ¥1 million are discarded and percentage figures are calculated to the second decimal place.

For reference:	2008	2007	Comparison
(on consolidated basis)			
Capital ratio	11.16%	12.20%	(1.04)
Tier I capital ratio	9.91%	9.60%	0.31
(on non-consolidated)			
Capital ratio	11.14%	12.20%	(1.06)
Tier I capital ratio	9.84%	9.54%	0.3