

Capital Ratios (BIS Standard; Consolidated Basis)

March 31, 2009

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 2009 the Bank's capital ratio stood at 10.34% on consolidated basis and at 10.26% on non-consolidated basis. Tier I capital ratio stood at 8.73% on consolidated basis and at 8.64% on non-consolidated basis.

Capital Ratio (consolidated basis)

	Millions of yen	Thousands of U.S. dollars
	2009	2009
(a) Capital ratio	10.34%	
Tier I capital ratio	8.73%	
(b) Tier I capital	¥ 191,632	\$ 1,950,855
50% of the excess amount of expected future loss over qualified reserve	6,869	69,935
(c) Tier II capital	43,905	446,969
45% of the difference between balance sheet values and book values of securities available for sale	5,769	58,733
45% of the surplus from land revaluation	9,695	98,700
Reserve for possible loan losses, excluding specific reserve	441	4,490
Subordinated debt	28,000	285,045
(d) Deductions	8,776	89,350
Shareholding by other financial institutions to ensure fund procurement capability	1,000	10,180
Investments outside the scope of consolidation	752	7,663
50% of the excess amount of expected losses over qualified reserves	6,869	69,935
Expected future loss on exposure (primarily of equity shares) under PD/LGD approach	37	379
On-balance sheet exposure to securitization and credit-enhancing IO strips	117	1,192
(e) Total regulatory capital (b + c - d)	226,761	2,308,474
(f) Risk-weighted assets	2,192,941	22,324,558

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

For reference:	2009	2008	Comparison
(on consolidated basis)			
Capital ratio	10.34%	11.16%	(0.82)%
Tier I capital ratio	8.73%	9.91%	(1.18)%
(on non-consolidated)			
Capital ratio	10.26%	11.14%	(0.88)%
Tier I capital ratio	8.64%	9.84%	(1.20)%