

Capital Ratios (BIS Standard; Consolidated Basis)

As of March 31, 2010

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 2010 the Bank's capital ratio stood at 12.42% on consolidated basis and at 12.31% on non-consolidated basis. Tier I capital ratio stood at 8.99% on consolidated basis and at 8.86% on non-consolidated basis.

Capital Ratio (consolidated basis)

	Millions of yen	Thousands of U.S. dollars
	2010	2010
(a) Capital ratio.....	12.42%	
Tier I capital ratio.....	8.99%	
(b) Tier I capital.....	¥ 198,084	\$ 2,129,027
50% of the excess amount of expected future loss over qualified reserve.....	3,600	38,695
(c) Tier II capital.....	80,799	868,438
45% of the difference between balance sheet values and book values of securities available for sale.....	30,577	328,650
45% of the surplus from land revaluation.....	9,593	103,111
Reserve for possible loan losses, excluding specific reserve.....	628	6,752
Subordinated debt.....	40,000	429,922
(d) Deductions.....	5,427	58,333
Shareholding by other financial institutions to ensure fund procurement capability.....	1,000	10,748
Investments outside the scope of consolidation.....	690	7,423
50% of the excess amount of expected losses over qualified reserves.....	3,600	38,695
Expected future loss on exposure (primarily of equity shares) under PD/LGD approach.....	65	705
On-balance sheet exposure to securitization and credit-enhancing IO strips.....	70	761
(e) Total regulatory capital (b + c - d).....	273,456	2,939,131
(f) Risk-weighted assets.....	2,201,462	23,661,463

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

For reference:	2010	2009	Comparison
(on consolidated basis)			
Capital ratio.....	12.42%	10.34%	2.08%
Tier I capital ratio.....	8.99%	8.73%	0.26%
(on non-consolidated)			
Capital ratio.....	12.31%	10.26%	2.05%
Tier I capital ratio.....	8.86%	8.64%	0.22%