

Capital Ratios (BIS Standard; Consolidated Basis)

As of March 31, 2011

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 2011 the Bank's capital ratio stood at 13.01% on consolidated basis and at 12.87% on non-consolidated basis. Tier I capital ratio stood at 9.58% on consolidated basis and at 9.40% on non-consolidated basis.

Capital Ratio (consolidated basis)

	Millions of yen	Thousands of U.S. dollars
	2011	2011
(a) Capital ratio.....	13.01%	
Tier I capital ratio.....	9.58%	
(b) Tier I capital.....	¥ 203,922	\$ 2,452,469
50% of the excess amount of expected future loss over qualified reserve.....	1,906	22,932
(c) Tier II capital.....	76,498	920,000
45% of the difference between balance sheet values and book values of securities available for sale.....	26,940	323,995
45% of the surplus from land revaluation.....	9,181	110,424
Reserve for possible loan losses, excluding specific reserve.....	376	4,522
Subordinated debt.....	40,000	481,058
(d) Deductions.....	3,608	43,397
Shareholding by other financial institutions to ensure fund procurement capability.....	1,000	12,026
Investments outside the scope of consolidation.....	646	7,774
50% of the excess amount of expected losses over qualified reserves.....	1,906	22,932
Expected future loss on exposure (primarily of equity shares) under PD/LGD approach.....	55	663
On-balance sheet exposure to securitization and credit-enhancing IO strips.....	—	—
(e) Total regulatory capital (b + c - d).....	276,812	3,329,072
(f) Risk-weighted assets.....	2,127,460	25,585,818

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

For reference:	2011	2010	Comparison
(on consolidated basis)			
Capital ratio.....	13.01%	12.42%	0.59%
Tier I capital ratio.....	9.58%	8.99%	0.59%
(on non-consolidated)			
Capital ratio.....	12.87%	12.31%	0.56%
Tier I capital ratio.....	9.40%	8.86%	0.54%