

## Capital Ratios (BIS Standard; Consolidated Basis)

As of March 31, 2012

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 2012 the Bank's capital ratio stood at 14.04% on consolidated basis and at 13.83% on non-consolidated basis. Tier I capital ratio stood at 9.42% on consolidated basis and at 9.16% on non-consolidated basis.

### Capital Ratio (consolidated basis)

	Millions of yen	Thousands of U.S. dollars
(a) Capital ratio .....	14.04%	
Tier I capital ratio .....	9.42%	
(b) Tier I capital .....	¥ 190,361	\$ 2,316,109
50% of the excess amount of expected future loss over qualified reserve .....	2,471	30,066
(c) Tier II capital .....	97,272	1,183,502
45% of the difference between balance sheet values and book values of securities available for sale .....	27,802	338,268
45% of the surplus from land revaluation.....	9,094	110,654
Reserve for possible loan losses, excluding specific reserve .....	375	4,564
Subordinated debt.....	60,000	730,016
(d) Deductions.....	3,892	47,361
Shareholding by other financial institutions to ensure fund procurement capability.....	1,000	12,167
Investments outside the scope of consolidation.....	385	4,694
50% of the excess amount of expected losses over qualified reserves .....	2,471	30,066
Expected future loss on exposure (primarily of equity shares) under PD/LGD approach.....	35	434
(e) Total regulatory capital (b + c - d).....	283,740	3,452,250
(f) Risk-weighted assets .....	2,020,441	24,582,567

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

For reference:	2012	2011	Comparison
(on consolidated basis)			
Capital ratio.....	14.04%	13.01%	1.03%
Tier I capital ratio.....	9.42%	9.58%	(0.16)%
(on non-consolidated)			
Capital ratio.....	13.83%	12.87%	0.96%
Tier I capital ratio.....	9.16%	9.40%	(0.24)%