

CAPITAL RATIO**nonconsolidated capital ratio**

<i>As of March 31</i>		Billions of Yen	
		2000	1999
Tier I capital:	Common shareholders' equity	¥ 1,700.0	¥ 1,670.2
	Other	531.0	556.7
	Subtotal (A)	¥ 2,231.1	¥ 2,226.9
Tier II capital:	45% of unrealized gains on land	¥ 125.1	¥ 127.6
	General reserve	357.5	318.7
	Qualifying subordinated debt	1,651.1	1,623.3
	Subtotal (B)	¥ 2,133.9	¥ 2,069.6
Deductions:	Holdings of domestic banking subsidiaries' capital instruments (C)	¥ 53.7	¥ 35.7
Total capital:	(A) + (B) – (C) = (D)	¥ 4,311.2	¥ 4,260.8
Risk-adjusted assets:	On-balance-sheet	¥ 31,682.4	¥ 32,400.6
	Off-balance-sheet	2,787.0	3,173.6
	Asset equivalent of market risk	110.3	105.4
	Subtotal (E)	¥ 34,579.8	¥ 35,679.7
	capital ratio (bis guidelines)		
	= (d) / (e) × 100	12.46%	11.94%

*In connection with the amendment of Article 14-2 of the Japanese Banking Law, capital ratio both for the Bank and for the consolidation subsidiaries are calculated.