

8. Capital Ratio <Consolidated>

(Billions of yen, %)

	Sep. 30, 2005	(a)		Mar. 31, 2005	Sep. 30, 2004
	[Preliminary]	(a) - (b)	(a) - (c)	(b)	(c)
(1) Capital ratio	11.00	1.06	0.07	9.94	10.93
(2) Tier I	3,746.1	483.8	100.5	3,262.3	3,645.6
Net unrealized losses on other securities	-	-	-	-	-
(3) Tier II	3,746.1	483.8	326.7	3,262.3	3,419.4
(a) Unrealized gains on securities	410.9	93.8	202.0	317.1	208.9
(b) Land revaluation excess	39.9	(27.2)	(31.2)	67.1	71.1
(c) General reserve for possible loan losses	597.4	(36.1)	(4.3)	633.5	601.7
(d) Subordinated debt	2,697.9	453.3	160.2	2,244.6	2,537.7
(4) Subtraction items	548.0	43.6	104.4	504.4	443.6
(5) Total capital (2) + (3) - (4)	6,944.2	924.1	322.8	6,020.1	6,621.4
(6) Risk-adjusted assets	63,127.9	2,575.3	2,588.8	60,552.6	60,539.1