

5. Capital Ratio (Consolidated, BIS Guidelines)

(Billions of Yen)

	Mar. 31, 2000			Mar. 31, 1999	Sep. 30, 1999
	(Preliminary)	Change from Mar. 31, 1999	Change from Sep. 30, 1999		
	%	%	%	%	%
(1) Total Capital Ratio	11.60	0.65	0.23	10.95	11.37
Tier I Ratio	5.88	0.31	0.15	5.57	5.73
(2) Tier I Capital	2,203.9	23.7	(1.8)	2,180.2	2,205.7
(3) Tier II Capital	2,144.4	42.4	(25.8)	2,102.0	2,170.2
(a) 45% of unrealized gains on securities	-	-	-	-	-
(b) 45% of unrealized gains on land	126.1	(2.5)	(0.5)	128.6	126.6
(c) General reserve for possible loan losses	365.4	17.3	26.2	348.1	339.2
(d) Qualifying subordinated debt	1,652.9	27.6	(51.5)	1,625.3	1,704.4
(4) Deducted Items	-	-	-	-	-
(Cross-holdings with other financial institutions)					
(5) Total Capital = (2) + (3) - (4)	4,348.3	66.1	(27.6)	4,282.2	4,375.9
(6) Risk adjusted assets	37,476.7	(1,607.2)	(986.5)	39,083.9	38,463.2