

7 . Capital Ratio (Consolidated, BIS Guidelines)

(Billions of Yen)

	Sep. 30, 2000			Mar. 31, 2000	Sep. 30, 1999
	(Preliminary)	Change from Mar. 31, 2000	Change from Sep. 30, 1999		
	%	%	%	%	%
(1) Total Capital Ratio	11.33	(0.27)	(0.04)	11.6	11.37
Tier I Ratio	5.98	0.10	0.25	5.88	5.73
(2) Tier I Capital	2,218.3	14.4	12.6	2,203.9	2,205.7
(3) Tier II Capital	1,981.8	(162.6)	(188.4)	2,144.4	2,170.2
(a) 45% of unrealized gains on securities	---	---	---	---	---
(b) 45% of unrealized gains on land	124.9	(1.2)	(1.7)	126.1	126.6
(c) General reserve for possible loan losses	232	(133.4)	(107.2)	365.4	339.2
(d) Qualifying subordinated debt	1,624.9	(28.0)	(79.5)	1,652.9	1,704.4
(4) Deducted Items (Cross-holdings with other financial institutions)	2.1	2.1	2.1	0	0
(5) Total Capital = (2) + (3) - (4)	4,198.0	(150.3)	(177.9)	4,348.3	4,375.9
(6) Risk adjusted assets	37,043.5	(433.2)	(1,419.7)	37,476.7	38,463.2