

7. Capital Ratio (BIS Guidelines) <Consolidated>

(Billions of yen, %)

	Mar. 31, 2001	Change	Mar. 31, 2000
	[Preliminary]		
(1) Capital ratio	10.94	(0.66)	11.60
(2) Tier I	2,258.3	54.4	2,203.9
(3) Tier II	1,995.4	(149.0)	2,144.4
(a) 45% of unrealized gains on securities	---	---	---
(b) 45% of unrealized appreciation of land	122.2	(3.9)	126.1
(c) General reserve	232.7	(132.7)	365.4
(d) Subordinated debt	1,640.5	(12.4)	1,652.9
(4) Subtraction items	(103.6)	(103.6)	---
(5) Total capital (2)+(3)-(4)	4,150.0	(198.3)	4,348.3
(6) Risk-adjusted assets	37,925.2	448.5	37,476.7