

## 8. Capital Ratio &lt;Consolidated&gt;

(Billions of yen, %)

	<b>Sep. 30, 2004 (a)</b>			Mar. 31, 2004	Sep. 30, 2003
	[Preliminary]	(a) - (b)	(a) - (c)	(b)	(c)
(1) Capital ratio	10.93	(0.44)	(0.02)	11.37	10.95
(2) Tier I	3,645.6	74.0	176.8	3,571.6	3,468.8
Net unrealized losses on other securities	-	-	-	-	-
(3) Tier II	3,419.4	2.9	184.1	3,416.5	3,235.3
(a) Unrealized gains on securities	208.9	(40.5)	81.7	249.4	127.2
(b) Land revaluation excess	71.1	2.6	1.9	68.5	69.2
(c) General reserve for possible loan losses	601.7	(138.4)	(135.7)	740.1	737.4
(d) Subordinated debt	2,537.7	179.1	236.2	2,358.6	2,301.5
(4) Subtraction items	443.6	192.8	199.5	250.8	244.1
(5) Total capital (2) + (3) - (4)	6,621.4	(116.0)	161.3	6,737.4	6,460.1
(6) Risk-adjusted assets	60,539.1	1,335.1	1,547.1	59,204.0	58,992.0