

8. Capital Ratio <Consolidated>

(Billions of yen, %)

	Mar. 31, 2005		Mar. 31, 2004
	[Preliminary]	Change	
(1) Capital ratio	9.94	(1.43)	11.37
(2) Tier I	3,262.3	(309.3)	3,571.6
Net unrealized losses on other securities	-	-	-
(3) Tier II	3,262.3	(154.2)	3,416.5
(a) Unrealized gains on securities	317.1	67.7	249.4
(b) Land revaluation excess	67.1	(1.4)	68.5
(c) General reserve for possible loan losses	633.5	(106.6)	740.1
(d) Subordinated debt	2,244.6	(114.0)	2,358.6
(4) Subtraction items	504.4	253.6	250.8
(5) Total capital (2) + (3) - (4)	6,020.1	(717.3)	6,737.4
(6) Risk-adjusted assets	60,552.6	1,348.6	59,204.0