

## CAPITAL RATIO

### CONSOLIDATED CAPITAL RATIO

		<i>Billions of Yen</i>		
		1999	1998	1997
Tier I capital:	Common shareholders' equity	¥ 1,582.4	¥ 1,658.2	¥ 1,936.3
	Minority interests	597.8	290.3	47.7
	Subtotal (A)	¥ 2,180.2	¥ 1,948.6	¥ 1,984.0
Tier II capital:	45% of unrealized gains on securities	¥ —	¥ —	¥ 310.9
	45% of unrealized gains on land	128.5	168.5	—
	General reserve	348.0	176.8	134.5
	Qualifying subordinated debt	1,625.3	1,485.8	1,427.0
	Subtotal (B)	¥ 2,102.0	¥ 1,831.2	¥ 1,872.5
Total capital:	(A) + (B) = (C)	¥ 4,282.2	¥ 3,779.9	¥ 3,856.5
Risk-adjusted assets:	On-balance-sheet	¥35,546.5	¥36,066.3	¥39,126.4
	Off-balance-sheet	3,180.2	4,347.7	4,947.2
	Asset equivalent of market risk	357.0	518.5	—
	Subtotal (D)	¥39,083.8	¥40,932.6	¥44,073.6
<b>CAPITAL RATIO (BIS GUIDELINES)</b>				
<b>= (C)/(D) × 100</b>		<b>10.95%</b>	<b>9.23%</b>	<b>8.75%</b>

\* In connection with the amendment of Article 14-2 of the Japanese Banking Law, capital ratio both for the Bank and for the consolidation are calculated.

### NONCONSOLIDATED CAPITAL RATIO

		<i>Billions of Yen</i>		
		1999	1998	1997
Tier I capital:	Common shareholders' equity	¥ 1,670.2	/	/
	Other	556.7	/	/
	Subtotal (A)	¥ 2,226.9	/	/
Tier II capital:	45% of unrealized gains on securities	¥ —	/	/
	45% of unrealized gains on land	127.6	/	/
	General reserve	318.7	/	/
	Qualifying subordinated debt	1,623.3	/	/
	Subtotal (B)	¥ 2,069.6	/	/
Total capital:	(A) + (B) = (C)	¥ 4,296.6	/	/
Risk-adjusted assets:	On-balance-sheet	¥32,436.4	/	/
	Off-balance-sheet	3,173.6	/	/
	Asset equivalent of market risk	105.4	/	/
	Subtotal (D)	¥35,715.5	/	/
<b>CAPITAL RATIO (BIS GUIDELINES)</b>				
<b>= (C)/(D) × 100</b>		<b>12.03%</b>	<b>/</b>	<b>/</b>