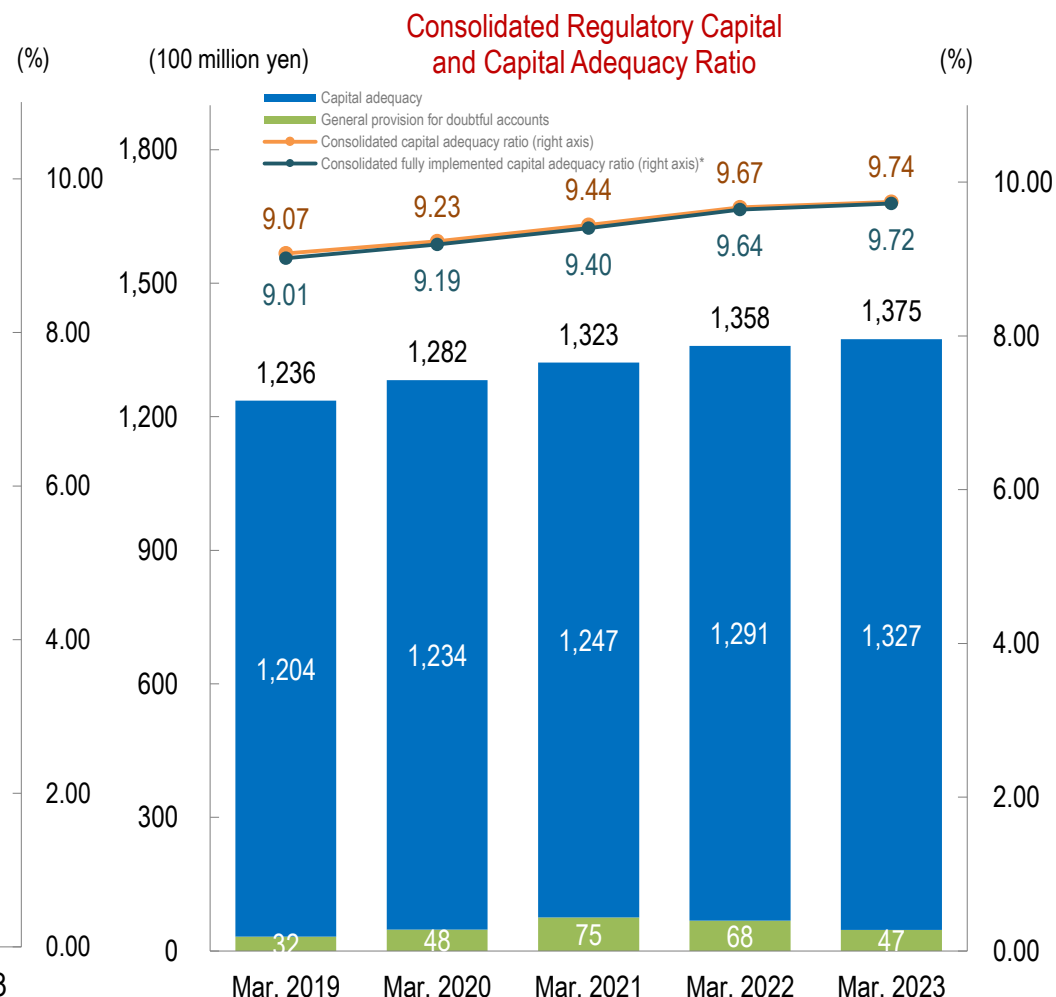
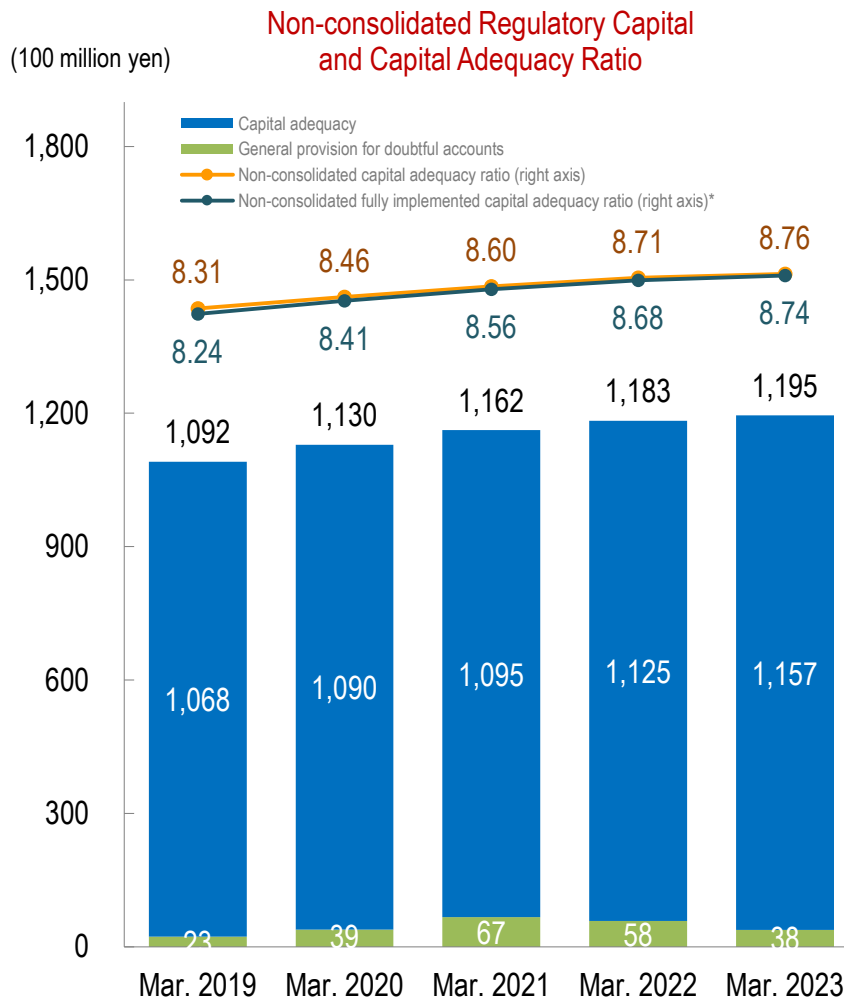


Capital Adequacy Ratio

Both non-consolidated and consolidated capital adequacy ratios have been steadily increasing due to stably built up profit, etc.



Note: Figures based on full implementation are calculated on the assumption that the current capital adequacy regulations (finalization of Basel III) will be applied, that there will be no capitalization of subordinated debt and land revaluation reserves, and that all of the intangible fixed assets and prepaid pension costs, etc. will be recorded as capital adjustments.