

Corrections in Annual Report 2015  
( Revised parts are shown by underlined text )

Profile

Solid Operational Base

<Before Correction>

As of 31st March, 2015, the Bank and consolidated subsidiaries had assets totaling ¥7,550.9 billion (US\$62.8 billion) and net assets of ¥523.5 billion (US\$4.4 billion).  
The Bank's consolidated capital adequacy ratio according to the BIS standards was 13.45%.  
Today, the Bank is one of the most distinguished regional banks in Japan.

<After Correction>

As of 31st March, 2015, the Bank and consolidated subsidiaries had assets totaling ¥7,550.9 billion (US\$62.8 billion) and net assets of ¥523.5 billion (US\$4.4 billion).  
The Bank's consolidated capital adequacy ratio according to the BIS standards was 13.37%.  
Today, the Bank is one of the most distinguished regional banks in Japan.

Page 1 Consolidated Financial Highlights

Fiscal Years Ended 31st March, 2014 and 2015	<Before Correction> Millions of yen		<After Correction> Millions of yen	
	2014	2015	2014	2015
Ratios				
Capital Adequacy Ratio (BIS Standards)	<u>13.55%</u>	<u>13.45%</u>	<u>13.46%</u>	<u>13.37%</u>
Tier I	<u>11.82%</u>	<u>11.82%</u>	<u>11.74%</u>	<u>11.76%</u>

(US\$1 = ¥120.17) See Note 4 of Notes to Consolidated Financial Statements

Page 16 Consolidated Financial Review

Performance

<Before Correction>

Consolidated total capital ratio based on Basel III reached as high as 13.45%, while both consolidated Tier 1 ratio and consolidated Common Equity Tier 1 ratio reached as high as 11.82%.

<After Correction>

Consolidated total capital ratio based on Basel III reached as high as 13.37%, while both consolidated Tier 1 ratio and consolidated Common Equity Tier 1 ratio reached as high as 11.76%.

Consolidated Capital Adequacy Ratio (BIS Standards)

	<Before Correction> Billions of yen		<After Correction> Billions of yen	
	As at March 31, 2014	As at March 31, 2015	As at March 31, 2014	As at March 31, 2015
1. Consolidated total capital ratio (4/7)	<u>13.55%</u>	<u>13.45%</u>	<u>13.46%</u>	<u>13.37%</u>
2. Consolidated Tier 1 ratio (5/7)	<u>11.82%</u>	<u>11.82%</u>	<u>11.74%</u>	<u>11.76%</u>
3. Consolidated Common Equity Tier 1 ratio (6/7)	<u>11.82%</u>	<u>11.82%</u>	<u>11.74%</u>	<u>11.76%</u>
4. Total capital (consolidated)	<u>434.1</u>	<u>475.0</u>	<u>433.6</u>	<u>474.6</u>
5. Tier 1 capital (consolidated)	<u>378.6</u>	<u>417.6</u>	<u>378.3</u>	<u>417.3</u>
6. Common Equity Tier 1 capital (consolidated)	<u>378.6</u>	<u>417.6</u>	<u>378.3</u>	<u>417.3</u>
7. Risk weighted assets	<u>3,201.9</u>	<u>3,530.7</u>	<u>3,220.9</u>	<u>3,548.5</u>
8. Total required capital (consolidated)	<u>256.1</u>	<u>282.4</u>	<u>257.6</u>	<u>283.8</u>