

Corrections to Annual Report 2007

<Corrections as of Feb. 20, 2008>

1. Consolidated capital adequacy ratio (domestic standard) < C2, P2, 3, 10, 16, 70>

(Millions of yen, %)

	March 31, 2007	
	Error	Correction
Tier 2		
General reserve for possible loan losses	28,428	<u>28,541</u>
Total	28,428	<u>28,541</u>
Tier 2 capital qualifying as capital (B)	28,428	<u>28,541</u>
Regulatory capital (A)+(B)+(C)–(D) (E)	714,457	<u>714,570</u>
Risk-weighted assets		
Market risk equivalent (G)	39,768	<u>57,804</u>
(F)+(G)+(H) (I)	4,548,525	<u>4,566,562</u>
Capital adequacy ratio (Domestic standard) = (E)/(I)×100	15.70%	<u>15.64%</u>
Tier 1 ratio (Domestic standard) = (A)/(I)×100	17.36%	<u>17.29%</u>
Required capital total	181,941	<u>182,662</u>
Amounts of required capital for market risk	1,590	<u>2,312</u>

2. Amounts of Regulatory Capital for Market Risk <P70>

(Millions of yen)

	March 31, 2007			
	Consolidated		Non-consolidated	
	Error	Correction	Error	Correction
Standardized Approach	953	<u>1,674</u>	953	953
Interest Risk	438	438	438	438
Equity Risk	0	0	0	0
Foreign Exchange Risk	8	<u>730</u>	8	8
Commodities Risk	10	10	10	10
Options Transactions	495	495	495	495
Internal Models Approach	637	637	637	637
Total	1,590	<u>2,312</u>	1,590	1,590

<For Reference: Corrections as of Dec. 6, 2007>

1. Capital adequacy ratio

(1) Consolidated capital adequacy ratio (domestic standard) <P4, 5, 25, 30>

(Millions of yen, %)

		March 31, 2007	
		Error	Correction
Tier 2			
General reserve for possible loan losses		28,203	<u>28,428</u>
Total		28,203	<u>28,428</u>
Tier 2 capital qualifying as capital (B)		28,203	<u>28,428</u>
Regulatory capital (A)+(B)+(C) – (D) (E)		714,232	<u>714,457</u>
Risk-weighted assets			
Balance-sheet exposure		3,915,129	<u>3,951,048</u>
Off-balance-sheet exposure		361,159	<u>361,160</u>
Credit risk asset (F)		4,276,289	<u>4,312,208</u>
(F)+(G)+(H) (I)		4,512,606	<u>4,548,525</u>
Capital adequacy ratio (Domestic standard) = (E)/(I)×100		15.82%	<u>15.70%</u>
Tier 1 ratio (Domestic standard) = (A)/(I)×100		17.50%	<u>17.36%</u>
Required capital total		180,504	<u>181,941</u>
Amounts of required capital for credit risk		171,051	<u>172,488</u>

(2) Non-consolidated capital adequacy ratio (domestic standard) <P5, 61, 62>

(Millions of yen, %)

	March 31, 2007	
	Error	Correction
Tier 2		
General reserve for possible loan losses	28,273	<u>28,497</u>
Total	28,273	<u>28,497</u>
Tier 2 capital qualifying as capital (B)	28,273	<u>28,497</u>
Regulatory capital (A)+(B)+(C) – (D) (E)	723,156	<u>723,380</u>
Risk-weighted assets		
Balance-sheet exposure	3,956,378	<u>3,992,296</u>
Credit risk asset (F)	4,299,863	<u>4,335,782</u>
(F)+(G)+(H) (I)	4,523,735	<u>4,559,655</u>
Capital adequacy ratio (Domestic standard) = (E)/(I)×100	15.98%	<u>15.86%</u>
Tier 1 ratio (Domestic standard) = (A)/(I)×100	17.37%	<u>17.23%</u>
Required capital total	180,949	<u>182,386</u>
Amounts of required capital risk for credit risk	171,994	<u>173,431</u>

2. Amounts of Regulatory Capital for Market Risk <P70>

(Millions of yen)

	March 31, 2007	
	Error	Correction
Standardized Approach	1,906	<u>953</u>
Interest Risk	877	<u>438</u>
Equity Risk	0	0
Foreign Exchange Risk	17	<u>8</u>
Commodities Risk	20	<u>10</u>
Options Transactions	991	<u>495</u>
Internal Models Approach	1,275	<u>637</u>
Total	3,181	<u>1,590</u>

3. Basel 2 Capital Accord Pillar 3—Market Discipline

(1) Breakdown by Portfolios <P102, 103>

(100 Million Yen)

Category	FY March-End 2007 Outstanding Amount					
	Amount of Exposure		Amount of Credit Risk Asset		Amount of Capital Requirements	
	Error	Correction	Error	Correction	Error	Correction
(Non-Consolidated)						
Claims on organs affiliated with the Japanese government	1,349	<u>1,262</u>	135	<u>126</u>	5	5
Claims on corporate	30,047	<u>30,135</u>	26,700	<u>27,068</u>	1,068	<u>1,083</u>
Total	69,516	69,516	42,999	<u>43,358</u>	1,720	<u>1,734</u>
(Consolidated)						
Claims on organs affiliated with the Japanese government	1,349	<u>1,262</u>	135	<u>126</u>	5	5
Claims on corporate	29,802	<u>29,890</u>	26,249	<u>26,617</u>	1,050	<u>1,065</u>
Total	69,357	69,357	42,763	<u>43,122</u>	1,711	<u>1,725</u>

(2) Breakdown of Exposure by Industry Sector <P104, 105>

(100 Million Yen)

Industry Sector	Outstanding Exposure of Fiscal Year March-End 2007			
	Loans etc.		Total	
	Error	Correction	Error	Correction
(Non-Consolidated)				
Sovereign	7,489	<u>7,270</u>	20,686	<u>20,467</u>
Transport	1,793	<u>1,863</u>	1,828	<u>1,898</u>
Others	1,269	<u>1,418</u>	2,550	<u>2,698</u>
(Consolidated)				
Sovereign	7,489	<u>7,270</u>	20,686	<u>20,467</u>
Transport	1,874	<u>1,944</u>	1,910	<u>1,980</u>
Others	2,420	<u>2,568</u>	4,260	<u>4,409</u>

(3) Outstanding Exposure after Recognizing Credit Risk Mitigates by Risk Weight

<P110, 111>

(100 Million Yen)

Risk Weight	FY March-End 2007			
	Amounts of Exposure		Application of External Rating	
	Error	Correction	Error	Correction
(Non-Consolidated)				
0%	19,874	<u>19,616</u>	1,734	1,734
>0% ≤ 10%	1,624	<u>1,523</u>	0	0
>10% ≤ 20%	7,956	<u>7,941</u>	7,855	<u>7,853</u>
>20% ≤ 50%	4,656	<u>4,692</u>	3,731	<u>3,770</u>
>50% ≤ 75%	489	<u>502</u>	256	<u>268</u>
>75% ≤ 100%	28,184	<u>28,508</u>	4,246	<u>4,247</u>
Total	69,516	69,516	18,146	<u>18,196</u>
(Consolidated)				
0%	24,064	<u>23,806</u>	1,743	1,743
>0% ≤ 10%	1,624	<u>1,523</u>	0	0
>10% ≤ 20%	7,936	<u>7,921</u>	7,835	<u>7,833</u>
>20% ≤ 50%	4,639	<u>4,675</u>	3,731	<u>3,770</u>
>50% ≤ 75%	455	<u>468</u>	256	<u>268</u>
>75% ≤ 100%	26,915	<u>27,239</u>	5,158	<u>5,160</u>
Total	69,537	69,537	20,361	<u>20,410</u>

(4) Breakdown of Exposure of which Credit Risk Mitigants Are Applied <P111>

(100 Million Yen)

Credit Risk Mitigants	Amounts of Exposure (FY March-End 2007)			
	Non-Consolidated		Consolidated	
	Error	Correction	Error	Correction
Eligible Financial Collateral	846	<u>573</u>	846	<u>573</u>
Cash and Deposits at Aozora	159	<u>157</u>	159	<u>157</u>
Equities	678	<u>407</u>	678	<u>407</u>
Guarantees and Credit Derivatives	2,197	<u>2,205</u>	2,197	<u>2,205</u>
Guarantees	536	<u>544</u>	536	<u>544</u>
Total	3,043	<u>2,779</u>	3,043	<u>2,779</u>

< For Reference: Corrections as of July 31, 2007 >

Non-Consolidated Financial Highlights (Five-Year Summary) <P61>

	2007	
	Error	Correction
Number of issued shares (in thousands) Common Stock	1,650,145	<u>1,650,147</u>