

Non-consolidated capital adequacy (domestic standards)

	Millions of Japanese Yen		Thousands of US Dollars
	Mar.31,2005	Mar.31,2006	Mar.31,2006
Basic items			
Capital	10,662	10,662	90,764
Including non-cumulative perpetual preferred stocks	-	-	-
Advance on subscription to new share issues	-	-	-
Amount paid to new stocks			
Capital reserve	4,737	4,737	40,325
Other capital surplus	0	0	0
Profit reserve	6,473	6,473	55,103
Unappropriated reserve	54,601	56,601	481,834
Unappropriated surplus at the end of year	1,099	1,060	9,024
Others	-	-	-
Loss on devaluation of other marketable securities	-	-	-
Advance on subscription to treasury shares	-	-	-
Payment for common stock held in treasury			
Common stock held in treasury	153	181	1,541
Amount equivalent to goodwill	-	-	-
Amount equivalent to intangible fixed assets as a result of corporate merger		-	-
Total of basic items before deduction of deferred-tax assets (total of the above items)		-	-
Amount of deduction of deferred-tax assets		-	-
Total (A)	77,421	79,353	675,517
Including preferential subscription certificates with step-up interest clause (Note 1)	-	-	-
Complementary items			
Amount equivalent to 45% of balance between reassessed land amount and book value immediately before the reassessment	3,540	3,068	26,117
Ordinary allowance for bad debts	5,612	5,957	50,711
Liability capital procurement means	1,000	15,000	127,692
Including perpetual subordinated debts (Note 2)	-	-	-
Including fixed-term subordinated debts and fixed-term preferred stocks (Note 3)	1,000	15,000	127,692
Total	10,153	24,026	204,529
Including amount transferred into equity capita (B)	10,153	24,026	204,529
Deductible item			
Deductible item (Note 4) (C)	50	50	426
Equity capital			
(A) + (B) - (C) (D)	87,524	103,329	879,620
Risk assets			
Asset item (on-balance)	890,474	940,422	8,005,635
Off-balance transaction items	7,557	12,722	108,300
Total (E)	898,032	953,144	8,113,935
Non-consolidated capital adequacy (domestic standards) = (D)/(E) x 100 %	9.74	10.84	10.84

(Notes)

Those listed in Announcement Article 30 item 2, namely, stocks and similar ones for which repayment is possible by adding special stipulation of step-up interest, etc. (including preferential subscription certificates issued by overseas special-purpose companies)

Liability capital procurement refers to those listed in Announcement Article 31 item 1-3 and having the characters given below:

- (1) Unsecured, subordinated to other debts, and already paid in
- (2) Not to be repaid, except for specific cases
- (3) To be appropriated for making up for losses, while business is being continued

(4) Obligation to pay interest may be postponed

Those listed in Announcement Article 31 items 1-4 and 1-5 and limited to repayment period more than 5 years in the case of fixed-term subordinated ones

Those listed in Announcement Article 32 item 1 and equivalent to capital procurement means intentionally held by other financial institutions