

## Consolidated capital adequacy (domestic standards)

	Millions of Yen		Thousands of US Dollars
	March 31,2005	March 31,2006	March 31,2006
<b>Basic items</b>			
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 surplus	4,737	4,737	40,325
Profit surplus	62,413	64,394	548,174
Minority shareholders' equity of consolidated subsidiaries	2,331	2,560	21,793
(Including preferential subscription certificates issued by overseas special purpose companies)	-	-	-
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	156	185	1,575
Foreign currency translation adjustment account	-	-	-
Amount equivalent to goodwill	-	-	-
Amount equivalent to intangible fixed assets as a result of corporate merger		-	
Equivalent to consolidated adjustment account	-	-	-
Total of basic items before deduction of deferred-tax assets (total of the above items)	-	-	
Amount of deduction of deferred-tax assets		-	
Total (A)	79,987	82,170	699,498
Including preferential subscription certificates with step-up interest clause (Note 1)	-	-	-
<b>Complementary items</b>			
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	5,674	6,021	51,256
Liability capital procurement means	1,000	15,000	127,692
Including perpetual subordinated debts (Note 2)	-	-	-
Including fixed-term subordinated debts and fixed-term	1,000	15,000	127,692
Total	10,215	24,090	205,074
Including amount transferred into equ (B)	10,215	24,090	205,074
<b>Deductible item</b>			
Deductible item (Note 4) (C)	50	50	426
<b>Equity capital</b>			
(A) + (B) - (C) (D)	90,152	106,210	904,146
<b>Risk assets</b>			
Asset item (on-balance)	900,418	950,729	8,093,377
Off-balance transaction items	7,557	12,722	108,300
Total (E)	907,976	963,452	8,201,686
Non-consolidated capital adequacy (domestic standards) = (D)/(E) x 100 %	9.92	11.02	11.02

(Notes)

Those listed in Announcement Article 23 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 24 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 24 items 1-4 and 1-5 and limited to repayment period more than 5 years in the case of fixed-term subordinated ones

Capital procurement means or equivalent intentionally held by other financial institutions as stipulated in Announcement Article 25 item 1-1 and investment or equivalent as stipulated in item 2