

## Non-consolidated capital adequacy (domestic standards)

	Millions of Japanese Yen		Thousands of US Dollars
	Mar.31,2006	Mar.31,2007	Mar.31,2007
<b>Basic items</b>			
Capital	10,662	10,662	90,318
Including non-cumulative perpetual preferred stocks	-	-	-
Advance on subscription to new share issues	-	-	-
Capital reserve	4,737	4,737	40,127
Other capital surplus	0	27	0
Profit reserve	6,473	6,473	54,833
Unappropriated reserve	56,601	-	-
Unappropriated surplus at the end of year	1,060	-	-
Other retained earnings	-	61,864	524,049
Others	-	-	-
Common stock held in treasury	181	14	119
Advance on subscription to treasury shares	-	-	-
Amount expected to outflow ( )	-	513	4,346
Loss on devaluation of other marketable securities	-	-	-
Equity warrants	-	-	-
Amount equivalent to goodwill	-	-	-
Amount equivalent to "noren" goodwill ( )	-	-	-
Amount equivalent to intangible fixed assets as a result of corporate merger	-	-	-
Amount equivalent to the equity capital increased as a result of securitization business ( )	-	-	-
Total of basic items before deduction of deferred-tax assets (total of the above items)	79,353	83,238	-
Amount of deduction of deferred-tax assets	-	-	-
Total (A)	79,353	83,238	705,108
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	3,068	2,999	25,404
Ordinary allowance for bad debts	5,957	6,221	52,698
Liability capital procurement means	15,000	15,000	127,065
Including perpetual subordinated debts (Note 2)	0	-	-
Including fixed-term subordinated debts and fixed-term preferred stocks (Note 3)	15,000	15,000	127,065
Total	24,026	24,211	205,091
Including amount transferred into equity capita (B)	24,026	24,211	205,091
<b>Deductible item</b>			
Deductible item (Note 4) (C)	50	50	424
<b>Equity capital</b>			
(A) + (B) - (C) (D)	103,329	107,408	909,852
<b>Risk assets</b>			
Asset item (on-balance)	940,422	922,699	7,816,171
Off-balance transaction items	12,722	8,259	69,962
Credit risk assets (E)	953,144	930,958	7,886,133
Amount relating to operational risk equivalents ((G (F)	-	64,526	546,599
(Reference) Operational risk equivalents (G)	-	5,162	43,727
Total (E)	953,144	953,144	8,074,070
Non-consolidated capital adequacy (domestic standards)	10.84	10.78	10.78
= (D)/(E) x 100 %			
(Reference) Tier 1 Ratio =	-	8.36	8.36
= (A)/(E) x 100 %			

(Notes)

Those listed in Announcement, Article 40 item 2 (Article 30 item 2 in the Former Announcement), namely, stocks and similar items 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 41 item 1-3 (Article 31 item 1.3 in the Former Announcement) and having the characteristics 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 41 items 1-4 and 1-5 (Article 31 items 1-4 and 1-5 in the Former Announcement) and limited to those with repayment period more than 5 years in the case of fixed-term subordinated items

Those listed in Announcement, Article 43 items 1-1 to 1-5 (Article 32 item 1 in the Former Announcement) and equivalent to capital procurement means intentionally held by other financial institutions