

Consolidated capital adequacy (domestic standards)

	Millions of Yen		Thousands of US Dollars
	March 31,2006	March 31,2007	March 31,2007
Basic items			
Capital	10,662	10,662	90,318
Including non-cumulative perpetual preferred stocks	-	-	-
Advance on subscription to new share issues	-	-	-
Capital surplus	4,737	4,737	40,127
Profit surplus	64,394	68,682	581,804
Common stock held in treasury	185	14	119
Advance on subscription to treasury shares	-	-	-
Amount expected to outflow ()	-	-	-
Loss on devaluation of other marketable securities	-	-	-
Foreign currency translation adjustment account	-	-	-
Equity warrants	-	-	-
Minority shareholders' equity of consolidated subsidiaries	2,560	3,064	25,955
(Including preferential subscription certificates issued by overseas special purpose companies)	0	-	-
Amount equivalent to goodwill	-	-	-
Amount equivalent to "horen " goodwill ()	-	-	-
Amount equivalent to intangible fixed assets as a result of corporate merger	-	-	-
Equivalent to consolidated adjustment account	-	-	-
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)	82,170	86,644	
Amount of deduction of deferred-tax assets	-	-	
Total	(A) 82,170	86,644	733,960
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	3,068	2,999	25,404
Ordinary allowance for bad debts	6,021	6,334	53,655
Liability capital procurement means	15,000	15,000	127,065
Including perpetual subordinated debts (Note 2)	-	-	-
Including fixed-term subordinated debts and fixed- term	15,000	15,000	127,065
Total	24,090	24,334	206,133
Including amount transferred into equ	(B) 24,090	24,334	206,133
Deductible item			
Deductible item (Note 4)	(C) 50	50	424
Equity capital			
(A) + (B) - (C)	(D) 106,210	110,928	939,670
Risk assets			
Asset item (on-balance)	950,729	932,899	7,902,575
Off-balance transaction items	12,722	8,259	69,962
Credit risk assets	(E) 963,452	941,158	7,972,537
Amount relating to operational risk equivalents	((G)/8 -	72,377	613,105
(Reference) Operational risk equivalet	(G) -	5,790	49,047
Total (E)+(F)	(H) 963,452	1,013,536	8,585,650
Non-consolidated capital adequacy (domestic standards) = (D)/(H) x 100	% 11.02	10.94	10.94
(Reference) Tier 1 Ratio = = (A)/(H) x 100	% 11.02	8.54	8.54

(Notes)

Those listed in Announcement, Article 28 item 2 (Article 23 item 2 in the Former Announcement), namely, stocks and shares 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 29 item 1-3 (Article 24 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 29 items 1-4 and 1-5 (Article 24 items 1-4 and 1-5 in the Former Announcement) limited to those with repayment period more than 5 years in the case of fixed-term subordinated items

Capital procurement means or equivalent intentionally held by other financial institutions as stipulated in Announcement, items 1-1 to 1-6 (Article 25 item 1 in the Former Announcement) and investments or equivalent as stipulated in item 1- same Article (Article 25 item 1-2 in the Former Announcement).

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