

Non-consolidated capital adequacy (domestic standards)

	Millions of Japanese Yen		Thousands of US Dollars
	Mar.31,2007	Mar.31,2008	Mar.31,2008
Basic items			
Capital	10,662	10,662	106,418
Including non-cumulative perpetual preferred stocks	-	-	-
Advance on subscription to new share issues	-	-	-
Capital reserve	4,737	4,737	47,280
Other capital surplus	27	27	269
Profit reserve	6,473	6,473	64,607
Unappropriated reserve	-	-	-
Unappropriated surplus at the end of year	-	-	-
Other retained earnings	61,864	63,298	631,780
Others	-	-	-
Common stock held in treasury	14	41	409
Advance on subscription to treasury shares	-	-	-
Amount expected to outflow ()	513	439	4,382
Loss on devaluation of other marketable securities	-	2,149	21,449
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)	83,238	82,570	824,134
Amount of deduction of deferred-tax assets	-	-	-
Total (A)	83,238	82,570	824,134
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	2,999	2,907	29,015
Ordinary allowance for bad debts	6,221	6,238	62,262
Liability capital procurement means	15,000	15,000	149,716
Including perpetual subordinated debts (Note 2)	-	-	-
Including fixed-term subordinated debts and fixed-term preferred stocks (Note 3)	15,000	15,000	149,716
Total	24,211	24,146	241,002
Including amount transferred into equity capital (B)	24,211	24,146	241,002
Deductible item			
Deductible item (Note 4) (C)	50	155	1,547
Equity capital			
(A) + (B) - (C) (D)	107,408	106,560	1,063,579
Risk assets			
Asset item (on-balance)	922,699	927,330	9,255,714
Off-balance transaction items	8,259	7,519	75,047
Credit risk assets (E)	930,958	934,849	9,330,762
Amount relating to operational risk equivalents ((G)/8%) (F)	64,526	63,337	632,169
(Reference) Operational risk equivalents (G)	5,162	5,067	50,574
Total (E)+(F) (H)	995,485	998,187	9,962,940
Non-consolidated capital adequacy (domestic standards) = (D)/(H) x 100 %	10.78	10.67	10.67
(Reference) Tier 1 Ratio = = (A)/(H) x 100 %	8.36	8.27	8.27

(Notes)

Those listed in Announcement, Article 40 item 2, 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 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 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 and equivalent to capital procurement means intentionally held by other financial institutions