

## Consolidated capital adequacy (domestic standards)

	Millions of Yen		Thousands of US Dollars
	March 31,2007	March 31,2008	March 31,2008
<b>Basic items</b>			
Capital	10,662	10,662	106,418
Including non-cumulative perpetual preferred stocks	-	-	-
Advance on subscription to new share issues	-	-	-
Capital surplus	4,765	4,765	47,560
Profit surplus	68,682	70,143	700,100
Common stock held in treasury	14	41	409
Advance on subscription to treasury shares	-	-	-
Amount expected to outflow ( )	516	443	4,422
Loss on devaluation of other marketable securities	-	2,149	21,449
Foreign currency translation adjustment account	-	-	-
Equity warrants	-	-	-
Minority shareholders' equity of consolidated subsidiaries	3,064	3,471	34,644
(Including preferential subscription certificates issued by overseas special purpose companies)	-	-	-
Amount equivalent to goodwill	-	-	-
Amount equivalent to "noren" 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)	86,644	86,408	862,441
Amount of deduction of deferred-tax assets	-	-	-
Total	(A) 86,644	86,408	862,441
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	2,999	2,907	29,015
Ordinary allowance for bad debts	6,334	6,337	63,250
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	24,334	24,245	241,990
Including amount transferred into equ	(B) 24,334	24,245	241,990
<b>Deductible item</b>			
Deductible item (Note 4)	(C) 50	155	1,547
<b>Equity capital</b>			
(A) + (B) - (C)	(D) 110,928	110,497	1,102,875
<b>Risk assets</b>			
Asset item (on-balance)	932,899	937,453	9,356,752
Off-balance transaction items	8,259	7,519	75,047
Credit risk assets	(E) 941,158	944,973	9,431,810
Amount relating to operational risk equivalents	((G)/8%) 72,377	69,052	689,211
(Reference) Operational risk equivalent	(G) 5,790	5,524	55,135
Total	(E)+(F) (H) 1,013,536	1,014,025	10,121,020
Non-consolidated capital adequacy (domestic standards) = (D)/(H) x 100	% 10.94	10.89	10.89
(Reference) Tier 1 Ratio = = (A)/(H) x 100	% 8.54	8.52	8.52

(Notes)

Those listed in Announcement, Article 28 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 29 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 29 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

Capital procurement means or equivalent intentionally held by other financial institutions as stipulated in Announcement, Article 31 items 1-1 to 1-6 and investments or equivalent as stipulated in item 1-2 of the same Article.