

## Non-consolidated capital adequacy (domestic standards)

|   | Millions of Japanese Yen |               | Thousands of<br>US Dollars |
|---|--------------------------|---------------|----------------------------|
|   | Mar. 31, 2008            | Mar. 31, 2009 | Mar. 31, 2009              |
| <b>Basic items</b>  |                          |               |                            |
| Capital   | 10,662                   | 10,662        | 108,541                    |
| Including non-cumulative perpetual preferred stocks   | -                        | -             | -                          |
| Advance on subscription to new share issues   | -                        | -             | -                          |
| Capital reserve   | 4,737                    | 4,737         | 48,224                     |
| Other capital surplus   | 27                       | 23            | 234                        |
| Profit reserve  | 6,473                    | 6,473         | 65,896                     |
| Other retained earnings   | 63,298                   | 40,572        | 413,031                    |
| Others  | -                        | -             | -                          |
| Common stock held in treasury   | 41                       | 71            | 723                        |
| Advance on subscription to treasury shares  | -                        | -             | -                          |
| Amount expected to outflow (-)  | 439                      | 439           | 4,469                      |
| Loss on devaluation of other marketable securities  | 2,149                    | -             | -                          |
| 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)                               | 82,570                   | 61,959        | 630,754                    |
| Amount of deduction of deferred-tax assets  | -                        | -             | -                          |
| Total (A)   | 82,570                   | 61,959        | 630,754                    |
| Including preferential subscription certificates issued by overseas special purpose companies                         | -                        | -             | -                          |
| 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 | 2,907                    | 2,897         | 29,492                     |
| Ordinary allowance for bad debts  | 6,238                    | 6,114         | 62,242                     |
| Liability capital procurement means   | 15,000                   | 23,000        | 234,144                    |
| Including perpetual subordinated debts (Note 2)   | -                        | -             | -                          |
| Including fixed-term subordinated debts and fixed-term preferred stocks (Note 3)                                      | 15,000                   | 23,000        | 234,144                    |
| Total   | 24,146                   | 32,012        | 325,888                    |
| Including amount transferred into equity capital (B)  | 24,146                   | 32,012        | 325,888                    |
| <b>Deductible item</b>  |                          |               |                            |
| Deductible item (Note 4) (C)  | 155                      | 755           | 7,686                      |
| <b>Equity capital</b>   |                          |               |                            |
| (A) + (B) - (C) (D)   | 106,560                  | 93,216        | 948,957                    |
| <b>Risk assets</b>  |                          |               |                            |
| Asset item (on-balance)   | 927,330                  | 910,839       | 9,272,513                  |
| Off-balance transaction items   | 7,519                    | 6,416         | 65,316                     |
| Credit risk assets (E)  | 934,849                  | 917,255       | 9,337,830                  |
| Amount relating to operational risk equivalents ((G)/8%) (F)  | 63,337                   | 61,126        | 622,274                    |
| (Reference) Operational risk equivalents (G)  | 5,067                    | 4,890         | 49,781                     |
| Total (E)+(F) (H)   | 998,187                  | 978,382       | 9,960,114                  |
| Non-consolidated capital adequacy (domestic standards)  | 10.67                    | 9.52          | 9.52                       |
| = (D)/(H) x 100 %   |                          |               |                            |
| (Reference) Tier 1 Ratio =  | 8.27                     | 6.33          | 6.33                       |
| = (A)/(H) x 100 %   |                          |               |                            |

(Notes)

- 1 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)
- 2 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
- 3 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
- 4 Those listed in Announcement, Article 43 items 1-1 to 1-5 and equivalent to capital procurement means intentionally held by other financial institutions