

Consolidated capital adequacy (domestic standards)

	Millions of Yen		Thousands of US Dollars
	March 31,2008	March 31,2009	March 31,2009
Basic items			
Capital	10,662	10,662	108,541
Including non-cumulative perpetual preferred stocks	–	–	–
Advance on subscription to new share issues	–	–	–
Capital surplus	4,765	4,761	48,468
Profit surplus	70,143	47,464	483,193
Common stock held in treasury	41	71	723
Advance on subscription to treasury shares	–	–	–
Amount expected to outflow (-)	443	443	4,510
Loss on devaluation of other marketable securities	2,149	–	–
Foreign currency translation adjustment account	–	–	–
Equity warrants	–	–	–
Minority shareholders' equity of consolidated subsidiaries	3,471	2,847	28,983
(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	–	–	–
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)	86,408	65,221	663,962
Amount of deduction of deferred-tax assets	–	–	–
Total (A)	86,408	65,221	663,962
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	2,907	2,897	29,492
Ordinary allowance for bad debts	6,337	6,181	62,924
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	24,245	32,078	326,560
Including amount transferred into equity capital (B)	24,245	32,078	326,560
Deductible item			
Deductible item (Note 4) (C)	155	971	9,885
Equity capital			
(A) + (B) – (C) (D)	110,497	96,329	980,647
Risk assets			
Asset item (on-balance)	937,453	918,257	9,348,030
Off-balance transaction items	7,519	6,416	65,316
Credit risk assets (E)	944,973	924,674	9,413,356
Amount relating to operational risk equivalents ((G)/8%)	69,052	64,321	654,800
(Reference) Operational risk equivalents (G)	5,524	5,145	52,377
Total (E)+(F) (H)	1,014,025	988,995	10,068,156
Consolidated capital adequacy (domestic standards) = (D)/(H) x 100 %	10.89	9.74	9.74
(Reference) Tier 1 Ratio = = (A)/(H) x 100 %	8.52	6.59	6.59

(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.