

Non-consolidated capital adequacy (domestic standards)

	Millions of Japanese Yen		Thousands of US Dollars
	Mar. 31, 2009	Mar. 31, 2010	Mar. 31, 2010
Basic items			
Capital	10,662	14,697	157,964
Including non-cumulative perpetual preferred stocks	-	-	-
Advance on subscription to new share issues	-	-	-
Capital reserve	4,737	8,771	94,271
Other capital surplus	23	23	247
Profit reserve	6,473	6,473	69,572
Other retained earnings	40,572	48,715	523,592
Others	-	-	-
Common stock held in treasury	71	76	817
Advance on subscription to treasury shares	-	-	-
Amount expected to outflow	439	528	5,675
Loss on devaluation of other marketable securities	-	-	-
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)	61,959	78,077	839,177
Amount of deduction of deferred-tax assets	-	-	-
Total (A)	61,959	78,077	839,177
Including preferential subscription certificates with step-up interest clause (Note 1)	-	-	-
Including preferential subscription certificates issued by overseas special purpose companies	-	-	-
Complementary items			
Amount equivalent to 45% of balance between reassessed land amount and book value immediately before the reassessment	2,897	2,689	28,902
Ordinary allowance for bad debts	6,114	5,768	61,995
Liability capital procurement means	23,000	25,000	268,702
Including perpetual subordinated debts (Note 2)	-	-	-
Including fixed-term subordinated debts and fixed-term preferred stocks (Note 3)	23,000	25,000	268,702
Total	32,012	33,458	359,609
Including amount transferred into equity capita (B)	32,012	33,458	359,609
Deductible item			
Deductible item (Note 4) (C)	755	699	7,513
Equity capital			
(A) + (B) - (C) (D)	93,216	110,836	1,191,273
Risk assets			
Asset item (on-balance)	910,839	856,927	9,210,307
Off-balance transaction items	6,416	5,208	55,976
Credit risk assets (E)	917,255	862,136	9,266,294
Amount relating to operational risk equivalents ((G)/8%) (F)	61,126	60,853	654,052
(Reference) Operational risk equivalents (G)	4,890	4,868	52,322
Total (E)+(F) (H)	978,382	922,989	9,920,346
Non-consolidated capital adequacy (domestic standards) = (D)/(H) x 100	9.52%	12.00%	12.00%
(Reference) Tier 1 Ratio = = (A)/(H) x 100	6.33%	8.45%	8.45%

(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.