

## Consolidated capital adequacy (domestic standards)

	Millions of Yen		Thousands of US Dollars
	March 31, 2009	March 31, 2010	March 31, 2010
<b>Basic items</b>			
Capital	10,662	14,697	157,964
Including non-cumulative perpetual preferred stocks	-	-	-
Advance on subscription to new share issues	-	-	-
Capital surplus	4,761	8,795	94,529
Profit surplus	47,464	55,631	597,926
Common stock held in treasury	71	76	817
Advance on subscription to treasury shares	-	-	-
Amount expected to outflow	443	532	5,718
Loss on devaluation of other marketable securities	-	-	-
Foreign currency translation adjustment account	-	-	-
Equity warrants	-	-	-
Minority shareholders' equity of consolidated subsidiaries	2,847	3,260	35,039
(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)	65,221	81,776	878,934
Amount of deduction of deferred-tax assets	-	-	-
Total (A)	65,221	81,776	878,934
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	2,897	2,689	28,902
Ordinary allowance for bad debts	6,181	5,829	62,650
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	32,078	33,519	360,264
Including amount transferred into equity capital (B)	32,078	33,519	360,264
<b>Deductible item</b>			
Deductible item (Note 4) (C)	971	1,182	12,704
<b>Equity capital</b>			
(A) + (B) - (C) (D)	96,329	114,113	1,226,494
<b>Risk assets</b>			
Asset item (on-balance)	918,257	863,445	9,280,363
Off-balance transaction items	6,416	5,208	55,976
Credit risk assets (E)	924,674	868,653	9,336,339
Amount relating to operational risk equivalents ((G)/8%) (F)	64,321	64,079	688,725
(Reference) Operational risk equivalents (G)	5,145	5,126	55,095
Total (E)+(F) (H)	988,995	932,733	10,025,075
Consolidated capital adequacy (domestic standards) = (D)/(H) x 100	9.74%	12.23%	12.23%
(Reference) Tier 1 Ratio = = (A)/(H) x 100	6.59%	8.76%	8.76%

(Notes)

1. 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.)
2. 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
3. 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.
4. 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.