

Non-consolidated capital adequacy (domestic standards)

	Millions of Japanese Yen		Thousands of US Dollars
	Mar. 31, 2010	Mar. 31, 2011	Mar. 31, 2011
Basic items			
Capital	14,697	14,697	176,753
Including non-cumulative perpetual preferred stocks	–	–	–
Advance on subscription to new share issues	–	–	–
Capital reserve	8,771	8,771	105,484
Other capital surplus	23	23	277
Profit reserve	6,473	6,473	77,847
Other retained earnings	48,715	54,320	653,277
Others	–	–	–
Common stock held in treasury	76	77	926
Advance on subscription to treasury shares	–	–	–
Amount expected to outflow	528	528	6,350
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)	78,077	83,680	1,006,374
Amount of deduction of deferred-tax assets	–	–	–
Total (A)	78,077	83,680	1,006,374
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	2,689	2,666	32,063
Ordinary allowance for bad debts	5,768	5,989	72,026
Liability capital procurement means	25,000	22,000	264,582
Including perpetual subordinated debts (Note 2)	–	–	–
Including fixed-term subordinated debts and fixed-term preferred stocks (Note 3)	25,000	22,000	264,582
Total	33,458	30,656	368,683
Including amount transferred into equity capital (B)	33,458	30,656	368,683
Deductible item			
Deductible item (Note 4) (C)	699	–	–
Equity capital			
(A) + (B) – (C) (D)	110,836	114,336	1,375,057
Risk assets			
Asset item (on-balance)	856,927	891,805	10,725,256
Off-balance transaction items	5,208	4,573	54,997
Credit risk assets (E)	862,136	896,379	10,780,265
Amount relating to operational risk equivalents ((G)/8%) (F)	60,853	61,976	745,352
(Reference) Operational risk equivalents (G)	4,868	4,958	59,627
Total (E)+(F) (H)	922,989	958,355	11,525,616
Non-consolidated capital adequacy (domestic standards) = (D)/(H) x 100	12.00%	11.93%	11.93%
(Reference) Tier 1 Ratio = = (A)/(H) x 100	8.45%	8.73%	8.73%

(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.