

Consolidated capital adequacy (domestic standards)

	Millions of Yen		Thousands of US Dollars
	March 31, 2010	March 31, 2011	March 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 surplus	8,795	8,795	105,773
Profit surplus	55,631	61,271	736,873
Common stock held in treasury	76	77	926
Advance on subscription to treasury shares	–	–	–
Amount expected to outflow	532	532	6,398
Loss on devaluation of other marketable securities	–	–	–
Foreign currency translation adjustment account	–	–	–
Equity warrants	–	–	–
Minority shareholders' equity of consolidated subsidiaries	3,260	4,251	51,124
(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)	81,776	88,404	1,063,187
Amount of deduction of deferred-tax assets	–	–	–
Total (A)	81,776	88,404	1,063,187
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	2,689	2,666	32,063
Ordinary allowance for bad debts	5,829	6,055	72,820
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	33,519	30,722	369,477
Including amount transferred into equity capital (B)	33,519	30,722	369,477
Deductible item			
Deductible item (Note 4) (C)	1,182	465	5,592
Equity capital			
(A) + (B) – (C) (D)	114,113	118,660	1,427,060
Risk assets			
Asset item (on-balance)	863,445	899,020	10,812,026
Off-balance transaction items	5,208	4,573	54,997
Credit risk assets (E)	868,653	903,594	10,867,035
Amount relating to operational risk equivalents ((G)/8%) (F)	64,079	65,264	784,895
(Reference) Operational risk equivalents (G)	5,126	5,221	62,790
Total (E)+(F) (H)	932,733	968,858	11,651,930
Consolidated capital adequacy (domestic standards) = (D)/(H) x 100	12.23%	12.24%	12.24%
(Reference) Tier 1 Ratio = = (A)/(H) x 100	8.76%	9.12%	9.12%

(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.