

## Non-consolidated capital adequacy (domestic standards)

	Millions of Japanese Yen		Thousands of US Dollars
	Mar. 31, 2011	Mar. 31, 2012	Mar. 31, 2012
<b>Basic items</b>			
Capital	14,697	14,697	178,817
Including non-cumulative perpetual preferred stocks	-	-	-
Advance on subscription to new share issues	-	-	-
Capital reserve	8,771	8,771	106,716
Other capital surplus	23	23	280
Profit reserve	6,473	6,473	78,757
Other retained earnings	54,320	58,309	709,442
Others	-	-	-
Common stock held in treasury	77	79	961
Advance on subscription to treasury shares	-	-	-
Amount expected to outflow	528	528	6,424
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)	83,680	87,667	1,066,638
Amount of deduction of deferred-tax assets	-	-	-
Total (A)	83,680	87,667	1,066,638
Including preferential subscription certificates with step-up interest clause (Note 1)	-	-	-
Including preferential subscription certificates issued by overseas special purpose companies	-	-	-
<b>Complementary items</b>			
Amount equivalent to 45% of balance between reassessed land amount and book value immediately before the reassessment	2,666	2,660	32,364
Ordinary allowance for bad debts	5,989	4,190	50,979
Liability capital procurement means	22,000	22,000	267,672
Including perpetual subordinated debts (Note 2)	-	-	-
Including fixed-term subordinated debts and fixed-term preferred stocks (Note 3)	22,000	22,000	267,672
Total	30,656	28,850	351,016
Including amount transferred into equity capital (B)	30,656	28,850	351,016
<b>Deductible item</b>			
Deductible item (Note 4) (C)	-	-	-
<b>Equity capital</b>			
(A) + (B) - (C) (D)	114,336	116,517	1,417,654
<b>Risk assets</b>			
Asset item (on-balance)	891,805	947,227	11,524,845
Off-balance transaction items	4,573	5,209	63,378
Credit risk assets (E)	896,379	952,437	11,588,235
Amount relating to operational risk equivalents ((G)/8%) (F)	61,976	64,962	790,388
(Reference) Operational risk equivalents (G)	4,958	5,196	63,219
Total (E)+(F) (H)	958,355	1,017,399	12,378,623
Non-consolidated capital adequacy (domestic standards) = (D)/(H) x 100	11.93%	11.45%	11.45%
(Reference) Tier 1 Ratio = (A)/(H) x 100	8.73%	8.61%	8.61%

(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.