

Non-consolidated capital adequacy ratio (domestic standards)

	Millions of Japanese Yen		Thousands of US Dollars
	At the end of FY2012	At the end of FY2013	At the end of FY2013
Basic items			
Capital	14,697	14,697	156,268
Including non-cumulative perpetual preferred stocks	-	-	-
Advance on subscription to new share issues	-	-	-
Capital reserve	8,771	8,771	93,259
Other capital surplus	23	22	234
Profit reserve	6,473	6,473	68,825
Other retained earnings	58,309	62,404	663,519
Others	-	-	-
Common stock held in treasury	79	81	861
Advance on subscription to treasury shares	-	-	-
Amount expected to outflow	528	528	5,614
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)	87,667	91,760	975,651
Amount of deduction of deferred-tax assets	-	-	-
Total (A)	87,667	91,760	975,651
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	2,660	2,571	27,337
Ordinary allowance for bad debts	4,190	3,098	32,940
Liability capital procurement means	22,000	22,000	233,918
Including perpetual subordinated debts (Note 2)	-	-	-
Including fixed-term subordinated debts and fixed-term preferred stocks (Note 3)	22,000	22,000	233,918
Total	28,850	27,670	294,205
Including amount transferred into equity capital (B)	28,850	27,670	294,205
Deductible item			
Deductible item (Note 4) (C)	-	-	-
Equity capital			
(A) + (B) - (C) (D)	116,517	119,430	1,269,856
Risk assets			
Asset item (on-balance)	947,227	987,568	10,500,457
Off-balance transaction items	5,209	5,253	55,853
Credit risk assets (E)	952,437	992,822	10,556,321
Amount relating to operational risk equivalents ((G)/8%) (F)	64,962	65,930	701,010
(Reference) Operational risk equivalents (G)	5,196	5,274	56,077
Total (E)+(F) (H)	1,017,399	1,058,752	11,257,331
Non-consolidated capital adequacy ratio (domestic standards) = (D)/(H) x 100	11.45%	11.28%	11.28%
(Reference) Tier 1 Ratio = (A)/(H) x 100	8.61%	8.66%	8.66%

(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. This listed in Announcement, Article 43 items 1-1 to 1-5 and equivalent to capital procurement means intentionally held by other financial institutions.