

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 surplus	8,795	8,795	93,514
Profit surplus	65,301	69,443	738,363
Common stock held in treasury	79	81	861
Advance on subscription to treasury shares	-	-	-
Amount expected to outflow	528	532	5,657
Loss on devaluation of other marketable securities	-	-	-
Foreign currency translation adjustment account	-	-	-
Equity warrants	-	-	-
Minority shareholders' equity of consolidated subsidiaries	5,141	5,617	59,724
(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)	93,327	97,939	1,041,350
Amount of deduction of deferred-tax assets	-	-	-
Total	(A) 93,327	97,939	1,041,350
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	2,660	2,571	27,337
Ordinary allowance for bad debts	4,408	3,315	35,247
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	29,068	27,886	296,502
Including amount transferred into equity capital	(B) 29,068	27,886	296,502
Deductible item			
Deductible item (Note 4)	(C) 464	461	4,902
Equity capital			
(A) + (B) - (C)	(D) 121,931	125,364	1,332,951
Risk assets			
Asset item (on-balance)	955,549	996,496	10,595,385
Off-balance transaction items	5,209	5,253	55,853
Credit risk assets	(E) 960,759	1,001,750	10,651,249
Amount relating to operational risk equivalents ((G)/8%) (F)	68,005	68,940	733,014
(Reference) Operational risk equivalents	(G) 5,440	5,515	58,639
Total (E)+(F)	(H) 1,028,764	1,070,690	11,384,264
Consolidated capital adequacy ratio (domestic standards) = (D)/(H) x 100	11.85%	11.70%	11.70%
(Reference) Tier 1 Ratio = (A)/(H) x 100	9.07%	9.14%	9.14%

(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.