

Non-consolidated capital adequacy (domestic standards)

	Millions of Japanese Yen		Thousands of US Dollars
	Mar.31,2004	Mar.31,2005	Mar.31,2005
Basic items			
Capital	10,662	10,662	99,283
Including non-cumulative perpetual preferred stocks	–	–	–
Amount paid to new stocks	–		
Capital reserve	4,737	4,737	44,110
Other capital surplus	–	–	–
Profit reserve	6,473	6,473	60,276
Unappropriated reserve	53,001	54,601	508,437
Unappropriated surplus at the end of year	1,048	1,099	10,234
Others	–	–	–
Loss on devaluation of other marketable securities	–	–	–
Payment for common stock held in treasury	–		
Common stock held in treasury	23	153	–
Amount equivalent to goodwill	–	–	–
Total (A)	75,900	77,421	720,933
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	3,601	3,540	32,964
Ordinary allowance for bad debts	5,607	5,612	52,258
Liability capital procurement means	2,000	1,000	9,312
Including perpetual subordinated debts (Note 2)	–	–	–
Including fixed-term subordinated debts and fixed-term preferred stocks (Note 3)	2,000	1,000	9,312
Total	11,209	10,153	94,543
Including amount transferred into equity capital (B)	11,209	10,153	94,543
Deductible item			
Deductible item (Note 4) (C)	50	50	466
Equity capital			
(A) + (B) – (C) (D)	87,059	87,524	815,011
Risk assets			
Asset item (on-balance)	885,348	890,474	8,291,964
Off-balance transaction items	11,896	7,557	70,370
Total (E)	897,245	898,032	8,362,343
Non-consolidated capital adequacy (domestic standards) = (D)/(E) x 100 %	9.70	9.74	9.74

(Notes)

Those listed in Announcement Article 30 item 2, namely, stocks and similar ones for which repayment is possible by adding special stipulation of step-up interest, etc. (including preferential subscription certificates issued by overseas special-purpose companies)

Liability capital procurement refers to those listed in Announcement Article 31 item 1–3 and having the characters 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

Those listed in Announcement Article 31 items 1–4 and 1–5 and limited to repayment period more than 5 years in the case of fixed-term subordinated ones

Those listed in Announcement Article 32 item 1 and equivalent to capital procurement means intentionally held by other financial institutions