

Consolidated capital adequacy (domestic standards)

	Millions of Yen		Thousands of US Dollars
	March 31,2004	March 31,2005	March 31,2005
Basic items			
Capital	10,662	10,662	99,283
Including non-cumulative perpetual preferred stocks	-	-	-
Amount paid to new stocks	-	-	-
Capital surplus	4,737	4,737	44,110
Profit surplus	60,713	62,413	581,181
Minority shareholders' equity of consolidated subsidiaries	2,011	2,331	21,706
(Including preferential subscription certificates issued by overseas special purpose companies)	-	-	-
Loss on devaluation of other marketable securities	-	-	-
Payment for common stock held in treasury	-	-	-
Common stock held in treasury	27	156	1,453
Foreign currency translation adjustment account	-	-	-
Amount equivalent to goodwill	-	-	-
Equivalent to consolidated adjustment account	-	-	-
Total (A)	78,098	79,987	744,827
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	5,664	5,674	52,835
Liability capital procurement means	2,000	1,000	9,312
Including perpetual subordinated debts (Note 2)	-	-	-
Including fixed-term subordinated debts and fixed-term	2,000	1,000	9,312
Total	11,266	10,215	95,121
Including amount transferred into equity (B)	11,266	10,215	95,121
Deductible item			
Deductible item (Note 4) (C)	50	50	466
Equity capital			
(A) + (B) - (C) (D)	89,313	90,152	839,482
Risk assets			
Asset item (on-balance)	894,402	900,418	8,384,561
Off-balance transaction items	11,896	7,557	70,370
Total (E)	906,299	907,976	8,454,940
Non-consolidated capital adequacy (domestic standards) = (D)/(E) x 100 %	9.85	9.92	9.92

(Notes)

Those listed in Announcement Article 23 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 24 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 24 items 1-4 and 1-5 and limited to repayment period more than 5 years in the case of fixed-term subordinated ones

Capital procurement means or equivalent intentionally held by other financial institutions as stipulated in Announcement Article 25 item 1-1 and investment or equivalent as stipulated in item 2