

FINANCIAL HIGHLIGHTS

The Shoko Chukin Bank		Millions of yen					Millions of U.S. dollars
For the years ended March 31		2001	2000	1999	1998	1997	2001
Interest Income	¥ 269,821	¥ 354,738	¥ 409,758	¥ 447,027	¥ 487,881	\$ 2,177	
Interest Expenses	137,667	202,020	259,641	330,448	382,449	1,111	
As of March 31		2001	2000	1999	1998	1997	2001
Loans and Bills Discounted	¥10,886,595	¥11,169,303	¥11,378,031	¥11,326,427	¥11,426,953	\$ 87,865	
Deposits and Debentures	12,600,396	12,778,070	13,009,325	13,220,786	14,249,091	101,697	
Government Contribution	311,100	342,500	368,000	737,491	842,591	2,510	
Total Assets	14,012,903	13,910,238	14,558,007	14,579,609	15,621,653	113,098	
Capital	493,965	474,865	433,165	397,165	390,465	3,986	
Government Subscription	394,067	377,967	339,267	306,267	302,567	3,180	
Total Capital Funds	608,522	605,053	582,952	544,394	537,406	4,911	
Total Government Contribution and Subscription as a Percentage of Liabilities and Capital Funds	5.0%	5.1%	4.8%	7.1%	7.3%		

- Notes: 1. All U.S. dollar figures are translated from Japanese yen amounts, for convenience only, at the rate of ¥123.90=US\$1, the prevailing rate of exchange as of March 31, 2001.
 2. All amounts expressed have been rounded down to the nearest million yen.
 3. Deposits and Debentures includes negotiable certificates of deposit.
 4. The percentage of Government Contribution and Government Subscription=(government contribution+government subscription) x 100/(total liabilities and capital funds-acceptances and guarantees).
 5. The percentage of Government Contribution and Government Subscription is rounded off to the first decimal place.
 6. Up to and including the year ended March 1999, the reserve for possible loan-losses was shown in the liabilities section. From the year ended March 2000 onwards, it will be shown as a deduction at the end of the assets section.

