

Financial Highlights

The Shoko Chukin Bank						Millions of U.S. dollars
For the years ended March 31	Millions of yen					2002
	2002	2001	2000	1999	1998	
Interest Income	¥ 232,733	¥ 269,821	¥ 354,738	¥ 409,758	¥ 447,027	\$ 1,746
Interest Expenses	93,909	137,667	202,020	259,641	330,448	704
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As of March 31	2002	2001	2000	1999	1998	2002
Loans and Bills Discounted	¥10,539,282	¥10,886,595	¥11,169,303	¥11,378,031	¥11,326,427	\$ 79,094
Deposits and Debentures	12,264,705	12,600,396	12,778,070	13,009,325	13,220,786	92,042
Government Contribution	273,900	311,100	342,500	368,000	737,491	2,055
Total Assets	13,665,549	14,012,903	13,910,238	14,558,007	14,579,609	102,555
Capital	506,065	493,965	474,865	433,165	397,165	3,797
Government Subscription	403,167	394,067	377,967	339,267	306,267	3,025
Total Capital Funds	629,816	608,522	605,053	582,952	544,394	4,726
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Total Government Contribution and Subscription as a Percentage of Liabilities and Capital Funds	4.9%	5.0%	5.1%	4.8%	7.1%	

Notes: 1. All U.S. dollar figures are translated from Japanese yen amounts, for convenience only, at the rate of ¥133.25=US\$1, the prevailing rate of exchange as of March 31, 2002.

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 31, 1999, the reserve for possible loan-losses was shown in the liabilities section. From the year ended March 31, 2000 onwards, it will be shown as a deduction at the end of the assets section.

