

## Details of Capital Account

### STRUCTURE OF CAPITAL SUBSCRIPTION (in ¥ million, %)

	(as of March 31, 2002)	(as of March 31, 2001)
Government Subscription	403,167 (79.7)	394,067 (79.8)
Cooperatives' Subscription	102,897 (20.3)	99,897 (20.2)
Total	506,065	493,965

Note: The figures in parentheses represent percentages of the total.

### STRUCTURE OF CAPITAL SUBSCRIPTIONS BY COOPERATIVES (in ¥ thousand)

	(as of March 31, 2002)	(as of March 31, 2001)
	Number of Cooperatives/Capital Subscription Amounts	
Small and Medium Enterprises' Cooperatives	24,316 97,441,864	24,372 94,575,105
Common Facility Cooperatives and Federations Thereof	23,463 91,042,097	23,516 88,143,748
Small Common Facility Cooperatives	2 100	2 100
Mutual Fire Relief Cooperatives and Federations Thereof	45 866,700	45 766,500
Credit Cooperatives and Federations Thereof	207 5,214,423	238 5,354,713
Business Cooperatives	599 318,544	571 310,044
Joint Business Cooperatives	780 1,196,426	803 1,237,412
Commercial and Industrial Cooperatives and Federations Thereof	1,028 2,873,273	1,029 2,761,446
Shopping District Promotion Cooperatives and Federations Thereof	992 225,975	950 211,305
Environmental Sanitation Trade Associations and Federations Thereof	332 564,527	331 557,397
Liquor Business Cooperatives and Federations Thereof	213 119,726	214 119,936
Domestic Maritime Transport Associations and Federations Thereof	50 465,585	51 424,685
Export Associations and Import Associations	5 10,500	5 10,500
Urban Redevelopment Associations	2 20	2 110
Total	27,718 102,897,900	27,757 99,897,900

Note: The figures on the upper line represent the numbers of cooperatives and those on the lower line the amounts of capital subscription.

#### Cooperatives' Subscription to the Bank:

- For the purpose of providing services to a wider base of customers, the number of units of contribution in possession of an affiliated cooperative shall not exceed one-hundredth of the total units of contribution to the Bank, under Clause 3, Article 7 of the Shoko Chukin Bank Law.
- Decisions of the Bank's management are made at the Assembly of Representatives, and every representative has one vote regardless of the number of units of capital subscription that is held (Article 72 of the Articles of Incorporation).

**DIVIDENDS** (in yen, %)

	(Fiscal 2001)	(Fiscal 2000)
Dividend per Unit Cooperatives' Subscription	3.00	3.00
Dividend Payout Ratio	50.50	—

The amount of a unit of subscription to the Bank shall be 100 yen.

**Dividend Payments by the Bank:**

- The dividend per subscription was ¥3 same as fiscal 1999.
- For the purpose of solidifying the Bank's operational base and contributing to the improvement of financial services for the SMEs, the Bank may not pay dividends on the surplus fund for the government's paid-up subscription until the amount of distributable surplus fund for each business year shall attain the yearly rate of 6% of the amount of non-governmental paid-up subscription under Article 49 of the Shoko Chukin Bank Law.
- In addition, the Bank shall not pay a dividend of more than 6% until its legal reserve amounts to 25% of the capital under Clause 2, Article 3 of the Regulation Enforcing the Shoko Chukin Bank Law.

**CAPITAL RATIO** (in ¥100 million, %)

		(as of March 31, 2002)	(as of March 31, 2001)
Core Capital (Tier 1 Capital)	Capital Funds	6,206	6,056
	Total	(A) 6,206	6,056
	45% of Unrealized Gains on Securities	—	—
	45% of of Available-for-Sale Securities Stated in the Balance Sheet Minus Its Book Value	39	—
Supplementary Capital (Tier 2 Capital)	Reserve for Possible Loan Losses (Excluding Special Reserve for Possible Loan Losses and Reserve for Possible Loan Losses on Special Foreign Loans)	608	514
	Subordinated Borrowings	288	402
	Total	935	916
	Amount Counted as Capital	(B) 935	916
Deductions:	Mutual Shareholding or Other Financing Intentionally Arranged among Financial Institutions	(C) —	—
Total Capital:	(A) + (B) – (C)	(D) 7,142	6,973
Risk-Weighted Assets:	Assets stated on the Balance Sheet	97,076	99,731
	Off-Balance Sheet Items	748	711
	Total	(E) 97,825	100,442
Capital Ratio	= (D)/(E) x 100	7.30	6.94

Note: Calculation is made according to the formula stipulated in the notice of the Ministry of Finance and the Ministry of Economy, Trade & Industry.

**Total Capital:**

Core Capital increased by a total of ¥15.0 billion.

Contributing factors include additional capital amounting ¥9.1 billion from the government, ¥3.0 billion in additional funds from cooperatives, and positive effect from the net income.

**The Bank's Capital Ratio:**

- The Bank is endeavoring to raise its capital ratio according to Article 30-3 of the Shoko Chukin Bank Law and the notice of the Ministry of Finance and the Ministry of Economy, Trade and Industry. (The Bank's capital ratio is computed according to the formula stipulated in said notice.)
- The Bank is eligible for special treatment in terms of the way the BIS international capital adequacy guideline for financial institutions is applied because of its special status as a government-affiliated financial institution.
- The Bank is exempt from the Prompt Corrective Action.
- The Bank, as a financial institution, is exempt from reevaluating land under the Land Properties Revaluation Act and Supplementary Capital in the above table does not include gains on land revaluation.