

Details of Operations

DEBENTURES AND DEPOSITS

STRUCTURE OF FUND SOURCES (in ¥100 million, %)

	(as of March 31, 2002)	(as of March 31, 2001)
Debentures Issued:	97,793 (79.7)	101,706 (80.7)
Outstanding Balance	97,793 (79.7)	101,706 (80.7)
Deposits:	23,794 (19.4)	23,891 (19.0)
Cooperatives and Others	23,546 (19.2)	23,519 (18.7)
Local Governments and Municipalities	248 (0.2)	372 (0.3)
Negotiable Certificates of Deposit	1,058 (0.9)	405 (0.3)
Total	122,647	126,003
Government Contribution of Debentures Issued	2,739 (2.2)	3,111 (2.5)

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

OUTSTANDING BALANCE OF SHOKO CHUKIN BANK DEBENTURES (in ¥100 million, %)

	(as of March 31, 2002)	(as of March 31, 2001)
Interest-Bearing Debentures	70,214 (71.8)	72,232 (71.0)
Discount Debentures	27,579 (28.2)	29,474 (29.0)
Total	97,793	101,706

Notes: 1. Debentures sold by public offering are included.

2. The figures in parentheses represent percentages of the total.

CLASSIFICATION BY TIME TO MATURITY OF THE OUTSTANDING BALANCE OF SHOKO CHUKIN BANK DEBENTURES

(in ¥100 million)

		(as of March 31, 2002)	(as of March 31, 2001)
Interest-Bearing Debentures	1 year or less	14,020	14,674
	3 years or less but more than 1 year	36,557	33,172
	5 years or less but more than 3 years	19,636	24,385
	Total	70,214	72,232
Discount Debentures	1 year or less	27,579	29,474
	3 years or less but more than 1 year	—	—
	5 years or less but more than 3 years	—	—
	Total	27,579	29,474
Total	1 year or less	41,599	44,148
	3 years or less but more than 1 year	36,557	33,172
	5 years or less but more than 3 years	19,636	24,385
	Total	97,793	101,706

BREAKDOWN OF DEPOSIT BALANCE (in ¥100 million, %)

Department	(Fiscal 2001)			(Fiscal 2000)		
	Domestic	International	Total	Domestic	International	Total
Time Deposits	11,161 (50.8)	884 (48.5)	12,046 (50.6)	11,499 (53.3)	1,068 (45.7)	12,567 (52.6)
Floating Free-Rate Time Deposits	—	—	—	—	—	—
Free Fixed-Rate Time Deposits (included in the above item)	11,161 (50.8)	884 (48.5)	12,046 (50.6)	11,499 (53.3)	1,068 (45.7)	12,567 (52.6)
Liquid Deposits	10,305 (46.9)	2 (0.2)	10,308 (43.3)	9,474 (44.0)	0 (0.0)	9,475 (39.7)
Interest-Bearing Deposits (included in the above item)	5,902 (26.9)	—	5,902 (24.8)	5,076 (23.6)	—	5,076 (21.2)
Others	503 (2.3)	936 (51.3)	1,439 (6.1)	580 (2.7)	1,268 (54.3)	1,848 (7.7)
Total	21,970	1,824	23,794	21,544	2,336	23,891
Negotiable Certificates of Deposit	849	209	1,058	114	291	405
Time Deposits	11,421 (57.5)	1,017 (54.7)	12,438 (57.3)	11,691 (59.8)	1,114 (63.7)	12,805 (60.2)
Floating Free-Rate Time Deposits	—	—	—	—	—	—
Free Fixed-Rate Time Deposits (included in the above item)	11,421 (57.5)	1,017 (54.7)	12,438 (57.3)	11,691 (59.8)	1,114 (63.7)	12,805 (60.2)
Liquid Deposits	7,295 (36.8)	0 (0.0)	7,296 (33.6)	6,671 (34.1)	0 (0.0)	6,672 (31.3)
Interest-Bearing Deposits (included in the above item)	4,779 (24.1)	—	4,779 (22.0)	4,259 (21.8)	—	4,259 (20.0)
Others	1,131 (5.7)	841 (45.3)	1,972 (9.1)	1,176 (6.0)	634 (36.3)	1,810 (8.5)
Total	19,849	1,858	21,707	19,539	1,748	21,288
Negotiable Certificates of Deposit	81	300	381	67	146	213

Notes: 1. Liquid deposits = Deposits at notice + Ordinary deposits + Current deposits

2. The average balance of foreign currency deposits with domestic branches stated in the International column is calculated by the monthly current method.

3. The figures in parentheses represent percentages of the total.

CLASSIFICATION BY TIME TO MATURITY OF THE OUTSTANDING BALANCE OF TIME DEPOSITS (in ¥100 million)

	(as of March 31, 2002)	(as of March 31, 2001)
	Time Deposits	
3 months or less	7,460	7,701
6 months or less but more than 3 months	2,084	2,086
1 year or less but more than 6 months	2,251	2,544
2 years or less but more than 1 year	178	101
3 years or less but more than 2 years	67	130
More than 3 years	4	4
Total	12,046	12,567
Free Fixed-Rate Time Deposits (included in the above item)		
3 months or less	7,460	7,701
6 months or less but more than 3 months	2,084	2,086
1 year or less but more than 6 months	2,251	2,544
2 years or less but more than 1 year	178	101
3 years or less but more than 2 years	67	130
More than 3 years	4	4
Total	12,046	12,567

CLASSIFICATION OF BALANCE BY DEPOSITORS (in ¥100 million, %)

	(as of March 31, 2002)	(as of March 31, 2001)
Corporations	20,078 (90.3)	19,629 (90.2)
Individuals	1,466 (6.6)	1,160 (5.3)
Financial Institutions	345 (1.6)	509 (2.4)
Government Funds	335 (1.5)	453 (2.1)
Total	22,224	21,753

Notes: 1. The above table does not include the deposits with overseas branches, offshore account deposits and negotiable certificates of deposit.
2. The figures in parentheses represent percentages of the total.

BALANCE OF PUBLIC FUNDS (in ¥100 million, %)

	(as of March 31, 2002)	(as of March 31, 2001)
Deposits of Public Funds	248 (64.8)	372 (66.7)
Borrowings from Public Sources	5 (1.4)	44 (8.1)
Debentures Sold to the Local Governments	129 (33.8)	140 (25.2)
Total	383	558

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

LOANS

BALANCE OF LOANS (in ¥100 million)

Department	(Fiscal 2001)			(Fiscal 2000)		
	Domestic	International	Total	Domestic	International	Total
Loans on Deeds	67,112	356	67,468	67,835	307	68,142
Loans on Notes	18,727	407	19,134	21,413	514	21,927
Year-End Balance: Overdraft	10,102	—	10,102	9,124	—	9,124
Bills Discounted	8,687	—	8,687	9,671	—	9,671
Total	104,629	763	105,392	108,044	821	108,865
Loans on Deeds	67,036	325	67,362	66,948	314	67,263
Loans on Notes	19,427	496	19,924	22,897	612	23,510
Average Balance: Overdraft	8,938	—	8,938	8,180	—	8,180
Bills Discounted	7,621	—	7,621	8,346	—	8,346
Total	103,023	822	103,845	106,373	927	107,300

Note: The average balance of foreign currency loans with domestic branches stated in the International column is calculated by the monthly current method.

CLASSIFICATION BY THE TIME TO MATURITY OF THE OUTSTANDING BALANCE OF LOANS (in ¥100 million)

	(as of March 31, 2002)		(as of March 31, 2001)	
Loans	1 year or less	53,681	54,637	
	3 years or less but more than 1 year	25,207	26,741	
	5 years or less but more than 3 years	10,429	11,044	
	7 years or less but more than 5 years	4,152	4,361	
	More than 7 years	11,302	11,454	
	Without specific term	618	625	
	Total	105,392	108,865	
Fixed-Rate Loans	1 year or less	/	/	
	3 years or less but more than 1 year	22,954	24,438	
	5 years or less but more than 3 years	9,563	10,127	
	7 years or less but more than 5 years	3,792	4,031	
	More than 7 years	9,384	9,621	
	Without specific term	—	—	
Floating-Rate Loans	1 year or less	/	/	
	3 years or less but more than 1 year	2,253	2,303	
	5 years or less but more than 3 years	866	917	
	7 years or less but more than 5 years	360	329	
	More than 7 years	1,917	1,832	
	Without specific term	618	625	
Total	/	/		

Note: Loans with one year or less remaining are not classified as floating and fixed-rate loans.

AVAILABLE FUNDS AND LENDING PER EMPLOYEE (in ¥100 million)

Department	(as of March 31, 2002)			(as of March 31, 2001)		
	Domestic	International	Total	Domestic	International	Total
Available Funds	29	78	29	29	94	29
Lending Loans	25	8	25	25	7	25

Notes: 1. Available funds = Debentures issued (excluding debenture application fee) + Deposits + Negotiable certificates of deposit
2. The average number of employees during the fiscal year is used in the above table.

AVAILABLE FUNDS AND LENDING PER BRANCH (in ¥100 million)

Department	(as of March 31, 2002)			(as of March 31, 2001)		
	Domestic	International	Total	Domestic	International	Total
Available Fund	1,321	1,096	1,318	1,354	1,360	1,354
Lending Loans	1,144	121	1,133	1,182	111	1,170

Notes: 1. Available funds = Debentures issued (excluding debenture application fee) + Deposits + Negotiable certificates of deposit
2. Representative offices and subbranch offices are not included in the number of branches used for the above table.

LOANS TO MEMBERS (in ¥100 million, %)

	(as of March 31, 2002)	(as of March 31, 2001)
Balance of Loans to Members	104,364 (99.0)	107,834 (99.0)
Balance of Loans to Non-Members	1,028 (1.0)	1,031 (1.0)
Financial Institutions	52 (0.1)	50 (0.1)
Holders of Shoko Chukin Bank Debentures	57 (0.1)	68 (0.1)
Total	105,392	108,865

Notes: 1. Members are the cooperatives subscribing capital to the Bank and their members.
2. The figures in parentheses represent percentages of the total.

BREAKDOWN OF LOAN BALANCE BY USE (in ¥100 million, %)

	(as of March 31, 2002)	(as of March 31, 2001)
Capital Investment	23,280 (22.1)	23,892 (22.0)
Long-term Working Funds	43,693 (41.5)	43,705 (40.1)
Short-term Working Funds	38,418 (36.4)	41,268 (37.9)
Total	105,392	108,865

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

BREAKDOWN OF LOAN BALANCE BY INDUSTRY (in ¥100 million, %)

	(as of March 31, 2002)	(as of March 31, 2001)
Manufacturing	36,485 (34.6)	37,793 (34.7)
Machinery and Metal Product Manufacturing	18,046 (17.1)	18,723 (17.2)
Agriculture, Forestry and Fishery	82 (0.1)	73 (0.1)
Mining	146 (0.1)	162 (0.1)
Construction	3,521 (3.3)	3,645 (3.3)
Wholesale and Retail	33,286 (31.6)	34,355 (31.6)
Finance and Insurance	2,286 (2.2)	2,568 (2.4)
Real Estate	7,435 (7.1)	8,011 (7.4)
Transport and Communication	10,414 (9.9)	10,484 (9.6)
Electricity, Gas, Water and Heat Supply	191 (0.2)	198 (0.2)
Services	11,409 (10.8)	11,436 (10.5)
Others	134 (0.1)	136 (0.1)
Total	105,392	108,865

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

BREAKDOWN OF LOAN BALANCE BY COLLATERAL (in ¥100 million, %)

	(as of March 31, 2002)	(as of March 31, 2001)
Deposits and Debentures	2,017 (1.9)	1,976 (1.8)
Securities	429 (0.4)	496 (0.4)
Claims	2,782 (2.6)	3,440 (3.2)
Merchandise	5 (0.0)	7 (0.0)
Real Estate	67,979 (64.5)	70,052 (64.4)
Other Collateral	701 (0.7)	674 (0.6)
Total	73,913 (70.1)	76,646 (70.4)
Guarantee	25,969 (24.6)	26,798 (24.6)
Credit	5,509 (5.2)	5,420 (5.0)
Grand Total	105,392	108,865
(Loans with Subordination Covenant)	—	—

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

BREAKDOWN OF CUSTOMERS' LIABILITIES FOR ACCEPTANCE AND GUARANTEES BY COLLATERAL (in ¥ million, %)

	(as of March 31, 2002)	(as of March 31, 2001)
Deposits and Debentures	7,714 (11.1)	8,142 (11.8)
Securities	11.9 (0.2)	124 (0.2)
Claims	13 (0.0)	55 (0.1)
Merchandise	0 (0.0)	0 (0.0)
Real Estate	18,496 (26.6)	17,860 (25.8)
Other	2,084 (3.0)	2,180 (3.2)
Total	28,428 (40.9)	28,361 (40.9)
Guarantee	37,012 (53.4)	37,029 (53.5)
Credit	3,958 (5.7)	3,893 (5.6)
Grand Total	69,486	69,283

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

RATIO OF LOANS TO DEBENTURES AND DEPOSITS (in ¥100 million, %)

Department		(as of March 31, 2002)			(as of March 31, 2001)		
		Domestic	International	Total	Domestic	International	Total
Lending Loans	(A)	104,629	763	105,392	108,044	821	108,865
Debentures and Deposits	(B)	120,613	2,033	122,647	123,375	2,628	126,003
Ratio	(A)/(B)	86.74	37.55	85.93	87.57	31.26	86.39
	Average during the Year	85.55	38.06	84.71	85.99	48.93	85.43

Notes: 1. Debentures do not include debenture application fee.
2. Deposits include negotiable certificates of deposit.

INCREASE (DECREASE) IN RESERVE FOR POSSIBLE LOAN LOSSES (in ¥100 million)

	(as of March 31, 2002)				(as of March 31, 2001)					
	Balance at the beginning of the year	Decrease amount			Balance at the end of year	Balance at the beginning of the year	Decrease amount			Balance at the end of year
Increase amount		Purpose for use	Other	Increase amount			Purpose for use	Other		
General Reserve for Possible Loan Losses	514	608	—	514 ^(*)	608	482	514	—	482 ^(*)	514
General Reserve for Individual Possible Loan Losses	4,131	4,277	611	3,520 ^(*)	4,277	3,707	4,131	442	3,265 ^(*)	4,131
Reserve for Loans to Restructuring Countries	—	—	—	—	—	—	—	—	—	—
Total	4,646	4,885	611	4,035	4,885	4,190	4,646	442	3,748	4,646

Note: *1. Draw down through recovery of loans or as stipulated in the tax law.

WRITE-OFF OF LOANS (in ¥100 million)

	(Fiscal 2001)	(Fiscal 2000)
Write-off of Loans	18	16

BALANCE OF LOANS TO RESTRUCTURING COUNTRIES (in ¥100 million)

	(as of March 31, 2002)	(as of March 31, 2001)
Balance of Loans to Restructuring Countries	—	—

PROBLEM LOANS (in ¥100 million)

	(as of March 31, 2002)	(as of March 31, 2001)
Loans to Bankrupt Companies (A)	3,461	3,108
Overdue Loans (B)	4,500	4,576
Total (A)+(B)	7,962	7,684
Loans Overdue for 3 Months or Longer (C)	135	51
Rescheduled Loans (D)	824	801
Grand Total (A)+(B)+(C)+(D)	8,923	8,537
Category IV Loans out of Loans to Bankrupt Companies	2,348	2,033
Category IV Loans out of Overdue Loans	1,124	1,164
Problem Loans other than Category IV Loans	5,450	5,339

1. Loans to Bankrupt Companies

Loans to bankrupt companies are loans for which accrued interest is not shown in the accounts based on the assumption that principal or interest is likely to be unrecoverable (because interest or principal payments have been long overdue or other reasons), where the loans in questions are affected by the circumstances defined in Article 96, Clause 1, Numbers 3a-e or Number 4 of the Corporation Tax Law Enforcement Ordinance (Cabinet Ordinance No. 97 of 1965).

2. Overdue Loans

Overdue loans are loans of which accrued interest is not shown in the accounts, excluding loans to bankrupt companies and loans of which the rescheduling of interest payments have been granted to support the financial restructuring of the borrowers.

3. Loans Overdue for 3 Months or Longer

Loans overdue by three months or longer are defined as loans on which principal or interest payments are overdue by three months or longer reckoning from the payment date stipulated in the contract. The loans that are classified as loans to bankrupt companies and overdue loans are excluded.

4. Rescheduled Loans

Rescheduled loans are loans other than in 1., 2., or 3. above for which the terms have been eased to support the financial restructuring of the borrower through measures agreed in favor of the borrower, such as reduction of interests payments, postponement of interest or principal repayments and abandonment of claims.

5. Category IV Loans

Category IV loans are those that are classified as unrecoverable based on our self-assessment of assets. Reserve for possible loan losses is provided for the full amount of these loans.

6. Problem Loans other than Category IV Loans

The amount of problem loans other than Category IV loans equals to the amount of problem loans subtracted by the amount of the loans defined in Note 5. (This is equivalent to the amount of loan balance after direct write-offs of Category IV loans, which private financial institutes are required to disclose. The amount of Category IV loans deducted from the problem loan balances for the fiscal years 2002 and 2001 are ¥347.3 billion out of ¥427.7 billion and ¥319.7 billion out of ¥413.1 billion of general reserve for individual possible loan losses, respectively.)

LOANS DISCLOSED UNDER THE FINANCIAL RECONSTRUCTION LAW (in ¥100 million)

(as of March 31, 2002)

Loans to Legally Bankrupt and Substantially Bankrupt Companies	5,314		
Loans with Collection Risk	2,668		
Loans for Special Attention	960		
Subtotal	8,943	Amount after deduction of Category IV loans	5,470
Normal Loans	97,257		
Total	106,201		

(¥347.3 billion of Category IV loan included in loans to legally bankrupt and substantially bankrupt companies and loans with collection risk is deducted)

- The above table shows the loans classified into 4 categories of “loans to legally bankrupt and substantially bankrupt companies”, “loans with collection risk”, “loans for special attention” and “normal loans”, based on our self-assessment in accordance with the Financial Reconstruction Law. Although the Shoko Chukin Bank is not subject to the Law, the amounts of the loans of each category classified based on the self-assessment in accordance with the Law are disclosed for readers' reference.
- Definition of the Loans of Each Category
 - Loans to Legally Bankrupt and Substantially Bankrupt Companies: Loans to companies who have already gone legally bankrupt or in the process of a court-mandated reorganization, or who have not yet gone legally or formally bankrupt but are substantially in the status of business collapse.
 - Loans with Collection Risk: Loans the principal and/ or the interest of which is very likely to be unrecoverable as scheduled, since the borrowers of the loans in question are in financial and/ or management difficulties although they may not have gone bankrupt.
 - Loans for Special Attention: Loans overdue for 3 months or longer and rescheduled loans, other than loans defined in (1) or (2) above.
 - Normal Loans: Loans classified other than (1) – (3) above, as it is judged that there is no financial or management difficulty with the borrowers' businesses.
- Category IV loans are defined as loans judged to be unrecoverable as a result of self-assessment. Reserve for possible loan losses is provided for against the full amount of these loans.
- Amount after deduction of Category IV loans equals to the total amount of loans defined in Notes 2. (1) – (3) minus the amount defined in Note 3. (This is equivalent to the amount of loan balance after direct charge-offs of Category IV loans, which private financial institutes are required to disclose. The amount of Category IV loans deducted for the fiscal year 2002 is ¥ 347.3 billion out of ¥427.7 billion of general reserve for individual possible loan losses.
- The coverage ratio against the loans disclosed under the Financial Reconstruction Law (the percentage of the total coverage in the forms of collateral and guarantees, general reserve for individual possible loan losses, and general reserve for possible loan losses provided for loans for special attention, over the total amount of the loans defined in Notes 2. (1) – (3)) is 85.0%.

SECURITIES

AVERAGE BALANCE OF TRADING SECURITIES (in ¥100 million)

	(Fiscal 2001)	(Fiscal 2000)
Trading Government Bonds	19	37
Trading Municipal Bonds	—	—
Trading Government Guarantee Bonds	—	—
Trading Bonds Loaned	—	—
Total	19	37

BREAKDOWN BALANCE OF SECURITIES (in ¥100 million, %)

Department	(Fiscal 2001)			(Fiscal 2000)			
	Domestic	International	Total	Domestic	International	Total	
Year-End Balance	Government Bonds	18,098 (76.7)	—	18,098 (69.9)	16,084 (77.8)	—	16,084 (69.4)
	Municipal Bonds	883 (3.8)	—	883 (3.4)	1,109 (5.4)	—	1,109 (4.8)
	Corporate Bonds	4,346 (18.4)	—	4,346 (16.8)	3,168 (15.3)	—	3,168 (13.7)
	Stocks	266 (1.1)	—	266 (1.0)	304 (1.5)	—	304 (1.3)
	Others	—	2,293 (100.0)	2,293 (8.9)	—	2,516 (100.0)	2,516 (10.9)
	Securities Loaned	—	—	—	—	—	—
	Total	23,594	2,293	25,888	20,667	2,516	23,183
Average Balance	Government Bonds	17,346 (77.1)	—	17,346 (69.2)	13,215 (69.7)	—	13,215 (62.6)
	Municipal Bonds	872 (3.9)	—	872 (3.5)	1,600 (8.4)	—	1,600 (7.6)
	Corporate Bonds	3,990 (17.7)	—	3,990 (15.9)	3,831 (20.2)	—	3,831 (18.1)
	Stocks	302 (1.3)	—	302 (1.2)	323 (1.7)	—	323 (1.5)
	Others	—	2,567 (100.0)	2,567 (10.2)	—	2,141 (100.0)	2,141 (10.1)
	Securities Loaned	—	—	—	—	—	—
	Total	22,511	2,567	25,079	18,971	2,141	21,112

Notes: 1. The average balance of foreign currency securities held by domestic branches stated in the International column is calculated by the monthly current method.
2. The figures in parentheses represent percentages to total.

RATIO OF SECURITIES TO DEBENTURES AND DEPOSITS (in ¥100 million, %)

Department	(as of March 31, 2002)			(as of March 31, 2001)		
	Domestic	International	Total	Domestic	International	Total
Securities (A)	23,594	2,293	25,888	20,667	2,516	23,183
Debentures and Deposits (B)	120,613	2,033	122,647	123,375	2,628	126,003
Ratio (A)/(B)	19.56	112.78	21.10	16.75	95.74	18.39
Yearly Average	18.69	118.91	20.45	15.33	112.99	16.81

Notes: 1. Debentures do not include debenture application fee.
2. The balance of deposits include negotiable certificates of deposit.

UNDERWRITING OF PUBLIC BONDS (in ¥100 million)

	(Fiscal 2001)	(Fiscal 2000)
Public Bonds Underwritten	424	374

Note: All the public bonds underwritten are government bonds.

COUNTER SALES OF PUBLIC BONDS (in ¥100 million)

	(Fiscal 2001)	(Fiscal 2000)
Counter Sales of Public Bonds	8	24

Note: All the public bonds sold at counter are government bonds.

PUBLIC BONDS DEALINGS (in ¥100 million)

	(Fiscal 2001)	(Fiscal 2000)
Amount of Trade	220	602
Average Balance	7	7

Note: All the public bonds traded are government bonds.

MARKET VALUE OF SECURITIES AND RELATED INFORMATION

Details of market values of and valuation gains (losses) on securities are as follows. In addition to "Government Bonds," "Municipal Bonds," "Corporate Bonds," "Stocks," and "Other Securities," these items also include "Trading Securities," negotiable certificates of deposit and commercial paper in "Other Trading Assets," negotiable certificates of deposit in "Due Bills from Banks," and commercial paper and loan trust beneficiary certificates in "Monetary Claims Purchased."

1) Trading Securities (in ¥100 million)

	(as of March 31, 2002)
Book Value	518
Recognized Valuation Difference in Fiscal 2001	0

2) Held-to-Maturity Bonds with Market Values (in ¥100 million)

	(as of March 31, 2002)				
	Book Value	Market Value	Valuation Differences	Valuation Gains Therein	Valuation Losses Therein
Government Bonds	1,985	1,986	1	2	1
Municipal Bonds	—	—	—	—	—
Corporate Bonds	—	—	—	—	—
Others	398	408	9	11	1
Total	2,383	2,394	10	13	3

Note: Market prices were based on closing market prices, etc., at the fiscal year end.

3) Available-for-sale Securities with Market Values (in ¥100 million)

		(as of March 31, 2002)				
		Acquisition Cost	Book Value	Valuation Differences	Valuation Gains Therein	Valuation Losses Therein
Stocks		188	195	7	45	38
Bonds		20,623	20,703	79	103	23
	Government Bonds	16,066	16,113	46	59	13
	Municipal Bonds	866	883	16	17	0
	Corporate Bonds	3,690	3,706	16	26	9
Others		5,291	5,292	1	4	3
Total		26,103	26,190	87	153	65

Note: The market prices of stocks were calculated using the average market prices in the final month of the fiscal year. The market prices for other items were based on market prices, etc., at the fiscal year end.

4) Principal Contents and Book Value of Securities without Market Values (in ¥100 million)

		(as of March 31, 2002)
Held-to-Maturity Bonds		—
Subsidiaries' Stocks		—
Available-for-Sale Securities	Unlisted Stocks (excluding/other than over-the-counter stocks)	70
	Unlisted Corporate Bonds	639

(REFERENCE)

MARKET VALUE OF SECURITIES AND RELATED INFORMATION

Details of market values of and valuation gains (losses) on securities are as follows. In addition to “Government Bonds,” “Municipal Bonds,” “Corporate Bonds,” “Stocks,” and “Other Securities,” these items also include “Trading Securities,” negotiable certificates of deposit and commercial paper in “Other Trading Assets,” negotiable certificates of deposit in “Due Bills from Banks,” and commercial paper and loan trust beneficiary certificates in “Monetary Claims Purchased.”

1) Trading Securities (in ¥100 million)

(as of March 31, 2001)

Book Value	566
Recognized Valuation Difference in Fiscal 2001	0

2) Held-to-Maturity Bonds with Market Values (in ¥100 million)

(as of March 31, 2001)

	Book Value	Market Value	Valuation Differences	Valuation Gains Therein	Valuation Losses Therein
Government Bonds	—	—	—	—	—
Municipal Bonds	—	—	—	—	—
Corporate Bonds	—	—	—	—	—
Others	494	514	20	20	—
Total	494	514	20	20	—

Note: Market prices were based on closing market prices, etc., at the fiscal year end.

3) Available-for-Sale Securities with Market Values (in ¥100 million)

In the current fiscal year, available-for-sale securities with market prices have not been valued at market. The book value, etc., for available-for-sale securities with market prices are as follows.

(as of March 31, 2001)

	Book Value	Market Value	Valuation Differences	Valuation Gains Therein	Valuation Losses Therein
Stocks	229	238	9	56	47
Bonds	19,886	20,127	241	248	7
Government Bonds	16,084	16,222	137	144	6
Municipal Bonds	1,109	1,149	40	40	0
Corporate Bonds	2,692	2,755	63	63	0
Others	6,897	6,902	5	11	6
Total	27,013	27,269	255	317	62

Note: The market prices of stocks were calculated using the average market prices in the final month of the fiscal year. The market prices for other items were based on market prices, etc., at the fiscal year end.

4) Principal Contents and Book Value of Securities without Market Values (in ¥100 million)

(as of March 31, 2001)

Held-to-Maturity Bonds	—
Subsidiaries' Stocks	0
Other Securities	74
Unlisted Stocks (excluding/other than over-the-counter stocks)	74
Unlisted Corporate Bonds	476

MARKET VALUE OF MONETARY TRUSTS AND RELATED INFORMATION (in ¥100 million)

1) Monetary Trusts for Managing Purposes (in ¥100 million)

	(as of March 31, 2002)	(as of March 31, 2001)
Book Value	700	700
Recognized Valuation Difference	—	—

2) Held-to-Maturity Monetary Trusts

No Transaction

3) Other Maturity Trusts (other than held for managing or held-to-maturity)

No Transaction

CLASSIFICATION BY THE TIME TO MATURITY OF THE OUTSTANDING BALANCE OF SECURITIES (in ¥100 million)

		(as of March 31, 2002)				
		1 year or less	5 years or less but more than 1 year	10 years or less but more than 5 years	More than 10 years	Total
Bonds		5,432	11,437	6,457	—	23,328
	Government Bonds	5,027	7,869	5,201	—	18,098
	Municipal Bonds	169	367	347	—	883
	Corporate Bonds	236	3,201	908	—	4,346
Others		3,737	1,701	—	251	5,690
Total		9,170	13,138	6,457	251	29,019
		(as of March 31, 2001)				
Bonds		6,041	7,683	6,637	—	20,362
	Government Bonds	5,575	4,991	5,517	—	16,084
	Municipal Bonds	70	651	387	—	1,109
	Corporate Bonds	394	2,040	733	—	3,168
Others		5,250	1,490	115	535	7,391
Total		11,292	9,173	6,752	535	27,754

Notes: 1. The anticipated redemption amount is shown for bonds that will be held to maturity and other marketable securities with maturity dates.

2. The amounts shown include "Government Bonds," "Municipal Bonds," "Corporate Bonds," "Available-for-sale Securities," as well as negotiable certificates of deposit included in "Cash and Due Bills from Banks," and commercial paper and loan trust beneficiary certificates in "Monetary Claims Purchased."

INTERNATIONAL OPERATIONS

FOREIGN EXCHANGE TRANSACTIONS BY TYPE (in U.S.\$ million)

	(Fiscal 2001)	(Fiscal 2000)
Trade Exchange Transactions	1,744	2,004
Trade Foreign Exchange Transactions	620	831
Capital Transactions	7,917	9,766
Total	10,283	12,603

Note: Overseas branches are included.

BALANCE OF FOREIGN CURRENCY ASSETS (in U.S.\$ million)

	(as of March 31, 2002)	(as of March 31, 2001)
Balance of Assets Denominated in Foreign Currencies	2,263	2,997

Note: The above amounts include the assets denominated in foreign currencies held by domestic branches and assets held by overseas branches.

OTHERS

OFF-BALANCE-SHEET TRANSACTIONS

Off-balance-sheet transactions are those of derivatives including futures, swap contracts and options and those related to the grant of credit including commitments and guarantees. Further details are shown below:

FINANCIAL DERIVATIVES AND FORWARD FOREIGN EXCHANGE TRANSACTIONS (in ¥100 million)

	(as of March 31, 2002)		(as of March 31, 2001)	
	Contractual Amount/ Notional Principal Amount	Credit Risk Amount	Contractual Amount/ Notional Principal Amount	Credit Risk Amount
Interest Rate Swap	52,372	984	44,531	954
Currency Swap	806	48	499	43
Forward Foreign Exchange	473	11	608	17
Interest Rate Options (Bought)	—	—	—	—
Currency Options (Bought)	—	—	—	—
Other Financial Derivatives	—	—	—	—
Credit Risk Reduction by Netting	/	-354	/	-363
Total	53,652	690	45,639	651

Notes: 1. The current-exposure method is used in computing the credit risk equivalents according to the BIS guidelines.

2. The amounts of public exchange transactions that are excluded for capital adequacy guidelines and foreign exchange-related transactions for which the original contract has a duration of 14 days or less are shown below.

(in ¥100 million)

	(as of March 31, 2002)	(as of March 31, 2001)
	Contract Amount/Notional Principal Amount	
Forward Foreign Exchange Contracts	111	115
Interest Rate Options (Sold)	—	200
Interest Rate Options (Bought)	—	—
Currency Options (Sold)	—	—
Currency Options (Bought)	—	—
Other Financial Derivatives	46	16
Total	158	332

TRANSACTIONS RELATING TO THE EXTENDING OF CREDIT (in ¥100 million)

	(as of March 31, 2002)	(as of March 31, 2001)
	Contract Amount	
Commitments	6,196	6,489
Guarantees	601	579
Total	6,798	7,068

TRANSACTIONS RELATING TO INTEREST (in ¥ million)

		(as of March 31, 2002)				
		Contractual Amount, etc.	Maturity Over 1 Year (included in the Left Column)	Market Value	Unrealized Gain & Loss	
Traded on the Exchange	Interest-Rate Futures	Selling Position	957	—	954	2
		Buying Position	—	—	—	—
	Interest-Rate Options	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
Traded on the Over-the-Counter Market	Forward-Rate Agreements	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
	Interest-Rate Swap Contracts	Fixed Rate Receiving/ Floating Rate Paying	1,343,188	1,109,863	27,042	27,042
		Floating Rate Receiving/ Fixed Rate Paying	1,302,259	1,111,031	-24,319	-24,319
		Floating Rate Receiving/ Floating Rate Paying	—	—	—	—
		Interest-Rate Options	Selling Position	3,050	2,656	0
Others	Buying Position	—	—	—	—	
	Selling Position	—	—	—	—	
Total		/	/	3,677	2,739	
(as of March 31, 2001)						
Traded on the Exchange	Interest-Rate Futures	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
	Interest-Rate Options	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
Traded on the Over-the-Counter Market	Forward-Rate Agreements	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
	Interest-Rate Swap Contracts	Fixed Rate Receiving/ Floating Rate Paying	1,215,890	925,559	30,382	30,382
		Floating Rate Receiving/ Fixed Rate Paying	1,213,808	832,012	-26,426	-26,426
		Floating Rate Receiving/ Floating Rate Paying	—	—	—	—
		Interest-Rate Options	Selling Position	24,396	4,326	-6
Others	Buying Position	—	—	—	—	
	Selling Position	—	—	—	—	
Total		/	/	3,950	4,022	

Notes: 1. The above transactions are valued at market prices, and valuation gains or losses are shown in the statement of income.

Derivative transactions subject to hedge accounting are excluded from the above amounts.

2. Determination of Market Value

For contracts traded on exchanges, closing prices on the Tokyo International Financial Futures Exchange or other exchange are used.

Market values for contracts traded on the over-the-counter market are calculated according to discounted present value, the option pricing model and other appropriate methods.

TRANSACTIONS RELATING TO FOREIGN EXCHANGES (in ¥ million)

(as of March 31, 2002)

		Contractual Amount, etc.	Maturity Over 1 Year (included in the Left Column)	Market Value	Unrealized Gain & Loss	
Traded on the Over-the-Counter Market	Currency Swap	60,044	60,044	136	136	
	Currency Futures	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
	Currency Options	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
	Others	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
Total				136	136	

(as of March 31, 2001)

Traded on the Over-the-Counter Market	Currency Swap	21,919	17,211	48	48	
	Currency Futures	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
	Currency Options	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
	Others	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
Total				48	48	

- Notes: 1. The above transactions are valued at market prices, and valuation gains or losses are shown in the statement of income. Derivative transactions subject to hedge accounting and transactions subject to Note 3 below are excluded from the above amounts.
2. Determination of Market Value
Market values are calculated using discounted present value or other appropriate methods.
3. Currency swap transactions for which current gains and losses are calculated are excluded from the above amounts, in accordance with the recommendations of the Japanese Institute of Certified Public Accountants in "Temporary Treatment for Auditing Where 'The New Foreign Exchange Accounting Standards' Is Continuously Applied in the Banking Industry" (November 14, 2000).

The contract amounts, etc., for currency swaps that are subject to calculation of current gains and losses are shown below. The amounts stated below include currency swaps used for fund raising and investment in other currencies (fund-related swaps, ¥28,862 million).

(as of March 31, 2002)

(as of March 31, 2001) (in ¥100 million)

	Contract Amount, etc.	Market Value	Unrealized Gain & Loss	Contract Amount, etc.	Market Value	Unrealized Gain & Loss
Currency Swap	49,470	-588	-588	67,521	-2,051	-2,051

Also excluded from the above amounts are forward currency contracts and options, etc., that are marked to market at the fiscal year end so that gains and losses can be shown in the statement of income, and items that relate to foreign currency money claims and liabilities, etc., that are reflected in the amounts shown in the balance sheet. The contract amounts for currency-related derivatives that have been marked to market are as follows.

(as of March 31, 2002)

(as of March 31, 2001) (in ¥100 million)

		Contractual Amount, etc.	Contractual Amount, etc.
Traded on the Exchange	Currency Futures	Selling Position	—
		Buying Position	—
Traded on the Over-the-Counter Market	Currency Options	Selling Position	—
		Buying Position	—
	Foreign Exchange Forward Contracts	Selling Position	14,976
		Buying Position	14,993
	Currency Options	Selling Position	—
		Buying Position	—
	Other Contracts	Selling Position	—
		Buying Position	—

TRANSACTIONS RELATING TO STOCKS

No Transaction

TRANSACTIONS RELATING TO BONDS (in ¥ million)

(as of March 31, 2002)

			Contractual Amount, etc.	Maturity Over 1 Year (included in the Left Column)	Market Value	Unrealized Gain & Loss
Traded on the Exchange	Bond Futures	Selling Position	822	—	827	-5
		Buying Position	—	—	—	—
	Bond Futures Options	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
Traded on the Over-the- Counter Market	Over-the- Counter Bond Options	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
	Others	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
Total					827	-5

(as of March 31, 2001)

			Contractual Amount, etc.	Maturity Over 1 Year (included in the Left Column)	Market Value	Unrealized Gain & Loss
Traded on the Exchange	Bond Futures	Selling Position	974	—	973	1
		Buying Position	—	—	—	—
	Bond Futures Options	Selling Position	—	—	—	—
		Buying Position	715	—	0	-0
Traded on the Over-the- Counter Market	Over-the- Counter Bond Options	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
	Others	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
Total					973	1

Notes: 1. The above transactions are valued at market prices, and valuation gains or losses are shown in the statement of income. Derivative transactions subject to hedge accounting are excluded from the above amounts.

2. Determination of market value

For contracts traded on a stock exchange, closing prices on the Tokyo International Financial Futures Exchange or other exchange are used.

Market values for contracts traded on the over-the-counter market are calculated according to discounted present value, the option pricing model and other appropriate methods.

TRANSACTIONS RELATED TO PRODUCTS

No Transaction

CREDIT DERIVATIVE TRANSACTIONS

No Transaction