

Balance Sheets

The Shoko Chukin Bank
As of March 31, 2002 and 2001

	Millions of yen		Millions of U.S. dollars
	2002	2001	2002
ASSETS			
Loans	¥10,539,282	¥10,886,595	\$ 79,094
Loans on Deeds	6,746,854	6,814,251	50,633
Loans on Notes	1,913,467	2,192,737	14,359
Overdrafts	1,010,252	912,477	7,581
Bills Discounted	868,708	967,128	6,519
Foreign Exchange	6,992	7,172	52
Foreign Exchange Bills Purchased	783	806	5
Foreign Exchange Bills Receivable	3,458	4,041	25
Due Bills from Foreign Banks	2,750	2,323	20
Investment Securities	2,588,800	2,318,388	19,428
National Government Bonds	1,809,825	1,608,474	13,582
Local Government Bonds	88,335	110,921	662
Corporate Bonds	434,656	316,880	3,261
Stocks	26,642	30,468	199
Other Securities	229,340	251,643	1,721
Monetary Trusts	70,000	70,000	525
Trading Assets	57,568	63,037	432
Trading Securities	852	12,664	6
Derivatives of Trading Securities	—	1	—
Derivatives of Securities related to Trading Transactions	—	0	—
Trading-related Financial Derivatives Transactions	5,723	6,376	42
Other Trading Assets	50,992	43,994	382
Monetary Claims Purchased	75,528	45,897	566
Bills Purchased	—	15,000	—
Call Loans	31,662	17,425	237
Receivables under Resale Agreements	4,998	—	37
Cash and Due Bills from Banks	512,331	793,271	3,844
Cash	31,320	30,477	235
Due Bills from Banks	481,011	762,794	3,609
Other Assets	63,494	48,104	476
Settlements Receivable	28	15	0
Prepaid Expenses	166	204	1
Accrued Income	14,172	16,296	106
Forward Contract Margins	43	36	0
Forward Contract Deposits Receivable	5	—	0
Financial Derivatives Transaction	23,022	4,453	172
Other Assets	26,054	27,098	195
Premises and Equipment	54,370	57,256	408
Land, Buildings and Equipment	49,532	52,413	371
Construction in Progress	183	—	1
Security Deposits	4,654	4,843	34
Deferred Assets on Debenture Issue	1,725	4,339	12
Debenture Issue Discounts	1,725	4,339	12
Deferred Income Taxes	77,824	81,757	584
Customers' Liabilities for Acceptances and Guarantees	69,486	69,283	521
Customers' Liabilities for Acceptances and Guarantees	60,924	58,757	457
Customers' Liabilities for Guaranteeing Agency Loans	8,562	10,525	64
Reserve for Possible Loan Losses	(488,517)	(464,625)	(3,666)
Total Assets	¥13,665,549	¥14,012,903	\$102,555

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	2002	2001	2002
LIABILITIES			
Shoko Chukin Bank Debentures	¥ 9,779,391	¥10,170,673	\$ 73,391
Shoko Chukin Bank Debentures Issued	9,779,391	10,170,673	73,391
Deposits	2,379,494	2,389,177	17,857
Time Deposits	1,204,658	1,256,761	9,040
Deposits at Notice	85,142	109,135	638
Ordinary Deposits	505,082	398,560	3,790
Current Deposits	440,626	439,883	3,306
Government Deposits	24,857	37,269	186
Other Deposits	119,127	147,566	894
Negotiable Certificates of Deposit	105,820	40,546	794
Borrowed Money	72,074	88,682	540
Borrowings	72,074	88,376	540
Bills Rediscounted	—	306	—
Trading Liabilities	5,768	6,557	43
Derivatives of Trading Securities	0	—	0
Derivatives of Securities related to Trading Transactions	4	0	0
Trading-related Financial Derivatives	5,762	6,557	43
Bills Sold	125,100	124,400	938
Call Money	39,185	224,934	294
Payables under Repurchase Agreements	14,999	—	112
Foreign Exchange	139	246	1
Foreign Exchange Bills Sold	21	53	0
Foreign Exchange Bills Payable	1	—	0
Borrowing from Foreign Banks	116	183	0
Deposits by Foreign Banks	0	9	0
Other Liabilities	421,949	265,719	3,166
Settlements Payable	3	48	0
Accrued Expenses	37,689	49,220	282
Corporate Taxes Payable	2,660	1,100	19
Unearned Income	13,018	14,361	97
Deposits by Employees	8,402	8,407	63
Future Contract Settlement Account	3	6	0
Financial Derivatives Transactions	16,664	—	125
Deferred Hedge Gains	3,130	657	23
Debenture Principal Payable	216,425	165,581	1,624
Other Liabilities	123,953	26,334	930
Reserve for Retirement Benefit	18,467	17,960	138
Reserve for Claim Disposal Loss	3,855	6,199	28
Statutory Reserves	0	0	0
Reserve for Contingent Liabilities from Financial Futures Transactions	0	0	0
Acceptances and Guarantees	69,486	69,283	521
Acceptances and Guarantees	60,924	58,757	457
Guarantees for Agency Loans	8,562	10,525	64
Total Liabilities	¥13,035,733	¥13,404,381	\$ 97,829
CAPITAL FUNDS			
Capital	¥ 506,065	¥ 493,965	\$ 3,797
Government Subscription	403,167	394,067	3,025
Cooperatives' Subscription	102,897	99,897	772
Legal Reserve	24,410	24,410	183
Earnings Reserve	24,410	24,410	183
Retained Earnings	93,180	90,147	699
General Reserves	87,233	102,954	654
Reserve for Particular Purposes	86,769	102,490	651
Reserve for Retirement Allowance Funds	464	464	3
Unappropriated Earnings	5,947	(12,807)	44
Net Income (Loss) for the Year	5,947	(12,807)	44
Unrealized Gains on Securities	6,160	—	46
Total Capital Funds	629,816	608,522	4,726
Total Liabilities and Capital Funds	¥13,665,549	¥14,012,903	\$102,555