

Statements of Income

The Shoko Chukin Bank
For the years ended March 31, 2002 and 2001

	Millions of yen		Millions of U.S. dollars
	2002	2001	2002
Operating Income	¥277,139	¥305,630	\$ 2,079
Interest Income	232,733	269,821	1,746
Interest on Loans	197,126	221,761	1,479
Interest and Dividends on Securities	31,607	39,130	237
Interest on Bills Purchased	11	121	0
Interest on Call Loans	114	656	0
Interest on Resale Agreements	17	—	0
Interest on Deposits	1,107	4,791	8
Interest on Interest Swap Transactions	47	212	0
Other Interest Income	2,701	3,147	20
Fees and Commissions	6,342	5,906	47
Domestic and Foreign Exchange Commissions	2,069	2,063	15
Other Fees and Commissions	4,272	3,843	32
Trading Revenue	411	304	3
Revenue from Trading Securities and Derivatives	5	20	0
Revenue from Trading-related Financial Derivatives Transactions	359	187	2
Other Trading Revenue	46	96	0
Other Operating Income	31,061	26,501	233
Revenue from Foreign Exchange Trading	711	620	5
Revenue from Sales of Government and Other Bonds	26,569	13,379	199
Revenue from Financial Derivatives Transactions	3,781	12,470	28
Others	—	30	—
Other Income	6,590	3,096	49
Revenue from Sales of Stocks and Other Securities	407	61	3
Revenue from Monetary Trusts	466	609	3
Others	5,715	2,425	42
Operating Expenses	272,631	324,850	2,046
Interest Expenses	93,909	137,667	704
Interest on Debentures	69,231	97,068	519
Amortization of Discounts on Issued Debentures	5,933	7,446	44
Interest on Deposits	7,384	13,006	55
Interest on Negotiable Certificates of Deposit	1,035	971	7
Interest on Borrowed Money	2,295	2,655	17
Interest on Bills Sold	36	111	0
Interest on Call Money	1,766	3,802	13
Interest on Resale Agreements	22	—	0
Interest on Interest Swap Transactions	3,944	7,702	29
Other Interest Expenses	2,259	4,901	16
Fees and Commissions	1,077	1,223	8
Domestic and Foreign Exchange Commissions	478	464	3
Other Fees and Commissions	599	758	4
Trading Expenses	9	66	0
Expenses on Securities and Derivatives related to Trading Transactions	9	66	0
Other Operating Expenses	1,621	2,643	12
Amortization of Debenture Issue Expenses	573	719	4
Losses on Sales of Government and Other Bonds	1,047	1,923	7
Others	—	0	—
General and Administrative Expenses	81,003	82,366	607

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	2002	2001	2002
Other Expenses	¥95,010	¥100,883	\$ 713
Provision for Possible Loan Losses	85,015	89,821	638
Write-off of Loans	1,847	1,650	13
Loss on Sales of Stocks and Other Securities	76	159	0
Write-off of Stocks	4,000	1,774	30
Loss on Monetary Trusts	—	3,252	—
Others	4,069	4,225	30
Income (Loss) before Income Taxes and Others	4,508	(19,219)	33
Other Gains	5,588	3,658	41
Gains on Disposal of Premises and Equipment	5,579	3,640	41
Collection of Written-off Claims	9	17	0
Transfer from Reserve for Securities Transaction Liabilities	—	0	—
Other Losses	1,164	455	8
Losses on Disposal of Premises and Equipment	1,164	455	8
Income (Loss) before Income Taxes	8,932	(16,016)	67
Provision for Income Taxes	1,649	389	12
Adjustment of Income Taxes	1,336	(3,599)	10
Net Income (Loss)	5,947	(12,807)	44
Earnings Carried Forward from the Beginning of the Year	—	—	—
Unappropriated Earnings (Loss) at the End of the Year	5,947	¥ (12,807)	\$ 44