

Statements of Cash Flows

The Shoko Chukin Bank
(for the fiscal years ended March 31, 2002 and 2001)

	Millions of yen		Millions of U.S. dollars
	2002	2001	2002
Cash Flows from Operating Activities			
Net Income (Loss) before Income Taxes	¥ 8,932	¥ (16,016)	\$ 67
Depreciation	2,599	2,567	19
Increase in Reserve for Possible Loan Losses	23,891	45,620	179
Increase in Reserve for Claim Disposal Loss	(2,344)	(2,283)	(17)
Increase in Reserve for Retirement Benefit	507	402	3
Income from Fund Management	(232,733)	(269,821)	(1,746)
Expenses for Fund Procurement	93,909	137,667	704
Losses Relating to Securities	(21,852)	(9,582)	(163)
Losses on Monetary Trusts	(466)	2,642	(3)
Losses on Disposal of Premises and Equipment	(4,414)	(3,185)	(33)
Net (Increase) Decrease in Trading Assets	5,469	(11,114)	41
Net Increase (Decrease) in Trading Liabilities	(789)	2,408	(5)
Net (Increase) Decrease in Loans	347,312	282,708	2,606
Net Increase (Decrease) in Debentures	(391,281)	(357,930)	(2,936)
Net Increase (Decrease) in Deposits	(9,682)	151,338	(72)
Net Increase (Decrease) in Negotiable Certificates of Deposit	65,273	28,917	489
Net Increase (Decrease) in Borrowed Money	(16,608)	(7,278)	(124)
Net (Increase) Decrease in Call Loans, etc.	(33,865)	(34,098)	(254)
Net Increase (Decrease) in Call Money, etc.	(170,049)	280,168	(1,276)
Net (Increase) Decrease in Due Bills from Banks Other than the Central Bank	291,084	(323,743)	2,184
Net (Increase) Decrease in Foreign Currencies (Assets)	179	1,868	1
Net Increase (Decrease) in Foreign Currencies (Liabilities)	(106)	174	(0)
Income from Fund Operations	233,513	274,274	1,752
Expenditures for Fund Procurement	(105,402)	(154,573)	(791)
Others	178,339	(4,904)	1,338
Subtotal	261,416	16,226	1,961
Income Taxes	(1,010)	(178)	(7)
Net Cash Provided by Operating Activities	260,405	16,048	1,954
Cash Flows from Investing Activities			
Payments for Purchases of Securities	(4,161,406)	(6,905,855)	(31,230)
Proceeds from Sales of Securities	2,177,636	3,488,941	16,342
Proceeds from Redemption of Securities	1,718,716	3,375,463	12,898
Payments for Increase in Monetary Trust	(10,000)	(30,373)	(75)
Proceeds from Decrease in Monetary Trust	10,466	27,730	78
Payments for Acquisitions of Premises and Equipment	(881)	(1,582)	(6)
Proceeds from Sales of Premises and Equipment	6,019	3,923	45
Net Cash Used in Investing Activities	(259,448)	(41,752)	(1,947)
Cash Flows from Financing Activities			
Proceeds from Increase in Capital Contribution	12,100	19,100	90
Dividends Paid	(2,913)	(2,823)	(21)
Net Cash Used in Financing Activities	9,187	16,277	68
Translation Differences of Cash and Cash Equivalents	—	—	—
Increase (Decrease) in Cash and Cash Equivalents	10,144	(9,427)	76
Cash and Cash Equivalents at Beginning of Year	30,503	39,931	228
Cash and Cash Equivalents at End of Year	¥ 40,647	¥ 30,503	\$ 305

Notes: 1. The scope of fund in the statement of cash flows is deposits and the money deposited with the central bank out of "Cash and Due Bills from Banks" in the balance sheet.

2. The reconciliation between the cash and cash equivalent at the beginning of the year and the amounts of the items stated in the balance sheet is as follows:

As of March 31, 2002		
Cash and due bills from banks	¥ 512,331 million	\$3,844 million
Due bills from banks other than the central banks	(471,683 million)	3,539
	40,647 million	305