

Operations Details

DEBENTURES AND DEPOSITS

STRUCTURE OF FUND SOURCES (¥100 million, %)

	(as of March 31, 2003)	(as of March 31, 2002)
Debentures Issued	92,811	97,793
	(79.8)	(79.7)
Outstanding Balance	92,811	97,793
	(79.8)	(79.7)
Deposits	23,133	23,794
	(19.9)	(19.4)
Cooperatives and Others	22,907	23,546
	(19.7)	(19.2)
Local Governments and Municipalities	225	248
	(0.2)	(0.2)
Negotiable Certificates of Deposit	368	1,058
	(0.3)	(0.9)
Total	116,314	122,647
Government Contribution of Debentures Issued	2,289	2,739
	(2.0)	(2.2)

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

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

	(as of March 31, 2003)	(as of March 31, 2002)
Interest-Bearing Debentures	70,167	70,214
	(75.6)	(71.8)
Discount Debentures	22,644	27,579
	(24.4)	(28.2)
Total	92,811	97,793

Notes: 1. Debentures sold by public offering in the period 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 (¥100 million)

	Time to Maturity	(as of March 31, 2003)	(as of March 31, 2002)
Interest-Bearing Debentures	1 year or less	19,699	14,020
	More than 1 year, 3 years or less	33,072	36,557
	More than 3 years, 5 years or less	17,194	19,636
	More than 5 years, 7 years or less	—	—
	More than 7 years	200	—
	Total		70,167
Discount Debentures	1 year or less	22,644	27,579
	More than 1 year, 3 years or less	—	—
	More than 3 years, 5 years or less	—	—
	More than 5 years, 7 years or less	—	—
	More than 7 years	—	—
	Total		22,644
Total	1 year or less	42,343	41,599
	More than 1 year, 3 years or less	33,072	36,557
	More than 3 years, 5 years or less	17,194	19,636
	More than 5 years, 7 years or less	—	—
	More than 7 years	200	—
	Total		92,811

BREAKDOWN OF DEPOSIT BALANCE (¥100 million, %)

	(Fiscal 2002)			(Fiscal 2001)				
	Domestic	International	Total	Domestic	International	Total		
Year-End Balance	Time Deposits	10,500 (48.9)	567 (34.3)	11,067 (47.8)	11,161 (50.8)	884 (48.5)	12,046 (50.6)	
	Floating Free-Rate Time Deposits	—	—	—	—	—	—	
	Free Fixed-Rate Time Deposits	10,500 (48.9)	567 (34.3)	11,067 (47.8)	11,161 (50.8)	884 (48.5)	12,046 (50.6)	
	Liquid Deposits	10,427 (48.5)	3 (0.2)	10,431 (45.1)	10,305 (46.9)	2 (0.2)	10,308 (43.3)	
	Interest-Bearing Deposits	6,227 (29.0)	—	6,227 (26.9)	5,902 (26.9)	—	5,902 (24.8)	
	Others	549 (2.6)	1,085 (65.5)	1,634 (7.1)	503 (2.3)	936 (51.3)	1,439 (6.1)	
	Total	21,477	1,656	23,133	21,970	1,824	23,794	
	Negotiable Certificates of Deposit	6	362	368	849	209	1,058	
	Average Balance	Time Deposits	10,936 (54.0)	626 (40.3)	11,562 (53.0)	11,421 (57.5)	1,017 (54.7)	12,438 (57.3)
		Floating Free-Rate Time Deposits	—	—	—	—	—	—
Free Fixed-Rate Time Deposits		10,935 (54.0)	626 (40.3)	11,562 (53.0)	11,421 (57.5)	1,017 (54.7)	12,438 (57.3)	
Liquid Deposits		8,315 (41.1)	0 (0.0)	8,316 (38.2)	7,295 (36.8)	0 (0.0)	7,296 (33.6)	
Interest-Bearing Deposits		5,454 (27.0)	—	5,454 (25.0)	4,779 (24.1)	—	4,779 (22.0)	
Others		986 (4.9)	928 (59.7)	1,915 (8.8)	1,131 (5.7)	841 (45.3)	1,972 (9.1)	
Total		20,238	1,556	21,794	19,849	1,858	21,707	
Negotiable Certificates of Deposit		214	371	585	81	300	381	

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 (¥100 million)

	Time to Maturity	(as of March 31, 2003)	(as of March 31, 2002)
Time Deposits	3 months or less	6,675	7,460
	More than 3 months, 6 months or less	1,800	2,084
	More than 6 months, 1 year or less	2,429	2,251
	More than 1 year, 2 years or less	115	178
	More than 2 years, 3 years or less	25	67
	More than 3 years	21	4
	Total	11,067	12,046
	Free Fixed-Rate Time Deposits (included above)	3 months or less	6,675
More than 3 months, 6 months or less		1,800	2,084
More than 6 months, 1 year or less		2,429	2,251
More than 1 year, 2 years or less		115	178
More than 2 years, 3 years or less		25	67
More than 3 years		21	4
Total		11,067	12,046

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

	(as of March 31, 2003)	(as of March 31, 2002)
Corporations	19,390 (89.6)	20,078 (90.3)
Individuals	1,682 (7.8)	1,466 (6.6)
Financial Institutions	355 (1.6)	345 (1.6)
Government Funds	225 (1.0)	335 (1.5)
Total	21,654	22,224

Notes: 1. This table does not include 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 (¥100 million, %)

	(as of March 31, 2003)	(as of March 31, 2002)
Deposits of Public Funds	225 (63.9)	248 (64.8)
Borrowings from Public Sources	1 (0.5)	5 (1.4)
Debentures Sold to Local Governments	125 (35.6)	129 (33.8)
Total	353	383

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

LOANS

BALANCE OF LOANS (¥100 million)

		(Fiscal 2002)			(Fiscal 2001)		
		Domestic	International	Total	Domestic	International	Total
Year-End Balance	Loans on Deeds	65,080	330	65,410	67,112	356	67,468
	Loans on Notes	16,826	200	17,026	18,727	407	19,134
	Overdraft	10,914	—	10,914	10,102	—	10,102
	Bills Discounted	7,552	—	7,552	8,687	—	8,687
	Total	100,373	530	100,903	104,629	763	105,392
Average Balance	Loans on Deeds	65,281	336	65,618	67,036	325	67,362
	Loans on Notes	17,415	393	17,808	19,427	496	19,924
	Overdraft	9,696	—	9,696	8,938	—	8,938
	Bills Discounted	7,234	—	7,234	7,621	—	7,621
	Total	99,628	730	100,358	103,023	822	103,845

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 (¥100 million)

Time to Maturity		(as of March 31, 2003)	(as of March 31, 2002)
Loans	1 year or less	51,710	53,681
	More than 1 year, 3 years or less	24,454	25,207
	More than 3 years, 5 years or less	9,872	10,429
	More than 5 years, 7 years or less	3,757	4,152
	More than 7 years	10,533	11,302
	Without specific term	575	618
	Total	100,903	105,392
Fixed-Rate Loans	1 year or less	/	/
	More than 1 year, 3 years or less	22,312	22,954
	More than 3 years, 5 years or less	9,007	9,563
	More than 5 years, 7 years or less	3,405	3,792
	More than 7 years	9,152	9,384
	Without specific term	—	—
	Total	/	/
Floating-Rate Loans	1 year or less	/	/
	More than 1 year, 3 years or less	2,142	2,253
	More than 3 years, 5 years or less	865	866
	More than 5 years, 7 years or less	352	360
	More than 7 years	1,380	1,917
	Without specific term	575	618
	Total	/	/

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

AVAILABLE FUNDS AND LENDING PER EMPLOYEE (¥100 million)

	(as of March 31, 2003)			(as of March 31, 2002)		
	Domestic	International	Total	Domestic	International	Total
Available Funds	28	67	28	29	78	29
Lending Loans	25	9	25	25	8	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 (¥100 million)

	(as of March 31, 2003)			(as of March 31, 2002)		
	Domestic	International	Total	Domestic	International	Total
Available Funds	1,254	933	1,250	1,321	1,096	1,318
Lending Loans	1,095	135	1,084	1,144	121	1,133

Notes: 1. Available Funds = Debentures Issued (excluding debenture application fee) + Deposits + Negotiable Certificates of Deposit

2. Representative offices and sub-branches are not included in the number of branches used for the above table.

LOANS TO MEMBERS (¥100 million, %)

	(as of March 31, 2003)	(as of March 31, 2002)
Balance of Loans to Members	99,931 (99.0)	104,364 (99.0)
Balance of Loans to Non-Members	972 (1.0)	1,028 (1.0)
Financial Institutions	33 (0.0)	52 (0.0)
Holders of Shoko Chukin Bank Debentures	50 (0.0)	57 (0.0)
Total	100,903	105,392

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 (¥100 million, %)

	(as of March 31, 2003)	(as of March 31, 2002)
Capital Investment	22,227 (22.0)	23,280 (22.1)
Long-term Working Funds	42,611 (42.2)	43,693 (41.5)
Short-term Working Funds	36,064 (35.8)	38,418 (36.4)
Total	100,903	105,392

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

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

	(as of March 31, 2003)	(as of March 31, 2002)
Manufacturing	34,155 (33.9)	36,485 (34.6)
Machinery and Metal Product Manufacturing	16,974 (16.8)	18,046 (17.1)
Agriculture, Forestry and Fishery	82 (0.1)	82 (0.1)
Mining	134 (0.1)	146 (0.1)
Construction	3,463 (3.4)	3,521 (3.3)
Wholesale and Retail	31,191 (30.9)	33,286 (31.6)
Finance and Insurance	1,987 (2.0)	2,286 (2.2)
Real Estate	6,635 (6.6)	7,435 (7.1)
Transport and Communication	10,684 (10.6)	10,414 (9.9)
Electricity, Gas, Water and Heat Supply	189 (0.2)	191 (0.2)
Services	12,254 (12.1)	11,409 (10.8)
Others	125 (0.1)	134 (0.1)
Total	100,903	105,392

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

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

	(as of March 31, 2003)	(as of March 31, 2002)
Deposits and Debentures	1,924 (1.9)	2,017 (1.9)
Securities	475 (0.5)	429 (0.4)
Claims	2,472 (2.4)	2,782 (2.6)
Merchandise	5 (0.0)	5 (0.0)
Real Estate	64,794 (64.2)	67,979 (64.5)
Other Collateral	616 (0.6)	701 (0.7)
Total	70,288 (69.7)	73,913 (70.1)
Guarantee	25,123 (24.9)	25,969 (24.6)
Credit	5,491 (5.4)	5,509 (5.2)
Grand Total	100,903	105,392
(Loans with Subordination Covenant)	—	—

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

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

	(as of March 31, 2003)	(as of March 31, 2002)
Deposits and Debentures	7,637 (9.2)	7,714 (11.1)
Securities	152 (0.2)	119 (0.2)
Claims	8 (0.0)	13 (0.0)
Merchandise	0 (0.0)	0 (0.0)
Real Estate	21,237 (25.5)	18,496 (26.6)
Other Collateral	1,602 (1.9)	2,084 (3.0)
Subtotal	30,636 (36.8)	28,428 (40.9)
Guarantee	49,317 (59.3)	37,012 (53.4)
Credit	3,232 (3.9)	3,958 (5.7)
Total	83,185	69,486

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

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

		(as of March 31, 2003)			(as of March 31, 2002)		
		Domestic	International	Total	Domestic	International	Total
Loans	(A)	100,373	530	100,903	104,629	763	105,392
Debentures and Deposits	(B)	114,295	2,018	116,314	120,613	2,033	122,647
Ratio	(A)/(B)	87.81	26.28	86.75	86.74	37.55	85.93
	Average during the Year	84.71	37.88	83.96	85.55	38.06	84.71

Note: Deposits include Negotiable Certificates of Deposit.

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

	(as of March 31, 2003)					(as of March 31, 2002)				
	Beginning Balance	Increase	Decrease this Period		Ending Balance	Beginning Balance	Increase	Decrease this Period		Ending Balance
			Purpose	Other				Purpose	Other	
General Reserve for Possible Loan Losses	608	616	—	608^(*)	616	514	608	—	514^(*)	608
General Reserve for Individual Possible Loan Losses	4,277	4,223	850	3,426^(*)	4,223	4,131	4,277	611	3,520^(*)	4,277
Reserve for Loans to Restructuring Countries	—	—	—	—	—	—	—	—	—	—
Total	4,885	4,839	850	4,034	4,839	4,646	4,885	611	4,035	4,885

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

WRITE-OFF OF LOANS (¥100 million)

	(Fiscal 2002)	(Fiscal 2001)
Write-off of Loans	32	18

PROBLEM LOANS (¥100 million)

	(as of March 31, 2003)	(as of March 31, 2002)
Loans to Bankrupt Companies (A)	3,513	3,461
Overdue Loans (B)	4,177	4,500
Total (A) + (B)	7,690	7,962
Loans Overdue for 3 Months or Longer (C)	61	135
Rescheduled Loans (D)	1,156	824
Total Problem Loans (E) = (A) + (B) + (C) + (D)	8,908	8,923
Category IV Loans in Loans to Bankrupt Companies (F)	2,477	2,348
Category IV Loans in Overdue Loans (G)	959	1,124
Problem Loans other than Category IV Loans (H) = (E) - (F) - (G)	5,471	5,450
Loans other than Category IV Loans (I)	97,467	
Percentage of Loans (H) / (I)	5.6%	

Notes: 1. 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 for other reasons), where the loans in question 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 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 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 are loans other than in Loans to Bankrupt Companies, Overdue Loans or Loans Overdue for 3 Months or Longer 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 are those that are classified as unrecoverable based on our self-assessment of assets. The full amount of these loans is included in the Reserve for Possible Loan Losses.
6. Problem Loans other than Category IV Loans equal the amount of problem loans minus the amount of the loans defined in Note 5. (This is equivalent to the loan balance after direct write-offs of Category IV Loans, which private financial institutions are required to disclose. The amount of Category IV Loans deducted from Problem Loan balances at the end of Fiscal 2002 was ¥343.6 billion out of the Provision for Possible Loan Losses of ¥422.3 billion and at the end of Fiscal 2001 was ¥347.3 billion out of the Provision for Possible Loan Losses of ¥427.7 billion.)

* Loans for which accrued interest is not shown in the accounts: Loans to bankrupt companies for which accrued interest is not shown in the accounts based on the assumption that principal or interest is likely to be unrecoverable because the interest or principal payments have been long overdue or for other reasons (excluding loans that have been written off).

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

		(as of March 31, 2003)	(as of March 31, 2002)
Loans to Legally Bankrupt and Substantially Bankrupt Companies	(A)	5,148	5,314
Loans with Collection Risk	(B)	2,564	2,668
Loans for Special Attention	(C)	1,217	960
Subtotal	(D) = (A) + (B) + (C)	8,930	8,943
Category IV Loans	(G)	3,441	3,473
(Amount after deduction of Category IV Loans)	(D) – (G)	5,488	5,470
Normal Loans		92,913	97,257
Total		101,843	106,201
(REFERENCE) Loan Coverage after Deduction for Category IV Loans			
Recoverable Amount from Collateral and Other Coverage Accounted for in (D)	(E)	3,665	
Reserve for Possible Loan Losses Allocated for (D)	(F)	4,423	
Ratio for Reserves	$(F - G) / ((D - G) - E)$	53.9%	
Coverage Ratio	$((E + F) - G) / (D - G)$	84.7%	85.0%

Notes: 1. The above table shows the loans classified into the four 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 based on self-assessment in accordance with the Law are disclosed for readers' reference.

2. Definitions of the Loans of Each Category

- (1) 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.
- (2) Loans with Collection Risk: Loans for which principal and/or interest are 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.
- (3) Loans for Special Attention: Loans overdue for 3 months or longer and rescheduled loans, other than loans defined in (1) or (2) above.
- (4) 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.

3. Category IV Loans are those that are classified as unrecoverable based on our self-assessment of assets. The full amount of these loans is included in the Reserve for Possible Loan Losses.

4. Amount after deduction of Category IV Loans is equal to the total amount of loans defined in Note 2. (1) to (3) minus the amount defined in Note 3. (This is equivalent to the 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 from Problem Loan balances at the end of Fiscal 2002 was ¥344.1 billion out of the Provision for Possible Loan Losses of ¥422.3 billion.)

SECURITIES

AVERAGE BALANCES OF TRADING SECURITIES (¥100 million)

	(Fiscal 2002)	(Fiscal 2001)
Trading Government Bonds	12	19
Trading Local Government Bonds	—	—
Trading Government Guarantee Bonds	—	—
Trading Bonds Loaned	—	—
Total	12	19

BREAKDOWN BALANCE OF SECURITIES (¥100 million, %)

	(Fiscal 2002)			(Fiscal 2001)			
	Domestic	International	Total	Domestic	International	Total	
Year-End Balance	Government Bonds	13,887 (74.6)	—	13,887 (68.0)	18,098 (76.7)	—	18,098 (69.9)
	Local Government Bonds	389 (2.1)	—	389 (1.9)	883 (3.8)	—	883 (3.4)
	Corporate Bonds	4,093 (22.0)	—	4,093 (20.0)	4,346 (18.4)	—	4,346 (16.8)
	Stocks	247 (1.3)	—	247 (1.2)	266 (1.1)	—	266 (1.0)
	Others	—	1,811 (100.0)	1,811 (8.9)	—	2,293 (100.0)	2,293 (8.9)
	Securities Loaned	—	—	—	—	—	—
	Total	18,618	1,811	20,430	23,594	2,293	25,888
Average Balance	Government Bonds	17,512 (76.1)	—	17,512 (70.0)	17,346 (77.1)	—	17,346 (69.2)
	Local Government Bonds	587 (2.6)	—	587 (2.4)	872 (3.9)	—	872 (3.5)
	Corporate Bonds	4,653 (20.2)	—	4,653 (18.6)	3,990 (17.7)	—	3,990 (15.9)
	Stocks	258 (1.1)	—	258 (1.0)	302 (1.3)	—	302 (1.2)
	Others	—	1,989 (100.0)	1,989 (8.0)	—	2,567 (100.0)	2,567 (10.2)
	Securities Loaned	—	—	—	—	—	—
	Total	23,012	1,989	25,001	22,511	2,567	25,079

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 of the total.

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

	(as of March 31, 2003)			(as of March 31, 2002)		
	Domestic	International	Total	Domestic	International	Total
Marketable Securities (A)	18,618	1,811	20,430	23,594	2,293	25,888
Debentures and Deposits (B)	114,295	2,018	116,314	120,613	2,033	122,647
Ratio (A)/(B)	16.29	89.73	17.56	19.56	112.78	21.10
Ratio Yearly Average	19.56	103.19	20.91	18.69	118.91	20.45

Note: The balance of Deposits includes Negotiable Certificates of Deposit.

UNDERWRITING OF PUBLIC BONDS (¥100 million)

	(Fiscal 2002)	(Fiscal 2001)
Public Bonds Underwritten	265	424

Note: All public bonds underwritten are government bonds.

COUNTER SALES OF PUBLIC BONDS (¥100 million)

	(Fiscal 2002)	(Fiscal 2001)
Counter Sales of Public Bonds	7	8

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

PUBLIC BOND DEALING (¥100 million)

	(Fiscal 2002)	(Fiscal 2001)
Amount of Trade	94	220
Average Balance	6	7

Note: All public bonds traded are government bonds.

MARKET VALUE OF SECURITIES AND RELATED INFORMATION

Details of market values of and valuation gains and losses on securities are as follows. In addition to Government Bonds, Local Government 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 from Banks, and Commercial Paper and Loan Trust Beneficiary Certificates in Monetary Claims Purchased.

1) Trading Securities (¥100 million)

	(as of March 31, 2003)
Book Value	457
Recognized Valuation Difference in Fiscal 2002	0

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

	(as of March 31, 2003)				
	Book Value	Market Value	Valuation Difference	Valuation Gains	Valuation Losses
Government Bonds	3,962	4,046	83	83	—
Local Government Bonds	—	—	—	—	—
Corporate Bonds	—	—	—	—	—
Others	413	441	28	28	—
Total	4,376	4,488	111	111	—

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

3) Marketable Securities with Market Values (¥100 million)

(as of March 31, 2003)					
	Acquisition Cost	Book Value	Valuation Difference	Valuation Gains	Valuation Losses
Stocks	139	178	38	58	19
Bonds	13,446	13,495	48	49	0
Government Bonds	9,902	9,925	22	22	0
Local Government Bonds	381	389	8	8	0
Corporate Bonds	3,162	3,180	18	18	0
Others	6,229	6,231	2	4	1
Total	19,816	19,905	89	111	22

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 (¥100 million)

		(as of March 31, 2003)
Held-to-Maturity Bonds		—
Subsidiaries' Stocks		—
Other Marketable Securities	Unlisted Stocks (excluding/other than over-the-counter stocks)	69
	Unlisted Corporate Bonds	912

(REFERENCE)

MARKET VALUE OF SECURITIES AND RELATED INFORMATION

Details of market values of and valuation gains and losses on securities are as follows. In addition to Government Bonds, Local Government 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 from Banks, and Commercial Paper and Loan Trust Beneficiary Certificates in Monetary Claims Purchased.

1) Trading Securities (¥100 million)

(as of March 31, 2002)

Book Value	518
Recognized Valuation Difference in Fiscal 2002	0

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

(as of March 31, 2002)

	Book Value	Market Value	Valuation Difference	Valuation Gains	Valuation Losses
Government Bonds	1,985	1,986	1	2	1
Local Government 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) Marketable Securities with Market Values (¥100 million)

(as of March 31, 2002)

	Book Value	Market Value	Valuation Difference	Valuation Gains	Valuation Losses
Stocks	188	195	7	45	38
Bonds	20,623	20,703	79	103	23
Government Bonds	16,066	16,113	46	59	13
Local Government 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 (¥100 million)

(as of March 31, 2002)

Held-to-Maturity Bonds	—
Subsidiaries' Stocks	—
Other Marketable Securities	70
Unlisted Stocks (excluding/other than over-the-counter stocks)	70
Unlisted Corporate Bonds	639

MARKET VALUE OF MONETARY TRUSTS AND RELATED INFORMATION

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

	(as of March 31, 2003)	(as of March 31, 2002)
Book Value	—	700
Recognized Valuation Difference	—	—

2) Held-to-Maturity Monetary Trusts

No Transactions

3) Other Monetary Trusts (other than held for management or held-to-maturity)

No Transactions

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

	(As of March 31, 2003)				
	1 year or less	More than 1 year, 5 years or less	More than 5 years, 10 years or less	More than 10 years	Total
Bonds	5,446	9,413	3,511	—	18,371
Government Bonds	4,550	6,340	2,997	—	13,887
Local Government Bonds	247	77	64	—	389
Corporate Bonds	648	2,995	449	—	4,093
Others	5,231	1,326	—	87	6,645
Total	10,677	10,739	3,511	87	25,016
	(As of March 31, 2002)				
Bonds	5,432	11,437	6,457	—	23,328
Government Bonds	5,027	7,869	5,201	—	18,098
Local Government 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

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, Local Government Bonds, Corporate Bonds, Other Securities, as well as Negotiable Certificates of Deposit included in Cash and Due from Banks, and commercial paper and Loan Trust Beneficiary Certificates in Monetary Claims Purchased.

INTERNATIONAL OPERATIONS

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

	(Fiscal 2002)	(Fiscal 2001)
Trade Exchange Transactions	1,832	1,744
Trade Foreign Exchange Transactions	676	620
Capital Transactions	7,085	7,917
Total	9,595	10,283

Note: Overseas branches are included.

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

	(as of March 31, 2003)	(as of March 31, 2002)
Balance of Assets Denominated in Foreign Currencies	1,973	2,263

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 derivative transactions including futures, swap contracts and options and those related to the granting of credit including commitments and guarantees. Further details are shown below:

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

	(as of March 31, 2003)		(as of March 31, 2002)	
	Contract Amount/Notional Principal Amount	Credit Risk Amount	Contract Amount/Notional Principal Amount	Credit Risk Amount
Interest Rate Swap	55,032	1,017	52,372	984
Currency Swap	1,263	78	806	48
Forward Foreign Exchange	243	6	473	11
Interest Rate Options (Bought)	—	—	—	—
Currency Options (Bought)	—	—	—	—
Other Financial Derivatives	—	—	—	—
Credit Risk Reduction by Netting	—	(429)	—	(354)
Total	56,538	672	53,652	690

Notes: 1. The current-exposure method is used in computing the credit risk equivalents based on capital adequacy guidelines.

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

	(¥100 million)	
	(as of March 31, 2003)	(as of March 31, 2002)
	Contract Amount/Notional	Principal Amount
Forward Foreign Exchange Contracts	30	111
Interest Rate Options (Sold)	—	—
Interest Rate Options (Bought)	—	—
Currency Options (Sold)	—	—
Currency Options (Bought)	—	—
Other Financial Derivatives	7	46
Total	37	158

TRANSACTIONS RELATING TO THE EXTENSION OF CREDIT (¥100 million)

	(as of March 31,2003)	(as of March 31,2002)
	Contract Amount	
Commitments	6,186	6,196
Guarantees	756	601
Total	6,942	6,798

DERIVATIVE TRANSACTIONS

The Bank's handling of derivative transactions and risk management is explained below.

HANDLING DERIVATIVE TRANSACTIONS

The majority of transactions are for the purpose of responding to customer requirements, for Asset and Liability Management (ALM) risk control and for hedging risks associated with debenture investments.

— Customer Requirements

The Bank provides swaps, options and exchange contracts to answer customer requirements for hedging against rising funding or purchasing costs due to market fluctuations in interest rates and exchange rates.

— ALM Risk Control

Interest swaps and other techniques provide integrated control of interest rate risk resulting from lending, debentures and other on-balance sheet transactions.

— Debenture Risk Hedging

Currency and interest swaps to hedge interest and exchange rate risk on foreign currency debentures.

RISKS ASSOCIATED WITH DERIVATIVE TRANSACTIONS

There are the same types of credit and market risks as with on-balance sheet transactions such as lending and debentures.

— Credit Risk

This risk results from the transaction counterpart failing to fulfill the terms of the contract. The principal and interest amounts are exposed to credit risk in on-balance sheet transactions like lending and debentures, but in derivative transactions the amount exposed to credit risk is the cost to reconstruct at market prices (current exposure) at the time a transaction is left unfulfilled.

— Market Risk

As with on-balance sheet transactions there is the risk with derivative transactions that the market value of the transaction will change as interest rates, exchange rates and stock prices fluctuate.

— Liquidity Risk

Some derivative transactions are rare enough that the market is thin, so there is the risk that the opposite transaction may be difficult to find, or the costs of canceling out a contract may increase.

RISK MANAGEMENT SYSTEMS FOR EACH TYPE OF RISK

— Credit Risk

This is managed along with lending risk for transactions with the Bank's customers. For market transactions with financial institutions, the same as for other market transactions, credit lines are established for each customer or each country, and transactions are conducted and managed within those limits.

— Market Risk

Derivative transactions to control ALM risk are managed along with on-balance sheet transactions using integrated risk indicators such as interest sensitivity (10 basis point value). The Market Risk Management Department monitors valuation gains and losses for derivative transactions, and reports regularly to management.

— Liquidity Risk

The Bank places importance on the liquidity of products used in transactions, and limits transactions to products that have high liquidity through trading in exchanges or that trade in volume in markets.

TRANSACTIONS RELATING TO INTEREST (¥ million)

(as of March 31, 2003)

			Maturity over 1 year		Market Value	Unrealized Gain and Loss
			Contractual Amount, etc.	(of Contractual Amount)		
Traded on the Exchange	Interest-Rate Futures	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
	Interest-Rate Options	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
Traded on the Over-the-Counter	Forward-Rate Agreements	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
	Interest-Rate Swap Contracts	Fixed Rate Receiving/ Floating Rate Paying	1,418,854	1,229,172	33,039	33,039
		Floating Rate Receiving/ Fixed Rate Paying	1,432,401	1,232,762	(31,273)	(31,273)
		Floating Rate Receiving/ Floating Rate Paying	—	—	—	—
	Interest-Rate Options	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
	Others	Selling Position	3,408	2,176	(3)	16
Buying Position		—	—	—	—	
Total					1,763	1,782

(as of March 31, 2002)

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	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	—	—	—	—
		Buying Position	—	—	—	—
	Others	Selling Position	3,050	2,656	0	14
Buying Position		—	—	—	—	
Total					3,677	2,739

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 these amounts.

2. Determination of Market Value

Closing prices on the Tokyo International Financial Futures Exchange or other exchange are used for contracts traded on exchanges. 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.

3. Interest Cap transactions are included in Others.

TRANSACTIONS RELATING TO FOREIGN EXCHANGE (¥ million)

		(as of March 31, 2003)				
		Contractual Amount, etc.	Maturity over 1 year (of Contractual Amount)	Market Value	Unrealized Gain and Loss	
Traded on the Over-the-Counter	Currency Swap	115,517	92,940	320	320	
	Currency Futures	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
	Currency Options	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
	Others	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
Total				320	320	
		(as of March 31, 2002)				
Traded on the Over-the-Counter	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	

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 for the period are calculated were excluded from the above amounts, in accordance with the recommendations of the Japanese Institute of Certified Public Accountants (JICPA) "Temporary Accounting and Auditing Treatment of Accounting for Foreign Currency Transactions in the Banking Industry" (JICPA Industry Audit Committee Report No. 20) for the year to March 31, 2002, and of the "Accounting and Auditing Treatment of Accounting for Foreign Currency Transactions in the Banking Industry" (JICPA Industry Audit Committee Report No. 25) for the year to March 31, 2003.

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 for the year to March 31, 2002, and ¥3,074 million for the year to March 31, 2003).

(¥ million)

	(as of March 31, 2003)			(as of March 31, 2002)		
	Contract Amount, etc.	Market Value	Unrealized Gain and Loss	Contract Amount, etc.	Market Value	Unrealized Gain and Loss
Currency Swap	13,892	(502)	(502)	49,470	(588)	(588)

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.

(¥ million)

		(as of March 31, 2003)		(as of March 31, 2002)	
		Contract Amount, etc.	Contract Amount, etc.	Contract Amount, etc.	Contract Amount, etc.
Traded on the Exchange	Currency Futures	Selling Position	—	—	—
		Buying Position	—	—	—
	Currency Options	Selling Position	—	—	—
		Buying Position	—	—	—
Traded on the Over-the-Counter	Exchange Contracts	Selling Position	13,553	14,976	—
		Buying Position	10,740	14,993	—
	Currency Options	Selling Position	—	—	—
		Buying Position	—	—	—
Others	Selling Position	—	—	—	
	Buying Position	—	—	—	

TRANSACTIONS RELATING TO STOCKS

No Transactions

TRANSACTIONS RELATING TO BONDS (¥ million)

			(as of March 31, 2003)			
			Contractual Amount, etc.	Maturity over 1 year (of Contractual Amount)	Market Value	Unrealized Gain and Loss
Traded on the Exchange	Bond Futures	Selling Position	713	—	715	(2)
		Buying Position	—	—	—	—
	Bond Futures Options	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
Traded on the Over-the- Counter	Over-the-Counter Bond Options	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
	Others	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
Total					715	(2)
			(as of March 31, 2002)			
			Contractual Amount, etc.	Maturity over 1 year (of Contractual Amount)	Market Value	Unrealized Gain and 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	Over-the-Counter Bond Options	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
	Others	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
Total					827	(5)

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 the option pricing model and other appropriate methods.

TRANSACTIONS RELATED TO PRODUCTS

No Transactions

CREDIT DERIVATIVE TRANSACTIONS

No Transactions

The Bank is not subject to the statutory audit requirements set down in the Securities and Exchange Law and the Commercial Code Special Exception Law, however it has commissioned ChuoAoyama Audit Corporation to review its self-assessment of loans and other assets and its accounting procedures for financial instruments.