

Balance Sheet

The Shoko Chukin Bank
As of March 31, 2003 and 2002

	Millions of yen		Millions of U.S. dollars
	2003	2002	2003
Assets			
Loans	¥ 10,090,366	¥ 10,539,282	\$ 83,946
Loans on Deeds	6,541,045	6,746,854	54,418
Loans on Notes	1,702,693	1,913,467	14,165
Overdrafts	1,091,427	1,010,252	9,080
Bills Discounted	755,201	868,708	6,282
Foreign Exchange	7,481	6,992	62
Foreign Exchange Bills Purchased	715	783	5
Foreign Exchange Bills Receivable	3,509	3,458	29
Due from Foreign Banks	3,257	2,750	27
Investment Securities	2,043,033	2,588,800	16,996
National Government Bonds	1,388,786	1,809,825	11,553
Local Government Bonds	38,977	88,335	324
Corporate Bonds	409,349	434,656	3,405
Stocks	24,759	26,642	205
Other Securities	181,160	229,340	1,507
Monetary Trusts	—	70,000	—
Trading Assets	52,479	57,568	436
Trading Securities	746	852	6
Trading-related Financial Derivatives Transactions	6,735	5,723	56
Other Trading Assets	44,998	50,992	374
Monetary Claims Purchased	188,183	75,528	1,565
Call Loans	6,250	31,662	51
Receivables under Resale Agreements	154,964	4,998	1,289
Cash and Due from Banks	598,102	512,331	4,975
Cash	29,848	31,320	248
Due from Banks	568,254	481,011	4,727
Other Assets	59,499	63,494	495
Settlements Receivable	69	28	0
Prepaid Expenses	6	166	0
Accrued Income	10,347	14,172	86
Forward Contract Margins	37	43	0
Forward Contract Deposits Receivable	0	5	0
Financial Derivatives Transactions	23,218	23,022	193
Other Assets	25,820	26,054	214
Premises and Equipment	52,608	54,370	437
Land, Buildings and Equipment	48,102	49,532	400
Construction in Progress	127	183	1
Security Deposits	4,378	4,654	36
Deferred Assets on Debenture Issue	669	1,725	5
Debenture Issue Discount	669	1,725	5
Deferred Income Taxes	76,272	77,824	634
Customers' Liabilities for Acceptances and Guarantees	83,185	69,486	692
Customers' Liabilities for Acceptances and Guarantees	75,784	60,924	630
Customers' Liabilities for Guaranteeing Agency Loans	7,401	8,562	61
Reserve for Possible Loan Losses	(483,975)	(488,517)	(4,026)
Total Assets	12,929,124	13,665,549	107,563

	Millions of yen		Millions of U.S. dollars
	2003	2002	2003
Liabilities			
Shoko Chukin Bank Debentures	¥ 9,281,117	¥ 9,779,391	\$ 77,213
Shoko Chukin Bank Debentures Issued	9,281,117	9,779,391	77,213
Deposits	2,313,394	2,379,494	19,246
Time Deposits	1,106,788	1,204,658	9,207
Deposits at Notice	69,984	85,142	582
Ordinary Deposits	552,799	505,082	4,598
Current Deposits	420,335	440,626	3,496
Government Deposits	22,599	24,857	188
Other Deposits	140,886	119,127	1,172
Negotiable Certificates of Deposit	36,890	105,820	306
Borrowed Money	72,000	72,074	599
Borrowings	72,000	72,074	599
Trading Liabilities	6,202	5,768	51
Derivatives of Trading Securities	—	0	—
Derivatives of Securities related to Trading Transactions	2	4	0
Trading-related Financial Derivatives	6,200	5,762	51
Bills Sold	—	125,100	—
Call Money	87,409	39,185	727
Payables under Repurchase Agreements	6,999	14,999	58
Foreign Exchange	28	139	0
Foreign Exchange Bills Sold	18	21	0
Foreign Exchange Bills Payable	—	1	—
Borrowings from Foreign Banks	9	116	0
Deposits by Foreign Banks	0	0	0
Other Liabilities	379,131	421,949	3,154
Settlements Payable	3	3	0
Accrued Expenses	25,672	37,689	213
Corporate Taxes Payable	2,270	2,660	18
Unearned Income	14,697	13,018	122
Deposits by Employees	8,408	8,402	69
Forward Contract Settlement Account	—	3	—
Financial Derivatives Transactions	19,001	16,664	158
Deferred Hedge Gains	2,130	3,130	17
Debenture Principal Payable	303,145	216,425	2,522
Other Liabilities	3,801	123,953	31
Reserve for Bonuses	5,090	—	42
Reserve for Retirement Benefit	20,469	18,467	170
Reserve for Claim Disposal Loss	914	3,855	7
Statutory Reserves	—	0	—
Reserve for Contingent Liabilities from Financial Futures Transactions	—	0	—
Acceptances and Guarantees	83,185	69,486	692
Acceptances and Guarantees	75,784	60,924	630
Guarantees for Agency Loans	7,401	8,562	61
Total Liabilities	12,292,833	13,035,733	102,269
Capital Funds			
Capital	¥ 511,265	¥ 506,065	\$ 4,253
Government Subscription	405,367	403,167	3,372
Cooperative Subscription	105,897	102,897	881
Retained Earnings	118,700	117,591	987
Earnings Reserve	25,010	24,410	208
General Reserves	87,533	87,233	728
Reserve for Particular Purposes	87,069	86,769	724
Reserve for Retirement Allowance Funds	464	464	3
Unappropriated Earnings	6,155	5,947	51
Net Income for the Year	4,112	5,947	34
Unrealized Gains on Securities	6,326	6,160	52
Total Capital Funds	636,291	629,816	5,293
Total Liabilities and Capital Funds	12,929,124	13,665,549	107,563