

	Millions of yen		Millions of
	2003	2002	U.S. dollars
Other Expenses	¥ 93,100	¥ 95,010	\$ 774
Provision for Possible Loan Losses	80,478	85,015	669
Write-off of Loans	3,263	1,847	27
Loss on Sales of Stocks and Other Securities	85	76	0
Write-off of Stocks	4,789	4,000	39
Others	4,483	4,069	37
Income before Income Taxes and Others	2,433	4,508	20
Other Gains	4,911	5,588	40
Gains on Disposal of Premises and Equipment	4,843	5,579	40
Collection of Written-off Claims	68	9	0
Transfer from Reserve for Securities Transaction Liabilities	0	—	0
Other Losses	288	1,164	2
Losses on Disposal of Premises and Equipment	288	1,164	2
Income before Income Taxes	7,056	8,932	58
Provision for Income Taxes	1,461	1,649	12
Adjustment for Income Taxes	1,482	1,336	12
Net Income	4,112	5,947	34
Earnings Carried Forward from the Beginning of the Year	2,043	—	16
Unappropriated Earnings at the End of the Year	6,155	5,947	51

Appropriation of Earned Surplus

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

	Millions of yen		Millions of
	2003	2002	U.S. dollars
Unappropriated Earnings at the End of the Year	¥ 6,155	¥ 5,947	\$ 51
Will be appropriated as follows:			
Appropriations	3,893	3,903	32
Earnings Reserve	500	600	4
Reserve for Particular Purposes	300	300	2
Dividends on Cooperative Subscription	3,093	3,003	25
Unappropriated Earnings to the Next Year	2,262	2,043	18

All US dollar figures are translated from Japanese yen amounts, for convenience only, at the rate of ¥120.20=US\$1, the prevailing rate of exchange as of March 31, 2003.