

## Balance Sheet

The Shoko Chukin Bank  
As of March 31, 2004 and 2003

	Millions of yen		Millions of U.S. dollars
	2004	2003	2004
<b>Assets</b>			
<b>Loans</b>	¥ 9,824,470	¥ 10,090,366	\$ 92,955
Loans on Deeds	6,519,845	6,541,045	61,688
Loans on Notes	1,457,295	1,702,693	13,788
Overdrafts	1,127,398	1,091,427	10,667
Bills Discounted	719,931	755,201	6,811
<b>Foreign Exchange</b>	8,243	7,481	77
Foreign Exchange Bills Purchased	1,074	715	10
Foreign Exchange Bills Receivable	3,413	3,509	32
Due from Foreign Banks	3,755	3,257	35
<b>Investment Securities</b>	1,504,472	2,043,033	14,234
Government Bonds	1,017,638	1,388,786	9,628
Local Government Bonds	9,257	38,977	87
Corporate Bonds	309,672	409,349	2,930
Stocks	24,261	24,759	229
Other Securities	143,642	181,160	1,359
<b>Trading Assets</b>	61,609	52,479	582
Trading Securities	834	746	7
Trading-related Financial Derivatives Transactions	5,775	6,735	54
Other Trading Assets	54,999	44,998	520
<b>Monetary Claims Purchased</b>	38,709	188,183	366
<b>Call Loans</b>	143,170	6,250	1,354
<b>Receivables under Resale Agreements</b>	24,999	154,964	236
<b>Cash and Due from Banks</b>	549,323	598,102	5,197
Cash	28,796	29,848	272
Due from Banks	520,527	568,254	4,925
<b>Other Assets</b>	49,094	59,499	464
Settlements Receivable	22	69	0
Prepaid Expenses	0	6	0
Accrued Income	9,331	10,347	88
Forward Contract Margins	13	37	0
Forward Contract Deposits Receivable	0	0	0
Financial Derivatives Transactions	12,079	23,218	114
Deferred Hedge Losses	589	—	5
Other Assets	27,057	25,820	256
<b>Premises and Equipment</b>	51,197	52,608	484
Land, Buildings and Equipment	46,951	48,102	444
Construction in Progress	—	127	—
Security Deposits	4,246	4,378	40
<b>Deferred Assets on Debenture Issue</b>	502	669	4
Debenture Issue Discount	502	669	4
<b>Deferred Income Taxes</b>	83,980	76,272	794
<b>Customers' Liabilities for Acceptances and Guarantees</b>	96,663	83,185	914
Customers' Liabilities for Acceptances and Guarantees	90,653	75,784	857
Customers' Liabilities for Guaranteeing Agency Loans	6,009	7,401	56
<b>Reserve for Possible Loan Losses</b>	(434,626)	(483,975)	(4,112)
<b>Total Assets</b>	12,001,811	12,929,124	113,556

	Millions of yen		Millions of U.S. dollars
	2004	2003	2004
<b>Liabilities</b>			
<b>Shoko Chukin Bank Debentures</b>	¥ 8,244,316	¥ 9,281,117	\$ 78,004
Shoko Chukin Bank Debentures Issued	8,244,316	9,281,117	78,004
<b>Deposits</b>	2,356,855	2,313,394	22,299
Time Deposits	1,099,237	1,106,788	10,400
Deposits at Notice	71,798	69,984	679
Ordinary Deposits	621,454	552,799	5,879
Current Deposits	449,291	420,335	4,251
Government Deposits	19,687	22,599	186
Other Deposits	95,386	140,886	902
<b>Negotiable Certificates of Deposit</b>	51,613	36,890	488
<b>Borrowed Money</b>	67,000	72,000	633
Borrowings	67,000	72,000	633
<b>Trading Liabilities</b>	4,257	6,202	40
Derivatives of Securities related to Trading Transactions	0	2	0
Trading-related Financial Derivatives	4,256	6,200	40
<b>Call Money</b>	10,907	87,409	103
<b>Payables under Repurchase Agreements</b>	1,999	6,999	18
<b>Foreign Exchange</b>	24	28	0
Foreign Exchange Bills Sold	20	18	0
Borrowings from Foreign Banks	4	9	0
Deposits by Foreign Banks	0	0	0
<b>Other Liabilities</b>	507,334	379,131	4,800
Settlements Payable	3	3	0
Accrued Expenses	20,529	25,672	194
Corporate Taxes Payable	2,700	2,270	25
Unearned Income	15,265	14,697	144
Deposits by Employees	8,333	8,408	78
Financial Derivatives Transactions	12,157	19,001	115
Deferred Hedge Gains	—	2,130	—
Debenture Principal Payable	445,719	303,145	4,217
Other Liabilities	2,625	3,801	24
<b>Reserve for Bonuses</b>	4,950	5,090	46
<b>Reserve for Retirement Benefit</b>	20,279	20,469	191
<b>Reserve for Claim Disposal Loss</b>	53	914	0
<b>Acceptances and Guarantees</b>	96,663	83,185	914
Acceptances and Guarantees	90,653	75,784	857
Guarantees for Agency Loans	6,009	7,401	56
<b>Total Liabilities</b>	11,366,255	12,292,833	107,543
<b>Capital Funds</b>			
<b>Capital</b>	¥ 514,265	¥ 511,265	\$ 4,865
Government Subscription	405,367	405,367	3,835
Cooperative Subscription	108,897	105,897	1,030
<b>Retained Earnings</b>	124,300	118,700	1,176
Earnings Reserve	25,510	25,010	241
General Reserves	87,833	87,533	831
Reserve for Particular Purposes	87,369	87,069	826
Reserve for Retirement Allowance Funds	464	464	4
Unappropriated Earnings	10,955	6,155	103
Net Income for the Year	8,693	4,112	82
<b>Unrealized Gains(Losses) on Securities, etc</b>	(3,009)	6,326	(28)
<b>Total Capital Funds</b>	635,555	636,291	6,013
<b>Total Liabilities and Capital Funds</b>	12,001,811	12,929,124	113,556