

## Non-consolidated Summary Report for Fiscal 2001, ended March 31, 2002

Date: May 23, 2002  
 Company name (code number): The Chiba Bank, Ltd. (8331)  
 Stock Exchange Listing: Tokyo  
 Headquarters: Chiba Prefecture, Japan  
 For inquiry: Koji Maru, General Manager, Corporate Planning Division  
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 Date of Approval by the Board of Directors: May 23, 2002  
 Interim Dividends: Applicable  
 Date of Ordinary General Meeting of Shareholders: June 27, 2002

### 1. Performance (for Fiscal 2001 ended March 31, 2002)

Financial Results *Amounts less than one million have been omitted.*

Fiscal Year	Ordinary Income		Ordinary Profit		Net Income	
	¥ million	%	¥ million	%	¥ million	%
ended March 31, 2002	185,987	(15.0)	(45,363)	-	(26,739)	-
ended March 31, 2001	218,827	2.4	23,202	(22.2)	13,107	(19.5)

Fiscal Year	Net Income (Loss) per Share	Net Income(Loss) per Share(Diluted)	Return on Stockholder's Equity	Expenses to Income Ratio	Deposits
	¥	¥	%	%	¥ million
ended March 31, 2002	(31.63)	-	(7.7)	124.4	7,218,238
ended March 31, 2001	16.72	-	3.8	89.4	6,792,637

Notes:

1. Average number of shares outstanding
  - (a) For the fiscal year ended March 31, 2002: 845,493,472
  - (b) For the fiscal year ended March 31, 2001: 783,865,036

Net income (loss) per share is calculated with deduction of treasury stocks from the period of Fiscal year ended March 31, 2002.
2. There is no change in accounting methods.
3. Expenses to Income Ratio = Ordinary expenses / Ordinary income \* 100
4. Percent (%) in Ordinary income, Ordinary profit and Net Income means the ratio of increase / (decrease) from the corresponding period of the previous year.

### (2) Dividends

Fiscal Year	Dividends per Share (Annual)			Dividends (Annual)	Dividend Payout Ratio	Ratio of Dividends to Stockholders' Equity
	Interim	Year End				
ended March 31, 2002	¥ 5.00	¥ 2.50	¥ 2.50	¥ million 4,227	-	1.3
ended March 31, 2001	¥ 5.00	¥ 2.50	¥ 2.50	¥ million 4,058	31.0	1.1

### (3) Financial Position

Fiscal Year	Total Assets	Shareholders' Equity	Shareholders' Equity to Total Assets	Shareholders' Equity per Share	Capital Ratio (BIS Guidelines)
	¥ million	¥ million	%	¥	%
ended March 31, 2002	8,134,080	329,358	4.0	389.57	10.06
ended March 31, 2001	7,906,943	365,439	4.6	432.21	10.45

Note: 1. Number of shares outstanding: 845,430,922 as of March 31, 2002, 845,521,087 as of March 31, 2001  
 2. Number of treasury stock : 90,165 as of March 31, 2002, 15,095 as of March 31, 2001  
 Net income (loss) per share is calculated with deduction of treasury stocks from the period of Fiscal year ended March 31, 2002.

### 2. Performance Forecast (for Fiscal 2002, ending March 31, 2003)

Period	Ordinary Income	Ordinary Profit	Net Income	Dividends per Share(Annual)		
				Interim	Year end	
For the six months ending September 30, 2002	¥ million 90,000	¥ million 17,500	¥ million 10,000	¥ 2.50	¥ -	¥ -
For the Fiscal Year ending March 31, 2003	180,000	35,000	20,000	-	2.50	5.00

(Reference) Forecasted net income per share for Fiscal 2002 is ¥23.66.

**Comparative Non-consolidated Balance Sheet (Summary)**

(Millions of Yen)

Item	As of March 31, 2002 (A)	As of March 30, 2001 (B)	Increase/Decrease (A-B)
<b>Assets:</b>			
Cash and due from banks	280,499	182,114	98,384
Call loans	147,000	-	147,000
Bills purchased	-	139,200	(139,200)
Commercial paper and other debt purchased	413	24	388
Trading assets	233,382	205,199	28,183
Money held in trust	9,534	13,354	(3,819)
Securities	1,407,271	1,485,083	(77,812)
Loans and bills discounted	5,749,973	5,597,488	152,485
Foreign exchange	2,131	2,294	(162)
Other assets	127,262	87,010	40,251
Premises and equipment	109,687	110,021	(333)
Deferred tax assets	115,174	92,359	22,814
Customers' liabilities for acceptances and guarantees	171,780	187,160	(15,379)
Reserve for possible loan losses	(219,814)	(194,311)	(25,503)
Reserve for possible investment losses	(216)	(57)	(159)
<b>Total assets</b>	<b>8,134,080</b>	<b>7,906,943</b>	<b>227,137</b>
<b>Liabilities:</b>			
Deposits	7,218,238	6,792,637	425,600
Negotiable certificates of deposit	53,262	198,237	(144,974)
Call money	20,120	371	19,749
Bills sold	-	17,800	(17,800)
Trading liabilities	7,685	4,724	2,961
Borrowed money	131,429	147,879	(16,449)
Foreign exchange	350	259	90
Other liabilities	150,191	131,444	18,746
Reserve for employees retirement benefit	23,814	20,835	2,978
Reserve for possible losses on loans sold	18,460	30,764	(12,304)
Deferred tax liabilities for premises revaluation	9,389	9,389	(0)
Acceptances and guarantees	171,780	187,160	(15,379)
<b>Total liabilities</b>	<b>7,804,722</b>	<b>7,541,504</b>	<b>263,218</b>
<b>Shareholders' equity:</b>			
Capital stock	121,019	121,019	-
Capital surplus and Legal reserve	149,108	148,608	500
Premises revaluation excess	13,344	13,346	(1)
Retained earnings	41,221	72,727	(31,506)
Voluntary reserve (appropriated)	66,671	58,671	8,000
Unappropriated net income	(25,449)	14,056	(39,506)
Net income	(26,739)	13,107	(39,847)
Net unrealized gains on other securities	4,703	9,738	(5,034)
Treasury stock	(39)	-	(39)
<b>Total shareholders' equity</b>	<b>329,358</b>	<b>365,439</b>	<b>(36,080)</b>
<b>Total liabilities and shareholders' equity</b>	<b>8,134,080</b>	<b>7,906,943</b>	<b>227,137</b>

**Comparative Non-consolidated Statements of Income (Summary)**

(Millions of Yen)

Item	FY 2001 ended March 31, 2002 (A)	FY 2000 ended March 31, 2001 (B)	Increase/Decrease (A-B)
Ordinary income	185,987	218,827	(32,840)
Interest income	156,390	178,535	(22,144)
Interest on loans and discounts	130,239	140,503	(10,263)
Interest and dividends on securities	19,810	25,103	(5,293)
Fees and commissions income	20,684	19,935	749
Trading income	797	564	232
Other business income	3,202	6,109	(2,907)
Other ordinary income	4,912	13,683	(8,770)
Ordinary expenses	231,351	195,625	35,725
Interest expenses	27,090	46,807	(19,717)
Interest on deposits	14,241	29,857	(15,615)
Fees and commissions expenses	8,251	7,416	835
Trading expenses	-	155	(155)
Other business expenses	57	2,219	(2,161)
General and administrative expenses	78,487	78,385	102
Other ordinary expenses	117,463	60,641	56,822
Ordinary profit	(45,363)	23,202	(68,566)
Extraordinary gains	124	29	95
Extraordinary losses	663	455	207
Net income before income taxes and others	(45,902)	22,775	(68,678)
Income taxes-current	110	112	(2)
Income taxes-deferred	(19,272)	9,556	(28,829)
Net income	(26,739)	13,107	(39,847)
Unappropriated profit brought forward	3,402	3,285	117
Transfer from land revaluation excess	1	(2)	3
Interim dividends	2,113	1,944	169
Transfer to legal reserve	-	388	(388)
Unappropriated profit	(25,449)	14,056	(39,506)

**Comparative Non-consolidated Statements of Appropriation of Profit (Proposal, Summary)**

(Millions of Yen)

Item	FY 2001 ended March 31, 2002 (A)	FY 2000 ended March 31, 2001 (B)	Increase/Decrease (A-B)
Unappropriated profit at end of year	(25,449)	14,056	(39,506)
Transfer from voluntary reserves	29,700	-	29,700
Transfer from other reserves	29,700	-	29,700
Total	4,250	14,056	(9,806)
Profit to be appropriated	2,113	10,653	(8,540)
Transfer to legal reserve	-	500	(500)
Dividend	2,113	2,113	(0)
	¥2.50 per share	¥2.50 per share	
Bonuses for Directors	-	40	(40)
Transfer to voluntary reserve	-	8,000	(8,000)
Other reserve	-	8,000	(8,000)
Profit carried forward to next year	2,136	3,402	(1,266)

**The 96th Non-consolidated Balance Sheet**  
(As of March 31, 2002)

(Millions of Yen)

Item	Amount	Item	Amount
<b>Assets:</b>		<b>Liabilities:</b>	
Cash and due from banks	280,499	Deposits	7,218,238
Cash	92,369	Current deposits	171,403
Due from banks	188,129	Ordinary deposits	3,231,817
Call loans	147,000	Savings deposits	428,014
		Deposits at notice	23,167
Commercial paper and other debt purchased	413	Time deposits	3,229,361
Trading assets	233,382	Other deposits	134,473
Trading securities	9,834	Negotiable certificates of deposit	53,262
Derivatives of securities related to trading transactions	35	Call money	20,120
Trading-related financial derivatives	3,580	Trading liabilities	7,685
Other trading assets	219,933	Derivatives of trading securities	4,327
Money held in trust	9,543	Derivatives of securities related to trading transactions	5
Securities	1,407,271	Trading-related financial derivatives	3,353
Japanese Government bonds	530,751	Borrowed money	131,429
Japanese municipal bonds	60,091	Foreign exchange	350
Corporate bonds	318,413	Due to foreign banks	0
Stocks	172,079	Foreign bills sold	336
Other securities	325,935	Foreign bills payable	12
Loans and bills discounted	5,749,973	Other liabilities	150,191
Bills discounted	80,977	Domestic exchange settlement account	264
Loans on bills	478,031	Income taxes payable	327
Loans on deeds	4,599,490	Accrued expenses	11,209
Overdrafts	591,473	Unearned income	3,114
Foreign exchange	2,131	Initial margins of futures markets	19
Due from foreign banks	1,176	Borrowed trading securities	6,000
Foreign bills bought	507	Borrowed securities	31,300
Foreign bills receivable	446	Cash collateral for securities lending transactions	57,554
Other assets	127,262	Financial derivatives	3,089
Domestic exchange settlement account, debit	1,366	Deferred profit on hedges	126
Prepaid expenses	409	Other	37,185
Accrued income	13,616	Reserve for employees retirement benefit	23,814
Initial margins of futures markets	105	Reserve for possible losses on loans sold	18,460
Variation margins of futures markets	0	Deferred tax liabilities for premises revaluation	9,389
Securities in custody	37,300	Acceptances and guarantees	171,780
Financial derivatives	143	<b>Total liabilities</b>	<b>7,804,722</b>
Deferred loss on hedges	3,016	<b>Shareholders' equity:</b>	
Other	71,305	Capital stock	121,019
Premises and equipment	109,687	Capital surplus and Legal reserve	149,108
Land, building and equipment	101,904	Capital surplus	98,178
Construction in progress	401	Legal reserve	50,930
Surety deposits and intangibles	7,381	Premises revaluation excess	13,344
Deferred tax assets	115,174	Retained earnings	41,221
Customers' liabilities for acceptances and guarantees	171,780	Voluntary reserve	66,671
Reserve for possible loan losses	(219,814)	Unappropriated loss at end of year	25,449
Reserve for investment losses	(216)	Net losses	26,739
		Net unrealized gains on other securities	4,703
		Treasury stocks	(39)
<b>Total assets</b>	<b>8,134,080</b>	<b>Total shareholders' equity</b>	<b>329,358</b>
		<b>Total liabilities &amp; shareholders' equity</b>	<b>8,134,080</b>



## Notes to the Non-consolidated Balance Sheet

1. Japanese yen amounts less than one million have been omitted.
2. Transactions for trading purposes (for purposes of seeking to capture gains arising from short-term changes in interest rates, currency exchange rates or market prices of securities and other market-related indices or from gaps among markets) are included in the Trading assets or Trading liabilities accounts on a trade date basis.

Trading securities and monetary claims purchased for trading purposes are stated at market value at the fiscal term end. Trading-related financial derivatives such as swaps, futures or options are stated at the estimated amounts that would be received or paid for settlement if such transactions were terminated at the fiscal term end.

3. Stocks of subsidiaries and affiliated companies are stated at amortized cost computed by the moving-average method (straight-line depreciation). Other securities whose current value can be estimated are stated at market value at the fiscal term end (sale cost being calculated by the moving-average method) and other non-marketable securities are stated at acquisition cost or amortized cost computed by the moving-average method. Unrealized gains and losses on securities available for sale are included in shareholders' equity, net of income taxes.
4. Securities included in the Money held in trust account, with the principal objective of securities portfolio management, are stated under the same method as described in notes 2 and 3 above.
5. Derivatives for purposes other than trading are stated at market value.
6. Depreciation of buildings and equipment of the Bank is proportionately stated, using the declining-balance method, over the estimated useful lives of the related assets, as follows:

Buildings: 6–50 years

Equipment: 2–20 years

The useful lives of the Bank's computers had previously been 6 years, but from the current period they have been changed to 4 years for personal computers (except those used as servers), and 5 years for other computers. This change has no material effect on the ordinary profit and net income before tax adjustment of this interim fiscal term.

7. Depreciation of internal-use software is computed using the straight-line method based on useful life determined by the Bank and its consolidated subsidiaries (5 years).
8. Foreign currency assets and liabilities, and all accounts of overseas branches (except shareholdings in consolidated subsidiaries and affiliates, which are required to be translated into yen equivalents at the exchange rate at acquisition of those shares), are translated into yen equivalents at the exchange rates prevailing at the interim fiscal term end.

The Bank had previously adopted the "New Foreign Exchange Accounting Standards", based on "Tentative Treatment of Auditing on continued Application of the New Foreign Exchange Accounting Standard in the Banking Industry" (Japanese Institute of Certified Public Accountant (JICPA), April 10, 2000), but from the current interim fiscal term, the Bank has adopted the revised "Accounting Standards for Foreign Currency Transactions," ("Opinions concerning Amendment of Accounting Standards for Foreign Currency Transactions, etc." (Business Accounting Deliberation Council, October 22, 1999)), other than the case of applying to the "Tentative Treatment of Accounting and Auditing Concerning Accounting for Foreign Currency Transactions in the Banking Industry" (Industry Auditing Committee Report No. 20 of JICPA). The adoption of this standard has no material effect on securities, ordinary profit, or net income before tax adjustment of the current fiscal term.

With regard to fund swap transactions, the amount equivalent to the principals of receivables and payables translated into yen at the current exchange rate of the fiscal term end are stated on the balance sheet in accordance with "Industry Auditing Committee Report No. 20 of JICPA". Spreads between spot and forward rates reflecting interest rate differences in multiple currencies are accounted for as income or expenses in the statements of income on an accrual basis over the period covered by the fund swap transactions.

Fund swap transactions are a type of foreign exchange spot/forward swaps, which are arranged in multiple currencies for the purpose of funds lending or borrowing in a different currency. The transactions are used to convert the principal equivalent amount into spot foreign exchange bought or sold with regard to the corresponding funds borrowing or lending, and such transactions convert the corresponding principal equivalents and foreign currency equivalents to pay and receive, whose amounts and due dates are predetermined at the time of the transactions, into forward foreign exchange either bought or sold.

9. The reserve for possible loan losses of the Bank is provided in accordance with the prescribed charge-off and reserve criteria and is based on the "Guidelines for Examination of Internal Controls Related Self-Assessment of Assets of Banks and Other Financial Institutions and for Auditing of Write-offs and Loan Loss Provisions", issued by JICPA as part of the Fourth Report of the Auditing Subcommittee for Banks and Other Financial Institutions.

For claims on debtors that are normally performing and claims on debtors under close observation, a reserve is

provided based on the historical loss experience sustained for each type of claims over a specific period.

For claims on debtors that are currently not in actual or effective bankruptcy, but are viewed as having a high probability of going into bankruptcy, a reserve is provided for an amount considered necessary, based on the amount of claims net of proceeds expected to be recovered through the disposal of collateral and execution of guarantees.

For claims on debtors that are legally bankrupt or virtually bankrupt, a reserve is provided for the difference between the amount of the claims and the anticipated proceeds from the disposal of collateral and execution of guarantees.

A reserve for loans to specific foreign borrowers or foreign countries (including the reserve for overseas investment loss under the Article 55-2 of the Special Taxation Measures Law) is provided based on the amount of expected losses due to the political and economic situations of their respective countries.

All claims are assessed for their quality by the branches concerned, based on internal self-assessment standards. The Credit Assessment Office in the Audit & Inspection Division—which is independent of branches—subsequently conducts audits of their assessment, and reserves are provided based upon such audit results.

10. The reserve for possible investment losses is provided for the amount deemed necessary, considering financial conditions and other factors of companies that issued securities, in order to be prepared for any possible losses on investment.
11. The Reserve for employee retirement benefits is the amount that is expected to arise as of the term end to provide for the payment of employees' retirement benefit based on estimated amounts of the actuarial benefit obligation and the related pension assets. The expense processing method for differences based on actuarial calculation is as follows:

Differences based on actuarial calculation:

The difference in amount prorated using the straight-line method over a certain number of years (generally 10 years) within the employees' average remaining working period at the time of the occurrence in each fiscal year is processed as a cost or income commencing from the following fiscal year.

The net retirement benefit obligation at the adoption of the new accounting standard, amounting to ¥20,129 million, is being amortized using the straight-line method over 5 years.

12. The reserve for possible losses on loans sold is provided in the amount judged necessary, based upon the collateral value of loans (secured by real estate) sold to Cooperative Credit Purchasing Corporation, Ltd., or liquidated, and on the Bank's assessment of the likelihood of future losses on sales of loans. This reserve is provided pursuant to Article 287-2 of the Commercial Code of Japan.
13. Finance lease transactions of the Bank (except for lease transactions deemed to transfer the ownership of leased equipment to lessees) are handled according to the regular accounting methods applied to ordinary rental transactions.
14. The method of hedge accounting is a "macro-hedge", in which the Bank manages interest rate risk arising from such assets and liabilities as loans, deposits, and others with derivative transactions as a whole. The Bank applies a risk adjustment approach, deferred hedge accounting, based on the "Tentative Treatments in Accounting and Audit for Banks on Application of Accounting Standards for Financial Instruments" (Industry Audit Committee Report No. 15 issued by JICPA). The effectiveness of hedging is reviewed for a reduction in interest rate risk exposure, and for the actual risk amount of derivatives within the permitted risk amount under the Bank's risk control policies.

In addition to the macro-hedge accounting mentioned above, for certain assets and liabilities, the Bank applies deferred hedge accounting, or exceptional treatments permitted for interest rate swaps.

15. The National Consumption Tax and the Local Consumption Tax are excluded from transaction amounts.
16. The total value of investments in subsidiaries held by the Bank amounts to ¥2,142 million.
17. Total value of claims on subsidiaries of the Bank amounts to ¥2,997 million.
18. Total value of claims of subsidiaries on the Bank amounts to ¥47,040 million.
19. Accumulated depreciation of premises and equipment totals ¥86,854 million.
20. Advanced depreciation of premises and equipment totals ¥11,428 million.
21. In addition to equipment on the balance sheet, some of the computers used are based on Lease Agreements.
22. Loans to debtors legally bankrupt total ¥50,787 million, and other delinquent loans total ¥278,270 million.

Loans to debtors legally bankrupt represent those for which interest has not been accrued, because the payment of principal and interest has been delinquent for a certain period of time and deemed unlikely be collectible or payable



(excluding portions already charged-off, hereinafter referred to as “non-accrual loans”), and loans which come under the definitions in Article 96, paragraph 1, subparagraph 3-(a) to (e) or subparagraph 4 of Enforcement Ordinance for Corporation Tax Law (Cabinet Order No. 97, 1965).

Other delinquent loans are non-accrual loans other than loans to debtors legally bankrupt, and to companies to which grace periods were granted for their interest payments, to assist their management restructuring efforts.

23. Loans past due 3 months or more total ¥13,134 million.

Loans past due 3 months or more mean loans for which principal or interest payments have been delinquent for 3 months or more since the day after the contracted payment date, and which do not come under loans to debtors legally bankrupt or other delinquent loans.

24. Restructured loans total ¥212,781 million.

Restructured loans are loans for which the Bank has granted concessions (e.g., reduction or forgiveness of interest, deferral of interest payment, extension of maturity date, debt forgiveness, and any other agreement favorable to borrowers, for the purpose of supporting their management restructuring efforts), and which do not come under the categories of loans to debtors legally bankrupt, other delinquent loans, and loans past due 3 months or more.

25. The total amount of loans to debtors legally bankrupt, other delinquent loans, loans past due 3 months or more, and restructured loans is ¥554,972 million. The amounts mentioned in items 22, 23, 24, and 25 are before provision of the reserve for possible loan losses.

26. The face value of commercial bills and bills of exchange acquired by bills discounted is ¥80,977 million.

27. Assets pledged as collateral are as follows:

Assets pledged	
Securities	¥202,406 million
Liabilities related to the above pledged assets	
Deposits	¥40,189 million

In addition, securities of ¥106,372 million and loans of ¥1,234 million are pledged as collateral for exchange settlement, or as substitute for margin money for futures contracts.

28. Pursuant to the Law concerning Revaluation of Land (Law No. 34, enacted on March 31, 1998), land used for business operations has been revalued, and the revaluation excess net of income taxes is included in shareholders' equity. Income taxes related to this revaluation excess are included in Deferred tax liabilities.

Date of the revaluation                      March 31, 1998

Method of revaluation (set forth in Article 3, Paragraph 3 of the Law)

Pursuant to Article 2, Subparagraph 4 of the Enforcement Ordinance of the Law concerning Revaluation of Land (Ordinance No. 119 enacted on March 31, 1998), the land price for the revaluation is determined based on the method established and published by the Director General of National Tax Agency, in order to calculate the land value for a base of determining the taxable amount subject to land value tax prescribed by Article 16 of the Land Value Tax Law, reflecting appropriate adjustments for land shape and timing of the assessment.

The total amount of values of the land for business activities, as of the consolidated balance sheet date, which were reevaluated pursuant to the Article 10 of the Law, is lower by ¥27,874 million than the total amount of book value after the land reevaluation.

29. Subordinated borrowings of ¥120,778 million, which are subject to a special provision that repayment of such borrowings is subordinated to repayment of other liabilities, are included in Borrowed money.

30. Net income per share for the year is (¥31.62).

31. The increased amount of shareholders' equity by the evaluation based on Article 290-1-6 of the Commercial Code of Japan, is ¥4,866 million.

32. The items related to market value of securities and gains (or losses) on valuation are as set out below.

Apart from “Securities”, included in these items are trading securities, negotiable CDs and commercial paper classified as “trading assets”, and negotiable CDs included in “cash and due from banks”. The same applies to the following items 33 through 35.

Trading securities

Amount included in the balance sheet: ¥229,767 million  
Valuation differences included in the statements of income: ¥89 million

Other securities with market values

	(Millions of Yen)				
	Acquisition Cost	Amount in the balance sheet	Differences	Gains	Losses
Stocks	152,181	160,768	8,587	20,461	11,873
Bonds	895,661	902,849	7,187	7,618	431
Government bonds	529,030	530,751	1,720	1,900	179
Municipal bonds	57,996	60,091	2,094	2,096	1
Corporate bonds	308,634	312,006	3,372	3,621	249
Others	321,071	313,310	(7,760)	2,422	10,183
Total	1,368,914	1,376,928	8,013	30,501	22,488

The amount of ¥4,703 million (the above difference of ¥8,013 million, less deferred tax liabilities of ¥3,309 million) is included in Unrealized gains (losses).

The Bank carried out a write-off of impairment losses on other securities with market value in the amount of ¥33,042 million in the current period. A drastic decline of the market values of securities—which is a criteria for determining impairment losses to be written-off—means a 50 percent or more decline from acquisition cost, and a 30 percent or more and less than 50 percent decline from acquisition cost, plus assessment of higher credit risk exposure.

33. Other securities sold in the current fiscal year are as follows:

Amount sold	Gains on sales	Losses on sales
¥179,615 million	¥3,872 million	¥209 million

34. Details of securities without market values included in the balance sheet are as follows:

Contents	Amount in the balance sheet
Stocks of subsidiaries and affiliated companies	
Stocks of subsidiaries and affiliated companies	¥5,921 million
Other securities	
Non-listed stocks (excluding OTC-traded stocks)	¥6,458 million
Non-listed foreign securities	¥12,226 million
Private notes	¥6,406 million

35. Repayment schedule of bonds with maturities are as follows:

	(Millions of Yen)			
	Due within 1 year	Due after 1 year through 5 years	Due after 5 years through 10 years	Due after 10 years
Bonds	225,668	551,627	35,800	96,159
Government bonds	184,629	232,589	19,104	94,427
Municipal bonds	2,856	50,138	7,096	-
Corporate bonds	38,182	268,899	9,599	1,732
Others	47,637	229,191	28,846	4,847
Total	273,306	780,818	64,646	101,007

36. A breakdown of money held in trust by purpose of holding is as follows:

Money held in trust for investment

Amount included in the balance sheet: ¥9,534 million

Valuation differences included in the statement of income: ¥ 11million

37. Loaned securities for which borrowers have rights of sale or pledge are included in “securities”, and total ¥59,005 million.

38. Contracts for overdraft facilities and loan commitment limits are contracts under which the Bank lends to customers—up to the prescribed limits—in response to customers’ applications for a loan as long as there is no violation of any condition in the contract. The unused amount within the limits totals ¥1,289,902 million, including ¥1,276,344 million of which the term of contracts is less than one year or revocable at any time.

Since many of these commitments expire without being drawn, the unused amount does not necessarily represent a future cash requirement. Most of these contracts have conditions that the Bank can refuse the customers’ application for loans or decrease the contract limits with proper reasons (e.g. changes in financial situation, deterioration in customers’ creditworthiness). The Bank performs periodic reviews of customers’ business results based on the prescribed internal rules, and takes the necessary measures to reconsider conditions in contracts and/or require additional collateral and guarantees.

Other than the above, there are unused overdraft facility balances in multipurpose accounts in the amount of ¥ 936,641million.

39. Treasury stocks was previously included in the “Securities” account, but with the enactment of a Cabinet Ordinance amending a part of the Banking Law Enforcement Regulation (Cabinet Ordinance No. 36 enacted on April 19, 2002) Schedule 3, the Bank has created in the current fiscal year a new account, “Treasury Stock”, as a deduction account item in “Shareholders’ equity”. By this accounting method, both “Total assets” and “Shareholders’ equity” are reduced by ¥39 million.

**The 96th Non-Consolidated Statements of Income**  
**(From April 1, 2001, to March 31, 2002)**

(Millions of Yen)

Item	Amount	
Ordinary income		185,987
Interest income	156,390	
Interest on loans and discounts	130,239	
Interest and dividends on securities	19,810	
Interest on call loans	402	
Interest on bills purchased	1	
Interest on deposits with banks	5,570	
Other interest income	366	
Fees and commissions income	20,684	
Fees and commissions on domestic and foreign exchanges	8,120	
Other Fees and commissions	12,563	
Trading income	797	
Gains on securities	231	
Gains on trading securities	12	
Gains on trading-related financial derivatives	345	
Other trading income	208	
Other business income	3,202	
Gains of foreign exchanges	2,119	
Gains on sales of bonds	1,069	
Gains on financial derivatives	9	
Other business income	3	
Other ordinary income	4,912	
Gains on sales of stocks	2,802	
Gains on money held in trust	66	
Other	<u>2,043</u>	
Ordinary expenses		231,351
Interest expenses	27,090	
Interest on deposits	14,241	
Interest on negotiable certificates of deposit	288	
Interest on call money	903	
Interest on bills sold	1	
Interest on borrowed money	2,659	
Interest on interest swaps	2,768	
Other interest expenses	6,227	
Fees and commissions expenses	8,251	
Fees and commissions on domestic and foreign exchanges	1,522	
Other fees and commissions	6,728	
Other business expenses	57	
Losses on sales of bonds	57	
General and administrative expenses	78,487	
Other ordinary expenses	117,463	
Transfer to reserve for possible loan losses	74,088	
Write-offs of loans	304	
Losses on sales of stocks	151	
Losses on devaluation of stocks	33,817	
Losses on money held in trust	21	
Other ordinary expenses	<u>9,080</u>	
Ordinary losses		45,363
Extraordinary gains		124
Gains disposal of premises and equipment	122	
Collection of written-off claims	<u>1</u>	
Extraordinary losses		663
Losses on disposal of premises and equipment	<u>663</u>	
Net losses before income tax and others		45,902
Income taxes-current		110
Income taxes-deferred		<u>(19,272)</u>
Net losses		26,739
Unappropriated profit brought forward		3,402
Transfer from land revaluation excess		1
Interim dividend		<u>2,113</u>
Unappropriated losses		<u>25,449</u>

## Notes to the Non-consolidated Statements of Income

1. Japanese yen amounts less than one million have been omitted.
2. Income on transactions with subsidiaries amounts to ¥67 million.  
Expenses on transactions with subsidiaries amount to ¥4,236 million.
3. Transactions for trading purposes are shown as “Trading income” or “Trading expenses” in the statements of income, on a trade contract date basis.

The gains and losses to be included in trading income and trading expenses are the sum of interest received or paid in cash during the current fiscal term, plus (i) in the case of securities and monetary claims purchased, the difference between the valuation gains or losses at the end of the previous fiscal term and the end of the current fiscal term; or (ii) in the case of derivative products, the difference between unrealized gains or losses equivalents arising from the deemed settlement at the end of the previous fiscal term and the end of the current fiscal term.

4. The following expenses are included in “Other operating expenses”.

(1) Retirement benefit expenses at the adoption of new accounting standard	¥4,025 million
(2) Provision of reserve for possible losses on loans sold	¥1,841 million
(3) Losses on sales of non-performing loans	¥1,108 million

**The 96th Non-Consolidated Statements of Appropriation of Profit (Proposal)**  
**(From April 1, 2001, to March 31, 2002)**

(Yen)

Item	Amount
Unappropriated losses at end of year	25,449,990,152
Transfer from voluntary reserves	29,700,000,000
Transfer from other reserves	29,700,000,000
Total	4,250,009,848
Profit to be appropriated	2,113,578,110
Dividends (¥2.50 per share)	2,113,578,110
Profit carried forward to next year	2,136,431,738

*This is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.*