

All Labour Banks Balance Sheet

ASSETS

	<i>Millions of Yen</i>		<i>Thousands of US\$</i>
	2004	2003	2004
Deposits with Other Financial Institutions (not including non-interest bearing deposits)	¥3,455,011	¥3,515,559	\$32,298,878
Loans to Financial Institutions	-	-	-
Monetary Claims Purchased	15,915	14,086	148,780
Money in Trusts	75,786	69,973	708,479
Securities	1,601,339	1,473,646	14,969,982
Loans	9,488,725	9,266,426	88,704,543
Others	120,046	120,023	1,122,239
Cash (including non-interest bearing deposits)	144,258	105,066	1,348,583
Plant & Equipment	131,732	136,933	1,231,485
Other Assets	49,867	53,560	466,177
Deferred Tax Assets	28,898	34,511	270,150
Deferred Tax Asset Related to Revaluation	-	-	-
Customers' Liabilities for Guarantees	66,148	87,919	618,378
Bad Debt Allowance	-48,107	-59,305	-449,724
Other Allowances	-32	-37	-299
Total Assets	¥15,129,590	¥14,818,365	\$141,437,692

LIABILITIES

	<i>Millions of Yen</i>		<i>Thousands of US\$</i>
	2004	2003	2004
Deposits (including NCDs)	¥14,129,536	¥13,829,797	\$132,088,772
Demand Deposits	3,515,979	3,444,147	32,868,832
Time Deposits	10,613,556	10,385,650	99,219,930
Borrowed Money	42,269	40,567	395,148
Other	2	4	18
Other Liabilities	52,817	59,625	493,755
Accrued Bonuses	6,704	6,521	62,671
Retirement Benefit Allowance	79,116	82,817	739,609
Other Allowances	1,845	2,385	17,247
Allowances Set by Special Law	-	-	-
Deferred Tax Debt	-	-	-
Deferred Tax Debt Related to Revaluation	2,117	2,290	19,790
Guarantees	66,148	87,919	618,378
Total Liabilities	¥14,380,557	¥14,111,929	\$134,435,421

MEMBERS' NET EQUITY

	<i>Millions of Yen</i>		<i>Thousands of US\$</i>
	2004	2003	2004
Capital	¥89,077	¥86,805	\$ 832,728
Legal & Other Reserves	641,868	608,892	6,000,448
Unappropriated Surplus for the Term	41,367	34,002	386,715
Land Revaluation Excess	4,712	5,098	44,049
Stock, etc. Evaluation Excess	13,388	5,643	125,156
Unappropriated Share	-13	-4	-121
Total Members' Net Equity	749,033	706,435	7,002,271
Total Liabilities and Members' Net Equity	¥15,129,590	¥14,818,365	\$141,437,692