

The Rokinren Bank Balance Sheet

ASSETS

	<i>Millions of Yen</i>		<i>Thousands of US\$</i>
	2004	2003	2004
Deposits with Other Financial Institutions	¥133,310	¥227,377	\$1,246,237
Loans to Financial Institutions	303,800	282,400	2,840,048
Monetary Claims Purchased	224,721	155,186	2,100,785
Money in Trusts	75,589	76,505	706,637
Securities	3,118,145	3,009,028	29,149,714
Loans	401,443	542,627	3,752,855
Other	-	-	-
Cash	0	0	0
Plant & Equipment	12,086	14,144	112,984
Other Assets	27,816	30,276	260,035
Deferred Tax Assets	-	-	-
Deferred Tax Asset Related to Revaluation	-	-	-
Customers' Liabilities for Guarantees	25	25	233
Bad Debt Allowance	-291	-567	-2,720
Total Assets	¥4,296,646	¥4,337,003	\$40,166,831

LIABILITIES

	<i>Millions of Yen</i>		<i>Thousands of US\$</i>
	2004	2003	2004
Deposits (including NCDs)	¥3,591,589	¥3,624,135	\$33,575,666
Demand Deposits	299,329	234,153	2,798,251
Time Deposits	3,292,259	3,389,981	30,777,404
Borrowed Money	401,102	421,297	3,749,668
Other Liabilities	48,660	56,005	454,893
Accrued Bonuses	195	180	1,822
Retirement Benefit Allowance	1,746	1,653	16,322
Directors' Severance Package Allowance	34	35	317
Allowances Set by Special Law	-	-	-
Deferred Tax Debt	11,838	7,926	110,666
Deferred Tax Debt Related to Revaluation	-	-	-
Guarantees	25	25	233
Total Liabilities	¥4,055,194	¥4,111,259	\$37,909,638

MEMBERS' NET EQUITY

	<i>Millions of Yen</i>		<i>Thousands of US\$</i>
	2004	2003	2004
Capital	¥120,000	¥120,000	\$1,121,809
Legal & Other Reserves	91,238	84,140	852,930
Unappropriated Surplus for the Term	10,938	10,454	102,252
Land Reevaluation Excess	-	-	-
Stock, etc. Evaluation Excess	30,213	21,603	282,443
Total Members' Net Equity	241,451	225,744	2,257,184
Total Liabilities and Members' Net Equity	¥4,296,646	¥4,337,003	\$40,166,831