



ShinGinkoTokyo

Release of
"On-line Loan Application Service"
which utilizes XBRL and e-TAX

May 17, 2006

ShinGinko Tokyo, Limited
Presidential Assistant Mike Tanji

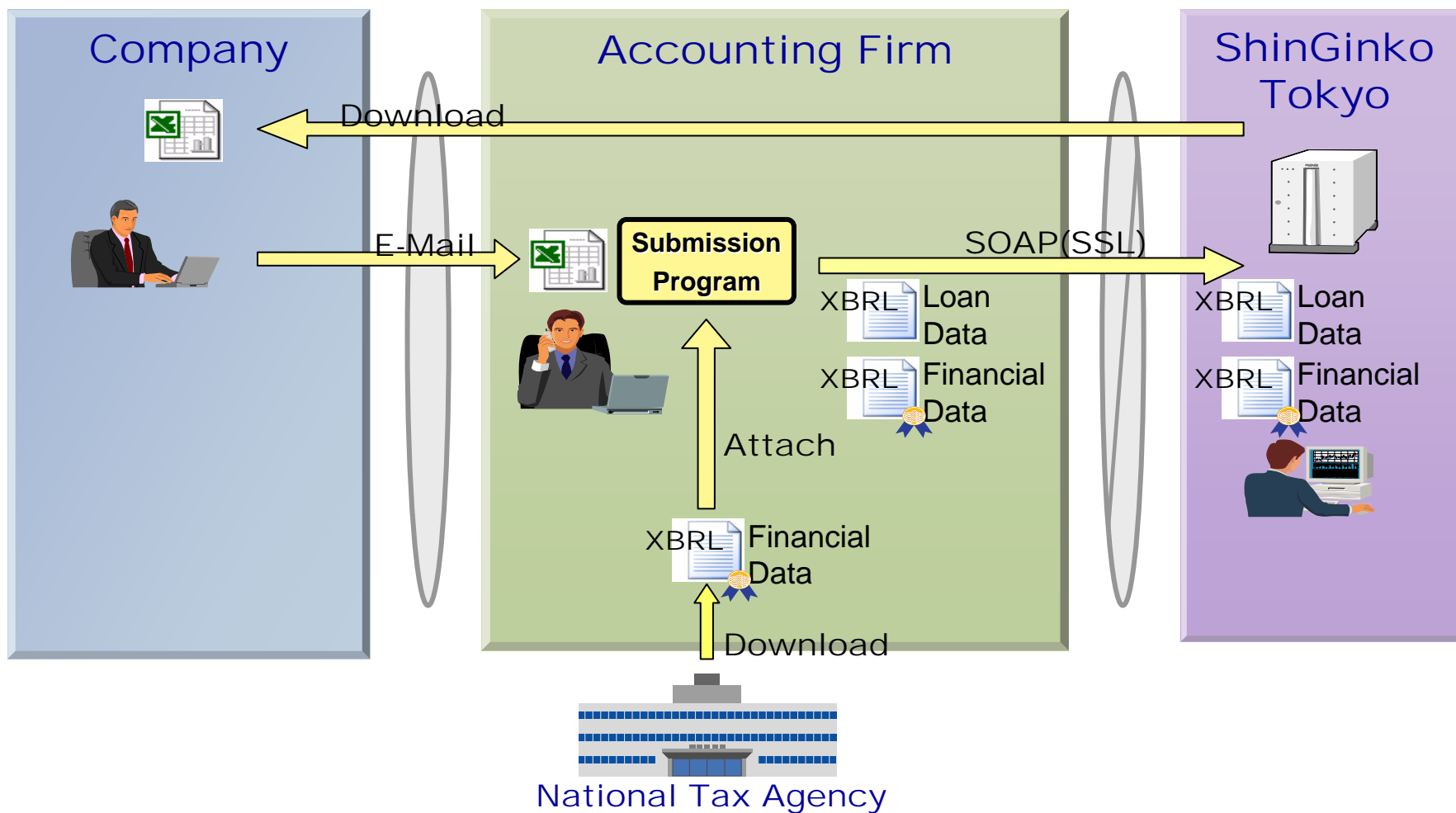
ShinGinko Tokyo, Limited and Hitachi, Ltd. jointly developed an On-line Loan Application System. Utilizing e-TAX, national-tax filing system in Japan, and XBRL, the system is aimed at the online processing of financial information documents and loan application forms. This "On-line Loan Application Service"

for commercial use was launched as of April 2006.

The topics to be covered in this seminar will include what lies behind the development of On-line Loan Application Service, reasons for adopting XBRL and e-TAX, the new coming products and further development of this new service.

III. On-line Loan Application Service

2-1. Scheme Outline (Loan Processing System)



III. On-line Loan Application Service

2-2. Scheme Outline (Loan Application Form)

Microsoft Excel - 20060420efinform.xls

ファイル(F) 編集(E) 表示(V) 挿入(I) 書式(O) ツール(T) データ(D) ウィンドウ(W) ヘルプ(H) Adobe PDF 質問を入力してください

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| | | |
|--------------------------------------|---|--|
| Type of Application | <input checked="" type="radio"/> Loan Application <input type="radio"/> Submission of Financial Statement | Fill in Yellow Boxes |
| Application Contents | Choice of Branch Office (If you do not select a branch office, we specify it for you.) | Head Office |
| | Loan Amount | 2,000 Thousand JPY From JPY 1,000,000 up to JPY 50,000,000 (in blocks of JPY 100,000) |
| | Loan Period | 12 month (Maximum of 5 Years) |
| | Preferred Date of Loan Commencement | Year: 2006 Month: 5 Day: 5 |
| | Repayment Schedule | Principal Repayment by Installments (Interest Paid Monthly in Advance) |
| | Source of Repayment | |
| | Document Confirming Purpose and Amount of Loan | <input checked="" type="radio"/> Available <input type="radio"/> Not available |
| | Purpose of Loan | <input checked="" type="radio"/> Operating Fund <input type="radio"/> Equipment Fund <input type="radio"/> Settlement Fund <input type="radio"/> Bonus Fund <input type="radio"/> Other |
| | Fund Use (Specific Purpose) | |
| | How Did You Find Our Service? | <input checked="" type="radio"/> Newspaper <input type="radio"/> Poster <input type="radio"/> Salesperson <input type="radio"/> Customer Service <input type="radio"/> Friend/Acquaintance <input type="radio"/> Website <input type="radio"/> Direct Mail <input type="radio"/> Accounting Firm <input type="radio"/> TV <input type="radio"/> Other |
| <input type="button" value="Apply"/> | | <p>The above entries are fixed, and the original and copy are saved. The original data cannot be changed. If you need to make modification, please create a copy and modify it.</p> |

\\\\Loan Application\Submission\

図形の調整(R) オートシェイプ(U)

III. On-line Loan Application Service

2-3. . Scheme Outline (Loan Application Form)

Microsoft Excel - 20060420efinform.xls

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C43

| Financial Statement | | | |
|---------------------|--|------------|--------------|
| e-Tax Form | | Set Delete | eTAXData.txt |
| Optional Form 1 | Enter explanation about the attached file. | Set Delete | |
| Optional Form 2 | Enter explanation about the attached file. | Set Delete | |
| Optional Form 3 | Enter explanation about the attached file. | Set Delete | |
| Optional Form 4 | Enter explanation about the attached file. | Set Delete | |
| Optional Form 5 | Enter explanation about the attached file. | Set Delete | |

| e-TAX Related Documents (Attach documents for electronically filed tax.) | | | |
|--|--|------------|--|
| Tax Certificate | | Set Delete | |
| Receipt Notification | | Set Delete | |

| Message | |
|---------|--|
| | |

| Submission | |
|------------|--|
| Submit | |

\\Loan Application\Submission\

III. On-line Loan Application Service

2-4. . Scheme Outline (Loan Processing System)



On-line Loan Application System - List of Application

Date (YYMMDD): 050301 Condition: No condition Search

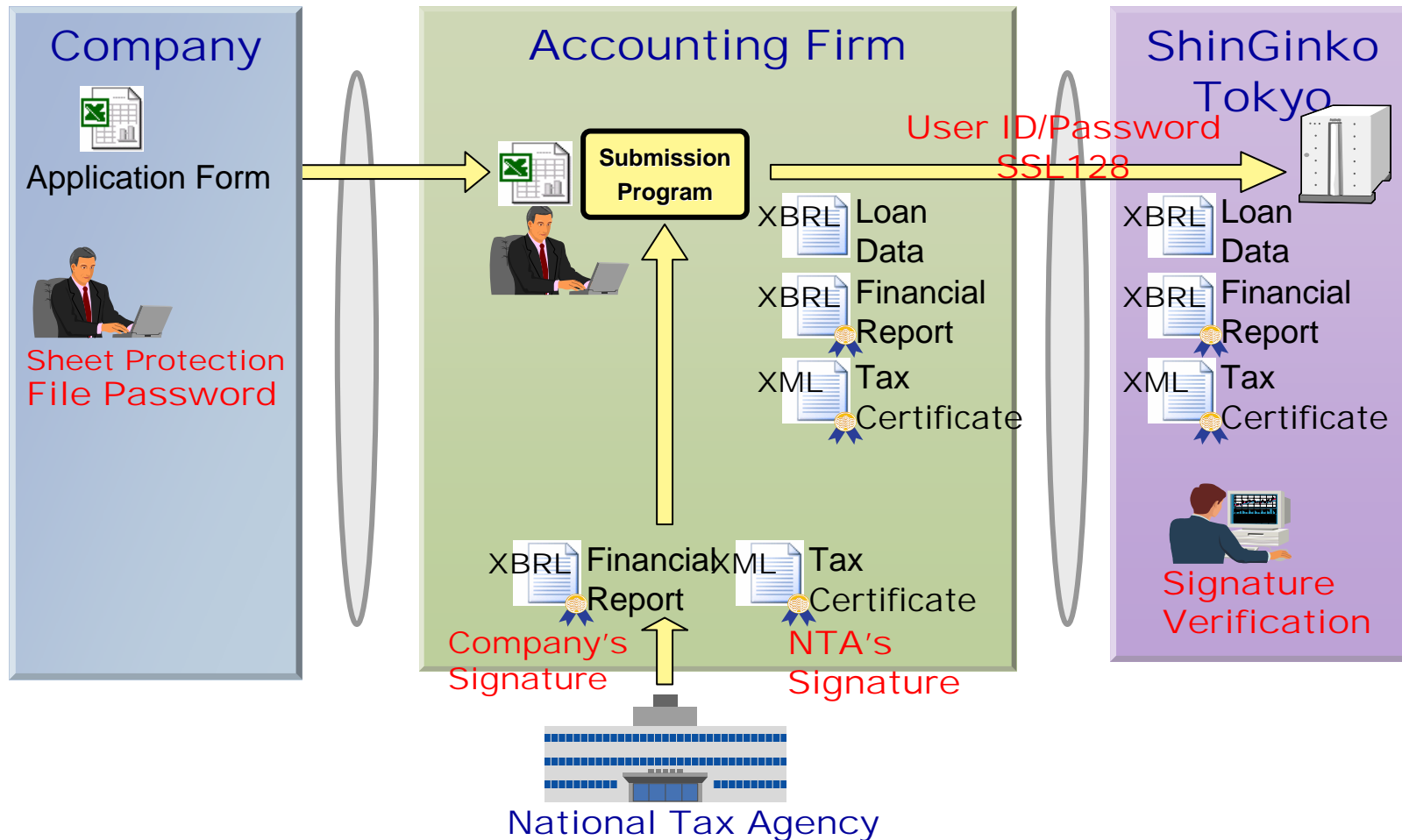
| Receipt No. | Reception Time | Applicant | Applicant Phone Number | Acct Firm ID | Accounting Firm | Acct Firm Phone Number | Type | Note | Attached Document | Status |
|--------------|-----------------|-----------|------------------------|--------------|-----------------|------------------------|------|------|-------------------|--------|
| 200602040001 | 05/3/1 10:00:00 | 会社A | 03-1111-1111 | user1 | A会計事務所 | 03-2222-2222 | 融資 | 有 | 申込書(XBRL) | 受付 |
| 200602040001 | 05/3/1 10:00:01 | 会社B | 03-1111-1111 | user2 | B会計事務所 | 03-2222-2222 | 決算 | 無 | 申込書 | 財務諸表 |
| 200602040001 | 05/3/1 10:00:02 | 会社B | 03-1111-1112 | user3 | B会計事務所 | 03-2222-2223 | プレスコ | 無 | 申込書 | 財務諸表 |
| 200602040001 | 05/3/1 10:00:03 | 会社C | 03-1111-1113 | user4 | B会計事務所 | 03-2222-2224 | 決算 | 無 | 申込書 | 財務諸表 |
| 200602040001 | 05/3/1 10:00:04 | 会社D | 03-1111-1114 | user5 | B会計事務所 | 03-2222-2225 | プレスコ | 有 | 申込書 | 財務諸表 |
| 200602040001 | 05/3/1 10:00:05 | 会社E | 03-1111-1115 | user6 | B会計事務所 | 03-2222-2226 | 融資 | 無 | 申込書 | 財務諸表 |
| 200602040001 | 05/3/1 10:00:06 | 会社F | 03-1111-1116 | user7 | B会計事務所 | 03-2222-2227 | 決算 | 無 | 申込書 | 財務諸表 |

Microsoft Excel - BalanceSheet1

Q3 = ("単位" & XBRLUnit("JPY") & ")

| 区分 | 前事業年度 | | 当事業年度 | |
|---------------|----------------|----|----------------|----|
| | 平成15年3月31日 | 現在 | 平成16年3月31日 | 現在 |
| (資産の部) | 45,809,340,000 | | 53,754,857,000 | |
| 流動資産 | 30,458,739,000 | | 45,186,740,000 | |
| 現金及び預金 | 1,111,689,000 | | 6,637,064,000 | |
| 受取手形及び売掛金 | 29,767,911,000 | | 5,170,959,000 | |
| たな卸資産 | 4,619,534,000 | | 30,587,297,000 | |
| その他の流動資産 | 405,904,000 | | 251,893,000 | |
| 繰延税金資産 | 2,575,754,000 | | 2,545,519,000 | |
| 貸倒引当金 | -22,048,000 | | -5,993,000 | |
| 固定資産 | 7,351,200,000 | | 8,568,116,000 | |
| 有形固定資産 | 859,546,000 | | 1,198,085,000 | |
| 建物及び構築物 | 176,214,000 | | 419,085,000 | |
| 機械及び装置(純額) | 1,080,000 | | 837,000 | |
| 工具器具備品(純額) | 618,644,000 | | 722,452,000 | |
| その他有形固定資産(純額) | 1,140,000 | | 17,738,000 | |
| 土地 | 62,466,000 | | 37,951,000 | |
| 無形固定資産 | 711,803,000 | | 1,004,345,000 | |
| ソフトウェア | 674,321,000 | | 969,504,000 | |
| その他の無形固定資産 | 38,481,000 | | 34,840,000 | |
| 投資その他の資産 | 5,779,951,000 | | 6,365,706,000 | |
| 投資有価証券 | 1,078,270,000 | | 1,011,080,000 | |
| 繰延税金資産 | 2,772,976,000 | | 2,954,423,000 | |
| 差入保証金 | 1,807,303,000 | | 2,253,996,000 | |
| その他の資産 | 133,179,000 | | 157,755,000 | |
| 貸倒引当金 | -11,878,000 | | -11,550,000 | |
| 負債及び資本 | 45,809,340,000 | | 53,754,857,000 | |
| (負債の部) | 36,022,702 | | 33,597,334,000 | |

III. On-line Loan Application Service 2-5. Scheme Outline (Security)



1. Expansion of Electronic Lending Environment by Using XBRL and e-TAX

ShinGinko Tokyo, Limited and Hitachi, Ltd. will aggressively spread the use of XBRL and e-TAX, facilitate the digitization of documents in client companies and help streamline accounting and tax accounting processes in the companies.

2. Provision of New Products Meeting Needs for Facilitation and Diversification of Fund Raising

ShinGinko Tokyo will expand the electronic lending system, make use of the newly legislated registration systems for collateralized receivables and properties, and provide new products that meet diversified needs.