



**ShinGinko**Tokyo

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

---

**May 17, 2006**

**ShinGinko Tokyo, Limited**  
**Presidential Assistant    Mike Tanji**

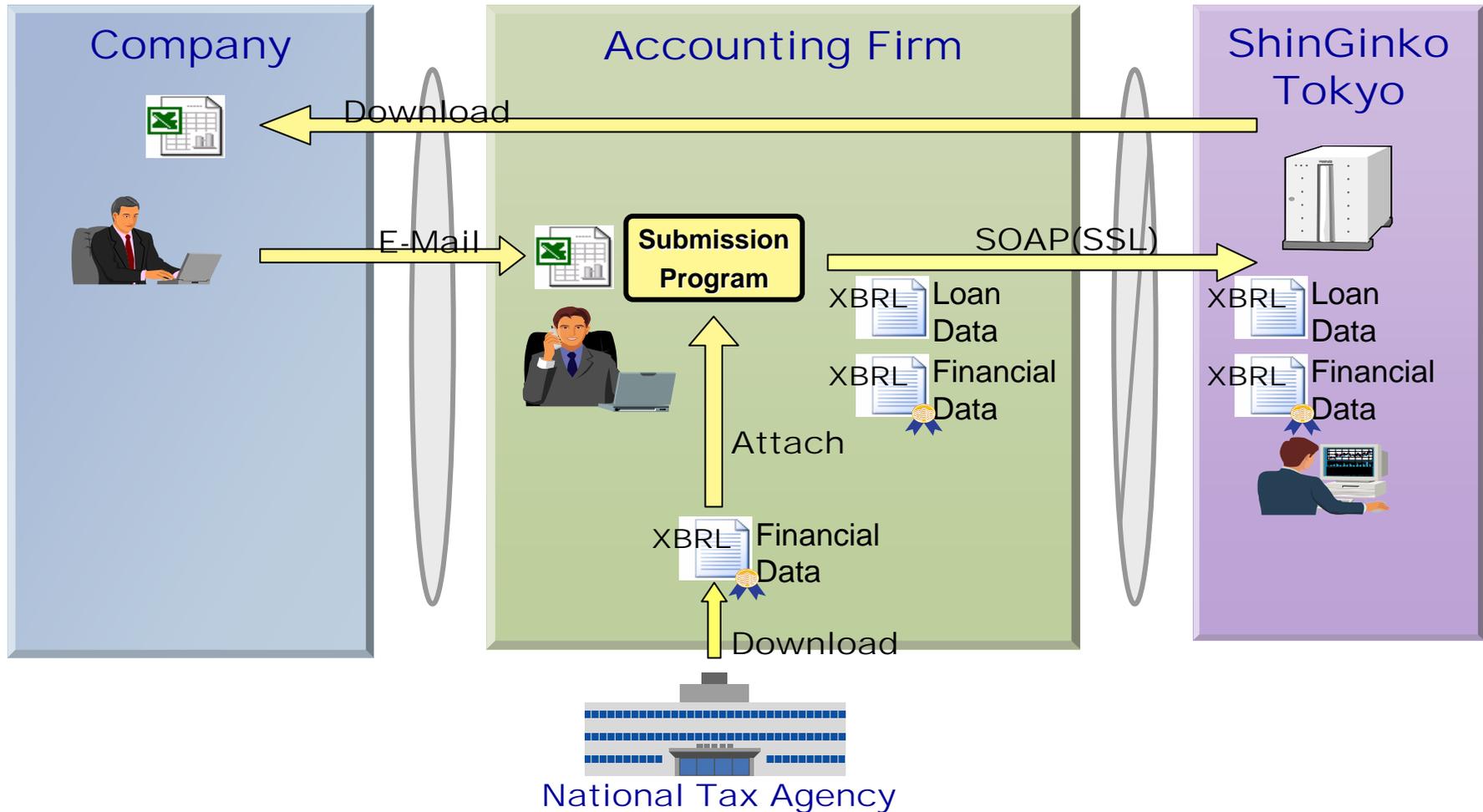
ShinGinko Tokyo, Limited and Hitachi, Ltd. jointly developed an On-line Loan Application System. Utilizing e-TAX, national-tax filing system in Japan, and XBRL, the system is aimed at the online processing of financial information documents and loan application forms. This "On-line Loan Application Service"

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

MS Pゴシック 10 B I U

K45

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

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

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
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
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
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
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
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

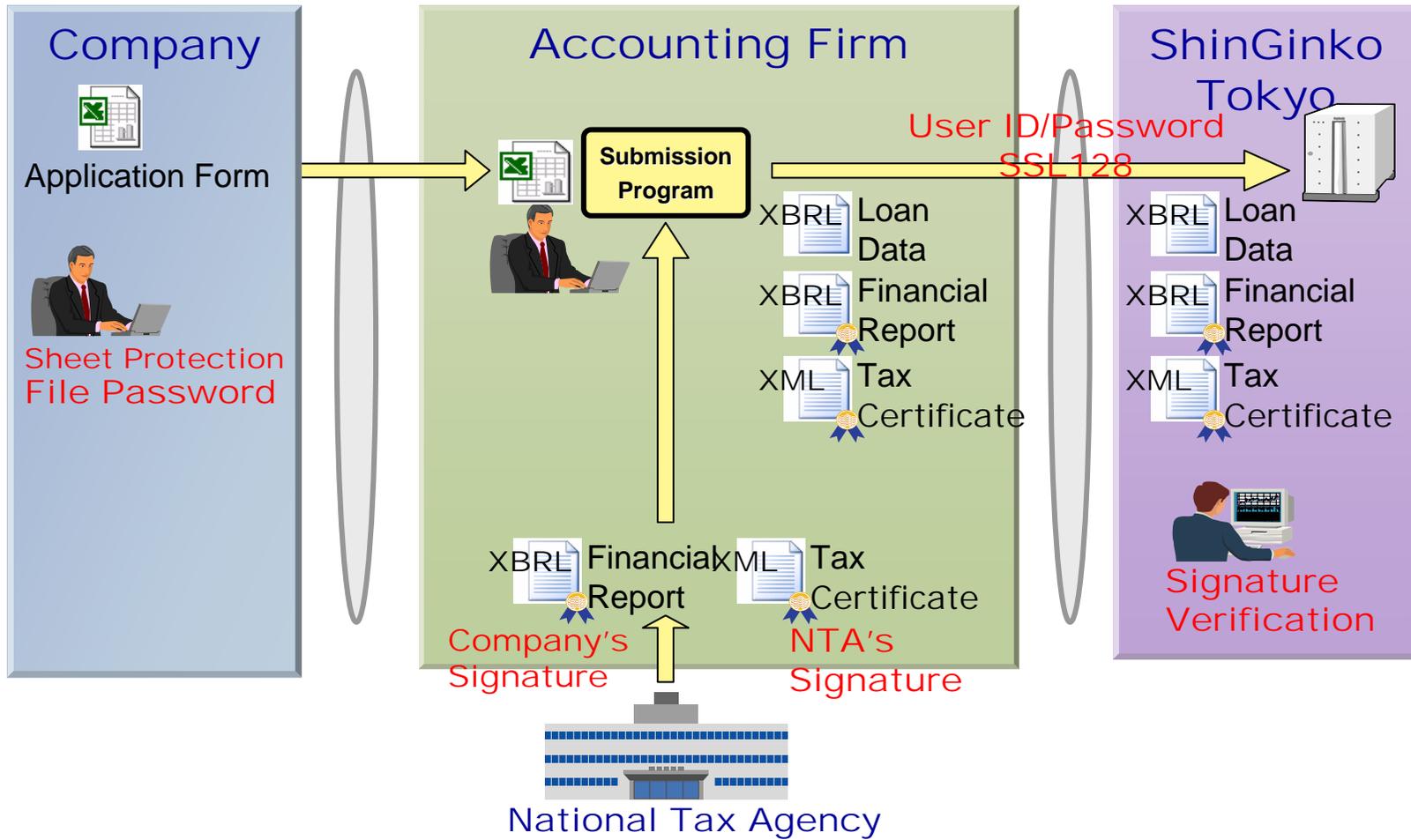
Microsoft Excel - BalanceSheet1

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		58,754,857,000	
流動資産	38,458,739,000		45,186,740,000	
現金及び預金	1,111,689,000		6,687,064,000	
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	
その他の有形固定資産(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		58,754,857,000	
(負債の部)	36,022,702		38,597,334,000	

### 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.