

COMPARATIVE CONSOLIDATED BALANCE SHEETS

	March 31		(Millions of yen)
	2002	2001	Difference
	(A)	(B)	(A-B)
Assets:			
Cash and due from banks	5,632,296	7,519,865	(1,887,569)
Call loans and bills bought	720,154	507,614	212,540
Receivables under resale agreements	793,266	2,905,306	(2,112,040)
Commercial paper and other debt purchased	461,879	259,016	202,863
Trading assets	3,278,105	2,490,982	787,123
Money held in trust	33,860	75,120	(41,260)
Securities	20,694,632	27,312,498	(6,617,866)
Loans and bills discounted	63,645,586	65,537,091	(1,891,505)
Foreign exchanges	795,755	738,761	56,994
Other assets	6,447,644	5,657,250	790,394
Premises and equipment	1,207,589	1,566,892	(359,303)
Lease assets	927,120	827,134	99,986
Deferred tax assets	1,882,464	1,156,514	725,950
Deferred tax assets for land revaluation	726	–	726
Goodwill	18,518	6,224	12,294
Customers' liabilities for acceptances and guarantees	3,625,047	3,951,237	(326,190)
Reserve for possible loan losses	(2,159,649)	(1,268,853)	(890,796)
Total assets	108,005,001	119,242,661	(11,237,660)
Liabilities:			
Deposits	64,985,976	63,049,051	1,936,925
Negotiable certificates of deposit	6,662,097	11,646,971	(4,984,874)
Call money and bills sold	10,775,484	9,941,070	834,414
Payables under repurchase agreements	1,468,504	5,262,187	(3,793,683)
Commercial paper	1,167,500	1,736,153	(568,653)
Trading liabilities	2,331,500	1,270,014	1,061,486
Borrowed money	2,889,907	3,460,782	(570,875)
Foreign exchanges	299,610	250,907	48,703
Bonds	3,505,820	3,195,061	310,759
Convertible bonds	1,106	101,106	(100,000)
Pledged money for securities lending transactions	3,174,799	4,607,098	(1,432,299)
Other liabilities	2,861,669	5,413,152	(2,551,483)
Reserve for employee bonuses	21,606	–	21,606
Reserve for employee retirement benefit	147,972	39,688	108,284
Reserve for possible losses on loans sold	86,371	145,266	(58,895)
Other reserves	336	651	(315)
Deferred tax liabilities	39,206	24,640	14,566
Deferred tax liabilities for land revaluation	64,015	144,055	(80,040)
Acceptances and guarantees	3,625,047	3,951,237	(326,190)
Total liabilities	104,108,534	114,239,104	(10,130,570)
Minority interests	983,847	990,595	(6,748)
Total stockholders' equity	2,912,619	4,012,960	(1,100,341)
Total liabilities, minority interests and stockholders' equity	108,005,001	119,242,661	(11,237,660)

(Notes)

1. Amounts less than one million yen have been omitted.
2. Amounts at March 2001 are prepared for Sakura Bank and the Sumitomo Bank on a combined basis.