

COMPARATIVE CONSOLIDATED STATEMENTS OF RETAINED EARNINGS

	Year ended March 31,		(Millions of yen)
	2002	2001	Difference
	(A)	(B)	(A-B)
Retained earnings:			
Balance at beginning of year	319,924	451,734	(131,810)
Increase of retained earnings:	741,468	12,978	728,490
Decrease of retained earnings:	122,148	81,136	41,012
Net income (loss)	<u>(463,887)</u>	<u>132,408</u>	<u>(596,295)</u>
Balance at end of year	<u><u>475,357</u></u>	<u><u>515,984</u></u>	<u><u>(40,627)</u></u>

(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.