

COMPARATIVE CONSOLIDATED STATEMENTS OF INCOME

	Year ended March 31,		(Millions of yen)
	2002	2001	Difference
	(A)	(B)	(A-B)
Operating income:	3,779,702	4,449,177	(669,475)
Interest income	2,176,685	2,435,884	(259,199)
Interest on loans and discounts	1,420,950	1,647,263	(226,313)
Interest and dividends on securities	318,508	328,449	(9,941)
Fees and commissions	387,280	412,097	(24,817)
Trading profits	129,450	111,183	18,267
Other operating income	845,583	649,681	195,902
Other income	240,702	840,328	(599,626)
 Operating expenses:	 4,360,330	 3,954,560	 405,770
Interest expenses	726,901	1,112,348	(385,447)
Interest on deposits	331,670	607,985	(276,315)
Fees and commissions	67,747	95,781	(28,034)
Trading losses	17	2,146	(2,129)
Other operating expenses	666,651	560,664	105,987
General and administrative expenses	935,553	940,889	(5,336)
Other expenses	1,963,458	1,242,727	720,731
 Operating profit (loss)	 (580,628)	 494,617	 (1,075,245)
 Extraordinary gains	 29,428	 52,021	 (22,593)
Extraordinary losses	53,138	141,124	(87,986)
Income (Loss) before income taxes and minority interests	(604,338)	405,514	(1,009,852)
Income taxes, Current	101,860	65,530	36,330
Income taxes, Deferred	(289,305)	198,227	(487,532)
Minority interests in net income	46,993	9,346	37,647
Net income (loss)	(463,887)	132,408	(596,295)

(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.