

8. Capital Ratio (BIS Guidelines) <Consolidated>

(Billions of yen, %)

	Mar. 31, 2002	Change	Mar. 31, 2001	
	[Preliminary]		Sakura	Sumitomo
(1) Capital ratio	10.45		11.31	10.94
(2) Tier I	3,719.4		2,496.4	2,258.3
Net unrealized losses on other securities	(304.8)		---	---
(3) Tier II	3,504.8		1,351.6	1,995.4
(a) Unrealized gains on securities	---		---	---
(b) Unrealized appreciation of land	82.9		46.7	122.2
(c) General reserve	844.4		163.1	232.7
(d) Subordinated debt	2,577.5		1,141.8	1,640.5
(4) Subtraction items	163.3		13.7	103.6
(5) Total capital (2) + (3) - (4)	7,060.8		3,834.3	4,150.0
(6) Risk-adjusted assets	67,548.0		33,891.4	37,925.2