

## COMPARATIVE NONCONSOLIDATED BALANCE SHEETS

	March 31		(Millions of yen)
	2002	2001	Difference
	(A)	(B)	(A) – (B)
<b>Assets:</b>			
Cash and due from banks	5,458,430	7,269,030	(1,810,600)
Call loans	620,406	211,968	408,438
Receivables under resale agreements	432,730	2,597,816	(2,165,086)
Commercial paper and other debt purchased	146,650	80,459	66,191
Trading assets	2,705,648	2,408,485	297,163
Money held in trust	33,858	75,120	(41,262)
Securities	20,442,996	27,059,978	(6,616,982)
Loans and bills discounted	59,928,368	61,747,880	(1,819,512)
Foreign exchanges	779,142	723,498	55,644
Other assets	5,344,106	4,409,648	934,458
Premises and equipment	890,981	871,749	19,232
Deferred tax assets	1,741,114	1,074,671	666,443
Customers' liabilities for acceptances and guarantees	5,529,996	6,293,027	(763,031)
Reserve for possible loan losses	(1,971,849)	(1,095,841)	(876,008)
<b>Total assets</b>	<b>102,082,581</b>	<b>113,727,498</b>	<b>(11,644,917)</b>
<b>Liabilities:</b>			
Deposits	61,051,813	59,041,313	2,010,500
Negotiable certificates of deposit	6,577,539	11,688,459	(5,110,920)
Call money	3,883,991	5,898,509	(2,014,518)
Payables under repurchase agreements	1,100,446	4,857,211	(3,756,765)
Bills sold	6,868,800	4,032,500	2,836,300
Commercial paper	1,001,000	1,637,200	(636,200)
Trading liabilities	1,797,086	1,180,506	616,580
Borrowed money	3,406,286	3,985,126	(578,840)
Foreign exchanges	300,162	250,712	49,450
Bonds	2,133,754	1,470,607	663,147
Convertible bonds	1,106	101,106	(100,000)
Other liabilities	4,962,176	8,809,198	(3,847,022)
Reserve for employee bonuses	11,342	–	11,342
Reserve for employee retirement benefits	116,854	14,054	102,800
Reserve for possible losses on loans sold	80,576	137,972	(57,396)
Other reserves	18	17	1
Deferred tax liabilities for land revaluation	63,137	130,030	(66,893)
Acceptances and guarantees	5,529,996	6,293,027	(763,031)
<b>Total liabilities</b>	<b>98,886,088</b>	<b>109,527,559</b>	<b>(10,641,471)</b>
<b>Stockholders' equity:</b>			
Capital stock	1,326,746	1,795,554	(468,808)
Legal reserves	1,326,758	1,781,722	(454,964)
Land revaluation excess	100,346	209,583	(109,237)
Retained earnings	740,874	413,077	327,797
Voluntary reserves	221,560	221,563	(3)
Unappropriated profit at end of year	161,699	191,513	(29,814)
Net income (loss)	(322,852)	137,835	(460,687)
Other retained earnings	357,614	–	357,614
Net unrealized losses on other securities	(297,950)	–	(297,950)
Treasury stock	(283)	–	(283)
<b>Total stockholders' equity</b>	<b>3,196,492</b>	<b>4,199,937</b>	<b>(1,003,445)</b>
<b>Total liabilities and stockholders' equity</b>	<b>102,082,581</b>	<b>113,727,498</b>	<b>(11,644,917)</b>

(Notes) 1. Amounts of less than one million yen have been omitted.

2. Amounts as of March 31, 2001 are prepared for Sakura Bank and Sumitomo Bank on a combined basis.