

COMPARATIVE NONCONSOLIDATED STATEMENT OF INCOME

	(Millions of yen)		
	Year ended March 31		
	2002 (A)	2001 (B)	Difference (A) – (B)
Operating income	2,791,405	3,289,556	(498,151)
Interest income	2,192,961	2,275,679	(82,718)
Interest on loans and discounts	1,256,848	1,501,144	(244,296)
Interest and dividends on securities	504,732	348,176	156,556
Fees and commissions	239,645	231,780	7,865
Trading profits	121,414	95,385	26,029
Other operating income	150,886	73,476	77,410
Other income	86,498	613,233	(526,735)
Operating expenses	3,313,512	2,930,388	383,124
Interest expenses	716,677	1,035,641	(318,964)
Interest on deposits	323,249	601,538	(278,289)
Fees and commissions	74,373	81,087	(6,714)
Trading losses	125	–	125
Other operating expenses	60,445	57,082	3,363
General and administrative expenses	696,775	711,987	(15,212)
Other expenses	1,765,115	1,044,585	720,530
Operating profit (loss)	(522,106)	359,167	(881,273)
Extraordinary gains	26,783	3,112	23,671
Extraordinary losses	41,314	89,169	(47,855)
Income before income taxes	(536,637)	273,111	(809,748)
Income taxes, Current	32,737	9,526	23,211
Deferred	(246,522)	125,747	(372,269)
Net income (loss)	(322,852)	137,835	(460,687)
Unappropriated profit brought forward	68,994	94,554	(25,560)
Unappropriated profit inherited due to merger	114,169	–	114,169
Transfer from land revaluation excess	59,967	11,839	48,128
Transfer from earned surplus reserve	241,421	–	241,421
Interim dividends	–	29,052	(29,052)
Transfer to earned surplus reserve	–	5,809	(5,809)
Delivered money due to merger	–	17,853	(17,853)
Unappropriated profit at end of year	161,699	191,513	(29,814)

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

2. Amounts for the year ended March 31, 2001 are prepared for Sakura Bank and Sumitomo Bank on a combined basis.