

Notes to Consolidated Statement of Cash Flows

1. Amounts less than one million yen have been omitted.
2. For the purposes of the consolidated statements of cash flows, 'Cash and cash equivalents' represents cash on hand and non-interest earning deposits with banks.
3. Reconciliation of 'Cash and due from banks' in the consolidated balance sheet to 'Cash and cash equivalents' at the fiscal year-end is as follows:

	(Millions of yen)
Cash and due from banks	5,632,296
Interest-earning deposits	(3,503,554)
Cash and cash equivalents	<u>2,128,742</u>
(= Cash on hand and non-interest earning deposits with banks)	

4. Significant non-money transactions consisted of the followings.

- (1) Merger with The Sakura Bank, Limited

Assets and liabilities that were succeeded due to the merger with The Sakura Bank, Limited consisted of the followings:

Assets	48,245,020 million yen
Securities	9,743,394 million yen
Loans and bills discounted	30,575,498 million yen
Liabilities	46,390,838 million yen
Deposits	28,872,248 million yen
Negotiable certificates of deposits	4,661,831 million yen

- (2) Conversion of convertible bonds

Increase of capital stock due to conversion of convertible bonds	50,045 million yen
Increase of capital surplus due to conversion of convertible bonds	<u>49,954 million yen</u>
Decrease of convertible bonds due to conversion	100,000 million yen

5. 'Depreciation of premises and equipment' (59,459 million yen for the fiscal year ended March 31, 2002) and 'Depreciation of other assets' (36,914 million yen) included in 'Other' in operating activities for the year ended March 31, 2001 are included in 'Depreciation of premises, equipment and others' from this fiscal year.