

Financial Results
Fiscal Year 2001
-Supplementary Information-

Sumitomo Mitsui Banking Corporation

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Basically, the numbers of "FY2000" are combined numbers of former Sakura Bank and Sumitomo Bank.

Financial Highlights for FY 2001

1. Financial Result

<Non-consolidated>

(Millions of yen)

		FY2001	Change	FY2000
Gross banking profit	1	1,853,515	350,312	1,503,203
<Excluding gains(losses) on bonds>	2	<1,786,954>	<292,547>	<1,494,407>
Gross domestic profit	3	1,256,373	(2,842)	1,259,215
<Excluding gains(losses) on bonds>	4	<1,201,015>	<(49,831)>	<1,250,846>
Net interest income	5	1,079,358	(29,839)	1,109,197
Net fees and commissions	6	122,274	9,279	112,995
Net trading income	7	1,004	(8,175)	9,179
Net other operating income	8	53,735	25,894	27,841
<Gains(losses) on bonds>	9	<55,358>	<46,989>	<8,369>
Gross international profit	10	597,141	353,154	243,987
<Excluding gains(losses) on bonds>	11	<585,939>	<342,379>	<243,560>
Net interest income	12	397,154	265,620	131,534
Net fees and commissions	13	42,997	5,300	37,697
Net trading income	14	120,284	34,080	86,204
Net other operating income	15	36,705	48,155	(11,450)
<Gains(losses) on bonds>	16	<11,202>	<10,775>	<427>
Expenses (excluding non-recurring losses)	17	(670,145)	29,983	(700,128)
Personnel expenses	18	(271,788)	22,216	(294,004)
Non-personnel expenses	19	(366,637)	3,952	(370,589)
Taxes	20	(31,719)	3,814	(35,533)
Banking profit (excluding transfer to general reserve for possible loan losses)	21	1,183,369	380,296	803,073
<Excluding gains(losses) on bonds>	22	<1,116,808>	<322,531>	<794,277>
Transfer to general reserve for possible loan losses	23	(504,558)	(693,154)	188,596
Banking profit	24	678,811	(312,859)	991,670
<Gains(losses) on bonds>	25	66,560	57,766	8,794
Non-recurring gains (losses)	26	(1,200,917)	(568,415)	(632,502)
<Total credit cost>	27	<(1,543,078)>	<(723,975)>	<(819,103)>
Write-off of loans	28	(283,895)	457,537	(741,432)
Transfer to specific reserve	29	(663,184)	(506,688)	(156,496)
Transfer to reserve for losses on loans sold	30	(37,034)	15,883	(52,917)
Losses on loans sold to CCPC	31	(8,363)	23,382	(31,745)
Losses on sale of delinquent loans	32	(50,589)	(25,481)	(25,108)
Transfer to loan loss reserve for specific overseas countries	33	4,546	4,544	2
<Transfer to general reserve for possible loan losses>	34	<(504,558)>	<(693,154)>	<188,596>
Gains(losses) on stocks	35	(130,689)	(442,110)	311,421
Gains on sale of stocks	36	54,196	(442,045)	496,241
Losses on sale of stocks	37	(54,300)	12,461	(66,761)
Losses on devaluation of stocks	38	(130,585)	(12,528)	(118,057)
Enterprise taxes by Local Governments	39	(30,000)	(13,167)	(16,833)
Others	40	(1,708)	(82,317)	80,609
Operating profit (loss)	41	(522,106)	(881,273)	359,167
Extraordinary gains (losses)	42	(14,531)	71,525	(86,056)
Gains(losses) on disposition of premises and equipment	43	(14,201)	16,332	(30,533)
Gains on disposition of premises and equipment	44	4,360	2,255	2,105
Losses on disposition of premises and equipment	45	(18,562)	14,077	(32,639)
Amortization of net transition obligation from initial application of the new accounting standard for employee retirement benefits	46	(20,167)	36,361	(56,528)
Income(loss) before income taxes	47	(536,637)	(809,748)	273,111
Income taxes, current	48	(32,737)	(23,211)	(9,526)
Income taxes, deferred	49	246,522	372,269	(125,747)
Effect of introduction of enterprise taxes on the banking industry by the Osaka Prefectural Government	50	---	32,038	(32,038)
Net income (loss)	51	(322,852)	(460,687)	137,835

(Note) Amount less than 1 million yen are rounded down. Figures in parenthesis indicate the amount of loss or decrease.

<Consolidated>

(Millions of yen)

		FY2001		FY2000
			Change	
Consolidated gross profit	1	2,077,681	239,776	1,837,905
Net interest income	2	1,449,783	126,249	1,323,534
Net fees and commissions	3	319,532	3,217	316,315
Net trading profit	4	129,432	20,396	109,036
Net other operating income	5	178,932	89,916	89,016
General and administrative expenses	6	(935,553)	5,336	(940,889)
Total credit cost	7	(1,703,363)	(710,454)	(992,909)
Write-off of loans	8	(391,923)	422,500	(814,423)
Transfer to specific reserve	9	(681,457)	(422,918)	(258,539)
Transfer to general reserve for possible loan losses	10	(527,445)	(736,984)	209,539
Others	11	(102,537)	26,947	(129,484)
Gains(losses) on stocks	12	(17,808)	(486,275)	468,467
Net income(loss) from nonconsolidated entities accounted for by the equity method	13	2,964	(41,398)	44,362
Other income (expenses)	14	(4,547)	(82,228)	77,681
Operating profit (loss)	15	(580,628)	(1,075,245)	494,617
Extraordinary gains (losses)	16	(23,710)	65,392	(89,102)
Income(loss) before income taxes and minority interests	17	(604,338)	(1,009,852)	405,514
Income taxes, current	18	(101,860)	(36,330)	(65,530)
Income taxes, deferred	19	289,305	487,532	(198,227)
Minority interests in net income (loss)	20	(46,993)	(37,647)	(9,346)
Net income (loss)	21	(463,887)	(596,295)	132,408

(Note) Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions (income) - Fees and commissions (expenses))
+ (Trading profit - Trading loss) + (Other operating income - Other operating expenses)

(Reference)

(Billions of yen)

Consolidated banking profit	22	991.9	158.7	833.2
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(Note) Consolidated banking profit = Non-consolidated banking profit (excluding transfer to general reserve for possible loan losses)
+ Subsidiaries' operating profit (excluding temporary factors)
+ (Affiliates' operating profit) x (Ownership ratio) - Internal transactions (dividends, etc.)

(Number of subsidiaries and affiliates)

		Mar. 31, 2002		Mar. 31, 2001
			Change	
Consolidated subsidiaries	23	144	(5)	149
Affiliated companies accounted for by the equity method	24	38	(3)	41

2. Banking Profit per Employee / Overhead Ratio <Non-consolidated>

(Millions of yen, %)

	FY2001		FY2000
		Change	
(1)Banking profit (excluding transfer to general reserve for possible loan losses)	1,183,369	380,296	803,073
Per employee (thousands of yen)	50,321	19,558	30,763
(2)Banking profit	678,811	(312,859)	991,670
Per employee (thousands of yen)	28,865	(9,122)	37,987
(3)Banking profit (excluding transfer to general reserve for possible loan losses and gains(losses) on bonds)	1,116,808	322,531	794,277
Per employee (thousands of yen)	47,491	17,065	30,426
Overhead ratio	36.2	(10.4)	46.6

(Notes) 1. Employees include executive officers (who are not also board members) and overseas local staffs, and exclude employees temporarily transferred to other companies, temporary staff, and part-time staff.

For per-employee calculation purpose, the average number of employees during the period is used.

2. Overhead ratio = Expenses (excluding non-recurring losses) / Gross banking profit

3. Interest Spread (Domestic) <Non-consolidated>

(%)

	FY2001		FY2000
		Change	
(1)Yield on interest earning assets (A)	1.53	(0.23)	1.76
Interest earned on loans and bills discounted (C)	1.83	(0.16)	1.99
Interest earned on securities	0.90	(0.16)	1.06
(2)Total cost of funding (including expenses) (B)	0.98	(0.15)	1.13
Cost of interest bearing liabilities	0.16	(0.11)	0.27
Interest paid on deposits, etc. (D)	0.08	(0.10)	0.18
Interest paid on other liabilities	0.27	(0.26)	0.53
Expense ratio	0.82	(0.04)	0.86
(3)Overall interest spread (A) - (B)	0.55	(0.08)	0.63
Interest spread (C) - (D)	1.75	(0.06)	1.81

4. Gains(Losses) on Securities <Non-consolidated>

(Millions of yen)

	FY2001		FY2000
		Change	
Gains(Losses) on bonds	66,560	57,766	8,794
Gains on sales	124,773	87,785	36,988
Losses on sales	(50,522)	(26,755)	(23,767)
Gains on redemption	---	(54)	54
Losses on redemption	(1,985)	653	(2,638)
Losses on devaluation	(5,704)	(3,863)	(1,841)
Gains(Losses) on stocks	(130,689)	(442,110)	311,421
Gains on sales	54,196	(442,045)	496,241
Losses on sales	(54,300)	12,461	(66,761)
Losses on devaluation	(130,585)	(12,528)	(118,057)

5. Unrealized Gains(Losses) on Securities

(1) Evaluation method of securities

Trading purpose		Fair value method (net evaluation gains(losses) recognized in income statement)
Held-to-maturity purpose		Amortized cost method
Other securities	With market value	Fair value method (net evaluation gains(losses) directly charged to capital)
	Without market value	Cost method or amortized cost method
Stocks of subsidiaries and affiliates		Cost method

(Reference) Securities in money held in trust

Investment purpose		Fair value method (net evaluation gains(losses) recognized in income statement)
Other money held in trust	With market value	Fair value method (net evaluation gains(losses) directly charged to capital)
	Without market value	Cost method or amortized cost method

(2) Unrealized gains(losses)

<Non-consolidated>

(Millions of yen)

	Mar. 31, 2002				Apr. 1, 2001 (after merger)		
	Net unrealized gains(losses)				Net unrealized gains(losses)		
	(a)	(a) - (b)	Gains	Losses	(b)	Gains	Losses
Held-to-maturity purpose	1,146	1,206	1,165	(19)	(60)	1	(61)
Stocks of subsidiaries and affiliates	(101)	2,000	12,740	(12,841)	(2,101)	6,249	(8,351)
Other securities	(481,654)	(682,065)	244,238	(725,892)	200,411	505,260	(304,849)
Stocks	(500,897)	(594,680)	180,943	(681,841)	93,783	387,839	(294,056)
Bonds	37,783	(67,182)	55,597	(17,814)	104,965	107,521	(2,556)
Others	(18,540)	(20,204)	7,696	(26,236)	1,664	9,899	(8,236)
Other money held in trust	(3,825)	(211)	135	(3,960)	(3,614)	811	(4,426)
Total	(484,434)	(679,069)	258,279	(742,714)	194,635	512,324	(317,690)
Stocks	(500,999)	(592,680)	193,684	(694,683)	91,681	394,089	(302,408)
Bonds	38,214	(66,751)	56,029	(17,814)	104,965	107,521	(2,556)
Others	(21,650)	(19,638)	8,566	(30,216)	(2,012)	10,713	(12,725)

- (Notes) 1. The figures above include unrealized gains(losses) on negotiable certificates of deposit in 'deposits with banks' and commercial papers as well as claims on loan trust in 'commercial paper and other debt purchased.'
2. The values of stocks (excluding stocks of subsidiaries and affiliates) as of Mar. 31, 2002 are calculated using the average market price during the final month of the fiscal year ended March 31, 2002. The value of bonds and others are calculated using market prices at March 31, 2002.
3. Unrealized gains(losses) as of Apr. 1, 2001 (at the time of the merger) use market value as of March 31, 2001 as the basis for calculating unrealized gains(losses) on 'other securities' of the former Sakura Bank that had unrealized losses.
4. 'Other securities' as of Mar. 31, 2002 are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost(or amortized cost) and the balance sheet amounts.

<Consolidated>

(Millions of yen)

	Mar. 31, 2002				Apr. 1, 2001 (after merger)		
	Net unrealized gains(losses)				Net unrealized gains(losses)		
	(a)	(a) - (b)	Gains	Losses	(b)	Gains	Losses
Held-to-maturity purpose	892	972	1,262	(370)	(80)	49	(130)
Other securities	(495,507)	(824,657)	260,042	(755,549)	329,150	661,071	(331,920)
Stocks	(509,305)	(603,394)	192,620	(701,926)	94,089	408,737	(314,648)
Bonds	36,459	(73,994)	58,810	(22,351)	110,453	113,651	(3,195)
Others	(22,661)	(147,266)	8,610	(31,271)	124,605	138,680	(14,074)
Other money held in trust	(3,825)	(211)	135	(3,960)	(3,614)	811	(4,426)
Total	(498,440)	(823,894)	261,440	(759,881)	325,454	661,931	(336,478)
Stocks	(509,305)	(603,394)	192,620	(701,926)	94,089	408,737	(314,648)
Bonds	36,634	(73,822)	59,303	(22,669)	110,456	113,654	(3,196)
Others	(25,769)	(146,676)	9,515	(35,284)	120,907	139,538	(18,630)

- (Notes) 1. The figures above include unrealized gains(losses) on negotiable certificates of deposit in 'deposits with banks' and commercial paper as well as claims on loan trust in 'commercial paper and other debt purchased.'
2. The values of stocks as of Mar. 31, 2002 are calculated using the average market price during the final month of the fiscal year ended March 31, 2002. The value of bonds and others are calculated using market prices at March 31, 2002.
3. Unrealized gains(losses) as of Apr. 1, 2001 (at the time of the merger) use market value as of March 31, 2001 as the basis for calculating unrealized gains(losses) on 'other securities' of the former Sakura Bank that had unrealized losses.
4. 'Other securities' as of Mar. 31, 2002 are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost(or amortized cost) and the consolidated balance sheet amounts.

6. (Hedging purpose) Derivative Transactions <Non-consolidated>

(Billions of yen)

	Mar. 31, 2002			
	Assets	Liabilities	Net evaluation gains(losses)	Deferred gains(losses)
	(1)	(2)	(1) - (2)	(3)
Interest rate swaps	750.0	284.3	465.7	98.8
Currency swaps	438.0	414.1	23.9	17.3
Other	35.7	40.6	(4.9)	(23.1)
Total	1,223.7	739.0	484.7	93.0

(Notes) 1. Derivative transactions are carried at fair value in the balance sheet (including hedging purpose derivatives - (1) and (2) in the above table), except those to which 'the short-cut method for interest rate swap' is applied.

2. Gains and losses on derivative transactions are treated as follows:

- The Bank adopts deferred hedge accounting by applying 'the risk adjustment approach', which is one of the methods of macro hedging.
- Deferred hedge accounting is an accounting method which defers gains(losses) (based on fair value accounting) on hedging purpose derivatives that do not match the gains(losses) (based on accrual accounting) on hedged assets/liabilities as deferred assets/liabilities.
In detail, deferred gains(losses) ((3) in above table) of derivative transactions are calculated as net evaluation gains(losses) ((1) - (2) in the above table) less accrued interest in accrual accounting.
- Hedging purpose swap transactions that meet certain requirements regarding contract amount, receivable/payable condition, contract term and other conditions are recorded on a cost basis using 'the short-cut method for interest rate swaps', in accordance with the accounting standard for financial instruments.

(Reference) Contract amount of interest rate swaps (to which deferred hedge accounting is applied), classified by maturity

(Billions of yen)

	Mar. 31, 2002			
	1 year or less	1-5 years	Over 5 years	Total
Receivable fixed rate/ payable floating rate	26,989.8	23,894.6	2,754.3	53,638.7
Receivable floating rate/ payable fixed rate	15,786.2	9,530.3	2,801.4	28,117.9
Receivable floating rate/ payable floating rate	133.5	651.5	245.1	1,030.1
Total contract amount	42,909.5	34,076.4	5,800.8	82,786.7

7. Employee Retirement Benefit

(1) Balance of the retirement benefit liability

		Mar. 31, 2002		April 2001
			Change	(after merger)
		(Millions of yen)		
Balance of the retirement benefit liability	(A)	1,070,564	70,338	1,000,226
<Discount rate>		<3.0%>	<(0.5%)>	<3.5%>
Market value of pension assets	(B)	730,307	(22,008)	752,315
Reserve for employee retirement benefit	(C)	116,854	(48,011)	164,865
Prepaid pension cost	(D)	---	---	---
Unrecognized net obligation from change of accounting method	(E)	60,502	(20,168)	80,670
Unrecognized prior service cost (deductable from the obligation)	(F)	(59,055)	(11,930)	(47,125)
Unrecognized actuarial net gain(loss)	(A-B-C+D-E-F)	221,954	172,454	49,500

		Mar. 31, 2002		April 2001
			Change	(after merger)
		(Millions of yen)		
Balance of the retirement benefit liability	(A)	1,175,959	82,413	1,093,546
Market value of pension assets	(B)	777,088	(23,802)	800,890
Reserve for employee retirement benefit	(C)	147,972	(42,757)	190,729
Prepaid pension cost	(D)	27	(244)	271
Unrecognized net obligation from change of accounting method	(E)	70,280	(23,939)	94,219
Unrecognized prior service cost (deductable from the obligation)	(F)	(60,707)	(11,918)	(48,789)
Unrecognized actuarial net gain(loss)	(A-B-C+D-E-F)	241,353	184,586	56,767

(2) Cost for employee retirement benefit

		FY2001		FY2000
			Change	
		(Millions of yen)		
Cost for employee retirement benefit		51,722	(35,949)	87,671
Service cost		21,127	(5,138)	26,265
Interest cost		35,007	(494)	35,501
Expected returns on pension assets		(32,968)	1,786	(34,754)
Amortization of net obligation from change of accounting method (amortized using the straight-line method over 5		20,167	(36,361)	56,528
Amortization of prior service cost		(4,852)	(4,852)	---
Amortization of actuarial net gain(loss)		4,950	4,950	---
Other		8,290	4,162	4,128

		FY2001		FY2000
			Change	
		(Millions of yen)		
Cost for employee retirement benefit		64,553	(30,758)	95,311

8. Capital Ratio (BIS Guidelines) <Consolidated>

(Billions of yen, %)

	Mar. 31, 2002		Mar. 31, 2001	
	[Preliminary]	Change	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

9. ROE

<Non-consolidated>

(%)

	FY2001		FY2000	
		Change	Sakura	Sumitomo
ROE (numerator: Banking profit [*])	53.6		23.6	31.8
ROE (numerator: Banking profit)	30.5		27.4	41.2
ROE (numerator: Net income)	(15.5)		4.9	3.7

(*) Excluding transfer to general reserve for possible loan losses

<Consolidated>

(%)

	FY2001		FY2000	
		Change	Sakura	Sumitomo
ROE (numerator: Net income)	(22.2)		2.7	6.1

(Note) $ROE = \frac{(\text{Net income (or Banking profit)} - \text{Dividends on preferred stocks})}{\{(\text{Stockholders' equity at the beginning of the term} - (\text{Number of preferred stocks at the beginning of the term}) \times (\text{Issue price}) + (\text{Stockholders' equity at the end of the term} - (\text{Number of preferred stocks at the end of the term}) \times (\text{Issue price})) / 2} \times 100$

(%)

	FY2001		FY2000	
		Change	Sakura	Sumitomo
Fully-diluted ROE (numerator: Net income)	(13.7)		2.2	4.3

(Note) Fully-diluted basis, including convertible preferred stocks and mandatorily exchangeable subordinated notes

10. Classification under Self-Assessment, Disclosure of Problem Assets and Write-Offs/Reserves <Non-consolidated>

<As of Mar. 31, 2002>						(Billions of yen)	
Category of Borrowers under Self-Assessment	Disclosed Assets under the Financial Reconstruction Law	Classification under Self-Assessment				Reserve for Possible Loan Losses	Reserve Ratio
		Classification I	Classification II	Classification III	Classification IV		
Bankrupt Borrowers	Bankrupt and Quasi-Bankrupt Assets 493.5 (I) (Change from Mar. 31, 2001: -96.4)	Portion of claims secured by collateral or guarantees, etc. 474.8 (a)	Fully reserved 18.7	Direct Write-offs (*1)	Specific Reserve	22.4 (*2)	100% (*3)
Effectively Bankrupt Borrowers							
Potentially Bankrupt Borrowers	Doubtful Assets 2,970.2 (II) (Change from Mar. 31, 2001: +1,027.1)	Portion of claims secured by collateral or guarantees, etc. 1,572.1 (b)	Necessary amount reserved 1,398.1			1,061.7 (*2)	75.9% (*3)
Borrowers Requiring Caution	Substandard Loans 2,436.3 (III) (Change from Mar. 31, 2001: +2,146.9) (Claims to Substandard Borrowers)	Portion of Substandard Loans secured by collateral or guarantees, etc. 1,099.3 (c)				General Reserve for Substandard Loans 290.8	21.8% (*3)
	Normal Assets 60,558.9	Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers			General Reserve	872.3	[9.4%] 5.1% (*4)
Claims to Normal Borrowers				0.2% (*4)			
Total 66,458.9						Loan Loss Reserve for Specific Overseas Countries 15.4	
A=(I)+(II)+(III) 5,900.0 (Change from Mar. 31, 2001: +3,077.5)		B: Portion secured by collateral or guarantees, etc. (a+b+c) 3,146.2		C: Unsecured portion (A - B) 2,753.8		Reserve Ratio (*)5 $\frac{D}{C}$ 49.9%	
				D: Specific Reserve + General Reserve for Substandard Loans (*2) 1,374.9			

$$\text{Coverage Ratio} = \frac{(B+D)}{A} = 76.6\%$$

(*1) Includes amount of direct reduction totaling 1,405.1 billion yen.

(*2) Includes reserves for assets which are not subject to disclosure under the Financial Reconstruction Law disclosure standards. (Bankrupt/effectively bankrupt borrowers: 3.7 billion yen, Potentially bankrupt borrowers: 11.9 billion yen)

(*3) Reserve ratios to bankrupt borrowers, effectively bankrupt borrowers, potentially bankrupt borrowers, substandard borrowers and borrowers requiring caution including substandard borrowers are the proportion of the reserve to the respective claims of each category, excluding the portion secured by collateral or guarantees, etc.

(*4) Reserve ratios to normal borrowers and borrowers requiring caution excluding substandard borrowers are the proportion of the reserve to the respective claims of each category.

A figure in square brackets indicates the proportion of the reserve to the claims excluding the portion secured by collateral or guarantees, etc.

(*5) The proportion of the reserve to the claims, excluding the portion secured by collateral or guarantees, etc.

12. Reserve for Possible Loan Losses

<Non-consolidated>

(Millions of yen)

	Mar. 31, 2002		Mar. 31, 2001
		Change	
Reserve for possible loan losses	1,971,849	876,008	1,095,841
General reserve	872,338	504,559	367,779
Specific reserve	1,084,065	375,992	708,073
Loan loss reserve for specific overseas countries	15,445	(4,544)	19,989
Amount of direct reduction	1,405,069	(165,756)	1,570,825
Reserve for possible losses on loans sold	80,576	(57,396)	137,972

<Consolidated>

(Millions of yen)

	Mar. 31, 2002		Mar. 31, 2001
		Change	
Reserve for possible loan losses	2,159,649	890,796	1,268,853
General reserve	929,461	533,603	395,858
Specific reserve	1,214,733	361,758	852,975
Loan loss reserve for specific overseas countries	15,454	(4,564)	20,018
Amount of direct reduction	1,824,274	(185,204)	2,009,478
Reserve for possible losses on loans sold	86,371	(58,895)	145,266

13. Reserve Ratio to Risk-Monitored Loans

<Non-consolidated>

(%)

	Mar. 31, 2002		Mar. 31, 2001
		Change	
Before direct reduction	47.0	(15.4)	62.4
After direct reduction	33.9	(6.2)	40.1

<Consolidated>

(%)

	Mar. 31, 2002		Mar. 31, 2001
		Change	
Before direct reduction	48.3	(14.8)	63.1
After direct reduction	33.3	(5.7)	39.0

(Note) Reserve ratio to risk-monitored loans = (Reserves for possible loan losses) / (Risk-monitored loans)

(Reference) Progress of Removal of Problem Assets from the Balance Sheet

1. Problem assets existing prior to and classified during the first half of FY2000 <Non-consolidated>

(1) Term-end balance of bankrupt and quasi-bankrupt assets, and doubtful assets

(Billions of yen)

	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Change
Bankrupt and quasi-bankrupt assets	621.7	472.7	376.9	281.1	(95.8)
Doubtful assets	2,567.9	1,353.1	1,049.2	843.4	(205.8)
Total	3,189.6	1,825.8	1,426.1	1,124.5	(301.6)

(A)

(B)

(2) Progress of removal of problem assets from the balance sheet

(Billions of yen)

	Second half of FY2001
Disposition by borrowers' liquidation	(53.0)
Re-constructive disposition --- (a)	(33.6)
Improvement in debtors' performance due to (a)	0
Loan sales to secondary market	(191.1)
Write-offs	174.2
Others	(198.1)
Collection/repayment, etc.	(116.2)
Improvement in debtors' performance	(81.9)
Total	(301.6)

(Notes) 1. "Disposition by borrowers' liquidation" refers to abandonment or write-off of loans involved in bankruptcy liquidation proceedings (bankruptcy or special liquidations).

2. "Re-constructive disposition" refers to abandonment of loans involved in rehabilitative bankruptcy proceedings (corporate reorganization, civil rehabilitation, composition and arrangement), loan forgiveness involved in special mediation or other types of civil mediation, or loan forgiveness for restructuring involved in private reorganization.

3. "Improvement in debtors' performance due to re-constructive disposition" was categorized as "Others" in FY2000 financial results published in May 2001.

(B)

2. Problem assets classified during the second half of FY2000 <Non-consolidated>

(1) Term-end balance of bankrupt and quasi-bankrupt assets, and doubtful assets

(Billions of yen)

	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Change
Bankrupt and quasi-bankrupt assets	117.2	141.6	57.3	(84.3)
Doubtful assets	590.1	268.7	144.2	(124.5)
Total	707.3	410.3	201.5	(208.8)

(C)

(D)

(2) Progress of removal of problem assets from the balance sheet

(Billions of yen)

	Second half of FY2001
Disposition by borrowers' liquidation	(5.0)
Re-constructive disposition --- (a)	(1.0)
Improvement in debtors' performance due to (a)	0
Loan sales to secondary market	(30.8)
Write-offs	(49.7)
Others	(122.3)
Collection/repayment, etc.	(120.9)
Improvement in debtors' performance	(1.4)
Total	(208.8)

(D)

3. Problem assets classified during the first half of FY2001 <Non-consolidated>

(1) Term-end balance of bankrupt and quasi-bankrupt assets, and doubtful assets

(Billions of yen)

	Sep. 30, 2001	Mar. 31, 2002	Change
Bankrupt and quasi-bankrupt assets	55.5	76.0	20.5
Doubtful assets	327.8	233.2	(94.6)
Total	383.3	309.2	(74.1)

(E)

(F)

(2) Progress of removal of problem assets from the balance sheet

(Billions of yen)

	Second half of FY2001
Disposition by borrowers' liquidation	(10.3)
Re-constructive disposition --- (a)	(0.2)
Improvement in debtors' performance due to (a)	0
Loan sales to secondary market	(12.8)
Write-offs	(4.3)
Others	(46.5)
Collection/repayment, etc.	(44.3)
Improvement in debtors' performance	(2.2)
Total	(74.1)

(F)

4. Newly-classified problem assets during the second half of FY2001 <Non-consolidated>

(Billions of yen)

	Mar. 31, 2002
Bankrupt and quasi-bankrupt assets	79.1
Doubtful assets	1,749.4
Total	1,828.5

(G)

(Reference) Balance of bankrupt and quasi-bankrupt assets, and doubtful assets at Mar. 31, 2002 <Non-consolidated>

(Billions of yen)

	Mar. 31, 2002
Bankrupt and quasi-bankrupt assets	493.5
Doubtful assets	2,970.2
Total	3,463.7

(A+C+E+G)

15. Loan Portfolio, Classified by Industry

(1) Loans and bills discounted, classified by industry <Non-consolidated>

(Millions of yen)

	Mar. 31, 2002	Change	
		Mar. 31, 2002	Mar. 31, 2001
Domestic offices (excluding offshore banking account)	54,489,488	(1,061,715)	55,551,203
Manufacturing	7,493,045	37,655	7,455,390
Agriculture, forestry, fisheries, and mining	183,675	(5,146)	188,821
Construction	2,841,574	(87,587)	2,929,161
Transportation, communications and other public enterprises	2,838,889	(143,307)	2,982,196
Wholesale and retail	7,161,690	(469,448)	7,631,138
Finance and insurance	5,244,899	394,720	4,850,179
Real estate	8,549,534	(672,708)	9,222,242
Services	6,364,140	(356,266)	6,720,406
Municipalities	337,514	33,371	304,143
Other	13,474,520	206,996	13,267,524
Overseas offices and offshore banking accounts	5,438,880	(757,796)	6,196,676
Public sector	182,437	(81,584)	264,021
Financial institutions	372,246	(6,518)	378,764
Commerce and industry	4,689,758	(798,461)	5,488,219
Other	194,437	128,768	65,669
Total	59,928,368	(1,819,512)	61,747,880

Risk-monitored loans, classified by industry <Non-consolidated>

(Millions of yen)

	Mar. 31, 2002	Change	
		Mar. 31, 2002	Mar. 31, 2001
Domestic offices (excluding offshore banking account)	5,671,154	3,038,951	2,632,203
Manufacturing	314,583	151,934	162,649
Agriculture, forestry, fisheries, and mining	5,213	(2,044)	7,257
Construction	1,014,604	915,572	99,032
Transportation, communications and other public enterprises	65,054	3,670	61,384
Wholesale and retail	725,383	320,621	404,762
Finance and insurance	216,911	113,959	102,952
Real estate	2,042,639	1,198,220	844,419
Services	995,522	220,029	775,493
Municipalities	---	(506)	506
Other	291,245	117,496	173,749
Overseas offices and offshore banking accounts	145,298	44,911	100,387
Public sector	13,580	12,514	1,066
Financial institutions	2,963	(1,319)	4,282
Commerce and industry	128,755	33,950	94,805
Other	---	(234)	234
Total	5,816,452	3,083,862	2,732,590

(2) Problem Assets Based on Financial Reconstruction Law, classified by industry <Non-consolidated>

(Millions of yen, %)

	Mar. 31, 2002			Mar. 31, 2001
		Reserve ratio	Change	
Domestic offices (excluding offshore banking account)	5,732,722	49.9	3,030,697	2,702,025
Manufacturing	317,611	36.7	153,215	164,396
Agriculture, forestry, fisheries, and mining	5,216	64.2	(2,396)	7,612
Construction	1,035,504	53.9	935,741	99,763
Transportation, communications and other public enterprises	66,341	49.7	1,030	65,311
Wholesale and retail	736,631	60.3	315,350	421,281
Finance and insurance	219,323	26.6	104,419	114,904
Real estate	2,046,457	42.7	1,189,625	856,832
Services	998,459	56.0	218,192	780,267
Municipalities	---	---	(506)	506
Other	307,180	77.0	116,027	191,153
Overseas offices and offshore banking accounts	167,321	51.1	46,887	120,434
Public sector	13,580	21.8	12,514	1,066
Financial institutions	2,963	65.1	(1,995)	4,958
Commerce and industry	150,778	55.3	36,602	114,176
Other	---	---	(234)	234
Total	5,900,043	49.9	3,077,584	2,822,459

(Notes) 1. In addition to loans, "Problem Assets Based on Financial Reconstruction Law" includes acceptances and guarantees, suspense payments, and other credit-type assets.

2. Reserve Ratio = (Reserve for possible loan losses) / (Assets excluding amounts recoverable due to collaterals and guarantees)
Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve.

(3) Consumer loans outstanding <Non-consolidated>

(Millions of yen)

	Mar. 31, 2002		Mar. 31, 2001
		Change	
Consumer loans	13,472,598	(12,162)	13,484,760
Housing loans	11,949,427	158,178	11,791,249
Residential	7,820,305	375,153	7,445,152
Other loans	1,523,171	(170,340)	1,693,511

(4) Loans to small- and medium-sized enterprises outstanding <Non-consolidated>

(Millions of yen, %)

	Mar. 31, 2002		Mar. 31, 2001
		Change	
Outstanding balance	38,780,331	(1,690,967)	40,471,298
Ratio to total loans	71.2	(1.7)	72.9

(Note) Outstanding balance does not include loans to overseas offices and offshore banking accounts.

16. Overseas Loans

(1) Loans to specific overseas countries <Non-consolidated>

(Millions of yen)

	Mar. 31, 2002		Mar. 31, 2001
		Change	
Loan balance	152,300	(40,611)	192,911
Number of countries	9	-	9

(2) Loans classified by country <Non-consolidated>

(i) Loans to Asian countries

(Millions of yen)

		Mar. 31, 2002
Indonesia		157,375
	(Risk-monitored loans)	39,104
Thailand		308,622
	(Risk-monitored loans)	12,923
Korea		161,540
	(Risk-monitored loans)	1,034
Hong Kong		335,764
	(Risk-monitored loans)	13,958
China		142,872
	(Risk-monitored loans)	11,993
Singapore		231,091
	(Risk-monitored loans)	396
India		51,859
	(Risk-monitored loans)	4,767
Malaysia		77,176
	(Risk-monitored loans)	2,935
Pakistan		5,177
	(Risk-monitored loans)	2,180
Other		53,232
	(Risk-monitored loans)	-
Total		1,524,713
	(Risk-monitored loans)	89,290

(Note) Classified by domicile of debtors (same for the following tables).

(ii) Loans to Central and South American countries

(Millions of yen)

		Mar. 31, 2002
Chile		7,226
	(Risk-monitored loans)	-
Columbia		19,801
	(Risk-monitored loans)	992
Mexico		20,162
	(Risk-monitored loans)	958
Argentina		2,358
	(Risk-monitored loans)	-
Brazil		63,122
	(Risk-monitored loans)	-
Venezuela		11,346
	(Risk-monitored loans)	-
Panama		213,993
	(Risk-monitored loans)	-
Other		1,145
	(Risk-monitored loans)	137
Total		339,156
	(Risk-monitored loans)	2,087

(iii) Loans to Russia

(Millions of yen)

		Mar. 31, 2002
Russia		3,775
	(Risk-monitored loans)	-

(3) Problem Assets Based on Financial Reconstruction Law, classified by domicile <Non-consolidated>

(Millions of yen, %)

	Mar. 31, 2002	
		Reserve ratio
Overseas and Japan offshore banking accounts	167,321	51.1
Asia	103,602	44.5
Indonesia	40,776	42.6
Hong Kong	15,967	58.1
India	7,007	65.2
China	12,302	33.4
Others	27,550	40.4
North America	46,422	64.0
Central and South America	2,087	65.1
Western Europe	11,381	66.5
Eastern Europe	3,829	65.1

(Notes) 1. In addition to loans, "Problem Assets Based on Financial Reconstruction Law" includes acceptances and guarantees, suspense payments, and other credit-type assets.

2. Reserve Ratio = (Reserve for possible loan losses) / (Assets excluding amounts recoverable due to collaterals and guarantees)

Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve.

3. Classified by domicile of debtors.

17. Information on Deposits and Loans

(1) Deposits and loans outstanding <Non-consolidated>

(Millions of yen, %)

	FY2001		FY2000
		Change	
Deposits (term-end balance)	61,051,813	2,010,500	59,041,313
Deposits (average balance)	57,710,322	(1,337,818)	59,048,140
Domestic	47,259,727	164,025	47,095,702
Average yield	0.09	(0.08)	0.17
Loans (term-end balance)	59,928,368	(1,819,512)	61,747,880
Loans (average balance)	60,635,599	(2,188,435)	62,824,034
Domestic	53,576,051	(1,729,992)	55,306,043
Average yield	1.83	(0.16)	1.99

(Note) Deposits exclude "negotiable certificates of deposit"

(2) Deposits outstanding, classified by depositor <Non-consolidated>

(Millions of yen)

	Mar. 31, 2002		Mar. 31, 2001
		Change	
Domestic deposits (term-end balance)	54,614,691	5,831,489	48,783,202
Individual	30,110,733	1,801,300	28,309,433
Corporate	24,503,958	4,030,189	20,473,769

(Note) Calculation based on the numbers before elimination of temporary inter-office accounts.

Excluding "negotiable certificates of deposit" and offshore banking accounts.

(Reference)

(Millions of yen)

	Mar. 31, 2002		Mar. 31, 2001
		Change	
Outstanding balance of investment trust sales	1,572,022	213,950	1,358,072
Sales to individuals	1,485,311	293,088	1,192,223

(Note) Contract basis, calculated from the net worth of respective funds at term-end.

18. Number of Directors and Employees <Non-consolidated>

	Mar. 31, 2002		Mar. 31, 2001	Mar. 31, 2002 "The Plan"
		Change		
Directors and auditors	33	(5)	38	38
Employees	25,027	(2,115)	27,142	26,200

(Note) Employees include clerical staffs and transferred staffs, and exclude executive officers, part-timers, temporary and overseas local staffs.

19. Number of Offices <Non-consolidated>

	Mar. 31, 2002		Mar. 31, 2001	Mar. 31, 2002 "The Plan"
		Change		
Domestic branches ^{*1}	564	(14)	578	573
Overseas branches ^{*2}	21	(12)	33	23
Overseas subsidiaries ^{*3}	25	(9)	34	30

(*1) Sub-branches, agencies, branches specialized in receiving money transfers, branches specialized in controlling ATMs in convenience stores, and International Business Operations Department are excluded.

(*2) Sub-branches and representative offices are excluded.

(*3) Excluding affiliates, of which the Bank has less than 50% equity interest.

(Reference) Other Financial Data <Non-consolidated>

1. Debt Forgiveness (FY2001)

(Billions of yen)

Number of companies forgiven the debt	4
Principal amount forgiven	(24.7)

(Note) Debt forgiveness associated with legal settlement is not included.

2. Sales of cross-shareholdings

(Billions of yen)

Result in FY2001	Approx. (610.0)
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20. Projections for FY2002 Earnings

1. Profits(Losses)

<Non-consolidated>

(Billions of yen)

	FY2002		FY2001
	Projections	Change	
Banking profit (excluding transfer to general reserve for possible loan losses)	850.0	(333.4)	1,183.4
Operating profit (loss)	230.0	752.1	(522.1)
Net income (loss)	80.0	402.9	(322.9)

Total credit cost*	(500.0)	1,043.1	(1,543.1)
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(*) (Transfer to general reserve for possible loan losses) + (Credit cost included in non-recurring losses)

<Consolidated>

(Billions of yen)

	FY2002		FY2001
	Projections	Change	
Operating profit (loss)	320.0	900.6	(580.6)
Net income (loss)	100.0	563.9	(463.9)

Consolidated banking profit	920.0	(71.9)	991.9
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