

## COMPARATIVE CONSOLIDATED BALANCE SHEETS (CONDENSED)

(Millions of yen)

September 30, 2001 and 2000, and March 31	September 30			March 31	
	2001 (A)	2000 (B)	Difference (A-B)	2001 (C)	Difference (A-C)
<b>Assets:</b>					
Cash and due from banks	5,736,255	6,337,959	(601,704)	7,519,865	(1,783,610)
Call loans and bills bought	425,289	253,389	171,900	507,614	(82,325)
Receivables under resale agreements	981,216	297,740	683,476	2,905,306	(1,924,090)
Commercial paper and other debt purchased	330,214	199,286	130,928	259,016	71,198
Trading assets	3,225,015	3,127,895	97,120	2,490,982	734,033
Money held in trust	63,622	111,277	(47,655)	75,120	(11,498)
Securities	20,511,560	19,032,346	1,479,214	27,312,498	(6,800,938)
Loans and bills discounted	64,727,609	66,662,392	(1,934,783)	65,537,091	(809,482)
Foreign exchanges	644,896	739,327	(94,431)	738,761	(93,865)
Other assets	4,362,508	5,432,262	(1,069,754)	5,657,250	(1,294,742)
Premises and equipment	1,414,607	1,556,729	(142,122)	1,566,892	(152,285)
Lease assets	939,746	816,923	122,823	827,134	112,612
Deferred tax assets	1,696,347	1,202,264	494,083	1,156,514	539,833
Goodwill	5,446	5,969	(523)	6,224	(778)
Customers' liabilities for acceptances and guarantees	3,601,158	3,168,964	432,194	3,951,237	(350,079)
Reserve for possible loan losses	(1,163,469)	(1,621,602)	458,133	(1,268,853)	105,384
<b>Total assets</b>	<b>107,502,027</b>	<b>107,323,132</b>	<b>178,895</b>	<b>119,242,661</b>	<b>(11,740,634)</b>
<b>Liabilities:</b>					
Deposits	60,533,175	61,085,813	(552,638)	63,049,051	(2,515,876)
Negotiable certificates of deposit	11,291,895	9,225,160	2,066,735	11,646,971	(355,076)
Call money and bills sold	8,541,814	7,715,973	825,841	9,941,070	(1,399,256)
Payables under repurchase agreements	1,808,365	3,388,459	(1,580,094)	5,262,187	(3,453,822)
Commercial paper	1,274,071	267,688	1,006,383	1,736,153	(462,082)
Trading liabilities	2,163,173	1,281,894	881,279	1,270,014	893,159
Borrowed money	2,938,927	3,827,607	(888,680)	3,460,782	(521,855)
Foreign exchanges	251,403	145,642	105,761	250,907	496
Bonds	3,398,674	2,984,376	414,298	3,195,061	203,613
Convertible bonds	1,106	101,201	(100,095)	101,106	(100,000)
Pledged money for securities lending transactions	3,906,531	-	3,906,531	4,607,098	(700,567)
Other liabilities	2,943,028	8,741,127	(5,798,099)	5,413,152	(2,470,124)
Reserve for employee bonuses	22,385	-	22,385	-	22,385
Reserve for employee retirement benefit	180,457	113,772	66,685	39,688	140,769
Reserve for loss on loans sold	126,538	142,033	(15,495)	145,266	(18,728)
Other reserves	637	653	(16)	651	(14)
Deferred tax liabilities	53,352	9,024	44,328	24,640	28,712
Deferred tax liabilities for land revaluation excess	145,229	149,353	(4,124)	144,055	1,174
Acceptances and guarantees	3,601,158	3,168,964	432,194	3,951,237	(350,079)
<b>Total liabilities</b>	<b>103,181,928</b>	<b>102,348,755</b>	<b>833,173</b>	<b>114,239,104</b>	<b>(11,057,176)</b>
<b>Minority interests</b>	<b>967,934</b>	<b>977,432</b>	<b>(9,498)</b>	<b>990,595</b>	<b>(22,661)</b>
<b>Total shareholders' equity</b>	<b>3,352,163</b>	<b>3,996,941</b>	<b>(644,778)</b>	<b>4,012,960</b>	<b>(660,797)</b>
<b>Total liabilities, minority interests and shareholders' equity</b>	<b>107,502,027</b>	<b>107,323,132</b>	<b>178,895</b>	<b>119,242,661</b>	<b>(11,740,634)</b>

Notes 1. Amounts less than one million are rounded down.

2. Amounts at September 2000 and March 2001 are the sum of those of the Sakura Bank and the Sumitomo Bank.