

COMPARATIVE CONSOLIDATED STATEMENTS OF RETAINED EARNINGS (CONDENSED)

(Millions of yen)

Six months ended September 30, 2001 and 2000, and Year ended March 31, 2001	Six months ended September 30			Year ended March 31
	2001 (A)	2000 (B)	Difference (A-B)	2001
Balance at beginning of the period	319,924	451,734	(131,810)	451,734
Increase of retained earnings	309,864	4,692	305,172	12,978
Decrease of retained earnings	122,561	34,229	88,332	81,136
Net income	34,196	107,183	(72,987)	132,408
Balance at end of the period	541,424	529,380	12,044	515,984

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

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