

## 8. Capital Ratio (BIS Guidelines) &lt;Consolidated&gt;

(Billions of yen, %)

	Sep. 30, 2001	Change from Mar. 31, 2001	Mar. 31, 2000	
	[Preliminary]		Sakura	Sumitomo
(1) Capital ratio	10.79		11.31	10.94
(2) Tier I	4,083.7		2,496.4	2,258.3
(3) Tier II	3,300.9		1,351.6	1,995.4
(a) 45% of unrealized gains on securities	---		---	---
(b) 45% of unrealized appreciation of land	169.2		46.7	122.2
(c) General reserve	457.4		163.1	232.7
(d) Subordinated debt	2,674.3		1,141.8	1,640.5
(4) Subtraction items	89.7		13.7	103.6
(5) Total capital (2) + (3) - (4)	7,294.9		3,834.3	4,150.0
(6) Risk-adjusted assets	67,557.4		33,891.4	37,925.2