

COMPARATIVE BALANCE SHEETS

(Millions of yen)

September 30, 2001 and 2000, and March 31, 2001	September 30			March 31	
	2001 (A)	2000 (B)	Difference (A-B)	2001 (C) (Condensed)	Difference (A-C)
Assets:					
Cash and due from banks	5,605,096	6,103,383	(498,287)	7,269,030	(1,663,934)
Call loans and bills bought	399,742	181,185	218,557	211,968	187,774
Receivables under resale agreements	774,471	60,662	713,809	2,597,816	(1,823,345)
Commercial paper and other debt purchased	78,848	83,285	(4,437)	80,459	(1,611)
Trading assets	2,689,363	2,523,450	165,913	2,408,485	280,878
Money held in trust	63,611	111,277	(47,666)	75,120	(11,509)
Securities	19,988,203	18,596,325	1,391,878	27,059,978	(7,071,775)
Loans and bills discounted	61,071,591	63,023,341	(1,951,750)	61,747,880	(676,289)
Foreign exchanges	631,330	723,424	(92,094)	723,498	(92,168)
Other assets	3,197,681	3,508,335	(310,654)	4,409,648	(1,211,967)
Premises and equipment	820,719	891,880	(71,161)	871,749	(51,030)
Deferred tax assets	1,589,941	1,111,794	478,147	1,074,671	515,270
Customers' liabilities for acceptances and guarantees	5,440,396	5,323,816	116,580	6,293,027	(852,631)
Reserve for possible loan losses	(1,008,891)	(1,467,937)	459,046	(1,095,841)	86,950
Total assets	101,342,107	100,774,231	567,876	113,727,498	(12,385,391)
Liabilities:					
Deposits	56,611,281	57,560,110	(948,829)	59,041,313	(2,430,032)
Negotiable certificates of deposit	11,152,501	9,241,542	1,910,959	11,688,459	(535,958)
Call money	3,802,733	7,101,988	(3,299,255)	5,898,509	(2,095,776)
Payables under repurchase agreements	1,459,293	3,062,512	(1,603,219)	4,857,211	(3,397,918)
Bills sold	4,694,400	572,087	4,122,313	4,032,500	661,900
Commercial paper	1,082,000	191,000	891,000	1,637,200	(555,200)
Trading liabilities	1,704,180	856,558	847,622	1,180,506	523,674
Borrowed money	3,555,666	4,186,312	(630,646)	3,985,126	(429,460)
Foreign exchanges	246,872	144,739	102,133	250,712	(3,840)
Bonds	1,865,205	1,153,500	711,705	1,470,607	394,598
Convertible bonds	1,106	101,201	(100,095)	101,106	(100,000)
Other liabilities	5,796,331	6,703,707	(907,376)	8,809,198	(3,012,867)
Reserve for employee bonuses	12,790	—	12,790	—	12,790
Reserve for employee retirement benefit	152,131	94,865	57,266	14,054	138,077
Reserve for possible losses on loans sold	119,143	135,648	(16,505)	137,972	(18,829)
Other reserves	18	17	1	17	1
Deferred tax liabilities for land revaluation	131,412	135,199	(3,787)	130,030	1,382
Acceptances and guarantees	5,440,396	5,323,816	116,580	6,293,027	(852,631)
Total liabilities	97,827,465	96,564,814	1,262,651	109,527,559	(11,700,094)
Stockholders' equity:					
Capital stock	1,326,746	1,795,554	(468,808)	1,795,554	(468,808)
Legal reserves	1,925,782	1,775,911	149,871	1,781,722	144,060
Land revaluation excess	208,857	217,773	(8,916)	209,583	(726)
Retained earnings	478,958	420,175	58,783	413,077	65,881
Voluntary reserves	221,560	221,563	(3)	221,563	(3)
Unappropriated profit	257,398	198,610	58,788	191,513	65,885
Net income	79,794	100,300	(20,506)	137,835	(58,041)
Net unrealized losses on other securities	(425,669)	—	(425,669)	—	(425,669)
Treasury stock	(33)	—	(33)	—	(33)
Total stockholders' equity	3,514,642	4,209,415	(694,773)	4,199,937	(685,295)
Total liabilities and stockholders' equity	101,342,107	100,774,231	567,876	113,727,498	(12,385,391)

Notes 1. Amounts less than millions are rounded down.

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