

## Supplemental Data (Consolidated)

### INCOME ANALYSIS

Formerly The Sakura Bank, Limited and Subsidiaries

#### Operating Income, Classified by Domestic and Overseas Operations

Years ended March 31	Millions of yen							
	Domestic operations		Overseas operations		Elimination		Total	
	2001	2000	2001	2000	2001	2000	2001	2000
Interest income	<b>¥853,796</b>	¥1,103,878	<b>¥324,675</b>	¥360,523	<b>¥ 70,643</b>	¥ 65,459	<b>¥1,107,828</b>	¥1,398,941
Interest expenses	<b>223,203</b>	463,441	<b>280,097</b>	344,461	<b>65,590</b>	63,983	<b>437,710</b>	743,919
Net interest income	<b>630,592</b>	640,437	<b>44,578</b>	16,061	<b>5,052</b>	1,476	<b>670,118</b>	655,022
Fees and commissions (income)	<b>¥198,328</b>	¥ 174,558	<b>¥ 10,933</b>	¥ 11,655	<b>¥ —</b>	¥ —	<b>¥ 209,261</b>	¥ 186,213
Fees and commissions (expenses)	<b>57,180</b>	61,651	<b>4,683</b>	4,763	<b>—</b>	—	<b>61,863</b>	66,414
Net fees and commissions	<b>141,147</b>	112,907	<b>6,250</b>	6,891	<b>—</b>	—	<b>147,397</b>	119,799
Trading profits	<b>¥ 22,550</b>	¥ 10,464	<b>¥ 4,257</b>	¥ 7,020	<b>¥ —</b>	¥ —	<b>¥ 26,807</b>	¥ 17,484
Trading losses	<b>—</b>	71	<b>—</b>	923	<b>—</b>	—	<b>—</b>	994
Net trading income	<b>22,550</b>	10,392	<b>4,257</b>	6,097	<b>—</b>	—	<b>26,807</b>	16,490
Other operating income	<b>¥ 89,471</b>	¥ 92,997	<b>¥ 8,150</b>	¥ 6,264	<b>¥ —</b>	¥ —	<b>¥ 97,621</b>	¥ 99,261
Other operating expenses	<b>54,880</b>	64,984	<b>591</b>	2,898	<b>—</b>	—	<b>55,471</b>	67,883
Net other operating income	<b>34,590</b>	28,012	<b>7,558</b>	3,365	<b>—</b>	—	<b>42,149</b>	31,378

- Notes: 1. Domestic operations refers to the operations of the Bank (except for overseas branches) and its consolidated subsidiaries within Japan. Overseas operations refers to the operations of the overseas branches of the Bank and its consolidated subsidiaries with a head office located overseas.
2. Interest expenses are shown after deduction of an amount equivalent to interest expenses on money held in trust (2001, ¥130 million; 2000, ¥1,631 million).
3. As for interest income and interest expenses, internal transactions between domestic operations and overseas operations are shown in the elimination column. As for fees and commissions (income) (expenses), trading profits and trading losses, and other operating income and other operating expenses, internal transactions between domestic operations and overseas operations are excluded.
4. Due to application of the new accounting standard, interest income and interest expenses relating to derivative transactions that meet the criteria for hedge accounting are presented net by account, which has been changed from prior accounting that presented net by transaction. As a result, interest income and interest expenses for the year ended March 31, 2001 have decreased by ¥155,585 million, respectively.

#### Average Balance of Interest-Earning Assets and Interest-Bearing Liabilities, Interest and Yields

##### Domestic Operations

Years ended March 31	Millions of yen					
	Average balance		Interest		Earnings yield	
	2001	2000	2001	2000	2001	2000
Interest-earning assets	<b>¥39,629,986</b>	¥38,274,476	<b>¥853,796</b>	¥1,103,878	<b>2.15%</b>	2.88%
Loans and bills discounted	<b>30,544,153</b>	30,837,811	<b>667,713</b>	658,031	<b>2.18</b>	2.13
Securities	<b>7,697,365</b>	6,796,661	<b>125,971</b>	107,583	<b>1.63</b>	1.58
Call loans and bills bought	<b>226,077</b>	118,381	<b>2,451</b>	291	<b>1.08</b>	0.24
Deposits with banks	<b>708,029</b>	269,204	<b>36,306</b>	7,801	<b>5.12</b>	2.89
Interest-bearing liabilities	<b>¥38,203,911</b>	¥36,650,560	<b>¥223,203</b>	¥ 463,441	<b>0.58%</b>	1.26%
Deposits	<b>28,234,447</b>	29,182,025	<b>108,285</b>	99,523	<b>0.38</b>	0.34
Negotiable certificates of deposit	<b>3,479,955</b>	2,691,051	<b>10,506</b>	4,170	<b>0.30</b>	0.15
Call money and bills sold	<b>3,129,943</b>	2,330,833	<b>9,283</b>	6,441	<b>0.29</b>	0.27
Commercial paper	<b>441,024</b>	267,443	<b>2,976</b>	1,094	<b>0.67</b>	0.40
Borrowed money	<b>2,005,986</b>	2,145,204	<b>41,005</b>	45,061	<b>2.04</b>	2.10

- Notes: 1. Domestic operations refers to the operations of the Bank (except for overseas branches) and its consolidated subsidiaries within Japan.
2. As a general rule, average balances are calculated using average daily balances. For domestic consolidated subsidiaries except financial business, however, an average balance based on the balances at the end of each semi-annual period is used.
3. Interest-earning assets are shown after deduction of the average balance of non-interest earning deposits with banks (2001, ¥334,599 million; 2000, ¥376,853 million) and interest-bearing liabilities are shown after deduction of an amount equivalent to the average balance of money held in trust (2001, ¥50,636 million; 2000, ¥133,392 million) and interest (2001, ¥123 million; 2000, ¥1,626 million).

## INCOME ANALYSIS

Formerly The Sumitomo Bank, Limited and Subsidiaries

### Operating Income, Classified by Domestic and Overseas Operations

Years ended March 31	Millions of yen							
	Domestic operations		Overseas operations		Elimination		Total	
	2001	2000	2001	2000	2001	2000	2001	2000
Interest income	<b>¥959,017</b>	¥1,052,708	<b>¥481,206</b>	¥530,614	<b>¥(112,168)</b>	¥(55,291)	<b>¥1,328,056</b>	¥1,528,031
Interest expenses	<b>306,021</b>	476,516	<b>423,726</b>	451,858	<b>(55,804)</b>	(55,300)	<b>673,943</b>	873,073
Net interest income	<b>652,996</b>	576,191	<b>57,480</b>	78,756	<b>(56,363)</b>	9	<b>654,113</b>	654,958
Fees and commissions (income)	<b>¥176,645</b>	¥ 165,029	<b>¥ 26,275</b>	¥ 19,744	<b>¥ (84)</b>	¥ (2,136)	<b>¥ 202,836</b>	¥ 182,637
Fees and commissions (expenses)	<b>29,802</b>	30,170	<b>4,246</b>	8,430	<b>(130)</b>	(1,825)	<b>33,918</b>	36,775
Net fees and commissions	<b>146,843</b>	134,858	<b>22,029</b>	11,313	<b>45</b>	(310)	<b>168,918</b>	145,861
Trading profits	<b>¥ 43,914</b>	¥ 28,625	<b>¥ 45,207</b>	¥ 45,772	<b>¥ (4,744)</b>	¥ (4,638)	<b>¥ 84,376</b>	¥ 69,760
Trading losses	<b>4,745</b>	937	<b>2,146</b>	26,553	<b>(4,744)</b>	(4,638)	<b>2,146</b>	22,853
Net trading income	<b>39,168</b>	27,687	<b>43,060</b>	19,219	<b>—</b>	—	<b>82,229</b>	46,907
Other operating income	<b>¥538,282</b>	¥ 568,113	<b>¥ 13,937</b>	¥ 22,061	<b>¥ (158)</b>	¥ (535)	<b>¥ 552,060</b>	¥ 589,638
Other operating expenses	<b>467,982</b>	497,156	<b>37,293</b>	13,352	<b>(81)</b>	(75)	<b>505,193</b>	510,433
Net other operating income	<b>70,299</b>	70,956	<b>(23,356)</b>	8,709	<b>(76)</b>	(460)	<b>46,867</b>	79,204

- Notes: 1. Domestic operations refers to the operations of the Bank (except for overseas branches) and its consolidated subsidiaries within Japan. Overseas operations refers to the operations of the overseas branches of the Bank and its consolidated subsidiaries with a head office located overseas.  
2. Interest expenses are shown after deduction of an amount equivalent to interest expenses on money held in trust (2001, ¥565 million; 2000, ¥1,242 million).  
3. Internal transactions between domestic operations and overseas operations are shown in the elimination column.  
4. Due to application of the new accounting standard, interest income and interest expenses relating to derivative transactions that meet the criteria for hedge accounting are presented net by account, which has been changed from prior accounting that presented net by transaction. As a result, interest income and interest expenses for the year ended March 31, 2001 have decreased by ¥493,177 million, respectively.

### Average Balance of Interest-Earning Assets and Interest-Bearing Liabilities, Interest and Yields

#### Domestic Operations

Years ended March 31	Millions of yen					
	Average balance		Interest		Earnings yield	
	2001	2000	2001	2000	2001	2000
Interest-earning assets	<b>¥43,761,247</b>	¥39,967,136	<b>¥959,017</b>	¥1,052,708	<b>2.19%</b>	2.63%
Loans and bills discounted	<b>29,640,322</b>	30,585,767	<b>633,924</b>	650,841	<b>2.14</b>	2.13
Securities	<b>11,520,742</b>	7,751,326	<b>198,736</b>	119,432	<b>1.73</b>	1.54
Call loans and bills bought	<b>343,620</b>	257,639	<b>4,439</b>	3,953	<b>1.29</b>	1.53
Receivables under resale agreements	<b>278,995</b>	—	<b>1,137</b>	—	<b>0.41</b>	—
Deposits with banks	<b>1,569,608</b>	1,026,205	<b>97,378</b>	36,865	<b>6.20</b>	3.59
Interest-bearing liabilities	<b>¥42,156,287</b>	¥39,427,381	<b>¥306,021</b>	¥ 476,516	<b>0.73%</b>	1.21%
Deposits	<b>25,058,159</b>	25,410,496	<b>140,304</b>	119,424	<b>0.56</b>	0.47
Negotiable certificates of deposit	<b>5,347,869</b>	5,658,239	<b>15,329</b>	8,815	<b>0.29</b>	0.16
Call money and bills sold	<b>4,026,447</b>	3,541,425	<b>11,703</b>	6,021	<b>0.29</b>	0.17
Payables under repurchase agreements	<b>2,579,529</b>	—	<b>7,512</b>	—	<b>0.29</b>	—
Commercial paper	<b>413,450</b>	366,793	<b>1,754</b>	978	<b>0.42</b>	0.27
Borrowed money	<b>3,649,186</b>	3,947,864	<b>98,826</b>	108,178	<b>2.71</b>	2.74
Bonds	<b>887,721</b>	336,515	<b>16,844</b>	6,155	<b>1.90</b>	1.83

- Notes: 1. Domestic operations refers to the operations of the Bank (except for overseas branches) and its consolidated subsidiaries within Japan.  
2. As a general rule, average balances are calculated using average daily balances. For some consolidated subsidiaries, however, an average balance based on the balances at the end of each week, month or semi-annual period is used.  
3. Money held in trust is not included in interest-earning assets, and accordingly the amounts of interest-bearing liabilities are shown after deduction of amounts equivalent to the average balance of money held in trust (2001, ¥85,524 million; 2000, ¥108,483 million) and corresponding interest (2001, ¥565 million; 2000, ¥1,242 million).

Formerly The Sakura Bank, Limited and Subsidiaries

Overseas Operations

Years ended March 31	Millions of yen					
	Average balance		Interest		Earnings yield	
	2001	2000	2001	2000	2001	2000
Interest-earning assets	<b>¥5,460,757</b>	¥5,142,279	<b>¥324,675</b>	¥360,523	<b>5.94%</b>	7.01%
Loans and bills discounted	<b>3,978,439</b>	4,243,255	<b>183,555</b>	159,127	<b>4.61</b>	3.75
Securities	<b>220,734</b>	217,170	<b>13,768</b>	11,847	<b>6.23</b>	5.45
Call loans and bills bought	<b>48,826</b>	54,068	<b>3,154</b>	2,695	<b>6.45</b>	4.98
Deposits with banks	<b>1,103,360</b>	530,360	<b>69,658</b>	24,740	<b>6.31</b>	4.66
Interest-bearing liabilities	<b>¥5,422,693</b>	¥4,821,896	<b>¥280,097</b>	¥344,461	<b>5.16%</b>	7.14%
Deposits	<b>3,143,698</b>	2,568,758	<b>130,135</b>	69,334	<b>4.13</b>	2.69
Negotiable certificates of deposit	<b>47,442</b>	50,869	<b>2,511</b>	3,793	<b>5.29</b>	7.45
Call money and bills sold	<b>99,410</b>	56,430	<b>4,510</b>	2,340	<b>4.53</b>	4.14
Commercial paper	<b>10,583</b>	—	<b>704</b>	—	<b>6.65</b>	—
Borrowed money	<b>1,308,437</b>	1,332,204	<b>58,742</b>	51,248	<b>4.48</b>	3.84

- Notes: 1. Overseas operations refers to the operations of the overseas branches of the Bank and its consolidated subsidiaries with a head office located overseas.
2. As a general rule, average balances are calculated using average daily balances. For subsidiaries with a head office located overseas, however, an average balance based on the balances at the end of semi-annual period is used.
3. Interest-earning assets are shown after deduction of the average balance of non-interest earning deposits with banks (2001, ¥4,073 million; 2000, ¥7,737 million) and interest-bearing liabilities are shown after deduction of an amount equivalent to the average balance of money held in trust (2001, ¥139 million; 2000, ¥67 million) and interest (2001, ¥7 million; 2000, ¥5 million).

Total of Domestic and Overseas Operations

Years ended March 31	Millions of yen					
	Average balance		Interest		Earnings yield	
	2001	2000	2001	2000	2001	2000
Interest-earning assets	<b>¥42,752,740</b>	¥40,653,736	<b>¥1,107,828</b>	¥1,398,941	<b>2.59%</b>	3.44%
Loans and bills discounted	<b>32,589,813</b>	32,859,959	<b>795,443</b>	764,328	<b>2.44</b>	2.32
Securities	<b>7,789,349</b>	6,770,728	<b>134,621</b>	117,759	<b>1.72</b>	1.73
Call loans and bills bought	<b>256,702</b>	156,842	<b>5,374</b>	2,735	<b>2.09</b>	1.74
Deposits with banks	<b>1,553,926</b>	522,943	<b>100,750</b>	25,884	<b>6.48</b>	4.94
Interest-bearing liabilities	<b>¥41,560,846</b>	¥39,249,060	<b>¥ 437,710</b>	¥ 743,919	<b>1.05%</b>	1.89%
Deposits	<b>31,173,079</b>	31,520,040	<b>233,379</b>	162,312	<b>0.74</b>	0.51
Negotiable certificates of deposit	<b>3,491,797</b>	2,667,332	<b>12,845</b>	7,859	<b>0.36</b>	0.29
Call money and bills sold	<b>3,210,861</b>	2,350,306	<b>13,563</b>	8,312	<b>0.42</b>	0.35
Commercial paper	<b>451,608</b>	267,443	<b>3,679</b>	1,094	<b>0.81</b>	0.40
Borrowed money	<b>1,514,119</b>	1,608,315	<b>43,922</b>	43,580	<b>2.90</b>	2.70

- Notes: 1. The amounts shown in the total column exclude internal transactions between domestic operations and overseas operations.
2. Interest-earning assets are shown after deduction of the average balance of non-interest earning deposits with banks (2001, ¥338,672 million; 2000, ¥384,590 million) and interest-bearing liabilities are shown after deduction of an amount equivalent to the average balance of money held in trust (2001, ¥50,775 million; 2000, ¥133,459 million) and interest (2001, ¥130 million; 2000, ¥1,631 million).

Formerly The Sumitomo Bank, Limited and Subsidiaries

Overseas Operations

Years ended March 31	Millions of yen					
	Average balance		Interest		Earnings yield	
	2001	2000	2001	2000	2001	2000
Interest-earning assets	<b>¥8,543,552</b>	¥7,512,428	<b>¥481,206</b>	¥530,614	<b>5.63%</b>	7.06%
Loans and bills discounted	<b>5,140,836</b>	5,605,366	<b>273,251</b>	243,195	<b>5.32</b>	4.34
Securities	<b>799,311</b>	644,374	<b>51,620</b>	42,839	<b>6.46</b>	6.65
Call loans and bills bought	<b>72,783</b>	58,404	<b>2,667</b>	1,617	<b>3.66</b>	2.77
Receivables under resale agreements	<b>249,572</b>	—	<b>9,723</b>	—	<b>3.90</b>	—
Deposits with banks	<b>1,940,830</b>	946,961	<b>120,780</b>	47,796	<b>6.22</b>	5.05
Interest-bearing liabilities	<b>¥7,694,131</b>	¥5,635,880	<b>¥423,726</b>	¥451,858	<b>5.51%</b>	8.02%
Deposits	<b>5,520,504</b>	4,047,646	<b>234,585</b>	151,248	<b>4.25</b>	3.74
Negotiable certificates of deposit	<b>155,435</b>	178,330	<b>7,681</b>	9,200	<b>4.94</b>	5.16
Call money and bills sold	<b>110,934</b>	62,856	<b>3,872</b>	2,586	<b>3.49</b>	4.11
Payables under repurchase agreements	<b>349,206</b>	—	<b>14,712</b>	—	<b>4.21</b>	—
Commercial paper	<b>8,248</b>	70,598	<b>475</b>	4,031	<b>5.77</b>	5.71
Borrowed money	<b>244,530</b>	242,133	<b>13,297</b>	12,194	<b>5.44</b>	5.04
Bonds	<b>1,265,359</b>	977,033	<b>43,501</b>	38,696	<b>3.44</b>	3.96

Notes: 1. Overseas operations refers to the operations of the overseas branches of the Bank and its consolidated subsidiaries with a head office located overseas.

2. For some consolidated subsidiaries, an average balance based on the balance at the end of each week, month, or semi-annual period is used.

Total of Domestic and Overseas Operations

Years ended March 31	Millions of yen					
	Average balance		Interest		Earnings yield	
	2001	2000	2001	2000	2001	2000
Interest-earning assets	<b>¥50,855,990</b>	¥45,951,745	<b>¥1,328,056</b>	¥1,528,031	<b>2.61%</b>	3.33%
Loans and bills discounted	<b>33,344,068</b>	34,686,573	<b>851,820</b>	839,295	<b>2.55</b>	2.42
Securities	<b>12,317,862</b>	8,393,160	<b>193,828</b>	162,129	<b>1.57</b>	1.93
Call loans and bills bought	<b>416,403</b>	316,043	<b>7,106</b>	5,570	<b>1.71</b>	1.76
Receivables under resale agreements	<b>528,568</b>	—	<b>10,861</b>	—	<b>2.05</b>	—
Deposits with banks	<b>3,500,912</b>	1,952,501	<b>217,874</b>	84,335	<b>6.22</b>	4.32
Interest-bearing liabilities	<b>¥48,400,855</b>	¥43,534,455	<b>¥ 673,943</b>	¥ 873,073	<b>1.39%</b>	2.01%
Deposits	<b>30,568,412</b>	29,436,514	<b>374,606</b>	270,347	<b>1.23</b>	0.92
Negotiable certificates of deposit	<b>5,503,275</b>	5,836,546	<b>23,010</b>	18,016	<b>0.42</b>	0.31
Call money and bills sold	<b>4,137,382</b>	3,604,281	<b>15,575</b>	8,607	<b>0.38</b>	0.24
Payables under repurchase agreements	<b>2,928,735</b>	—	<b>22,224</b>	—	<b>0.76</b>	—
Commercial paper	<b>421,698</b>	437,391	<b>2,229</b>	5,010	<b>0.53</b>	1.15
Borrowed money	<b>2,456,627</b>	2,685,437	<b>56,768</b>	65,621	<b>2.31</b>	2.44
Bonds	<b>2,150,889</b>	1,311,007	<b>60,182</b>	44,709	<b>2.80</b>	3.41

Notes: 1. The amounts shown in the total column exclude internal transactions between domestic operations and overseas operations.

2. Money held in trust is not included in interest-earning assets, and accordingly the amounts of interest-bearing liabilities are shown after deduction of amounts equivalent to the average balance of money held in trust (2001, ¥85,524 million; 2000, ¥108,483 million) and corresponding interest (2001, ¥565 million; 2000, ¥1,242 million).

**Fees and Commissions**

Years ended March 31	Millions of yen					
	Domestic operations		Overseas operations		Total	
	2001	2000	2001	2000	2001	2000
Fees and commissions (income)	<b>¥198,328</b>	¥174,558	<b>¥10,933</b>	¥11,655	<b>¥209,261</b>	¥186,213
Deposits and loans	<b>10,861</b>	9,296	<b>4,601</b>	2,999	<b>15,463</b>	12,296
Remittances and transfers	<b>51,380</b>	49,343	<b>1,537</b>	1,473	<b>52,918</b>	50,816
Securities-related business	<b>25,108</b>	20,920	<b>83</b>	367	<b>25,191</b>	21,288
Agency	<b>3,336</b>	3,489	<b>59</b>	246	<b>3,396</b>	3,735
Safe deposits	<b>2,961</b>	3,080	<b>5</b>	5	<b>2,967</b>	3,085
Guarantees	<b>13,664</b>	11,325	<b>149</b>	1,682	<b>13,813</b>	13,007
Fees and commissions (expenses)	<b>¥ 57,180</b>	¥ 61,651	<b>¥ 4,683</b>	¥ 4,763	<b>¥ 61,863</b>	¥ 66,414
Remittances and transfers	<b>10,538</b>	10,174	<b>868</b>	136	<b>11,407</b>	10,311

- Notes: 1. Domestic operations refers to the operations of the Bank (except for overseas branches) and its consolidated subsidiaries within Japan.  
Overseas operations refers to the operations of the overseas branches of the Bank and its consolidated subsidiaries with a head office located overseas.
2. The amounts shown in the above table exclude internal transactions between domestic operations and overseas operations.

**Trading Income**

Years ended March 31	Millions of yen					
	Domestic operations		Overseas operations		Total	
	2001	2000	2001	2000	2001	2000
Trading profits	<b>¥22,550</b>	¥10,464	<b>¥4,257</b>	¥7,020	<b>¥26,807</b>	¥17,484
Gains on trading securities	<b>5,163</b>	1,819	<b>2,182</b>	1,831	<b>7,345</b>	3,650
Gains on securities related to trading transactions	<b>1</b>	—	<b>2,026</b>	—	<b>2,028</b>	—
Gains on trading-related financial derivatives	<b>15,988</b>	7,060	—	5,185	<b>15,988</b>	12,246
Other	<b>1,396</b>	1,583	<b>48</b>	4	<b>1,445</b>	1,588
Trading losses	<b>¥ —</b>	¥ 71	<b>¥ —</b>	¥ 923	<b>¥ —</b>	¥ 994
Losses on trading securities	—	—	—	—	—	—
Losses on securities related to trading transactions	—	71	—	923	—	994
Losses on trading-related financial derivatives	—	—	—	—	—	—
Other	—	—	—	—	—	—

- Notes: 1. Domestic operations refers to the operations of the Bank (except for overseas branches) and its consolidated subsidiaries within Japan.  
Overseas operations refers to the operations of the overseas branches of the Bank and its consolidated subsidiaries with a head office located overseas.
2. The amounts shown in the above table exclude internal transactions between domestic operations and overseas operations.

**Fees and Commissions**

Years ended March 31	Millions of yen							
	Domestic operations		Overseas operations		Elimination		Total	
	2001	2000	2001	2000	2001	2000	2001	2000
Fees and commissions (income)	<b>¥176,645</b>	¥165,029	<b>¥26,275</b>	¥19,744	<b>¥ (84)</b>	¥(2,136)	<b>¥202,836</b>	¥182,637
Deposits and loans	<b>8,588</b>	9,515	<b>15,562</b>	10,497	—	—	<b>24,150</b>	20,013
Remittances and transfers	<b>46,508</b>	43,182	<b>4,583</b>	3,980	<b>(0)</b>	—	<b>51,091</b>	47,162
Securities-related business	<b>6,287</b>	6,624	<b>3</b>	660	—	(645)	<b>6,291</b>	6,639
Agency	<b>8,134</b>	8,202	<b>914</b>	148	—	—	<b>9,049</b>	8,351
Safe deposits	<b>2,770</b>	2,813	<b>0</b>	6	—	—	<b>2,771</b>	2,820
Guarantees	<b>10,870</b>	12,514	<b>1,526</b>	1,147	<b>(84)</b>	(1,487)	<b>12,313</b>	12,175
Credit card	<b>66,110</b>	62,499	<b>—</b>	—	—	—	<b>66,110</b>	62,499
Fees and commissions (expenses)	<b>¥ 29,802</b>	¥ 30,170	<b>¥ 4,246</b>	¥ 8,430	<b>¥(130)</b>	¥(1,825)	<b>¥ 33,918</b>	¥ 36,775
Remittances and transfers	<b>10,385</b>	10,190	<b>1,487</b>	1,843	<b>(0)</b>	—	<b>11,873</b>	12,033

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2. Internal transactions between domestic operations and overseas operations are shown in the elimination column.

**Trading Income**

Years ended March 31	Millions of yen							
	Domestic operations		Overseas operations		Elimination		Total	
	2001	2000	2001	2000	2001	2000	2001	2000
Trading profits	<b>¥43,914</b>	¥28,625	<b>¥45,207</b>	¥45,772	<b>¥(4,744)</b>	¥(4,638)	<b>¥84,376</b>	¥69,760
Gains on trading securities	<b>2,831</b>	2,776	<b>7,526</b>	33,683	—	—	<b>10,358</b>	36,460
Gains on securities related to trading transactions	<b>599</b>	—	<b>7</b>	—	—	—	<b>606</b>	—
Gains on trading-related financial derivatives	<b>37,508</b>	24,451	<b>37,672</b>	10,250	<b>(4,744)</b>	(4,638)	<b>70,436</b>	30,063
Other	<b>2,974</b>	1,398	<b>—</b>	1,837	—	—	<b>2,974</b>	3,235
Trading losses	<b>¥ 4,745</b>	¥ 937	<b>¥ 2,146</b>	¥26,553	<b>¥(4,744)</b>	¥(4,638)	<b>¥ 2,146</b>	¥22,853
Losses on trading securities	<b>0</b>	—	<b>190</b>	6,839	—	—	<b>190</b>	6,839
Losses on securities related to trading transactions	—	937	—	6	—	—	—	944
Losses on trading-related financial derivatives	<b>4,744</b>	—	<b>1,166</b>	19,228	<b>(4,744)</b>	(4,638)	<b>1,166</b>	14,590
Other	—	—	<b>789</b>	479	—	—	<b>789</b>	479

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2. Internal transactions between domestic operations and overseas operations are shown in the elimination column.