

## DEPOSITS

Formerly The Sakura Bank, Limited and Subsidiaries

### Deposits and Negotiable Certificates of Deposit

Year-End Balance

| March 31                           | Billions of yen     |           |                     |          |                  |           |
|------------------------------------|---------------------|-----------|---------------------|----------|------------------|-----------|
|                                    | Domestic operations |           | Overseas operations |          | Total            |           |
|                                    | 2001                | 2000      | 2001                | 2000     | 2001             | 2000      |
| Liquid deposits                    | <b>¥13,500.8</b>    | ¥13,026.3 | <b>¥2,777.2</b>     | ¥2,342.6 | <b>¥16,278.0</b> | ¥15,369.0 |
| Fixed-term deposits                | <b>13,757.5</b>     | 12,959.2  | <b>215.0</b>        | 178.5    | <b>13,972.6</b>  | 13,137.7  |
| Other                              | <b>1,752.1</b>      | 1,710.4   | <b>1.1</b>          | 8.6      | <b>1,753.3</b>   | 1,719.1   |
| Subtotal                           | <b>¥29,010.5</b>    | ¥27,696.1 | <b>¥2,993.4</b>     | ¥2,529.8 | <b>¥32,003.9</b> | ¥30,225.9 |
| Negotiable certificates of deposit | <b>¥ 4,574.6</b>    | ¥ 3,479.3 | <b>¥ 46.3</b>       | ¥ 33.2   | <b>¥ 4,621.0</b> | ¥ 3,512.6 |
| Total                              | <b>¥33,585.1</b>    | ¥31,175.4 | <b>¥3,039.8</b>     | ¥2,563.1 | <b>¥36,625.0</b> | ¥33,738.6 |

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. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice

3. Fixed-term deposits = Time deposits + Installment savings

## LOANS

### Loan Portfolio, Classified by Industry

| March 31  | Billions of yen  |           | Percent        |         |
|---|------------------|-----------|----------------|---------|
|   | 2001             | 2000      | 2001           | 2000    |
| <b>Domestic operations</b>                                  |                  |           |                |         |
| Manufacturing   | <b>¥ 4,208.5</b> | ¥ 4,003.6 | <b>13.98%</b>  | 13.60%  |
| Agriculture, forestry, fisheries and mining                 | <b>143.3</b>     | 211.9     | <b>0.48</b>    | 0.72    |
| Construction  | <b>1,656.7</b>   | 1,632.2   | <b>5.50</b>    | 5.55    |
| Wholesale and retail  | <b>4,549.2</b>   | 4,457.0   | <b>15.11</b>   | 15.14   |
| Finance and insurance                                       | <b>2,080.3</b>   | 2,111.0   | <b>6.91</b>    | 7.17    |
| Real estate   | <b>4,822.1</b>   | 4,256.3   | <b>16.01</b>   | 14.46   |
| Transportation, communications and other public enterprises | <b>1,663.5</b>   | 1,660.7   | <b>5.52</b>    | 5.64    |
| Services  | <b>3,009.5</b>   | 3,214.6   | <b>10.00</b>   | 10.92   |
| Municipalities  | <b>274.5</b>     | 332.4     | <b>0.91</b>    | 1.13    |
| Other   | <b>7,703.2</b>   | 7,554.4   | <b>25.58</b>   | 25.67   |
| Subtotal  | <b>¥30,111.1</b> | ¥29,434.5 | <b>100.00%</b> | 100.00% |
| <b>Overseas operations</b>                                  |                  |           |                |         |
| Public sector   | <b>¥ 63.9</b>    | ¥ 51.4    | <b>2.29%</b>   | 1.78%   |
| Financial institutions                                      | <b>146.6</b>     | 144.1     | <b>5.25</b>    | 4.97    |
| Commerce and industry                                       | <b>2,478.6</b>   | 2,595.1   | <b>88.66</b>   | 89.53   |
| Other   | <b>106.2</b>     | 107.9     | <b>3.80</b>    | 3.72    |
| Subtotal  | <b>¥ 2,795.5</b> | ¥ 2,898.6 | <b>100.00%</b> | 100.00% |
| <b>Total</b>  | <b>¥32,906.7</b> | ¥32,333.2 |                |         |

Note: 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.

## DEPOSITS

Formerly The Sumitomo Bank, Limited and Subsidiaries

### Deposits and Negotiable Certificates of Deposit

Year-End Balance

| March 31                           | Billions of yen     |           |                     |          |                  |           |
|------------------------------------|---------------------|-----------|---------------------|----------|------------------|-----------|
|                                    | Domestic operations |           | Overseas operations |          | Total            |           |
|                                    | 2001                | 2000      | 2001                | 2000     | 2001             | 2000      |
| Liquid deposits                    | <b>¥10,729.9</b>    | ¥10,138.9 | <b>¥5,893.0</b>     | ¥3,730.6 | <b>¥16,622.9</b> | ¥13,869.6 |
| Fixed-term deposits                | <b>11,929.5</b>     | 12,288.0  | <b>360.7</b>        | 378.6    | <b>12,290.3</b>  | 12,666.7  |
| Other                              | <b>2,108.1</b>      | 1,818.1   | <b>23.6</b>         | 7.5      | <b>2,131.8</b>   | 1,825.6   |
| Subtotal                           | <b>¥24,767.5</b>    | ¥24,245.1 | <b>¥6,277.4</b>     | ¥4,116.9 | <b>¥31,045.0</b> | ¥28,362.0 |
| Negotiable certificates of deposit | <b>¥ 6,900.8</b>    | ¥ 6,764.8 | <b>¥ 125.0</b>      | ¥ 104.3  | <b>¥ 7,025.9</b> | ¥ 6,869.2 |
| Total                              | <b>¥31,668.4</b>    | ¥31,010.0 | <b>¥6,402.5</b>     | ¥4,221.3 | <b>¥38,071.0</b> | ¥35,231.3 |

- 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. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice  
3. Fixed-term deposits = Time deposits

## LOANS

### Loan Portfolio, Classified by Industry

| March 31  | Billions of yen  |           | Percent        |         |
|---|------------------|-----------|----------------|---------|
|   | 2001             | 2000      | 2001           | 2000    |
| <b>Domestic operations</b>                                  |                  |           |                |         |
| Manufacturing   | <b>¥ 3,633.5</b> | ¥ 3,596.7 | <b>12.53%</b>  | 12.25%  |
| Agriculture, forestry, fisheries and mining                 | <b>68.3</b>      | 70.5      | <b>0.24</b>    | 0.24    |
| Construction  | <b>1,622.8</b>   | 1,722.3   | <b>5.60</b>    | 5.87    |
| Wholesale and retail  | <b>3,649.1</b>   | 3,671.7   | <b>12.58</b>   | 12.50   |
| Finance and insurance                                       | <b>2,160.4</b>   | 2,116.7   | <b>7.45</b>    | 7.21    |
| Real estate   | <b>5,019.3</b>   | 4,910.5   | <b>17.31</b>   | 16.72   |
| Transportation, communications and other public enterprises | <b>1,420.4</b>   | 1,231.9   | <b>4.90</b>    | 4.20    |
| Services  | <b>4,418.0</b>   | 4,883.4   | <b>15.23</b>   | 16.63   |
| Municipalities  | <b>81.8</b>      | 104.2     | <b>0.28</b>    | 0.35    |
| Other   | <b>6,925.9</b>   | 7,056.2   | <b>23.88</b>   | 24.03   |
| Subtotal  | <b>¥28,999.9</b> | ¥29,364.5 | <b>100.00%</b> | 100.00% |
| <b>Overseas operations</b>                                  |                  |           |                |         |
| Public sector   | <b>¥ 203.4</b>   | ¥ 159.6   | <b>5.61%</b>   | 4.46%   |
| Financial institutions                                      | <b>158.7</b>     | 213.8     | <b>4.37</b>    | 5.98    |
| Commerce and industry                                       | <b>3,260.4</b>   | 3,191.6   | <b>89.81</b>   | 89.25   |
| Other   | <b>7.7</b>       | 11.1      | <b>0.21</b>    | 0.31    |
| Subtotal  | <b>¥ 3,630.3</b> | ¥ 3,576.2 | <b>100.00%</b> | 100.00% |
| <b>Total</b>  | <b>¥32,630.3</b> | ¥32,940.8 |                |         |

Note: 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.

**Risk-Monitored Loans**

| March 31                          | Billions of yen |                 |
|-----------------------------------|-----------------|-----------------|
|                                   | 2001            | 2000            |
| Bankrupt loans                    | ¥ 197.4         | ¥ 176.3         |
| Non-accrual loans                 | 1,042.0         | 1,274.6         |
| Past due loans (3 months or more) | 75.9            | 39.7            |
| Restructured loans                | 151.4           | 170.7           |
| <b>Total</b>                      | <b>¥1,466.6</b> | <b>¥1,661.4</b> |

**SECURITIES***Year-End Balance*

| March 31                        | Billions of yen  |                 |
|---------------------------------|------------------|-----------------|
|                                 | 2001             | 2000            |
| <b>Domestic operations</b>      |                  |                 |
| Japanese government bonds       | ¥ 4,903.1        | ¥1,870.9        |
| Japanese local government bonds | 20.7             | 137.6           |
| Japanese corporate bonds        | 588.8            | 448.2           |
| Japanese stocks                 | 3,899.2          | 3,515.8         |
| Other                           | 838.7            | 730.7           |
| Securities lent                 | —                | 17.9            |
| Subtotal                        | ¥10,250.8        | ¥6,721.3        |
| <b>Overseas operations</b>      |                  |                 |
| Japanese government bonds       | ¥ —              | ¥ —             |
| Japanese local government bonds | —                | —               |
| Japanese corporate bonds        | —                | —               |
| Japanese stocks                 | —                | —               |
| Other                           | 215.7            | 207.4           |
| Securities lent                 | —                | —               |
| Subtotal                        | ¥ 215.7          | ¥ 207.4         |
| <b>Total</b>                    | <b>¥10,466.5</b> | <b>¥6,928.7</b> |

- 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. Foreign bonds and foreign stocks are included in other.
3. Securities lent in 2001 are included in each type of securities by the classification above.
4. The amounts shown in the above table exclude internal transactions between domestic operations and overseas operations.

**Risk-Monitored Loans**

| March 31                          | Billions of yen |                 |
|-----------------------------------|-----------------|-----------------|
|                                   | 2001            | 2000            |
| Bankrupt loans                    | ¥ 75.7          | ¥ 87.2          |
| Non-accrual loans                 | 1,535.6         | 1,661.9         |
| Past due loans (3 months or more) | 49.9            | 79.2            |
| Restructured loans                | 128.6           | 374.8           |
| <b>Total</b>                      | <b>¥1,789.8</b> | <b>¥2,203.3</b> |

**SECURITIES***Year-End Balance*

| March 31                        | Billions of yen  |                 |
|---------------------------------|------------------|-----------------|
|                                 | 2001             | 2000            |
| <b>Domestic operations</b>      |                  |                 |
| Japanese government bonds       | ¥10,616.2        | ¥3,488.5        |
| Japanese local government bonds | 322.1            | 358.9           |
| Japanese corporate bonds        | 666.2            | 713.5           |
| Japanese stocks                 | 3,042.3          | 3,392.5         |
| Other                           | 1,122.5          | 393.8           |
| Subtotal                        | ¥15,769.6        | ¥8,347.4        |
| <b>Overseas operations</b>      |                  |                 |
| Japanese government bonds       | ¥ 75.0           | ¥ —             |
| Japanese local government bonds | —                | —               |
| Japanese corporate bonds        | —                | 0.4             |
| Japanese stocks                 | —                | 4.0             |
| Other                           | 1,001.3          | 616.8           |
| Subtotal                        | ¥ 1,076.3        | ¥ 621.3         |
| <b>Total</b>                    | <b>¥16,845.9</b> | <b>¥8,968.8</b> |

- 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. Foreign bonds and foreign stocks are included in other.
3. Due to the change of accounting method for certain transactions under resale and repurchase agreements, the amounts of Japanese government bonds for domestic operations increased by ¥1,610.6 billion.