

Supplemental Data (Nonconsolidated)

INCOME ANALYSIS

Formerly The Sakura Bank, Limited

Gross Banking Profit, Classified by Domestic and International Operations

Years ended March 31	Millions of yen					
	Domestic operations		International operations		Total	
	2001	2000	2001	2000	2001	2000
Interest income	¥669,088	¥832,456	¥348,079	¥506,823	¥1,016,508	¥1,338,818
Interest expenses	79,035	220,375	339,438	509,596	417,814	729,509
Net interest income	590,052	612,081	8,641	(2,772)	598,693	609,308
Fees and commissions (income)	¥ 95,040	¥ 87,163	¥ 16,749	¥ 15,392	¥ 111,790	¥102,556
Fees and commissions (expenses)	36,368	35,163	6,143	7,278	42,512	42,441
Net fees and commissions	58,671	52,000	10,606	8,114	69,277	60,114
Trading profits	¥ 3,373	¥ 1,167	¥ 17,402	¥ 7,330	¥ 20,776	¥ 8,498
Trading losses	—	382	—	30	—	412
Net trading income	3,373	785	17,402	7,300	20,776	8,085
Other operating income	¥ 30,298	¥ 17,214	¥ 19,157	¥ 40,739	¥ 49,455	¥ 57,954
Other operating expenses	6,135	16,491	1,675	7,056	7,810	23,547
Net other operating income	24,162	723	17,481	33,683	41,644	34,406
Gross banking profit	¥676,260	¥665,589	¥ 54,131	¥ 46,325	¥ 730,392	¥711,915
Gross banking profit rate (%)	1.94%	1.90%	0.89%	0.86%	1.79%	1.77%

- Notes: 1. Domestic operations include yen-denominated transactions by domestic branches, while international operations include foreign-currency-denominated transactions by domestic branches and operations by overseas branches. Yen-denominated nonresident transactions and Japan offshore banking accounts are included in international operations.
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. Figures in brackets indicate interest payments between domestic and international operations.
4. Gross banking profit rate = Gross banking profit/average balance of interest-earning assets x 100

The 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	¥34,841,034	¥34,852,646	¥669,088	¥832,456	1.92%	2.38%
Loans and bills discounted	27,921,156	28,855,023	577,839	592,848	2.07	2.05
Securities	6,684,363	5,882,989	84,922	71,373	1.27	1.21
Call loans	22,116	76,285	62	58	0.28	0.07
Bills bought	18,628	28,454	65	7	0.35	0.02
Deposits with banks	8,349	8,868	29	32	0.35	0.36
Interest-bearing liabilities	¥33,977,837	¥33,884,278	¥ 79,035	¥220,375	0.23%	0.65%
	[261,686]	[183,908]	[660]	[461]		
Deposits	25,326,957	27,660,195	39,837	49,438	0.15	0.17
Negotiable certificates of deposit	3,478,211	2,690,916	10,501	4,169	0.30	0.15
Call money	2,758,205	2,106,478	6,154	3,240	0.22	0.15
Bills sold	309,568	136,361	579	64	0.18	0.04
Commercial paper	441,024	267,443	2,976	1,094	0.67	0.40
Borrowed money	679,491	809,422	19,530	22,920	2.87	2.83
Bonds	419,589	141,284	6,114	1,987	1.45	1.40

- Notes: 1. Interest-earning assets are shown after deduction of the average balance of non-interest earning deposits with banks (2001, ¥329,881 million; 2000, ¥371,348 million). 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, ¥125,958 million) and interest (2001, ¥121 million; 2000, ¥821 million).
2. Figures in brackets indicate the amounts resulting from lending and borrowing activities between domestic and international operations.

INCOME ANALYSIS

Formerly The Sumitomo Bank, Limited

Gross Banking Profits, Classified by Domestic and International Operations

Years ended March 31	Millions of yen					
	Domestic operations		International operations		Total	
	2001	2000	2001	2000	2001	2000
Interest income	¥632,210	¥757,299	¥630,186	¥659,318	¥1,259,171	¥1,416,579
Interest expenses	113,065	242,028	507,292	569,889	[3,225] 617,132	[38] 811,878
Net interest income	519,145	515,271	122,893	89,429	[3,225] 642,038	[38] 604,700
Fees and commissions (income)	¥ 84,001	¥ 75,810	¥ 35,989	¥ 30,755	¥ 119,990	¥106,565
Fees and commissions (expenses)	29,677	27,700	8,898	9,605	38,575	37,306
Net fees and commissions	54,324	48,109	27,091	21,149	81,415	69,259
Trading profits	¥ 5,806	¥ 4,174	¥ 68,802	¥ 30,052	¥ 74,609	¥ 34,227
Trading losses	—	—	—	944	—	944
Net trading income	5,806	4,174	68,802	29,108	74,609	33,282
Other operating income	¥ 12,141	¥ 24,948	¥ 11,890	¥ 36,124	¥ 24,021	¥ 61,072
Other operating expenses	8,461	27,330	40,821	18,420	49,272	45,750
Net other operating income	3,679	(2,381)	(28,931)	17,703	(25,251)	15,321
Gross banking profit	¥582,955	¥565,173	¥189,856	¥157,391	¥ 772,811	¥722,565
Gross banking profit rate (%)	1.50%	1.59%	1.82%	1.80%	1.58%	1.63%

- Notes: 1. Domestic operations include yen-denominated transactions by domestic branches, while international operations include foreign-currency-denominated transactions by domestic branches and operations by overseas branches. Yen-denominated nonresident transactions and Japan offshore banking accounts are included in international operations.
2. Interest expenses are shown after deduction of an amount equivalent to interest expenses on money held in trust (2001, ¥565 million; 2000, ¥1,222 million).
3. Figures in brackets indicate interest payments between domestic and international operations. In addition, the figures for 2001 in brackets include effect of an application of a new accounting standard on financial instruments, effective April 1, 2000, which requires that income and expenses on derivatives for hedge be presented by net method instead of gross method.
4. Gross banking profit rate = Gross banking profit/average balance of interest-earning assets x 100

The 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	¥38,740,834	¥35,397,481	¥632,210	¥757,299	1.63%	2.13%
			[2,326]			
Loans and bills discounted	27,384,887	28,019,739	525,950	537,952	1.92	1.91
Securities	10,804,411	7,199,331	100,759	89,385	0.93	1.24
Call loans	3,435	391	30	37	0.88	9.55
Receivables under resale agreements	277,192	—	1,130	—	0.40	—
Bills bought	263,432	170,746	813	82	0.30	0.04
Deposits with banks	3,373	3,311	1	2	0.04	0.09
Interest-bearing liabilities	¥36,168,247	¥32,504,927	¥113,065	¥242,028	0.31%	0.74%
	[329,404]	[15,641]	[899]	[38]		
Deposits	21,768,745	21,958,363	40,310	44,183	0.18	0.20
Negotiable certificates of deposit	5,335,742	5,651,266	15,300	8,782	0.28	0.15
Call money	3,335,588	3,297,640	6,513	3,595	0.19	0.10
Payables under repurchase agreements	2,579,529	—	5,368	—	0.20	—
Bills sold	642,732	200,921	1,462	118	0.22	0.05
Commercial paper	353,806	267,406	1,567	515	0.44	0.19
Borrowed money	1,015,688	820,000	20,427	24,275	2.01	2.96
Bonds	728,269	242,329	14,769	5,038	2.02	2.07

- Notes: 1. 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, ¥79,410 million; 2000, ¥100,294 million) and corresponding interest (2001, ¥248 million; 2000, ¥746 million).
2. Figures in brackets indicate the amounts resulting from lending and borrowing activities between domestic and international operations. In addition, the figures for 2001 in brackets include effect of an application of a new accounting standard on financial instruments, effective April 1, 2000, which requires that income and expenses on derivatives for hedge be presented by net method instead of gross method.
3. Bond interest includes amortization of discounts of bonds.

Formerly The Sakura Bank, Limited

International Operations

Years ended March 31	Millions of yen					
	Average balance		Interest		Earnings yield	
	2001	2000	2001	2000	2001	2000
Interest-earning assets	¥6,028,024 [261,686]	¥5,360,655 [183,908]	¥348,079 [660]	¥506,823 [461]	5.77%	9.45%
Loans and bills discounted	3,119,422	3,443,140	150,813	133,934	4.83	3.88
Securities	767,292	855,816	45,080	40,280	5.87	4.70
Call loans	75,217	49,376	4,788	2,505	6.36	5.07
Bills bought	—	—	—	—	—	—
Deposits with banks	1,492,222	502,282	96,976	24,956	6.49	4.96
Interest-bearing liabilities	¥5,681,458	¥4,722,198	¥339,438	¥509,596	5.97%	10.79%
Deposits	4,076,775	3,389,244	186,430	110,144	4.57	3.24
Negotiable certificates of deposit	47,442	49,663	2,511	2,838	5.29	5.71
Call money	129,120	101,411	6,668	4,701	5.16	4.63
Bills sold	—	—	—	—	—	—
Commercial paper	—	—	—	—	—	—
Borrowed money	1,239,812	1,166,971	55,230	47,676	4.45	4.08
Bonds	—	—	—	—	—	—

- Notes: 1. Interest-earning assets are shown after deduction of the average balance of non-interest earning deposits with banks (2001, ¥8,790 million; 2000, ¥13,242 million), interest-bearing liabilities are shown after deduction of an amount equivalent to the average balance of money held in trust (2001, ¥139 million; 2000, ¥7,500 million) and interest (2001, ¥8 million; 2000, ¥809 million).
2. Figures in brackets indicate the amounts resulting from lending and borrowing activities between domestic and international operations.
3. The average balance of foreign currency denominated transactions by domestic branches in international operations is calculated by the monthly current method (under which the TT middle rate at the end of the previous month is applied to non-exchange transactions of the month concerned).

Total of Domestic and International Operations

Years ended March 31	Millions of yen					
	Average balance		Interest		Earnings yield	
	2001	2000	2001	2000	2001	2000
Interest-earning assets	¥40,607,371	¥40,029,393	¥1,016,508	¥1,338,818	2.50%	3.34%
Loans and bills discounted	31,040,579	32,298,163	728,652	726,783	2.35	2.25
Securities	7,451,656	6,738,805	130,003	111,654	1.74	1.65
Call loans	97,333	125,662	4,851	2,563	4.98	2.03
Bills bought	18,628	28,454	65	7	0.35	0.02
Deposits with banks	1,500,572	511,151	97,005	24,988	6.46	4.88
Interest-bearing liabilities	¥39,397,609	¥38,422,568	¥ 417,814	¥ 729,509	1.06%	1.89%
Deposits	29,403,732	31,049,440	226,267	159,583	0.76	0.51
Negotiable certificates of deposit	3,525,653	2,740,580	13,012	7,008	0.36	0.25
Call money	2,887,325	2,207,889	12,823	7,941	0.44	0.35
Bills sold	309,568	136,361	579	64	0.18	0.04
Commercial paper	411,024	267,443	2,976	1,094	0.67	0.40
Borrowed money	1,919,304	1,976,394	74,761	70,596	3.89	3.57
Bonds	419,589	141,284	6,114	1,987	1.45	1.40

- Notes: 1. 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). 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).
2. The amounts resulting from lending and borrowing activities between domestic and international operations are offset.

Formerly The Sumitomo Bank, Limited

International Operations

Years ended March 31	Millions of yen					
	Average balance		Interest		Earnings yield	
	2001	2000	2001	2000	2001	2000
Interest-earning assets	¥10,405,393 [329,404]	¥8,713,177 [15,641]	¥ 630,186 [899]	¥659,318 [38]	6.05%	7.56%
Loans and bills discounted	4,398,567	4,965,293	246,542	223,218	5.60	4.49
Securities	1,379,176	1,167,250	117,414	53,359	8.51	4.57
Call loans	92,473	100,758	5,347	4,995	5.78	4.95
Receivables under resale agreements	38,209	—	484	—	1.26	—
Bills bought	—	—	—	—	—	—
Deposits with banks	3,485,713	1,915,905	216,811	84,452	6.21	4.40
Interest-bearing liabilities	¥ 9,772,930	¥8,687,325	¥ 507,292 [2,326]	¥569,889	5.19%	6.56%
Deposits	7,875,662	6,536,656	334,960	220,241	4.25	3.36
Negotiable certificates of deposit	129,420	173,795	7,631	8,952	5.89	5.15
Call money	162,395	106,601	7,392	4,779	4.55	4.48
Payables under repurchase agreements	42,859	—	2,144	—	5.00	—
Bills sold	2,276	910	53	27	2.34	2.99
Commercial paper	—	—	—	—	—	—
Borrowed money	1,409,212	1,712,602	81,064	76,988	5.75	4.49
Bonds	—	—	—	—	—	—

- Notes: 1. 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, ¥6,109 million; 2000, ¥7,255 million) and corresponding interest (2001, ¥317 million; 2000, ¥475 million).
2. Figures in brackets indicate the amounts resulting from lending and borrowing activities between domestic and international operations. In addition, the figures for 2001 in brackets include effect of an application of a new accounting standard on financial instruments, effective April 1, 2000, which requires that income and expenses on derivatives for hedge be presented by net method instead of gross method.
3. The average balance of foreign currency denominated transactions by domestic branches in international operations is calculated by the monthly current method (under which the TT middle rate at the end of the previous month is applied to non-exchange transactions of the month concerned).

Total of Domestic and International Operations

Years ended March 31	Millions of yen					
	Average balance		Interest		Earnings yield	
	2001	2000	2001	2000	2001	2000
Interest-earning assets	¥48,816,823	¥44,095,017	¥1,259,171	¥1,416,579	2.57%	3.21%
Loans and bills discounted	31,783,455	32,985,032	772,492	761,170	2.43	2.30
Securities	12,183,588	8,366,581	218,173	142,745	1.79	1.70
Call loans	95,909	101,150	5,378	5,032	5.60	4.97
Receivables under resale agreements	315,402	—	1,614	—	0.51	—
Bills bought	263,432	170,746	813	82	0.30	0.04
Deposits with banks	3,489,086	1,919,216	216,812	84,455	6.21	4.40
Interest-bearing liabilities	¥45,611,774	¥41,176,612	¥ 617,132	¥ 811,878	1.35%	1.97%
Deposits	29,644,408	28,495,019	375,271	264,425	1.26	0.92
Negotiable certificates of deposit	5,465,162	5,825,062	22,932	17,735	0.41	0.30
Call money	3,497,983	3,404,242	13,906	8,375	0.39	0.24
Payables under repurchase agreements	2,622,388	—	7,512	—	0.28	—
Bills sold	645,008	201,832	1,516	145	0.23	0.07
Commercial paper	353,806	267,406	1,567	515	0.44	0.19
Borrowed money	2,424,901	2,532,603	101,491	101,263	4.18	3.99
Bonds	728,269	242,329	14,769	5,038	2.02	2.07

- Notes: 1. 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, ¥85,519 million; 2000, ¥107,550 million) and corresponding interest (2001, ¥565 million; 2000, ¥1,222 million).
2. The amounts resulting from lending and borrowing activities between domestic and international operations are offset.
3. Bond interest includes amortization of discounts of bonds.

Formerly The Sakura Bank, Limited

Breakdown of Interest Income and Interest Expenses

Domestic Operations

Years ended March 31	Millions of yen					
	Volume-related increase/decrease		Rate-related increase/decrease		Net increase/decrease	
	2001	2000	2001	2000	2001	2000
Interest income	¥ (277)	¥(24,498)	¥(83,816)	¥ 18,105	¥(163,368)	¥ (6,393)
Loans and bills discounted	(19,300)	(18,735)	4,291	(12,531)	(15,009)	(31,266)
Securities	10,063	3,801	3,485	(17,995)	13,548	(14,193)
Call loans	(64)	115	68	(330)	4	(215)
Bills bought	(3)	15	61	(16)	57	(1)
Deposits with banks	(1)	(133)	(0)	68	(2)	(64)
Effect of a change in accounting standard	—	—	—	—	(79,274)	—
Interest expenses	¥ 606	¥ 246	¥(62,671)	¥(99,126)	¥(141,339)	¥(98,879)
Deposits	(3,963)	6,731	(5,637)	(55,668)	(9,601)	(48,936)
Negotiable certificates of deposit	838	874	5,492	(14,410)	6,331	(13,535)
Call money	1,186	(6,916)	1,727	(12,081)	2,914	(18,997)
Bills sold	155	(727)	359	(1,152)	514	(1,879)
Commercial paper	940	(670)	941	(994)	1,882	(1,665)
Borrowed money	(3,729)	(1,893)	340	464	(3,389)	(1,428)
Bonds	4,053	642	73	(479)	4,127	162
Effect of a change in accounting standard	—	—	—	—	(79,274)	—

- Notes: 1. Volume/rate variance is prorated according to changes in volume and rate.
2. Effect of a change in accounting standard is due to an application of a new accounting standard on financial instruments, effective April 1, 2000, which requires that income and expenses on derivatives for hedge be presented by net method instead of gross method.
3. Each figure for 2001 in the columns of volume-related increase/decrease as well as rate-related increase/decrease does not include effect of a change in accounting standard.

International Operations

Years ended March 31	Millions of yen					
	Volume-related increase/decrease		Rate-related increase/decrease		Net increase/decrease	
	2001	2000	2001	2000	2001	2000
Interest income	¥ 57,773	¥(199,898)	¥(143,831)	¥ 638	¥(158,743)	¥(199,260)
Loans and bills discounted	(13,445)	(70,581)	30,324	(32,125)	16,878	(102,707)
Securities	(4,470)	(4,302)	9,270	(2,061)	4,799	(6,364)
Call loans	1,535	(888)	748	(743)	2,283	(1,631)
Bills bought	—	—	—	—	—	—
Deposits with banks	62,287	(19,310)	9,732	(3,434)	72,019	(22,745)
Effect of a change in accounting standard	—	—	—	—	(72,686)	—
Interest expenses	¥ 90,535	¥(253,154)	¥(188,006)	¥ 104,639	¥(170,157)	¥(148,514)
Deposits	25,368	(71,736)	50,916	(33,774)	76,285	(105,510)
Negotiable certificates of deposit	(123)	(9,103)	(203)	(2,266)	(326)	(11,369)
Call money	1,387	(3,310)	579	(2,164)	1,967	(5,475)
Bills sold	—	—	—	—	—	—
Commercial paper	—	—	—	—	—	—
Borrowed money	3,085	7,690	4,468	(3,766)	7,554	3,923
Bonds	—	—	—	—	—	—
Effect of a change in accounting standard	—	—	—	—	(72,686)	—

- Notes: 1. Volume/rate variance is prorated according to changes in volume and rate.
2. Effect of a change in accounting standard is due to an application of a new accounting standard on financial instruments, effective April 1, 2000, which requires that income and expenses on derivatives for hedge be presented by net method instead of gross method.
3. Each figure for 2001 in the columns of volume-related increase/decrease as well as rate-related increase/decrease does not include effect of a change in accounting standard.

Formerly The Sumitomo Bank, Limited

Breakdown of Interest Income and Interest Expenses

Domestic Operations

Years ended March 31	Millions of yen					
	Volume-related increase/decrease		Rate-related increase/decrease		Net increase/decrease	
	2001	2000	2001	2000	2001	2000
Interest income	¥ 67,889	¥ 16,531	¥(87,740)	¥(133,379)	¥(125,088)	¥(116,848)
Loans and bills discounted	(12,192)	(16,751)	190	(39,260)	(12,002)	(56,011)
Securities	37,318	49,228	(25,944)	(69,039)	11,373	(19,811)
Call loans	54	7	(61)	20	(6)	27
Bills bought	66	1,166	664	(1,849)	730	(683)
Deposits with banks	0	(19)	(1)	(31)	(1)	(50)
Effect of a change in accounting standard	—	—	—	—	(105,237)	—
Interest expenses	¥ 25,349	¥ 13,938	¥(49,074)	¥(133,548)	¥(128,962)	¥(119,610)
Deposits	(378)	6,487	(3,494)	(37,460)	(3,873)	(30,972)
Negotiable certificates of deposit	(516)	(731)	7,033	(23,800)	6,517	(24,531)
Call money	41	(1,985)	2,876	(11,607)	2,917	(13,593)
Bills sold	582	(56)	761	(640)	1,344	(696)
Commercial paper	209	889	842	(1,315)	1,051	(425)
Borrowed money	5,000	(2,636)	(8,848)	342	(3,848)	(2,294)
Bonds	9,857	2,466	(127)	751	9,730	3,218
Effect of a change in accounting standard	—	—	—	—	(105,237)	—

Notes: 1. Volume/rate variance is prorated according to changes in volume and rate.

2. Effect of a change in accounting standard is due to an application of a new accounting standard on financial instruments, effective April 1, 2000, which requires that income and expenses on derivatives for hedge be presented by net method instead of gross method.

3. Each figure for 2001 in the columns of volume-related increase/decrease as well as rate-related increase/decrease does not include effect of a change in accounting standard.

International Operations

Years ended March 31	Millions of yen					
	Volume-related increase/decrease		Rate-related increase/decrease		Net increase/decrease	
	2001	2000	2001	2000	2001	2000
Interest income	¥142,202	¥(228,482)	¥187,857	¥ 115,272	¥ (29,132)	¥(113,209)
Loans and bills discounted	(27,465)	(110,110)	50,790	(31,964)	23,324	(142,074)
Securities	11,140	(10,750)	52,913	(1,916)	64,054	(12,667)
Call loans	(433)	(5,130)	785	(986)	352	(6,116)
Bills bought	—	—	—	—	—	—
Deposits with banks	88,138	14,361	44,219	(7,475)	132,358	6,885
Effect of a change in accounting standard	—	—	—	—	(359,193)	—
Interest expenses	¥ 77,781	¥(205,233)	¥218,815	¥ 97,108	¥ (62,596)	¥(108,125)
Deposits	50,304	(104,773)	64,414	(45,632)	114,719	(150,406)
Negotiable certificates of deposit	(2,496)	(14,539)	1,175	(3,626)	(1,321)	(18,166)
Call money	2,538	(1,322)	74	(735)	2,613	(2,058)
Bills sold	33	16	(6)	(2)	26	14
Commercial paper	—	—	—	—	—	—
Borrowed money	(15,117)	13,730	19,193	(7,238)	4,075	6,492
Bonds	—	—	—	—	—	—
Effect of a change in accounting standard	—	—	—	—	(359,193)	—

Notes: 1. Volume/rate variance is prorated according to changes in volume and rate.

2. Effect of a change in accounting standard is due to an application of a new accounting standard on financial instruments, effective April 1, 2000, which requires that income and expenses on derivatives for hedge be presented by net method instead of gross method.

3. Each figure for 2001 in the columns of volume-related increase/decrease as well as rate-related increase/decrease does not include effect of a change in accounting standard.

Formerly The Sakura Bank, Limited

Total of Domestic and International Operations

Years ended March 31	Millions of yen					
	Volume-related increase/decrease		Rate-related increase/decrease		Net increase/decrease	
	2001	2000	2001	2000	2001	2000
Interest income	¥ 19,078	¥(102,138)	¥(189,426)	¥(101,755)	¥(322,310)	¥(203,893)
Loans and bills discounted	(28,877)	(62,042)	30,747	(71,931)	1,869	(133,974)
Securities	12,227	3,336	6,120	(23,894)	18,348	(20,558)
Call loans	(690)	543	2,978	(2,390)	2,287	(1,846)
Bills bought	(3)	15	61	(16)	57	(1)
Deposits with banks	61,736	(21,824)	10,280	(984)	72,017	(22,809)
Effect of a change in accounting standard	—	—	—	—	(151,961)	—
Interest expenses	¥ 18,088	¥ (51,510)	¥(177,821)	¥(194,123)	¥(311,694)	¥(245,634)
Deposits	(8,863)	(1,790)	75,547	(152,656)	66,684	(154,446)
Negotiable certificates of deposit	2,356	(2,682)	3,647	(22,222)	6,004	(24,904)
Call money	2,769	(10,413)	2,111	(14,058)	4,881	(24,472)
Bills sold	155	(727)	359	(1,152)	514	(1,879)
Commercial paper	940	(670)	941	(994)	1,882	(1,665)
Borrowed money	(2,083)	4,178	6,248	(1,683)	4,164	2,495
Bonds	4,053	642	73	(479)	4,127	162
Effect of a change in accounting standard	—	—	—	—	(151,961)	—

- Notes: 1. Volume/rate variance is prorated according to changes in volume and rate.
2. Effect of a change in accounting standard is due to an application of a new accounting standard on financial instruments, effective April 1, 2000, which requires that income and expenses on derivatives for hedge be presented by net method instead of gross method.
3. Each figure for 2001 in the columns of volume-related increase/decrease as well as rate-related increase/decrease does not include effect of a change in accounting standard.

Fees and Commissions

Years ended March 31	Millions of yen					
	Domestic operations		International operations		Total	
	2001	2000	2001	2000	2001	2000
Fees and commissions (income)	¥95,040	¥87,163	¥16,749	¥15,392	¥111,790	¥102,556
Deposits and loans	10,229	8,968	3,521	2,489	13,750	11,457
Remittances and transfers	41,423	41,197	9,282	9,159	50,705	50,356
Securities-related business	8,733	9,146	8	5	8,741	9,151
Agency	2,992	3,171	76	73	3,068	3,245
Safe deposits	2,871	2,949	0	0	2,871	2,949
Guarantees	1,188	976	1,758	3,468	2,947	4,445
Fees and commissions (expenses)	¥36,368	¥35,163	¥ 6,143	¥ 7,278	¥ 42,512	¥ 42,441
Remittances and transfers	7,367	7,166	3,503	2,952	10,871	10,118

Trading Income

Years ended March 31	Millions of yen					
	Domestic operations		International operations		Total	
	2001	2000	2001	2000	2001	2000
Trading profits	¥3,373	¥1,167	¥17,402	¥7,330	¥20,776	¥8,498
Gains on trading securities	2,436	—	0	—	2,436	—
Gains on securities related to trading transactions	—	—	—	—	—	—
Gains on trading-related financial derivatives	—	—	17,402	7,330	17,402	7,330
Other	937	1,167	—	—	937	1,167
Trading losses	¥ —	¥ 382	¥ —	¥ 30	¥ —	¥ 412
Losses on trading securities	—	341	—	—	—	341
Losses on securities related to trading transactions	—	40	—	30	—	71
Losses on trading-related financial derivatives	—	—	—	—	—	—
Other	—	—	—	—	—	—

Note: Gains and losses are netted against each other.

Formerly The Sumitomo Bank, Limited

Total of Domestic and International Operations

Years ended March 31	Millions of yen					
	Volume-related increase/decrease		Rate-related increase/decrease		Net increase/decrease	
	2001	2000	2001	2000	2001	2000
Interest income	¥159,556	¥ (67,584)	¥149,792	¥(161,746)	¥(157,408)	¥(229,330)
Loans and bills discounted	(28,327)	(80,902)	39,649	(117,183)	11,321	(198,086)
Securities	68,035	39,017	7,393	(71,495)	75,428	(32,478)
Call loans	(270)	(5,136)	615	(953)	345	(6,089)
Bills bought	66	1,166	664	(1,849)	730	(683)
Deposits with banks	88,014	14,244	44,342	(7,409)	132,357	6,835
Effect of a change in accounting standard	—	—	—	—	(466,757)	—
Interest expenses	¥ 93,625	¥ (39,967)	¥178,386	¥(190,040)	¥(194,746)	¥(227,007)
Deposits	11,053	(19,531)	99,792	(161,847)	110,846	(181,378)
Negotiable certificates of deposit	(1,153)	(3,672)	6,350	(39,025)	5,196	(42,698)
Call money	236	(2,841)	5,294	(12,810)	5,531	(15,651)
Bills sold	674	(54)	696	(628)	1,370	(682)
Commercial paper	209	889	842	(1,315)	1,051	(425)
Borrowed money	(4,402)	10,264	4,630	(6,066)	227	4,197
Bonds	9,857	2,466	(127)	751	9,730	3,218
Effect of a change in accounting standard	—	—	—	—	(466,757)	—

- Notes: 1. Volume/rate variance is prorated according to changes in volume and rate.
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3. Each figure for 2001 in the columns of volume-related increase/decrease as well as rate-related increase/decrease does not include effect of a change in accounting standard.

Fees and Commissions

Years ended March 31	Millions of yen					
	Domestic operations		International operations		Total	
	2001	2000	2001	2000	2001	2000
Fees and commissions (income)	¥84,001	¥75,810	¥35,989	¥30,755	¥119,990	¥106,565
Deposits and loans	4,376	4,380	19,145	15,014	23,522	19,394
Remittances and transfers	38,781	35,337	12,152	11,480	50,934	46,818
Securities-related business	5,799	6,162	39	153	5,839	6,315
Agency	6,775	6,782	949	1,200	7,724	7,982
Safe deposits	2,729	2,774	—	—	2,729	2,774
Guarantees	1,045	806	2,598	2,276	3,643	3,082
Fees and commissions (expenses)	¥29,677	¥27,700	¥ 8,898	¥ 9,605	¥ 38,575	¥ 37,306
Remittances and transfers	8,149	7,651	3,523	4,176	11,672	11,827

Trading Income

Years ended March 31	Millions of yen					
	Domestic operations		International operations		Total	
	2001	2000	2001	2000	2001	2000
Trading profits	¥5,806	¥4,174	¥68,802	¥30,052	¥74,609	¥34,227
Gains on trading securities	2,831	2,776	—	—	2,831	2,776
Gains on securities related to trading transactions	—	—	606	—	606	—
Gains on trading-related financial derivatives	—	—	68,196	30,052	68,196	30,052
Other	2,974	1,398	—	—	2,974	1,398
Trading losses	¥ —	¥ —	¥ —	¥ 944	¥ —	¥ 944
Losses on trading securities	—	—	—	—	—	—
Losses on securities related to trading transactions	—	—	—	944	—	944
Losses on trading-related financial derivatives	—	—	—	—	—	—
Other	—	—	—	—	—	—

Note: Gains and losses are netted against each other.

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Net Other Operating Income

Years ended March 31	Millions of yen					
	Domestic operations		International operations		Total	
	2001	2000	2001	2000	2001	2000
Gains and losses on bonds	¥ 4,145	¥677	¥ 3,800	¥ 1,817	¥ 7,945	¥ 2,495
Gains and losses on foreign exchange transactions	/	/	15,393	31,963	15,393	31,963
Total	¥24,162	¥ 39	¥17,481	¥33,683	¥41,644	¥33,722

General and Administrative Expenses

Years ended March 31	Millions of yen				
	2001	2000	1999	1998	1997
Salaries and related expenses	¥128,175	¥135,833	¥149,571	¥166,392	¥174,845
Retirement pay	—	26,944	16,510	16,785	18,345
Transfer to reserve for retirement allowance	—	3,813	4,190	5,142	5,976
Retirement benefit cost	17,269	—	—	—	—
Welfare expenses	18,908	32,415	33,978	34,880	36,143
Depreciation	24,651	28,562	31,163	31,176	33,386
Rent and lease expenses	55,694	62,089	59,531	38,528	38,457
Building and maintenance expenses	1,795	1,268	1,548	2,922	2,166
Supplies expenses	4,699	5,333	6,347	6,513	6,630
Water, lighting and heating expenses	4,245	4,392	4,655	4,773	4,908
Traveling expenses	1,556	1,659	1,930	2,195	2,207
Communication expenses	4,981	5,055	5,256	5,446	5,046
Publicity and advertising expenses	3,138	4,074	5,498	4,572	4,328
Taxes, other than income taxes	18,334	19,899	23,827	34,824	29,117
Other	97,070	99,073	102,462	102,619	100,771
Total	¥380,520	¥430,417	¥446,473	¥456,774	¥462,330

Formerly The Sumitomo Bank, Limited

Net Other Operating Income

Years ended March 31	Millions of yen					
	Domestic operations		International operations		Total	
	2001	2000	2001	2000	2001	2000
Gains and losses on bonds	¥4,223	¥(2,889)	¥ (3,373)	¥ (1,060)	¥ 849	¥ (3,950)
Gains and losses on foreign exchange transactions	/	/	(25,651)	18,919	(25,651)	18,919
Total	¥3,679	¥(2,381)	¥(28,931)	¥17,703	¥(25,251)	¥15,321

General and Administrative Expenses

Years ended March 31	Millions of yen				
	2001	2000	1999	1998	1997
Salaries and related expenses	¥113,829	¥117,345	¥127,237	¥138,294	¥139,007
Retirement pay	/	12,180	6,424	6,853	4,906
Transfer to reserve for retirement allowance	/	3,373	3,449	3,534	3,289
Retirement benefit cost	13,873	/	/	/	/
Welfare expenses	15,943	30,350	32,392	30,967	27,901
Depreciation	17,337	15,873	16,759	22,598	29,993
Rent and lease expenses	35,022	39,099	40,556	41,310	39,288
Building and maintenance expenses	1,344	1,099	1,484	1,755	1,896
Supplies expenses	5,311	5,441	5,857	6,142	5,936
Water, lighting and heating expenses	4,306	4,554	4,927	5,597	5,536
Traveling expenses	2,235	1,962	2,341	2,967	2,826
Communication expenses	7,770	6,767	7,261	7,354	7,002
Publicity and advertising expenses	3,700	2,300	3,590	5,110	4,800
Taxes, other than income taxes	17,199	17,647	20,545	21,909	19,747
Other	93,592	92,796	93,541	93,225	86,134
Total	¥331,467	¥350,791	¥366,369	¥387,623	¥378,269