

DEPOSITS

Formerly The Sakura Bank, Limited

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Billions of yen				
	2001	2000	1999	1998	1997
Domestic operations					
Liquid deposits	¥12,635.6 42.9%	¥13,047.4 43.7%	¥11,357.6 38.1%	¥10,952.3 37.5%	¥10,836.5 37.5%
Fixed-term deposits	11,670.5 39.7	12,575.3 42.1	14,910.8 50.1	14,483.3 49.5	13,732.3 47.6
Other	503.3 1.7	734.5 2.5	730.8 2.5	674.2 2.3	1,000.5 3.5
Subtotal	¥24,809.5 84.3%	¥26,357.3 88.3%	¥26,999.2 90.7%	¥26,109.9 89.3%	¥25,569.3 88.6%
Negotiable certificates of deposit	¥ 4,615.4 15.7%	¥ 3,505.6 11.7%	¥ 2,783.3 9.3%	¥ 3,128.2 10.7%	¥ 3,303.3 11.4%
Total	¥29,424.9	¥29,863.0	¥29,782.6	¥29,238.1	¥28,872.7
International operations					
Liquid deposits	¥ 2,730.6 66.5%	¥ 2,310.9 66.4%	¥ 1,651.5 51.9%	¥ 4,817.7 67.5%	¥ 5,889.9 62.7%
Fixed-term deposits	182.6 4.4	179.0 5.1	176.0 5.5	407.2 5.7	844.0 9.0
Other	1,149.3 28.0	956.3 27.5	1,283.8 40.3	1,490.7 20.9	2,261.0 24.1
Subtotal	¥ 4,062.7 98.9%	¥ 3,446.3 99.0%	¥ 3,111.4 97.8%	¥ 6,715.8 94.0%	¥ 8,995.0 95.7%
Negotiable certificates of deposit	¥ 46.3 1.1%	¥ 33.2 1.0%	¥ 71.5 2.2%	¥ 426.8 6.0%	¥ 402.7 4.3%
Total	¥ 4,109.1	¥ 3,479.6	¥ 3,182.9	¥ 7,142.6	¥ 9,397.8
Grand total	¥33,534.0	¥33,342.6	¥32,965.6	¥36,380.7	¥38,270.5

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice

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

3. Percentages indicate the composition ratio.

DEPOSITS

Formerly The Sumitomo Bank, Limited

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Billions of yen				
	2001	2000	1999	1998	1997
Domestic operations					
Liquid deposits	¥10,533.1 37.0%	¥ 9,975.4 35.5%	¥ 8,335.4 31.8%	¥ 7,527.9 30.7%	¥ 6,966.3 29.8%
Fixed-term deposits	10,847.5 38.1	11,051.2 39.4	11,996.8 45.8	12,527.7 51.1	12,246.2 52.4
Other	217.5 0.7	317.3 1.1	370.6 1.4	420.5 1.7	404.1 1.8
Subtotal	¥21,598.2 75.8%	¥21,344.0 76.0%	¥20,702.9 79.0%	¥20,476.2 83.5%	¥19,616.7 84.0%
Negotiable certificates of deposit	¥ 6,893.3 24.2%	¥ 6,728.3 24.0%	¥ 5,512.1 21.0%	¥ 4,048.0 16.5%	¥ 3,732.9 16.0%
Total	¥28,491.5	¥28,072.3	¥26,215.1	¥24,524.2	¥23,349.6
International operations					
Liquid deposits	¥ 6,057.1 69.6%	¥ 3,738.4 60.7%	¥ 3,448.0 50.8%	¥ 7,330.8 57.0%	¥ 8,536.4 51.8%
Fixed-term deposits	611.7 7.0	819.6 13.3	419.2 6.2	1,460.6 11.4	2,571.2 15.6
Other	1,902.0 21.9	1,486.0 24.2	2,653.4 39.1	3,255.8 25.2	3,673.8 22.3
Subtotal	¥ 8,570.8 98.5%	¥ 6,044.1 98.2%	¥ 6,520.7 96.1%	¥12,047.3 93.6%	¥14,781.5 89.7%
Negotiable certificates of deposit	¥ 133.2 1.5%	¥ 113.3 1.8%	¥ 265.4 3.9%	¥ 818.4 6.4%	¥ 1,702.6 10.3%
Total	¥ 8,704.1	¥ 6,157.4	¥ 6,786.1	¥12,865.7	¥16,484.1
Grand total	¥37,195.6	¥34,229.8	¥33,001.3	¥37,390.0	¥39,833.8

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice

2. Fixed-term deposits = Time deposits

3. Percentages indicate the composition ratio.

Formerly The Sakura Bank, Limited

Average Balance

Years ended March 31	Billions of yen				
	2001	2000	1999	1998	1997
Domestic operations					
Liquid deposits	¥12,379.4	¥12,309.4	¥10,213.1	¥10,185.0	¥ 9,423.5
Fixed-term deposits	12,681.9	15,081.1	15,320.9	14,879.7	15,284.6
Other	265.6	269.6	241.0	237.9	245.3
Subtotal	¥25,326.9	¥27,660.1	¥25,775.1	¥25,302.6	¥24,953.5
Negotiable certificates of deposit	¥ 3,478.2	¥ 2,690.9	¥ 2,814.7	¥ 3,680.5	¥ 2,885.5
Total	¥28,805.1	¥30,351.1	¥28,589.8	¥28,983.2	¥27,839.1
International operations					
Liquid deposits	¥ 2,767.7	¥ 2,149.8	¥ 3,325.3	¥ 6,089.6	¥ 6,443.2
Fixed-term deposits	204.2	221.0	447.8	469.7	655.0
Other	1,104.7	1,018.3	1,680.0	2,314.3	2,530.9
Subtotal	¥ 4,076.7	¥ 3,389.2	¥ 5,453.3	¥ 8,873.7	¥ 9,629.2
Negotiable certificates of deposit	¥ 47.4	¥ 49.6	¥ 201.9	¥ 421.4	¥ 356.2
Total	¥ 4,124.2	¥ 3,438.9	¥ 5,655.2	¥ 9,295.2	¥ 9,985.5
Grand total	¥32,929.3	¥33,790.0	¥34,245.1	¥38,278.4	¥37,824.6

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice

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

3. The average balance of foreign currency-denominated transactions by domestic branches in international operations is calculated by the monthly current method.

Balance of Deposits, Classified by Depositor

March 31	Billions of yen				
	2001	2000	1999	1998	1997
Individual deposits	¥14,796.7	¥15,071.2	¥15,352.7	¥15,317.4	¥15,056.6
	57.4%	55.6%	56.1%	57.4%	56.9%
Corporate deposits	10,996.3	12,014.4	12,018.0	11,357.2	11,420.1
	42.6	44.4	43.9	42.6	43.1
Total	¥25,793.1	¥27,085.7	¥27,370.7	¥26,674.7	¥26,476.7

Notes: 1. Figures are before adjustment on inter-office accounts in transit.

2. Negotiable certificates of deposit are not included.

3. Accounts at overseas branches and Japan offshore banking accounts are excluded.

4. Percentages indicate the composition ratio.

Formerly The Sumitomo Bank, Limited

Average Balance

Years ended March 31	Billions of yen				
	2001	2000	1999	1998	1997
Domestic operations					
Liquid deposits	¥10,298.3	¥10,011.5	¥ 7,418.9	¥ 6,583.0	¥ 5,863.4
Fixed-term deposits	11,282.2	11,772.2	12,755.3	12,309.7	12,572.1
Other	188.0	174.6	179.9	217.1	235.8
Subtotal	¥21,768.7	¥21,958.3	¥20,354.2	¥19,109.8	¥18,671.5
Negotiable certificates of deposit	¥ 5,335.7	¥ 5,651.2	¥ 5,780.9	¥ 5,401.6	¥ 3,785.7
Total	¥27,104.4	¥27,609.6	¥26,135.1	¥24,511.5	¥22,457.2
International operations					
Liquid deposits	¥ 5,195.0	¥ 3,783.8	¥ 5,560.4	¥ 8,868.0	¥ 8,302.2
Fixed-term deposits	779.2	878.8	1,100.9	2,309.7	2,845.7
Other	1,901.3	1,873.9	2,843.1	3,419.0	3,800.0
Subtotal	¥ 7,875.6	¥ 6,536.6	¥ 9,504.5	¥14,596.8	¥14,948.0
Negotiable certificates of deposit	¥ 129.4	¥ 173.7	¥ 446.2	¥ 1,502.8	¥ 1,504.1
Total	¥ 8,005.0	¥ 6,710.4	¥ 9,950.8	¥16,099.6	¥16,452.1
Grand total	¥35,109.5	¥34,320.0	¥36,086.0	¥40,611.1	¥38,909.4

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice

2. Fixed-term deposits = Time deposits

3. The average balance of foreign currency-denominated transactions by domestic branches in international operations is calculated by the monthly current method.

Balance of Deposits, Classified by Depositor

March 31	Billions of yen				
	2001	2000	1999	1998	1997
Individual deposits	¥13,512.7	¥13,124.9	¥12,639.4	¥12,392.1	¥11,241.4
	58.8%	57.6%	56.0%	56.3%	53.0%
Corporate deposits	9,477.3	9,672.4	9,913.9	9,624.4	9,952.8
	41.2	42.4	44.0	43.7	47.0
Total	¥22,990.0	¥22,797.3	¥22,553.3	¥22,016.5	¥21,194.2

Notes: 1. Figures are before adjustment on inter-office accounts in transit.

2. Negotiable certificates of deposit are not included.

3. Accounts at overseas branches and Japan offshore banking accounts are excluded.

4. Percentages indicate the composition ratio.

Formerly The Sakura Bank, Limited

Balance of Investment Trusts, Classified by Customer

March 31	Billions of yen		
	2001	2000	1999
Individual	¥605.9	¥479.9	¥13.9
Corporate	103.0	136.9	37.5
Total	¥708.9	¥616.8	¥ 51.4

Note: Balance of investment trusts is recognized on a contract basis and measured according to each fund's net asset balance at the fiscal year-end.

Balance of Time Deposits, Classified by Maturity

March 31	Billions of yen				
	2001	2000	1999	1998	1997
Less than three months	¥ 6,221.4	¥ 6,821.1	¥ 7,744.5	¥ 6,927.8	¥ 6,361.7
Fixed interest rates	6,062.4	6,651.0	7,571.6	6,626.4	5,685.7
Floating interest rates	0.3	0.4	0.3	0.4	0.7
Three–six months	¥ 1,950.6	¥ 1,849.7	¥ 2,154.9	¥ 2,308.4	¥ 2,404.1
Fixed interest rates	1,939.2	1,839.7	2,146.7	2,196.3	2,311.2
Floating interest rates	0.0	0.2	0.1	0.2	0.3
Six months–one year	¥ 2,689.1	¥ 2,572.8	¥ 2,990.6	¥ 3,258.2	¥ 3,728.8
Fixed interest rates	2,685.9	2,565.8	2,984.0	3,245.1	3,641.4
Floating interest rates	0.0	2.1	3.6	3.2	5.2
One–two years	¥ 520.8	¥ 725.1	¥ 1,277.7	¥ 1,028.6	¥ 1,030.0
Fixed interest rates	520.2	724.3	1,276.0	1,020.1	1,029.6
Floating interest rates	0.1	0.5	0.6	1.4	0.3
Two–three years	¥ 276.6	¥ 681.6	¥ 771.7	¥ 1,200.8	¥ 868.5
Fixed interest rates	276.3	680.6	771.3	1,199.2	867.2
Floating interest rates	0.1	0.9	0.4	0.5	1.3
Three years or more	¥ 194.4	¥ 103.8	¥ 147.2	¥ 166.4	¥ 177.3
Fixed interest rates	184.5	92.8	135.0	163.1	148.6
Floating interest rates	0.0	0.1	0.1	—	—
Total	¥11,853.1	¥12,754.3	¥15,086.8	¥14,890.5	¥14,570.6
Fixed interest rates	11,668.7	12,554.5	14,884.9	14,450.5	13,684.0
Floating interest rates	0.7	4.4	5.3	6.0	7.8

Note: The figures above do not include installment savings.

Formerly The Sumitomo Bank, Limited

Balance of Investment Trusts, Classified by Customer

March 31	Billions of yen		
	2001	2000	1999
Individual	¥586.2	¥398.3	¥58.0
Corporate	62.8	49.6	19.8
Total	¥649.1	¥448.0	¥77.8

Note: Balance of investment trusts is recognized on a contract basis and measured according to each fund's net asset balance at the fiscal year-end.

Balance of Time Deposits, Classified by Maturity

March 31	Billions of yen				
	2001	2000	1999	1998	1997
Less than three months	¥ 4,303.8	¥ 4,578.2	¥ 5,293.5	¥ 5,980.1	¥ 7,807.5
Fixed interest rates	4,080.0	3,848.3	4,929.7	5,272.7	5,273.8
Floating interest rates	—	0.7	0.3	0.2	0.6
Three–six months	¥ 2,127.1	¥ 2,143.8	¥ 1,982.5	¥ 2,696.8	¥ 2,001.4
Fixed interest rates	2,085.3	2,097.8	1,964.5	1,982.2	1,981.7
Floating interest rates	—	0.8	0.4	0.5	0.4
Six months–one year	¥ 2,870.5	¥ 3,231.8	¥ 2,914.7	¥ 2,948.0	¥ 3,060.5
Fixed interest rates	2,867.6	3,226.4	2,901.3	2,945.5	3,048.1
Floating interest rates	—	1.2	10.3	0.7	1.2
One–two years	¥ 1,102.2	¥ 785.7	¥ 1,263.7	¥ 879.5	¥ 758.4
Fixed interest rates	1,100.3	774.8	1,248.7	874.2	727.6
Floating interest rates	—	2.7	6.9	3.6	1.7
Two–three years	¥ 675.2	¥ 768.6	¥ 594.1	¥ 1,060.3	¥ 672.6
Fixed interest rates	667.0	765.2	590.5	1,051.5	670.0
Floating interest rates	5.0	2.3	2.5	1.9	2.4
Three years or more	¥ 380.3	¥ 362.4	¥ 366.3	¥ 422.3	¥ 515.3
Fixed interest rates	347.6	330.6	340.3	393.1	515.3
Floating interest rates	—	0.0	0.0	0.0	—
Total	¥11,459.2	¥11,870.8	¥12,415.1	¥13,987.3	¥14,816.0
Fixed interest rates	11,148.0	11,043.3	11,975.3	12,519.4	12,216.9
Floating interest rates	5.0	7.8	20.6	7.1	6.5

Note: The figures above do not include installment savings.