

## LOANS

Formerly The Sakura Bank, Limited

### Balance of Loans and Bills Discounted

Year-End Balance

March 31	Billions of yen				
	2001	2000	1999	1998	1997
<b>Domestic operations</b>					
Loans on notes	¥ 2,798.4	¥ 3,004.0	¥ 3,113.6	¥ 3,061.9	¥ 3,547.4
Loans on deeds	17,830.4	18,543.1	18,545.5	17,620.7	17,698.0
Overdrafts	6,294.4	6,728.7	6,621.4	7,291.7	7,807.2
Bills discounted	638.5	560.3	425.6	741.4	847.5
Subtotal	¥27,561.8	¥28,836.3	¥28,706.3	¥28,715.8	¥29,900.3
<b>International operations</b>					
Loans on notes	¥ 331.5	¥ 359.7	¥ 370.9	¥ 704.6	¥ 1,009.6
Loans on deeds	2,652.4	2,714.0	3,183.9	5,609.4	5,814.8
Overdrafts	27.6	21.6	24.4	40.0	84.6
Bills discounted	1.9	8.1	5.5	13.7	24.5
Subtotal	¥ 3,013.6	¥ 3,103.5	¥ 3,584.9	¥ 6,367.8	¥ 6,933.5
<b>Total</b>	<b>¥30,575.4</b>	<b>¥31,939.9</b>	<b>¥32,291.2</b>	<b>¥35,083.7</b>	<b>¥36,833.9</b>

Average Balance

Years ended March 31	Billions of yen				
	2001	2000	1999	1998	1997
<b>Domestic operations</b>					
Loans on notes	¥ 2,920.4	¥ 3,092.0	¥ 3,202.9	¥ 3,423.5	¥ 3,786.5
Loans on deeds	18,175.6	18,467.1	18,218.4	17,566.6	17,460.3
Overdrafts	6,282.7	6,749.7	7,618.7	7,763.6	7,893.1
Bills discounted	542.2	546.0	719.2	872.5	956.9
Subtotal	¥27,921.1	¥28,855.0	¥29,759.3	¥29,626.4	¥30,097.0
<b>International operations</b>					
Loans on notes	¥ 330.8	¥ 364.1	¥ 564.4	¥ 958.4	¥ 1,181.4
Loans on deeds	2,757.6	3,048.3	4,551.2	6,394.1	5,563.2
Overdrafts	24.9	22.5	35.6	74.3	100.6
Bills discounted	5.9	8.0	10.3	21.8	26.0
Subtotal	¥ 3,119.4	¥ 3,443.1	¥ 5,161.6	¥ 7,448.7	¥ 6,871.4
<b>Total</b>	<b>¥31,040.5</b>	<b>¥32,298.1</b>	<b>¥34,921.0</b>	<b>¥37,075.1</b>	<b>¥36,968.4</b>

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

## LOANS

Formerly The Sumitomo Bank, Limited

### Balance of Loans and Bills Discounted

Year-End Balance

March 31	Billions of yen				
	2001	2000	1999	1998	1997
<b>Domestic operations</b>					
Loans on notes	¥ 4,090.2	¥ 2,496.0	¥ 2,985.4	¥ 3,726.0	¥ 3,957.3
Loans on deeds	16,949.5	16,657.0	16,647.4	15,433.8	14,517.0
Overdrafts	5,549.1	7,697.9	7,571.7	7,839.3	7,535.0
Bills discounted	466.2	440.3	493.1	711.3	760.3
Subtotal	¥27,055.2	¥27,291.4	¥27,697.8	¥27,710.6	¥26,769.8
<b>International operations</b>					
Loans on notes	¥ 696.9	¥ 617.4	¥ 1,017.0	¥ 1,463.5	¥ 1,676.4
Loans on deeds	3,198.8	3,123.2	4,322.3	5,556.2	5,717.4
Overdrafts	221.4	326.4	679.5	1,196.1	2,425.5
Bills discounted	—	—	—	3.7	10.9
Subtotal	¥ 4,117.1	¥ 4,067.1	¥ 6,019.0	¥ 8,219.6	¥ 9,830.3
<b>Total</b>	<b>¥31,172.3</b>	<b>¥31,358.5</b>	<b>¥33,716.8</b>	<b>¥35,930.3</b>	<b>¥36,600.1</b>

Average Balance

Years ended March 31	Billions of yen				
	2001	2000	1999	1998	1997
<b>Domestic operations</b>					
Loans on notes	¥ 3,309.9	¥ 2,801.8	¥ 3,638.6	¥ 3,994.6	¥ 4,118.6
Loans on deeds	16,855.3	16,612.8	16,145.1	14,898.3	14,156.0
Overdrafts	6,815.7	8,154.4	8,460.6	7,954.2	7,353.6
Bills discounted	403.8	450.6	605.6	728.5	745.8
Subtotal	¥27,384.8	¥28,019.7	¥28,850.1	¥27,575.7	¥26,374.1
<b>International operations</b>					
Loans on notes	¥ 721.2	¥ 795.2	¥ 1,315.0	¥ 1,787.0	¥ 1,797.5
Loans on deeds	3,401.9	3,634.8	5,018.6	6,212.3	5,565.5
Overdrafts	275.2	535.2	1,023.4	2,033.7	2,579.3
Bills discounted	—	—	1.2	11.8	9.3
Subtotal	¥ 4,398.5	¥ 4,965.2	¥ 7,358.4	¥10,044.9	¥ 9,951.7
<b>Total</b>	<b>¥31,783.4</b>	<b>¥32,985.0</b>	<b>¥36,208.6</b>	<b>¥37,620.6</b>	<b>¥36,325.9</b>

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

Formerly The Sakura Bank, Limited

## Balance of Loans and Bills Discounted, Classified by Purpose

March 31	Billions of yen				
	2001	2000	1999	1998	1997
Funds for capital investment	<b>¥12,673.7</b> 41.5%	¥13,014.9 40.7%	¥12,904.5 40.0%	¥13,291.4 37.9%	¥12,833.1 34.8%
Funds for working capital	<b>17,901.7</b> 58.5	18,925.0 59.3	19,386.7 60.0	21,792.3 62.1	24,000.7 65.2
<b>Total</b>	<b>¥30,575.4</b>	¥31,939.9	¥32,291.2	¥35,083.7	¥36,833.9

Note: Percentages indicate the composition ratio.

## Breakdown of Loan Collateral

March 31	Billions of yen				
	2001	2000	1999	1998	1997
Securities	<b>¥ 349.8</b>	¥ 466.0	¥ 474.6	¥ 512.0	¥ 604.1
Commercial claims	<b>654.9</b>	726.2	771.6	886.8	1,259.1
Commercial goods	<b>14.4</b>	5.8	11.0	8.0	14.7
Real estate	<b>5,519.7</b>	5,969.0	6,558.9	7,446.4	7,848.2
Other	<b>176.0</b>	363.9	244.0	218.7	166.6
<b>Subtotal</b>	<b>¥ 6,714.9</b>	¥ 7,531.0	¥ 8,060.2	¥ 9,072.1	¥ 9,892.8
Guanranteed	<b>¥13,982.7</b>	¥14,575.1	¥14,444.2	¥14,868.8	¥14,541.6
Unsecured	<b>9,877.8</b>	9,833.7	9,786.7	11,142.7	12,399.4
<b>Total</b>	<b>¥30,575.4</b>	¥31,939.9	¥32,291.2	¥35,083.7	¥36,833.9

## Balance of Loans and Bills Discounted, Classified by Maturity

March 31	Billions of yen				
	2001	2000	1999	1998	1997
<b>One year or less</b>	<b>¥ 6,087.7</b>	¥ 6,587.7	¥ 6,528.4	¥10,162.5	¥13,217.4
Floating interest rates	/	/	/	/	/
Fixed interest rates	/	/	/	/	/
<b>One–three years</b>	<b>4,731.2</b>	4,421.1	4,730.3	6,182.4	5,761.7
Floating interest rates	<b>3,249.8</b>	2,218.4	2,705.5	4,665.1	3,683.6
Fixed interest rates	<b>1,481.3</b>	2,202.6	2,024.7	1,517.3	2,078.0
<b>Three–five years</b>	<b>2,875.1</b>	3,076.9	3,306.5	3,495.1	2,829.3
Floating interest rates	<b>2,010.7</b>	2,107.5	2,232.8	2,583.8	1,714.1
Fixed interest rates	<b>864.3</b>	969.3	1,073.6	911.2	1,115.2
<b>Five–seven years</b>	<b>1,492.2</b>	1,453.5	1,495.6	1,821.5	1,555.8
Floating interest rates	<b>803.0</b>	842.2	932.1	1,395.5	1,244.0
Fixed interest rates	<b>689.1</b>	611.3	563.5	426.0	311.7
<b>More than seven years</b>	<b>8,860.8</b>	9,394.8	9,339.5	6,093.1	5,606.5
Floating interest rates	<b>7,075.1</b>	8,390.9	8,189.8	4,304.8	4,738.0
Fixed interest rates	<b>1,785.7</b>	1,003.9	1,149.7	1,788.3	868.4
<b>No designated term</b>	<b>6,528.2</b>	7,005.6	6,890.6	7,328.9	7,863.0
Floating interest rates	<b>6,527.1</b>	7,004.9	6,889.6	7,327.9	7,861.6
Fixed interest rates	<b>1.0</b>	0.7	1.0	1.0	1.4
<b>Total</b>	<b>¥30,575.4</b>	¥31,939.9	¥32,291.2	¥35,083.7	¥36,833.9

Note: Loans with a maturity of one year or less are not classified by floating or fixed interest rates.

Formerly The Sumitomo Bank, Limited

### Balance of Loans and Bills Discounted, Classified by Purpose

March 31	Billions of yen				
	2001	2000	1999	1998	1997
Funds for capital investment	<b>¥11,694.2</b> 37.5%	¥11,701.4 37.3%	¥12,226.5 36.3%	¥11,964.3 33.3%	¥11,790.6 32.2%
Funds for working capital	<b>19,478.1</b> 62.5	19,657.0 62.7	21,490.3 63.7	23,965.9 66.7	24,809.4 67.8
<b>Total</b>	<b>¥31,172.3</b>	¥31,358.5	¥33,716.8	¥35,930.3	¥36,600.1

Note: Percentage indicates the composition ratio.

### Breakdown of Loan Collateral

March 31	Billions of yen				
	2001	2000	1999	1998	1997
Securities	<b>¥ 610.8</b>	¥ 404.3	¥ 554.8	¥ 654.3	¥ 818.3
Commercial claims	<b>638.7</b>	671.9	673.8	1,087.0	861.5
Commercial goods	<b>1.3</b>	2.6	3.5	4.5	9.4
Real estate	<b>4,899.4</b>	5,086.5	5,477.6	6,321.3	7,012.4
Other	<b>379.6</b>	564.4	424.4	328.2	295.3
<b>Subtotal</b>	<b>¥ 6,529.9</b>	¥ 6,729.9	¥ 7,134.3	¥ 8,395.5	¥ 8,997.0
Guanranteed	<b>¥10,923.8</b>	¥11,344.3	¥12,150.3	¥13,639.6	¥13,078.0
Unsecured	<b>13,718.5</b>	13,284.2	14,432.1	13,895.1	14,524.9
<b>Total</b>	<b>¥31,172.3</b>	¥31,358.5	¥33,716.8	¥35,930.3	¥36,600.1

### Balance of Loans and Bills Discounted, Classified by Maturity

March 31	Billions of yen				
	2001	2000	1999	1998	1997
<b>One year or less</b>	<b>¥10,269.3</b>	¥ 7,465.4	¥ 9,182.7	¥11,276.5	¥11,458.9
Floating interest rates	/	/	/	/	/
Fixed interest rates	/	/	/	/	/
<b>One–three years</b>	<b>5,889.3</b>	4,882.9	5,920.4	5,775.3	5,422.6
Floating interest rates	<b>3,243.2</b>	2,747.0	3,239.3	3,257.7	3,289.6
Fixed interest rates	<b>2,646.1</b>	2,135.8	2,681.1	2,517.6	2,133.0
<b>Three–five years</b>	<b>3,451.9</b>	3,764.2	3,852.5	3,507.7	3,767.2
Floating interest rates	<b>2,246.7</b>	2,056.0	2,111.0	2,241.6	2,569.4
Fixed interest rates	<b>1,205.2</b>	1,708.1	1,741.4	1,266.0	1,197.8
<b>Five–seven years</b>	<b>1,375.7</b>	1,402.8	1,516.3	1,690.1	1,592.8
Floating interest rates	<b>1,134.3</b>	925.7	1,089.8	1,326.6	1,243.3
Fixed interest rates	<b>241.4</b>	477.0	426.4	363.5	349.5
<b>More than seven years</b>	<b>4,415.3</b>	5,818.8	4,993.4	4,642.6	4,397.7
Floating interest rates	<b>4,063.1</b>	4,347.3	3,844.7	3,573.2	3,594.8
Fixed interest rates	<b>352.2</b>	1,471.5	1,148.6	1,069.3	802.9
<b>No designated term</b>	<b>5,770.5</b>	8,024.2	8,251.3	9,037.9	9,960.6
Floating interest rates	<b>5,770.5</b>	8,024.2	8,251.3	9,037.9	9,960.6
Fixed interest rates	—	—	—	—	—
<b>Total</b>	<b>¥31,172.3</b>	¥31,358.5	¥33,716.8	¥35,930.3	¥36,600.1

Note: Loans with a maturity of one year or less are not classified by floating or fixed interest rates.

Formerly The Sakura Bank, Limited

## Loan Portfolio, Classified by Industry

March 31	Billions of yen				
	2001	2000	1999	1998	1997
<b>Domestic offices</b>					
Manufacturing	¥ 3,904.9	¥ 3,915.3	¥ 3,738.5	¥ 3,889.2	¥ 4,080.2
	13.9%	13.4%	12.8%	13.3%	13.4%
Agriculture, forestry, fisheries and mining	129.9	208.7	226.7	230.4	251.9
	0.5	0.7	0.8	0.8	0.8
Construction	1,392.4	1,554.5	1,530.7	1,589.6	1,689.1
	5.0	5.3	5.2	5.4	5.5
Wholesale and retail	4,119.6	4,342.4	4,451.6	4,787.8	5,231.6
	14.7	14.8	15.3	16.3	17.1
Finance and insurance	2,534.1	2,533.8	2,624.3	2,727.4	3,076.5
	9.0	8.7	9.0	9.3	10.1
Real estate	4,664.2	4,397.1	4,426.7	4,633.3	4,453.1
	16.6	15.0	15.2	15.8	14.6
Transportation, communications and other public enterprises	1,590.1	1,635.0	1,355.0	1,253.6	1,480.4
	5.7	5.6	4.6	4.3	4.9
Services	2,616.7	3,026.5	3,383.0	3,386.3	3,697.2
	9.3	10.4	11.6	11.6	12.1
Municipalities	222.3	332.3	307.1	240.1	219.5
	0.8	1.1	1.0	0.8	0.7
Other	6,843.3	7,298.4	7,134.2	6,564.7	6,351.0
	24.5	25.0	24.5	22.4	20.8
Subtotal	¥28,017.9	¥29,244.6	¥29,178.1	¥29,303.1	¥30,531.0
	100.0%	100.0%	100.0%	100.0%	100.0%
<b>Overseas offices</b>					
Public sector	¥ 60.7	¥ 48.4	¥ 77.9	¥ 186.8	¥ 174.8
	2.4%	1.8%	2.5%	3.2%	2.8%
Financial institutions	111.2	144.3	215.0	385.2	607.4
	4.3	5.4	6.9	6.7	9.6
Commerce and industry	2,320.5	2,432.4	2,450.4	4,733.4	5,370.3
	90.7	90.2	78.7	81.9	85.2
Other	65.0	69.9	369.5	475.0	150.1
	2.6	2.6	11.9	8.2	2.4
Subtotal	¥ 2,557.5	¥ 2,695.3	¥ 3,113.0	¥ 5,780.6	¥ 6,302.8
	100.0%	100.0%	100.0%	100.0%	100.0%
<b>Total</b>	<b>¥30,575.4</b>	<b>¥31,939.9</b>	<b>¥32,291.2</b>	<b>¥35,083.7</b>	<b>¥36,833.9</b>

Notes: 1. Japan offshore banking accounts are included in the overseas offices' accounts.  
2. Percentages indicate the composition ratio.

Formerly The Sumitomo Bank, Limited

## Loan Portfolio, Classified by Industry

March 31	Billions of yen				
	2001	2000	1999	1998	1997
<b>Domestic offices</b>					
Manufacturing	¥ 3,550.4 12.9%	¥ 3,503.0 12.6%	¥ 3,450.4 12.2%	¥ 3,407.0 11.9%	¥ 3,402.7 12.3%
Agriculture, forestry, fisheries and mining	58.9 0.2	62.5 0.2	97.5 0.3	76.2 0.3	67.9 0.2
Construction	1,536.7 5.6	1,643.5 5.9	1,537.6 5.4	1,584.5 5.6	1,541.6 5.6
Wholesale and retail	3,511.4 12.8	3,529.7 12.7	3,605.2 12.7	3,665.4 12.8	3,601.8 13.0
Finance and insurance	2,316.0 8.4	2,325.1 8.4	2,059.1 7.3	2,193.2 7.7	2,047.0 7.4
Real estate	4,557.9 16.6	4,318.3 15.6	4,198.7 14.8	4,001.6 14.0	3,796.2 13.8
Transportation, communications and other public enterprises	1,392.0 5.1	1,213.1 4.4	1,183.7 4.2	1,295.8 4.5	1,219.0 4.4
Services	4,103.6 14.9	4,481.3 16.1	4,635.1 16.4	4,985.6 17.5	4,884.7 17.7
Municipalities	81.8 0.3	104.2 0.4	106.5 0.4	78.9 0.3	96.3 0.4
Other	6,424.2 23.2	6,564.6 23.7	7,467.0 26.3	7,241.8 25.4	6,971.5 25.2
Subtotal	¥27,533.2 100.0%	¥27,745.9 100.0%	¥28,341.3 100.0%	¥28,530.3 100.0%	¥27,629.2 100.0%
<b>Overseas offices</b>					
Public sector	¥ 203.2 5.6%	¥ 159.3 4.4%	¥ 193.9 3.6%	¥ 241.3 3.3%	¥ 339.7 3.8%
Financial institutions	267.5 7.4	289.0 8.0	419.6 7.8	609.3 8.2	760.7 8.5
Commerce and industry	3,167.6 87.0	3,162.6 87.6	4,753.8 88.4	6,537.8 88.4	7,852.7 87.5
Other	0.6 0.0	1.5 0.0	8.1 0.2	11.3 0.2	17.7 0.2
Subtotal	¥ 3,639.0 100.0%	¥ 3,612.6 100.0%	¥ 5,375.4 100.0%	¥ 7,399.9 100.0%	¥ 8,970.9 100.0%
<b>Total</b>	<b>¥31,172.3</b>	<b>¥31,358.5</b>	<b>¥33,716.8</b>	<b>¥35,930.3</b>	<b>¥36,600.1</b>

Notes: 1. Japan offshore banking accounts are included in the overseas offices' accounts.  
2. Percentages indicate the composition ratio.

Formerly The Sakura Bank, Limited

## Loans to Individuals and Small and Medium-Sized Corporations

March 31	Billions of yen				
	2001	2000	1999	1998	1997
Total domestic loans (A)	<b>¥28,017.9</b>	¥29,244.6	¥29,178.1	¥29,303.1	¥30,531.0
Loans to small and medium-sized corporations, etc. (B)	<b>20,804.3</b>	21,260.0	20,367.2	20,679.8	21,341.4
(B) / (A)	<b>74.25%</b>	72.69%	69.80%	70.57%	69.90%

Notes: 1. The figures above are shown after deduction of loans at overseas branches and of Japan offshore banking accounts.

2. Small and medium-sized corporations, etc., are defined as companies having capital of not more than ¥300 million (¥100 million in wholesale, and ¥50 million in retail and services business categories), or companies and individuals with not more than 300 full-time employees (100 in wholesale, and 50 in retail and 100 in services business categories).

Pursuant to the partial revision of Small and Medium Enterprise Basic Law effective December 3, 1999, the coverage of 'small and medium-sized corporations' was expanded, and the figures of (B) as of March 31, 2001 and 2000 are shown based on the new definition.

## Consumer Loans Outstanding

March 31	Billions of yen				
	2001	2000	1999	1998	1997
Consumer loans	<b>¥7,931.0</b>	¥7,974.6	¥7,687.7	¥7,279.5	¥6,998.5
Housing loans	<b>6,695.4</b>	6,612.7	6,173.1	5,676.9	5,304.8

## Breakdown of Reserve for Possible Loan Losses

Year ended March 31, 2001	Billions of yen				
	Balance at beginning of the fiscal year	Increase during the fiscal year	Decrease during the fiscal year		Balance at end of the fiscal year
			Objectives	Others	
General reserve for possible loan losses	<b>¥197.2</b> [1.5]	<b>¥142.8</b>	¥ —	<b>¥197.2*</b>	<b>¥142.8</b>
Specific reserve for estimated loan losses on certain doubtful loans	<b>454.0</b>	<b>270.3</b>	<b>193.4</b>	<b>260.5*</b>	<b>270.3</b>
For nonresident loans	<b>32.9</b>	<b>20.0</b>	<b>11.0</b>	<b>21.9*</b>	<b>20.0</b>
Reserve for possible losses on specific overseas loans	<b>7.6</b> [(0.0)]	<b>11.6</b>	—	<b>7.6*</b>	<b>11.6</b>
<b>Total</b>	<b>¥658.9</b> [1.5]	<b>¥424.8</b>	<b>¥193.4</b>	<b>¥465.4</b>	<b>¥424.8</b>

Year ended March 31, 2000	Billions of yen				
	Balance at beginning of the fiscal year	Increase during the fiscal year	Decrease during the fiscal year		Balance at end of the fiscal year
			Objectives	Others	
General reserve for possible loan losses	¥209.7 [3.6]	¥198.8	¥ —	¥209.7*	¥198.8
Specific reserve for estimated loan losses on certain doubtful loans	511.8	454.0	226.6	285.1*	454.0
For nonresident loans	49.4	32.9	16.5	32.9*	32.9
Reserve for possible losses on specific overseas loans	10.2 [(0.0)]	7.6	—	10.2*	7.6
<b>Total</b>	<b>¥731.9</b> [3.6]	<b>¥660.4</b>	<b>¥226.6</b>	<b>¥505.2</b>	<b>¥660.4</b>

\* Transfer from reserves by reversal or origination method

Note: Figures in brackets [ ] indicate foreign exchange translation adjustments.

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## Loans to Individuals and Small and Medium-Sized Corporations

March 31	Billions of yen				
	2001	2000	1999	1998	1997
Total domestic loans (A)	<b>¥27,533.2</b>	¥27,745.9	¥28,341.3	¥28,530.3	¥27,629.2
Loans to small and medium-sized corporations, etc. (B)	<b>19,666.9</b>	20,199.1	20,173.9	21,175.9	20,652.1
(B) / (A)	<b>71.42%</b>	72.80%	71.18%	74.22%	74.75%

Notes: 1. The figures above are shown after deduction of loans at overseas branches and of Japan offshore banking accounts.

2. Small and medium-sized corporations, etc., are defined as companies having capital of not more than ¥300 million (¥100 million in wholesale, and ¥50 million in retail and services business categories), or companies with not more than 300 full-time employees (100 in wholesale, and 50 in retail and 100 in services business categories) and individuals.

Pursuant to the partial revision of Small and Medium Enterprise Basic Law effective December 3, 1999, the coverage of 'small and medium-sized corporations' was expanded, and the figures of (B) as of March 31, 2001 and 2000 are shown based on the new definition.

## Consumer Loans Outstanding

March 31	Billions of yen				
	2001	2000	1999	1998	1997
Consumer loans	<b>¥5,553.6</b>	¥5,708.8	¥5,842.0	¥5,730.7	¥5,426.9
Housing loans	<b>5,095.7</b>	5,216.8	5,316.3	5,169.2	4,834.8

## Breakdown of Reserve for Possible Loan Losses

Year ended March 31, 2001	Billions of yen				
	Balance at beginning of the fiscal year	Increase during the fiscal year	Decrease during the fiscal year		Balance at end of the fiscal year
			Objectives	Others	
General reserve for possible loan losses	<b>¥362.0</b> [(4.4)]	<b>¥225.0</b>	<b>¥ —</b>	<b>¥362.0*</b>	<b>¥225.0</b>
Specific reserve for estimated loan losses on certain doubtful loans	<b>544.3</b> [(5.2)]	<b>437.7</b>	<b>253.3</b>	<b>291.0*</b>	<b>437.7</b>
For nonresident loans	<b>40.4</b> [(5.0)]	<b>22.6</b>	<b>16.1</b>	<b>24.3*</b>	<b>22.6</b>
Reserve for possible losses on specific overseas loans	<b>12.3</b> [—]	<b>8.4</b>	<b>—</b>	<b>12.3*</b>	<b>8.4</b>
<b>Total</b>	<b>¥918.7</b> [(9.6)]	<b>¥671.0</b>	<b>¥253.3</b>	<b>¥665.3</b>	<b>¥671.0</b>

Year ended March 31, 2000	Billions of yen				
	Balance at beginning of the fiscal year	Increase during the fiscal year	Decrease during the fiscal year		Balance at end of the fiscal year
			Objectives	Others	
General reserve for possible loan losses	<b>¥ 315.2</b> [3.4]	<b>¥357.5</b>	<b>¥ —</b>	<b>¥315.2*</b>	<b>¥357.5</b>
Specific reserve for estimated loan losses on certain doubtful loans	<b>714.4</b> [4.3]	<b>539.1</b>	<b>428.3</b>	<b>286.0*</b>	<b>539.1</b>
For nonresident loans	<b>27.2</b> [3.7]	<b>35.4</b>	<b>7.3</b>	<b>19.9*</b>	<b>35.4</b>
Reserve for possible losses on specific overseas loans	<b>15.4</b> [—]	<b>12.3</b>	<b>—</b>	<b>15.4*</b>	<b>12.3</b>
<b>Total</b>	<b>¥1,045.1</b> [7.7]	<b>¥909.0</b>	<b>¥428.3</b>	<b>¥616.8</b>	<b>¥909.0</b>

\* Transfer from reserves by reversal or origination method

Note: Figures in brackets [ ] indicate foreign exchange translation adjustments.



Formerly The Sakura Bank, Limited

## Write-Off of Loans

Years ended March 31	Billions of yen				
	2001	2000	1999	1998	1997
Write-off of loans	<b>¥240.5</b>	¥113.3	¥149.3	¥ 11.8	¥ 10.7

## Specific Overseas Loans

March 31	Billions of yen				
	2001	2000	1999	1998	1997
Indonesia	<b>¥124.2</b>	¥116.2	¥178.2	¥ /	¥ /
Russia	<b>0.1</b>	0.1	0.1	1.6	0.1
Other countries	<b>3.3</b>	5.9	6.8	1.7	17.3
	<b>4 countries</b>	8 countries	8 countries	7 countries	9 countries
<b>Total</b>	<b>¥127.7</b>	¥122.3	¥185.2	¥ 3.4	¥ 17.4
Ratio of the total amounts to total assets	<b>0.26%</b>	0.26%	0.39%	0.01%	0.03%
Number of countries	<b>6</b>	10	10	8	10

## Risk-Monitored Loans

March 31	Billions of yen				
	2001	2000	1999	1998	1997
Bankrupt loans (a)	<b>¥ 174.8</b>	¥ 156.6	¥ 165.1	¥ 402.8	¥ 355.8
Non-accrual loans (b)	<b>849.9</b>	1,067.7	994.8	592.4	829.1
Renegotiated loans (c)	/	/	/	143.7	244.2
Loans to borrowers who are financially assisted by the Bank (d)	/	/	/	1.0	346.3
Subtotal (previous standard) (a) + (b) + (c) + (d)	/	/	/	¥1,140.0	¥1,775.5
Past due loans (3 months or more) (e)	<b>65.7</b>	35.2	58.9	216.7	/
Restructured loans (f)	<b>124.6</b>	412.7	541.6	263.3	/
<b>Total (new standard) (a) + (b) + (e) + (f)</b>	<b>¥1,215.1</b>	¥1,672.3	¥1,760.5	¥1,475.4	¥ /

## Problem Assets Based on the Financial Reconstruction Law

March 31	Billions of yen		
	2001	2000	1999
Bankrupt and quasi-bankrupt assets ( <i>Hatan kousei tou saiken</i> )	<b>¥ 390.9</b>	¥ 394.7	¥ 390.2
Doubtful assets ( <i>Kiken saiken</i> )	<b>679.7</b>	880.8	809.2
Substandard assets ( <i>Youkanri saiken</i> )	<b>190.3</b>	448.0	600.6
Total of problem assets	<b>¥ 1,260.9</b>	¥ 1,723.5	¥ 1,800.0
Normal assets ( <i>Seijou saiken</i> )	<b>32,302.5</b>	33,184.9	33,896.7
<b>Total</b>	<b>¥33,563.4</b>	¥34,908.4	¥35,696.7

Formerly The Sumitomo Bank, Limited

## Write-Off of Loans

Years ended March 31	Billions of yen				
	2001	2000	1999	1998	1997
Write-off of loans	<b>¥500.9</b>	¥347.3	¥305.0	¥ 66.0	¥130.2

## Specific Overseas Loans

March 31	Billions of yen				
	2001	2000	1999	1998	1997
Indonesia	<b>¥60.3</b>	¥59.7	¥69.5	¥ /	¥ /
Algeria	<b>4.3</b>	4.3	4.7	4.9	4.8
Iran	<b>—</b>	0.7	4.7	/	/
Other countries	<b>0.5</b>	0.4	3.7	0.2	0.7
	<b>4 countries</b>	7 countries	13 countries	4 countries	4 countries
<b>Total</b>	<b>¥65.1</b>	¥65.3	¥82.7	¥ 5.2	¥ 5.6
Ratio of the total amounts to total assets	<b>0.10%</b>	0.13%	0.16%	0.00%	0.00%
Number of countries	<b>6</b>	10	16	5	5

## Risk-Monitored Loans

March 31	Billions of yen				
	2001	2000	1999	1998	1997
Bankrupt loans (a)	<b>¥ 60.8</b>	¥ 73.0	¥ 115.4	¥ 257.8	¥ 190.4
Non-accrual loans (b)	<b>1,357.6</b>	1,436.0	1,524.2	544.7	616.6
Renegotiated loans (c)	/	/	/	84.9	104.6
Loans to borrowers who are financially assisted by the Bank (d)	/	/	/	117.6	162.4
Subtotal (previous standard) (a) + (b) + (c) + (d)	/	/	/	¥1,005.2	¥1,074.2
Past due loans (3 months or more) (e)	<b>37.5</b>	40.3	82.4	311.2	/
Restructured loans (f)	<b>61.6</b>	334.7	237.6	355.1	/
<b>Total (new standard) (a) + (b) + (e) + (f)</b>	<b>¥1,517.5</b>	¥1,884.0	¥1,959.8	¥1,469.1	¥ /

## Problem Assets Based on the Financial Reconstruction Law

March 31	Billions of yen		
	2001	2000	1999
Bankrupt and quasi-bankrupt assets ( <i>Hatan kousei tou saiken</i> )	<b>¥ 199.0</b>	¥ 190.8	¥ 217.3
Doubtful assets ( <i>Kiken saiken</i> )	<b>1,263.5</b>	1,351.2	1,476.3
Substandard assets ( <i>Youkanri saiken</i> )	<b>99.1</b>	375.0	320.1
Total of problem assets	<b>¥ 1,561.6</b>	¥ 1,917.0	¥ 2,013.7
Normal assets ( <i>Seijou saiken</i> )	<b>33,855.3</b>	32,849.8	35,421.0
<b>Total</b>	<b>¥35,416.9</b>	¥34,766.8	¥37,434.7