

## CAPITAL RATIO

Formerly The Sakura Bank, Limited

### Nonconsolidated Capital Ratio

March 31		Billions of yen		
		2001	2000	1999
Tier I capital:	Common stockholders' equity	¥ 2,238.5	¥ 2,185.5	¥ 2,162.2
	Other	285.5	285.4	286.2
	Subtotal (A)	¥ 2,524.0	¥ 2,470.9	¥ 2,448.4
Tier II capital:	45% of unrealized gains on land	¥ 31.5	¥ 36.4	¥ 37.8
	General reserve for possible loan losses	142.8	198.8	213.4
	Qualifying subordinated debt	1,111.0	1,286.8	1,333.1
	Subtotal (B)	¥ 1,285.4	¥ 1,522.0	¥ 1,584.4
Deductions:	(C)	¥ 16.9	¥ 0.9	¥ 0.9
Total capital:	(A) + (B) - (C) = (D)	3,792.5	3,992.0	4,031.9
Risk-adjusted assets:	On-balance-sheet	29,547.5	29,627.5	29,586.3
	Off-balance-sheet	2,157.6	2,151.8	2,817.4
	Asset equivalent of market risk	135.4	137.9	156.9
	Subtotal (E)	¥31,840.6	¥31,917.3	¥32,560.7
<b>Capital ratio (BIS guidelines) = (D) / (E) x 100</b>		<b>11.91%</b>	12.50%	12.38%

## CAPITAL RATIO

Formerly The Sumitomo Bank, Limited

### Nonconsolidated Capital Ratio

March 31		Billions of yen		
		2001	2000	1999
Tier I capital:	Common stockholders' equity	¥ 1,738.9	¥ 1,700.0	¥ 1,670.2
	Other	567.0	531.0	556.7
	Subtotal (A)	¥ 2,305.9	¥ 2,231.1	¥ 2,226.9
Tier II capital:	45% of unrealized gains on land	¥ 121.2	¥ 125.1	¥ 127.6
	General reserve for possible loan losses	224.9	357.5	318.7
	Qualifying subordinated debt	1,651.8	1,651.1	1,623.3
	Subtotal (B)	¥ 1,997.9	¥ 2,133.9	¥ 2,069.6
Deductions:	(C)	¥ 58.7	¥ 53.7	¥ 35.7
Total capital:	(A) + (B) - (C) = (D)	4,245.1	4,311.2	4,260.8
Risk-adjusted assets:	On-balance-sheet	32,166.2	31,682.4	32,400.6
	Off-balance-sheet	3,654.5	2,787.0	3,173.6
	Asset equivalent of market risk	125.3	110.3	105.4
	Subtotal (E)	¥35,946.1	¥34,579.8	¥35,679.7
<b>Capital ratio (BIS guidelines) = (D) / (E) x 100</b>		<b>11.80%</b>	12.46%	11.94%