

RATIOS

Formerly The Sakura Bank, Limited

Yield/Interest Rate

Years ended March 31	Percent				
	2001	2000	1999	1998	1997
Domestic operations					
Interest-earning assets (A)	1.92%	2.38%	2.33%	2.39%	2.44%
Interest-bearing liabilities (B)	1.19	1.67	1.99	2.01	2.06
(A) – (B)	0.73	0.71	0.34	0.38	0.38
International operations					
Interest-earning assets (A)	5.77	9.45	9.44	7.31	7.70
Interest-bearing liabilities (B)	6.73	11.75	10.01	7.30	7.47
(A) – (B)	(0.96)	(2.30)	(0.57)	0.01	0.23
Total					
Interest-earning assets (A)	2.50	3.34	3.58	3.59	3.80
Interest-bearing liabilities (B)	2.00	2.92	3.43	3.33	3.48
(A) – (B)	0.50	0.42	0.15	0.26	0.32

Income Ratio

Years ended March 31	Percent				
	2001	2000	1999	1998	1997
Operating profit to total assets	0.42%	0.36%	—	—	0.11%
Operating profit to stockholders' equity	12.29	10.45	—	—	4.34
Net income to total assets	0.18	0.13	—	—	0.10
Net income to stockholders' equity	4.86	3.23	—	—	3.73

- Notes: 1. Operating profit (net income) to total assets = Operating profit (net income) / Average balance of total assets excluding customers' liabilities for acceptances and guarantees x 100
2. Operating profit (net income) to stockholders' equity = (Operating profit (net income) – Preferred dividends) / ((Stockholders' equity at beginning of the fiscal year – Number of shares of preferred stock outstanding at beginning of the fiscal year x issue price) + (Stockholders' equity at end of the fiscal year – Number of shares of preferred stock outstanding at end of the fiscal year x Issue price)) divided by 2 x 100
3. Figures for 1999 and 1998 are not shown due to operating loss (net loss).

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Yield/Interest Rate

Years ended March 31	Percent				
	2001	2000	1999	1998	1997
Domestic operations					
Interest-earning assets (A)	1.63%	2.13%	2.51%	2.71%	2.90%
Interest-bearing liabilities (B)	1.07	1.60	2.04	2.38	2.55
(A) – (B)	0.56	0.53	0.47	0.33	0.35
International operations					
Interest-earning assets (A)	6.05	7.56	6.75	6.05	6.07
Interest-bearing liabilities (B)	5.69	7.14	6.51	5.82	5.57
(A) – (B)	0.36	0.42	0.24	0.23	0.50
Total					
Interest-earning assets (A)	2.57	3.21	3.57	3.87	4.14
Interest-bearing liabilities (B)	2.06	2.77	3.25	3.64	3.76
(A) – (B)	0.51	0.44	0.32	0.23	0.38

Income Ratio

Years ended March 31	Percent				
	2001	2000	1999	1998	1997
Operating profit to total assets	0.32%	0.36%	—	—	0.10%
Operating profit to stockholders' equity	11.78	12.69	—	—	2.89
Net income to total assets	0.10	0.10	—	—	0.07
Net income to stockholders' equity	3.72	3.32	—	—	1.98

Notes: 1. Operating profit (net income) to total assets = Operating profit (net income) / Average balance of total assets excluding customers' liabilities for acceptances and guarantees x 100

2. Operating profit (net income) to stockholders' equity = (Operating profit (net income) – Preferred dividends) / ((Stockholders' equity at beginning of the fiscal year – Number of shares of preferred stock outstanding at beginning of the fiscal year x issue price) + (Stockholders' equity at end of the fiscal year – Number of shares of preferred stock outstanding at end of the fiscal year x Issue price)) divided by 2 x 100

3. Figures for 1999 and 1998 are not shown due to operating loss (net loss).

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Loan-Deposit Ratio

March 31	Millions of yen				
	2001	2000	1999	1998	1997
Domestic operations					
Loan amount (A)	¥27,561,843	¥28,836,371	¥28,706,315	¥28,715,881	¥29,900,344
Deposit amount (B)	29,424,953	29,863,033	29,782,688	29,238,110	28,872,715
Loan-deposit ratio (%)					
(A) / (B)	93.66%	96.56%	96.38%	98.21%	103.56%
Ratio by average balance for the fiscal year	96.93	95.07	104.09	102.21	108.11
International operations					
Loan amount (A)	¥ 3,013,655	¥ 3,103,581	¥ 3,584,947	¥ 6,367,890	¥ 6,933,593
Deposit amount (B)	4,109,126	3,479,621	3,182,933	7,142,659	9,397,824
Loan-deposit ratio (%)					
(A) / (B)	73.34	89.19	112.63	89.15	73.78
Ratio by average balance for the fiscal year	75.63	100.12	91.27	80.13	68.81
Total					
Loan amount (A)	¥30,575,498	¥31,939,952	¥32,291,263	¥35,083,771	¥36,833,937
Deposit amount (B)	33,534,079	33,342,655	32,965,621	36,380,770	38,270,539
Loan-deposit ratio (%)					
(A) / (B)	91.17	95.79	97.95	96.43	96.24
Ratio by average balance for the fiscal year	94.26	95.58	101.97	96.85	97.73

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio

March 31	Millions of yen				
	2001	2000	1999	1998	1997
Domestic operations					
Securities amount (A)	¥ 9,234,938	¥ 6,079,295	¥ 5,378,859	¥ 5,464,860	¥ 6,047,999
Deposit amount (B)	29,424,953	29,863,033	29,782,688	29,238,110	28,872,715
Securities-deposit ratio (%)					
(A) / (B)	31.38%	20.35%	18.06%	18.69%	20.94%
Ratio by average balance for the fiscal year	23.20	19.38	19.66	20.26	22.01
International operations					
Securities amount (A)	¥ 964,730	¥ 832,307	¥ 838,710	¥ 984,512	¥ 1,014,157
Deposit amount (B)	4,109,126	3,479,621	3,182,933	7,142,659	9,397,824
Securities-deposit ratio (%)					
(A) / (B)	23.47	23.91	26.35	13.78	10.79
Ratio by average balance for the fiscal year	18.60	24.88	16.72	11.84	8.43
Total					
Securities amount (A)	¥10,199,669	¥ 6,911,602	¥ 6,217,570	¥ 6,449,372	¥ 7,062,157
Deposit amount (B)	33,534,079	33,342,655	32,965,621	36,380,770	38,270,539
Securities-deposit ratio (%)					
(A) / (B)	30.41	20.72	18.86	17.72	18.45
Ratio by average balance for the fiscal year	22.62	19.94	19.18	18.22	18.42

Note: Deposits include negotiable certificates of deposit.

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Loan-Deposit Ratio

March 31	Millions of yen				
	2001	2000	1999	1998	1997
Domestic operations					
Loan amount (A)	¥27,055,225	¥27,291,435	¥27,697,845	¥27,710,654	¥26,769,806
Deposit amount (B)	28,491,587	28,072,348	26,215,137	24,524,245	23,349,654
Loan-deposit ratio (%)					
(A) / (B)	94.95%	97.21%	105.65%	112.99%	114.64%
Ratio by average balance for the fiscal year	101.03	101.48	110.38	112.50	117.44
International operations					
Loan amount (A)	¥ 4,117,157	¥ 4,067,125	¥ 6,019,012	¥ 8,219,648	¥ 9,830,305
Deposit amount (B)	8,704,106	6,157,482	6,786,172	12,865,798	16,484,173
Loan-deposit ratio (%)					
(A) / (B)	47.30	66.05	88.69	63.88	59.63
Ratio by average balance for the fiscal year	54.94	73.99	73.94	62.39	60.48
Total					
Loan amount (A)	¥31,172,382	¥31,358,560	¥33,716,858	¥35,930,302	¥36,600,112
Deposit amount (B)	37,195,694	34,229,831	33,001,309	37,390,044	39,833,827
Loan-deposit ratio (%)					
(A) / (B)	83.80	91.61	102.16	96.09	91.88
Ratio by average balance for the fiscal year	90.52	96.11	100.33	92.63	93.36

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio

March 31	Millions of yen				
	2001	2000	1999	1998	1997
Domestic operations					
Securities amount (A)	¥14,650,585	¥ 7,885,988	¥ 5,406,537	¥ 5,865,650	¥ 5,150,899
Deposit amount (B)	28,491,587	28,072,348	26,215,137	24,524,245	23,349,654
Securities-deposit ratio (%)					
(A) / (B)	51.42%	28.09%	20.62%	23.91%	22.05%
Ratio by average balance for the fiscal year	39.86	26.07	22.14	22.76	23.39
International operations					
Securities amount (A)	¥ 2,209,724	¥ 1,096,256	¥ 1,273,355	¥ 1,391,280	¥ 853,410
Deposit amount (B)	8,704,106	6,157,482	6,786,172	12,865,798	16,484,173
Securities-deposit ratio (%)					
(A) / (B)	25.38	17.80	18.76	10.81	5.17
Ratio by average balance for the fiscal year	17.22	17.39	14.08	6.28	4.57
Total					
Securities amount (A)	¥16,860,309	¥ 8,982,244	¥ 6,679,892	¥ 7,256,931	¥ 6,004,310
Deposit amount (B)	37,195,694	34,229,831	33,001,309	37,390,044	39,833,827
Securities-deposit ratio (%)					
(A) / (B)	45.32	26.24	20.24	19.40	15.07
Ratio by average balance for the fiscal year	34.70	24.37	19.92	16.23	15.43

Note: Deposits include negotiable certificates of deposit.