OTHERS

Formerly The Sakura Bank, Limited

Employees

March 31	2001	2000	1999	1998	1997
Number of employees	13,632	14,930	16,330	17,420	18,733
Average age (years-months)	38–7	37–11	38–0	38–0	37–5
Average length of employment (years-months)	16-10	16–2	16–5	16–5	15–11
Average monthly salary (yen)	¥515,897	¥502,428	¥502,574	¥496,583	¥488,753

Note: Temporary, part-time and overseas local staff are excluded from the above calculations.

Number of Offices

2001	2000	1999	1998	1997
323	381	414	432	439
32	40	50	56	61
4	4	7	7	9
16	18	18	23	24
2	2	2	2	3
3	6	12	15	17
380	451	503	535	553
	323 32 4 16 2 3	323 381 32 40 4 4 16 18 2 2 3 6	323 381 414 32 40 50 4 4 7 16 18 18 2 2 2 3 6 12	323 381 414 432 32 40 50 56 4 4 7 7 16 18 18 23 2 2 2 2 3 6 12 15

Note: 'Main offices and branches' includes International Business Operations Dept. (2001, 2 branches; 2000, 2 branches; 1999, 2 branches; 1998, 2 branches; 1997, 2 branches) and Specialized deposit account branch (2001, 4 branches: 2000, 2 branches), and ATM administration branch (2001, 1 branch; 2000, 1 branch).

Automated Service Centers

March 31	2001	2000	1999	1998	1997
Automated service centers	1,485	1,046	504	478	472

OTHERS

Formerly The Sumitomo Bank, Limited

Employees

2001	2000	1999	1998	1997
13,526	14,394	14,995	15,111	15,563
37–5	36–11	37–0	37–0	36–9
15–5	14–11	15–2	15–2	14–11
¥504,168	¥493,991	¥488,834	¥493,658	¥491,301
	13,526 37–5 15–5	13,52614,39437-536-1115-514-11	13,52614,39414,99537-536-1137-015-514-1115-2	13,52614,39414,99515,11137-536-1137-037-015-514-1115-215-2

Note: Temporary, part-time and overseas local staff are excluded from the above calculations.

Number of Offices

March 31	2001	2000	1999	1998	1997
Domestic network:					
Main offices and branches	270	285	286	305	310
Sub-branches	47	47	52	55	40
Agency	1	1	1	1	1
Overseas network:					
Branches	17	18	21	37	39
Sub-branches	3	3	4	5	2
Representative offices	16	17	17	20	25
Total	354	371	381	423	417

Note: 'Main offices and branches' includes specialized deposit account branch (2001, 8 branches; 2000, 8 branches; 1999, 2 branches).

Automated Service Centers

March 31	2001	2000	1999	1998	1997
Automated service centers	346	463	513	478	445

Formerly The Sakura Bank, Limited

Domestic Exchange Transactions

	Billions of yen					
Years ended March 31	2001	2000	1999	1998	1997	
Exchange for remittance						
Destined for various parts of the country:						
Number of accounts (thousands)	139,818	161,329	165,185	166,545	164,287	
Amount	¥367,882.4	¥ 330,932.6	¥ 434,924.7	¥ 457,657.4	¥ 433,520.9	
Received from various parts of the country:						
Number of accounts (thousands)	121,137	153,883	155,487	155,844	153,128	
Amount	526,742.4	558,293.3	712,307.1	713,346.2	659,570.8	
Collection						
Destined for various parts of the country:						
Number of accounts (thousands)	5,103	5,542	6,199	6,981	7,165	
Amount	¥ 14,212.5	¥ 14,142.2	¥ 15,927.2	¥ 18,739.2	¥ 18,656.2	
Received from various parts of the country:						
Number of accounts (thousands)	745	765	828	896	951	
Amount	2,440.8	2,040.3	1,901.3	2,253.3	2,222.2	
Total	¥911,278.3	¥905,408.5	¥1,165,060.5	¥1,191,996.3	¥1,113,970.2	

Foreign Exchange Transactions

			Millions of U.S. dollars		
Years ended March 31	2001	2000	1999	1998	1997
Outward exchanges:					
Foreign bills sold	\$385,950	\$ 418,646	\$413,983	\$ 488,918	\$ 457,172
Foreign bills bought	61,227	58,931	62,923	78,110	65,812
Incoming exchanges:					
Foreign bills payable	\$454,809	\$ 557,928	\$483,395	\$ 555,470	\$ 560,660
Foreign bills receivable	14,190	16,481	16,435	37,219	59,033
Total	\$916,177	\$1,051,988	\$976,737	\$1,159,719	\$1,142,678

Note: The above figures include foreign exchange transactions by overseas branches.

Breakdown of Collateral for Customers' Liabilities for Acceptances and Guarantees

		Billions of yen				
March 31	2001	2000	1999			
Securities	¥ 3.2	¥ 3.0	¥ 11.2			
Commercial claims	253.8	156.6	154.3			
Commercial goods	6.5	4.4	5.7			
Real estate	30.5	40.1	49.7			
Other	12.9	10.1	15.4			
Subtotal	¥ 307.0	¥ 214.4	¥ 236.5			
Guaranteed	396.6	371.6	468.5			
Unsecured	1,933.8	1,938.1	2,251.6			
Total	¥2,637.6	¥2,524.3	¥2,956.7			

Formerly The Sumitomo Bank, Limited

Domestic Exchange Transactions

			Billions of yen		
Years ended March 31	2001	2000	1999	1998	1997
Exchange for remittance					
Destined for various parts of the country:					
Number of accounts (thousands)	210,761	216,051	209,683	185,004	167,409
Amount	¥418,710.3	¥430,898.0	¥424,602.4	¥432,219.3	¥405,531.6
Received from various parts of the country:					
Number of accounts (thousands)	120,318	113,405	109,098	107,100	102,541
Amount	357,069.1	326,166.3	350,240.0	411,147.9	407,441.1
Collection					
Destined for various parts of the country:					
Number of accounts (thousands)	2,190	2,324	2,361	2,615	2,552
Amount	¥ 5,478.0	¥ 5,787.8	¥ 6,381.4	¥ 7,585.0	¥ 7,378.2
Received from various parts of the country:					
Number of accounts (thousands)	2,233	2,217	2,431	2,535	3,048
Amount	8,061.4	7,691.3	9,129.0	10,460.6	9,348.8
Total	¥789,319.0	¥770,543.5	¥790,352.9	¥861,412.8	¥829,699.9

Foreign Exchange Transactions

			Millions of U.S. dollars		
Years ended March 31	2001	2000	1999	1998	1997
Outward exchanges:					
Foreign bills sold	\$436,562	\$337,735	\$493,705	\$499,041	\$ 542,337
Foreign bills bought	139,033	105,431	303,917	271,235	317,368
Incoming exchanges:					
Foreign bills payable	\$316,992	\$280,984	\$157,285	\$201,530	\$ 220,467
Foreign bills receivable	10,044	7,571	7,103	11,399	14,646
Total	\$902,633	\$731,724	\$962,011	\$983,207	\$1,094,819

Note: The above figures include foreign exchange transactions by overseas branches.

Breakdown of Collateral for Customers' Liabilities for Acceptances and Guarantees

March 31	2	2001	2000		1999	
Securities	¥	1.6	¥	2.6	¥	1.8
Commercial claims		4.1		13.4		17.3
Commercial goods		1.4		2.2		0.4
Real estate		21.2		19.4		32.0
Other		19.7		18.2		1.8
Subtotal	¥	48.2	¥	56.1	¥	53.5
Guaranteed		187.9	831.0		286.8	
Unsecured	3,419.1 2,036.4		2	,784.1		
Total	¥3	¥3,655.3 ¥2,923.5		¥3	,124.5	