

# Financial Highlights

Former Sakura Bank

## (Consolidated)

	Millions of yen				
	2001	2000	1999	1998	1997
<b>For the Year</b>					
Total income	¥ 1,773,614	¥ 2,157,102	¥ 2,213,222	¥ 2,921,528	¥ 2,561,157
Total expenses	1,641,567	2,030,963	2,919,480	3,021,878	2,510,976
Net income (loss)	48,939	62,581	(479,266)	(88,301)	17,746
<b>At Year-End</b>					
Total stockholders' equity	¥ 2,175,809	¥ 2,208,554	¥ 2,174,486	¥ 1,726,737	¥ 1,847,460
Total assets	51,849,687	48,495,608	49,015,005	53,160,330	54,719,655
Risk-monitored loans	1,466,633	1,661,440	1,766,867	/	/
Reserve for possible loan losses	512,023	682,188	666,692	1,064,355	842,310
Net unrealized gains (losses) on securities	(352,844)	654,763	/	/	/
Capital ratio (BIS Guidelines)	11.31%	12.53%	12.33%	9.12%	8.92%
ROE	2.67%	3.74%	/%	/%	/%
PER (times)	62.36	62.08	/	/	/
<b>Per Share (Yen)</b>					
Stockholders' equity	¥333.46	¥340.98	¥331.28	¥446.47	¥467.28
Net income (loss)	9.22	12.58	(124.72)	(25.51)	4.38
Net income—diluted	9.21	—	—	—	—

## (Nonconsolidated)

	Millions of yen				
	2001	2000	1999	1998	1997
<b>For the Year</b>					
Total income	¥ 1,441,834	¥ 1,930,928	¥ 2,045,139	¥ 2,833,166	¥ 2,538,645
Total expenses	1,302,774	1,776,858	2,693,827	2,948,431	2,480,239
Net income (loss)	82,160	57,117	(375,315)	(220,516)	51,042
(Appendix)					
Gross banking profit (A)	¥ 730,392	¥ 711,915	¥ 699,181	¥ 730,391	¥ 720,834
Banking profit	411,377	328,084	172,947	293,778	281,745
Banking profit (excluding transfer to general reserve for possible loan losses)	355,401	313,459	274,123	295,495	282,102
Expenses (excluding non-recurring losses) (B)	374,990	397,771	425,057	434,895	438,732
Expense ratio (B)/(A)	51.3%	55.8%	60.7%	59.5%	60.8%
<b>At Year-End</b>					
Preferred stock	402,577	402,772	411,307	26,883	123,710
Number of shares issued (thousands)	802,577	802,772	811,307	26,883	123,710
Common stock	640,129	639,934	631,399	572,562	475,735
Number of shares issued (thousands)	4,118,077	4,117,297	4,083,121	3,747,134	3,424,163
Total stockholders' equity	¥ 2,281,230	¥ 2,252,289	¥ 2,223,521	¥ 1,298,113	¥ 1,551,052
Total assets	48,461,818	46,559,485	47,208,716	51,650,386	53,131,014
Deposits	33,534,079	33,342,655	32,965,621	36,380,770	38,270,539
Loans and bills discounted	30,575,498	31,939,952	32,291,263	35,083,771	36,833,937
Securities	10,199,669	6,911,602	6,217,570	6,449,372	7,062,157
Risk-monitored loans	1,215,082	1,672,375	1,760,563	1,475,402	/
Problem assets based on Financial Reconstruction Law	1,260,895	1,723,560	1,800,079	/	/
Reserve for possible loan losses	424,799	660,454	735,562	1,044,082	835,024
Net unrealized gains (losses) on securities	(346,628)	662,799	(120,093)	(25,917)	784,879
Pay-out ratio	34.71%	53.42%	—%	—%	60.27%
Capital ratio (BIS Guidelines)	11.91%	12.50%	12.38%	/%	/%
ROE	4.86%	3.23%	—%	—%	3.73%
PER (times)	33.27	69.48	/	/	/
<b>Per Share (Yen)</b>					
Stockholders' equity	¥358.43	¥351.38	¥343.09	¥332.07	¥380.72
Dividends:					
Common stock	6.00	6.00	7.25	8.50	8.50
Preferred stock (Series I)	—	—	—	22.50	45.00
Preferred stock (Series II)	15.00	15.00	15.00	15.00	7.50
Preferred stock (Series III) (Type-2)	13.70	13.70	0.04	—	—
Net income (loss)	17.28	11.24	(97.62)	(62.92)	14.10
Net income—diluted	17.24	—	—	—	13.99

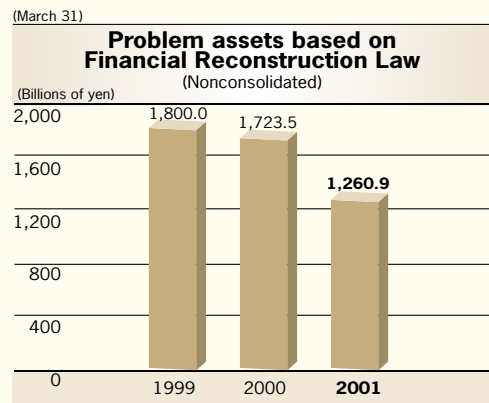
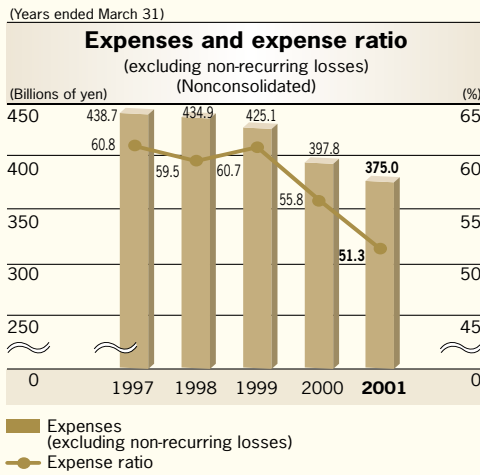
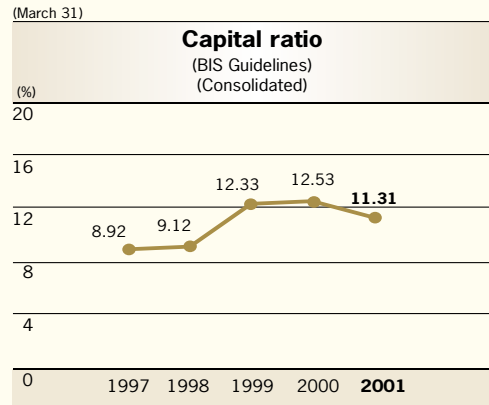
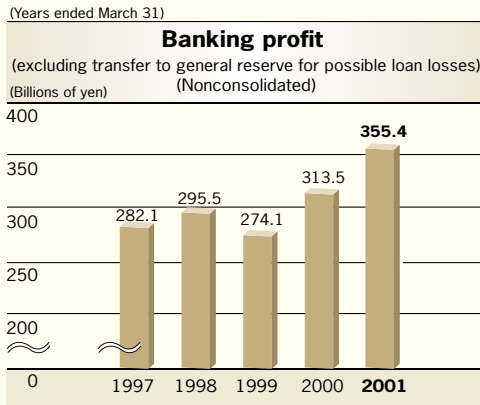
**(Consolidated)**

	Millions of yen				
	2001	2000	1999	1998	1997
<b>For the Year</b>					
Total income	¥ 2,727,586	¥ 3,013,618	¥ 2,828,799	¥ 2,662,503	¥ 2,572,853
Total expenses	2,454,118	2,797,115	3,587,829	3,131,832	2,511,407
Net income (loss)	83,469	61,875	(568,889)	(251,296)	34,048
<b>At Year-End</b>					
Total stockholders' equity	¥ 1,837,151	¥ 1,804,358	¥ 1,757,123	¥ 1,671,593	¥ 1,949,674
Total assets	67,392,974	53,767,504	54,973,872	64,369,544	60,229,929
Risk-monitored loans	1,789,785	2,203,318	2,340,631	/	/
Reserve for possible loan losses	756,830	950,499	1,267,935	1,278,683	554,986
Net unrealized gains on securities	51,738	1,179,452	—	—	—
Capital ratio (BIS Guidelines)	10.94%	11.60%	10.95%	9.23%	8.75%
ROE	6.05%	4.55%	/%	/%	1.70%
PER (times)	43.92	82.23	/	/	/
<b>Per Share (Yen)</b>					
Stockholders' equity	¥426.32	¥415.77	¥400.71	¥532.18	¥620.71
Net income (loss)	25.50	18.61	(181.48)	(80.00)	10.84
Net income—diluted	24.93	18.17	—	—	10.77

**(Nonconsolidated)**

	Millions of yen				
	2001	2000	1999	1998	1997
<b>For the Year</b>					
Total income	¥ 1,850,834	¥ 2,184,348	¥ 2,073,328	¥ 2,414,077	¥ 2,361,555
Total expenses	1,716,783	2,035,847	2,706,752	2,998,041	2,317,397
Net income (loss)	55,675	48,818	(374,123)	(621,695)	35,318
(Appendix)					
Gross banking profit (A)	¥ 772,811	¥ 722,565	¥ 750,351	¥ 711,376	¥ 711,483
Banking profit	580,293	350,578	220,157	308,077	338,224
Banking profit (excluding transfer to general reserve for possible loan losses)	447,672	389,438	396,493	337,621	342,220
Expenses (excluding non-recurring losses) (B)	325,138	329,785	353,858	373,755	369,263
Expense ratio (B)/(A)	42.0%	45.6%	47.1%	52.5%	51.9%
<b>At Year-End</b>					
Preferred stock	250,500	250,500	250,500	—	—
Number of shares issued (thousands)	167,000	167,000	167,000	—	—
Common stock	502,348	502,348	502,348	502,348	502,348
Number of shares issued (thousands)	3,141,062	3,141,062	3,141,062	3,141,062	3,141,062
Total stockholders' equity	¥ 1,918,707	¥ 1,880,637	¥ 1,846,470	¥ 1,138,014	¥ 1,786,408
Total assets	65,265,680	51,089,338	51,531,297	58,076,795	57,149,204
Deposits	37,195,694	34,229,831	33,001,309	37,390,044	39,833,827
Loans and bills discounted	31,172,382	31,358,560	33,716,858	35,930,302	36,600,112
Securities	16,860,309	8,982,244	6,679,892	7,256,931	6,004,310
Risk-monitored loans	1,517,508	1,884,083	1,959,860	1,469,122	/
Problem assets based on Financial Reconstruction Law	1,561,564	1,916,970	2,013,692	/	/
Reserve for possible loan losses	671,042	909,039	1,052,958	1,257,212	535,043
Net unrealized gains (losses) on securities	(83,216)	901,356	431,567	364,597	670,640
Pay-out ratio	36.15%	41.63%	—%	—%	75.59%
Capital ratio (BIS Guidelines)	11.80%	12.46%	11.94%	/%	/%
ROE	3.72%	3.32%	—%	—%	1.98%
PER (times)	67.49	106.17	/	/	/
<b>Per Share (Yen)</b>					
Stockholders' equity	¥451.35	¥439.23	¥428.35	¥362.30	¥568.73
Dividends:					
Common stock	6.00	6.00	6.00	8.50	8.50
Preferred stock (First series Type I)	10.50	10.50	0.03	—	—
Preferred stock (Second series Type I)	28.50	28.50	0.08	—	—
Net income (loss)	16.59	14.41	(119.11)	(197.93)	11.24
Net income—diluted	16.25	14.12	—	—	11.17

**Former  
Sakura Bank**



**Former  
Sumitomo Bank**

