

Assets/Liabilities (Consolidated)

Figures as of March 31, 2001 and 2000, are combined figures for the former Sakura Bank and the former Sumitomo Bank.

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Millions of yen		
	2002	2001	2000
Domestic operations:			
Liquid deposits.....	¥32,824,002	¥24,230,767	¥23,165,366
Fixed-term deposits.....	22,837,970	25,687,067	25,247,331
Others.....	4,099,619	3,860,298	3,528,595
Subtotal.....	¥59,761,592	¥53,778,134	¥51,941,294
Negotiable certificates of deposit.....	¥ 6,283,136	¥11,475,495	¥10,244,222
Total.....	¥66,044,728	¥65,253,629	¥62,185,516
Overseas operations:			
Liquid deposits.....	¥ 4,579,035	¥ 8,670,224	¥ 6,073,367
Fixed-term deposits.....	634,673	575,859	557,186
Others.....	10,674	24,830	16,198
Subtotal.....	¥ 5,224,383	¥ 9,270,916	¥ 6,646,753
Negotiable certificates of deposit.....	¥ 378,960	¥ 171,476	¥ 137,670
Total.....	¥ 5,603,344	¥ 9,442,392	¥ 6,784,424
Grand total.....	¥71,648,073	¥74,696,023	¥68,969,940

Notes: 1. Domestic operations comprise the operations of the Bank (excluding overseas branches) and its domestic consolidated subsidiaries. Overseas operations comprise the operations of the Bank's overseas branches and overseas consolidated subsidiaries.

2. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice

3. Fixed-term deposits = Time deposits + Installment savings

Balance of Loan Portfolio, Classified by Industry

Year-End Balance

March 31	2002		2001		2000	
	Millions of yen	Percent	Millions of yen	Percent	Millions of yen	Percent
Domestic operations:						
Manufacturing.....	¥ 7,847,614	13.58%	¥ 7,842,034	13.27%	¥ 7,600,339	12.93%
Agriculture, forestry, fisheries and mining...	204,176	0.36	211,637	0.36	282,521	0.48
Construction.....	3,148,042	5.45	3,279,569	5.55	3,354,636	5.71
Transportation, communications, and other public enterprises.....	2,948,100	5.10	3,084,005	5.22	2,892,707	4.92
Wholesale and retail.....	7,672,699	13.28	8,198,397	13.87	8,128,809	13.82
Finance and insurance.....	4,257,910	7.37	4,240,797	7.17	4,227,814	7.19
Real estate.....	9,401,219	16.27	9,841,488	16.65	9,166,841	15.59
Services.....	6,985,944	12.09	7,427,651	12.56	8,098,068	13.77
Municipalities.....	404,860	0.70	356,354	0.60	436,728	0.74
Others.....	14,904,395	25.80	14,629,235	24.75	14,610,658	24.85
Subtotal.....	¥57,774,965	100.00%	¥59,111,176	100.00%	¥58,799,132	100.00%
Overseas operations:						
Public sector.....	¥ 183,344	3.12%	¥ 267,485	4.16%	¥ 211,045	3.26%
Financial institutions.....	355,561	6.06	305,435	4.75	358,022	5.53
Commerce and industry.....	5,119,312	87.20	5,739,023	89.31	5,786,763	89.37
Others.....	212,401	3.62	113,967	1.78	119,125	1.84
Subtotal.....	¥ 5,870,621	100.00%	¥ 6,425,914	100.00%	¥ 6,474,958	100.00%
Total.....	¥63,645,586		¥65,537,091		¥65,274,091	

Notes: 1. Domestic operations comprise the operations of the Bank (excluding overseas branches) and its domestic consolidated subsidiaries. Overseas operations comprise the operations of the Bank's overseas branches and overseas consolidated subsidiaries.

2. Japan offshore banking accounts are included in overseas offices' accounts.

3. Percentages indicate the composition ratio.

Risk-Monitored Loans

March 31	Millions of yen		
	2002	2001	2000
Bankrupt loans.....	¥ 227,484	¥ 273,127	¥ 263,609
Non-accrual loans.....	3,599,750	2,577,517	2,936,540
Past due loans (3 months or more).....	102,762	125,779	118,985
Restructured loans.....	2,554,371	279,994	545,621
Total.....	¥6,484,367	¥3,256,418	¥3,864,758

Notes: Definition of risk-monitored loans

1. Bankrupt loans: Credits for which accrued interest is not accounted in revenue; credits extended to borrowers that are undergoing bankruptcy, corporate reorganization, and rehabilitation proceedings; or debtors receiving orders of disposition by suspension of business at bill clearinghouses
2. Non-accrual loans: Credits for which accrued interest is not accounted in revenue; credits, excluding loans to bankrupt borrowers and loans with grace for interest payment, to assist in corporate reorganization or to support business
3. Past due loans (3 months or more): Loans with payment of principal or interest in arrears for more than 3 months, calculated from the day following the contractual due date, excluding borrowers in categories 1. and 2.
4. Restructured loans: Loans to borrowers in severe financial condition given certain favorable terms and conditions to assist in corporate rehabilitation or to support business, excluding borrowers in categories 1. through 3.

Securities

Year-End Balance

March 31	Millions of yen		
	2002	2001	2000
Domestic operations:			
Japanese government bonds.....	¥10,038,543	¥15,519,430	¥ 5,359,502
Japanese local government bonds.....	500,052	342,889	496,596
Japanese corporate bonds.....	1,430,388	1,255,179	1,161,884
Japanese stocks.....	5,216,483	6,941,634	6,908,333
Others.....	2,043,610	1,961,317	1,124,513
Securities lent.....	—	—	17,974
Subtotal.....	¥19,229,077	¥26,020,452	¥15,068,807
Overseas operations:			
Japanese government bonds.....	¥ 75,329	¥ 75,014	¥ —
Japanese local government bonds.....	—	—	—
Japanese corporate bonds.....	—	—	442
Japanese stocks.....	—	—	4,034
Others.....	1,390,225	1,217,030	824,314
Securities lent.....	—	—	—
Subtotal.....	¥ 1,465,554	¥ 1,292,045	¥ 828,791
Total.....	¥20,694,632	¥27,312,498	¥15,897,599

- Notes: 1. Domestic operations comprise the operations of the Bank (excluding overseas branches) and its domestic consolidated subsidiaries. Overseas operations comprise the operations of the Bank's overseas branches and overseas consolidated subsidiaries.
2. Other securities include foreign bonds and foreign stocks.
3. Securities lent as of March 31, 2002 and 2001, are included in each type of securities by the classification above.

Trading Assets and Liabilities

March 31	Millions of yen							
	2002				2001			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets:	¥2,701,948	¥590,902	¥(14,745)	¥3,278,105	¥2,334,093	¥165,249	¥(8,361)	¥2,490,982
Trading securities.....	20,526	102,282	—	122,808	166,613	122,175	—	288,789
Derivatives of trading securities.....	91	—	—	91	19	—	—	19
Securities related to trading transactions ...	—	—	—	—	—	5,403	—	5,403
Derivatives of securities related to trading transactions.....	12	—	—	12	18	—	—	18
Trading-related financial derivatives.....	1,817,563	488,620	(14,745)	2,291,438	995,635	35,296	(8,361)	1,022,571
Other trading assets.....	863,755	—	—	863,755	1,171,806	2,372	—	1,174,179
Trading liabilities:	¥1,785,230	¥561,014	¥(14,745)	¥2,331,500	¥1,101,038	¥177,336	¥(8,361)	¥1,270,014
Trading securities sold for short sales.....	50	12,760	—	12,811	14,440	3,800	—	18,240
Derivatives of trading securities.....	79	—	—	79	0	—	—	0
Securities related to trading transactions ...	—	—	—	—	—	3,756	—	3,756
Derivatives of securities related to trading transactions.....	0	—	—	0	9	—	—	9
Trading-related financial derivatives.....	1,785,099	548,254	(14,745)	2,318,608	1,086,586	169,780	(8,361)	1,248,006
Other trading liabilities.....	—	—	—	—	—	—	—	—

- Notes: 1. Domestic operations comprise the operations of the Bank (excluding overseas branches) and its domestic consolidated subsidiaries. Overseas operations comprise the operations of the Bank's overseas branches and overseas consolidated subsidiaries.
2. Internal transactions between domestic operations and overseas operations are shown in "Elimination" column.
Figures for 2001 for the former Sakura Bank included in the total combined figures for the former Sakura Bank and the former Sumitomo Bank are the amounts net of eliminations for transactions between domestic and international operations.