

# Capital Ratio

## Consolidated Capital Ratio

Millions of yen

March 31		2002	2001		2000	
			Sakura Bank	Sumitomo Bank	Sakura Bank	Sumitomo Bank
Tier I capital:	Common stockholders' equity.....	¥ 2,735,278	¥ 2,112,528	¥ 1,652,114	¥ 2,121,368	¥ 1,625,039
	Minority interests.....	984,088	383,921	606,147	319,237	578,865
	Subtotal (A).....	¥ 3,719,366	¥ 2,496,449	¥ 2,258,261	¥ 2,440,605	¥ 2,203,904
Tier II capital:	45% of unrealized gains on land.....	¥ 82,931	¥ 46,670	¥ 122,193	¥ 51,672	¥ 126,143
	General reserve for possible loan losses.....	929,461	163,151	232,707	227,338	365,408
	Qualifying subordinated debt.....	2,577,490	1,141,806	1,653,197	1,382,246	1,652,889
	Subtotal.....	¥ 3,589,883	¥ 1,351,627	¥ 2,008,098	¥ 1,661,257	¥ 2,144,442
	Tier II capital included as qualifying capital (B).....	¥ 3,504,772	¥ 1,351,627	¥ 1,995,364	¥ 1,661,257	¥ 2,144,442
Deductions:	(C).....	¥ 163,331	¥ 13,752	¥ 103,632	¥ 999	¥ —
Total capital:	(D) = (A) + (B) - (C).....	¥ 7,060,807	¥ 3,834,324	¥ 4,149,993	¥ 4,100,864	¥ 4,348,346
Risk-adjusted assets:	On-balance-sheet .....	¥62,532,180	¥31,812,599	¥34,609,029	¥30,676,736	¥34,744,749
	Off-balance-sheet .....	4,803,181	1,924,737	3,096,291	1,824,204	2,510,855
	Asset equivalent of market risk.....	212,650	154,078	219,900	220,657	221,112
	Subtotal (E).....	¥67,548,012	¥33,891,414	¥37,925,221	¥32,721,599	¥37,476,716
	Capital ratio (BIS guidelines) = (D)/(E) × 100...	10.45%	11.31%	10.94%	12.53%	11.60%

## Nonconsolidated Capital Ratio

Millions of yen

March 31		2002	2001		2000	
			Sakura Bank	Sumitomo Bank	Sakura Bank	Sumitomo Bank
Tier I capital:	Common stockholders' equity.....	¥ 3,057,390	¥ 2,238,502	¥ 1,738,916	¥ 2,185,522	¥ 1,700,055
	Others .....	869,793	285,575	567,059	285,453	531,070
	Subtotal (A).....	¥ 3,927,183	¥ 2,524,077	¥ 2,305,975	¥ 2,470,975	¥ 2,231,125
Tier II capital:	45% of unrealized gains on land.....	¥ 73,568	¥ 31,596	¥ 121,230	¥ 36,450	¥ 125,180
	General reserve for possible loan losses.....	872,338	142,826	224,953	198,802	357,574
	Qualifying subordinated debt.....	2,544,424	1,111,006	1,651,808	1,286,823	1,651,168
	Subtotal.....	¥ 3,490,330	¥ 1,285,429	¥ 1,997,991	¥ 1,522,076	¥ 2,133,922
	Tier II capital included as qualifying capital (B).....	¥ 3,409,200	¥ 1,285,429	¥ 1,997,991	¥ 1,522,076	¥ 2,133,922
Deductions:	(C).....	¥ 55,349	¥ 16,999	¥ 58,766	¥ 999	¥ 53,766
Total capital:	(D) = (A) + (B) - (C).....	¥ 7,281,033	¥ 3,792,507	¥ 4,245,199	¥ 3,992,051	¥ 4,311,281
Risk-adjusted assets:	On-balance-sheet .....	¥57,965,018	¥29,547,565	¥32,166,297	¥29,627,511	¥31,682,488
	Off-balance-sheet .....	5,192,299	2,157,620	3,654,538	2,151,879	2,787,025
	Asset equivalent of market risk.....	139,300	135,433	125,350	137,925	110,350
	Subtotal (E).....	¥63,296,617	¥31,840,619	¥35,946,185	¥31,917,316	¥34,579,863
	Capital ratio (BIS guidelines) = (D)/(E) × 100...	11.50%	11.91%	11.80%	12.50%	12.46%