

Ratios (Nonconsolidated)

In principle, figures as of and for the year ended March 31, 2001, are combined figures for the former Sakura Bank and the former Sumitomo Bank.

Income Ratio

Year ended March 31		Percentage	
		2002	2001
		Sakura Bank	Sumitomo Bank
Operating profit to total assets.....	—	0.42%	0.32%
Operating profit to stockholders' equity	—	12.29	11.78
Net income to total assets	—	0.18	0.10
Net income to stockholders' equity	—	4.86	3.72

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 2002 are not shown due to operating loss (net loss).

Yield/Interest Rate

Year ended March 31	Percentage	
	2002	2001
Domestic operations		
Interest-earning assets (A)	1.53%	1.76%
Interest-bearing liabilities (B)	0.98	1.13
(A) – (B).....	0.55	0.63
International operations		
Interest-earning assets (A)	5.96%	5.95%
Interest-bearing liabilities (B)	3.79	6.07
(A) – (B).....	2.17	(0.12)
Total		
Interest-earning assets (A)	2.39%	2.54%
Interest-bearing liabilities (B)	1.59	2.03
(A) – (B).....	0.80	0.51

Loan-Deposit Ratio

March 31	Millions of yen	
	2002	2001
Domestic operations		
Loan amount (A)	¥53,618,414	¥54,617,068
Deposit amount (B)	58,568,596	57,916,540
Loan-deposit ratio (%)		
(A)/(B)	91.54%	94.30%
Ratio by average balance for the fiscal year	93.61	98.92
International operations		
Loan amount (A)	¥ 6,309,954	¥ 7,130,812
Deposit amount (B)	9,060,756	12,813,232
Loan-deposit ratio (%)		
(A)/(B)	69.64%	55.65%
Ratio by average balance for the fiscal year	66.19	61.98
Total		
Loan amount (A)	¥59,928,368	¥61,747,880
Deposit amount (B)	67,629,353	70,729,773
Loan-deposit ratio (%)		
(A)/(B)	88.61%	87.30%
Ratio by average balance for the fiscal year	89.30	92.33

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio

March 31	Millions of yen	
	2002	2001
Domestic operations		
Securities amount (A)	¥16,828,804	¥23,885,523
Deposit amount (B)	58,568,596	57,916,540
Securities-deposit ratio (%)		
(A)/(B)	28.73%	41.24%
Ratio by average balance for the fiscal year	34.39	31.28
International operations		
Securities amount (A)	¥ 3,614,192	¥ 3,174,454
Deposit amount (B)	9,060,756	12,813,232
Securities-deposit ratio (%)		
(A)/(B)	39.88%	24.77%
Ratio by average balance for the fiscal year	35.05	17.69
Total		
Securities amount (A)	¥20,442,996	¥27,059,978
Deposit amount (B)	67,629,353	70,729,773
Securities-deposit ratio (%)		
(A)/(B)	30.22%	38.25%
Ratio by average balance for the fiscal year	34.50	28.85

Note: Deposits include negotiable certificates of deposit.