

Progress Report on Strengthening the Financial Base of the Bank

(Selected tables excerpted from the original Japanese report)

August 2001

Sumitomo Mitsui Banking Corporation

(Former The Sakura Bank, Limited)

(Former The Sumitomo Bank, Limited)

(Table 1-1) Trend and Plan of Income

	FY99 Result	FY00 Initial Plan	FY00 Result	FY01 Plan*1	FY02 Plan	FY03 Plan	FY04 Plan
(billions of yen)							
(Scale) <Average balance for Assets and Liabilities, term-end balance for Stockholders' Equity>							
Total Assets	46,658.6	50,450.0	47,014.6	96,200.0	95,500.0	94,800.0	94,000.0
Loans and Bills Discounted	32,298.1	33,772.2	31,040.5	62,800.0	62,800.0	62,800.0	62,600.0
Securities	6,738.8	6,771.3	7,451.6	16,100.0	15,600.0	15,100.0	14,600.0
Trading Assets	1,159.4	1,159.6	991.7	2,250.0	2,250.0	2,250.0	2,250.0
Deferred Tax Assets <term-end balance>	583.5	520.3	524.1	890.0	730.0	560.0	450.0
Total Liabilities	44,693.0	48,404.8	44,969.6	92,200.0	91,200.0	90,400.0	89,500.0
Deposits, NCD	33,790.0	33,594.8	32,929.3	65,800.0	66,000.0	66,200.0	66,400.0
Bonds	---	---	---	---	---	---	---
Trading Liabilities	106.3	74.6	195.4	400.0	400.0	400.0	400.0
Deferred Tax Liabilities	---	---	---	---	---	---	---
Deferred Tax Liabilities for Land Revaluation <term-end balance>	32.0	41.9	27.5	132.0	126.3	117.5	116.1
Total Stockholders' Equity	2,252.2	2,290.6	2,281.2	4,698.4	4,752.4	4,842.5	5,007.2
Capital Stock	1,042.7	1,042.5	1,042.7	1,326.6	1,326.6	1,326.6	1,326.6
Capital Surplus	899.5	899.6	899.5	2,111.5	2,111.5	2,111.5	2,111.5
Earned Surplus Reserve	124.1	131.3	131.2	246.1	256.3	267.3	278.3
Land Revaluation Excess	48.9	---	42.6	210.9	201.8	187.7	185.4
Evaluation Excess of "Other Securities"	---	---	---	150.0	150.0	150.0	150.0
Retained Earnings	137.0	217.2	165.0	653.3	706.2	799.4	955.4
(Income)							
Gross Banking Profit	711.2	747.1	730.4	1,428.0	1,485.0	1,560.0	1,630.0
Interest Income	1,338.8	652.1	1,016.5	2,187.0	2,300.0	2,444.0	2,583.0
Interest Expenses	729.5	---	417.8	1,017.0	1,103.0	1,203.0	1,306.0
Net Fees and Commissions	60.1	66.1	69.3	157.0	177.0	200.0	226.0
Net Trading Profit	8.0	12.0	20.8	53.0	57.0	59.0	61.0
Other Operating Income(Loss)	33.7	16.9	41.6	48.0	54.0	60.0	66.0
Gains/Losses on Bonds	2.4	3.9	7.9	---	---	---	---
Banking Profit excluding (a)	313.4	359.5	355.4	700.0	770.0	870.0	950.0
Banking Profit	328.0	363.0	411.4	700.0	770.0	870.0	950.0
Transfer to General Reserve for Possible Loan Losses ... (a)	(14.6)	(3.5)	(56.0)	---	---	---	---
Expenses	397.7	387.6	375.0	728.0	715.0	690.0	680.0
Personnel	161.7	154.0	155.7	294.0	285.0	274.0	268.0
Non-personnel	216.1	209.7	201.0	399.0	395.0	381.0	377.0
Total Credit Cost	464.5	100.0	317.1	200.0	200.0	150.0	150.0
Gains and Losses on Stocks	341.7	(30.0)	51.5	---	---	---	---
Losses on Devaluation of Stocks	34.6	0.0	80.3	---	---	---	---
Operating Profit	159.9	183.0	190.7	445.0	540.0	690.0	770.0
Extraordinary Profit	0.9	5.0	1.8	---	---	---	---
Extraordinary Loss	6.8	0.0	53.5	71.0	95.0	90.0	67.0
Income Taxes (Current)	3.9	77.1	1.7	164.0	190.0	255.0	283.0
Income Taxes (Deferred)	*2 92.9	---	*3 55.1	---	---	---	---
Net Income	57.1	110.9	82.2	210.0	255.0	345.0	420.0
(billions of yen, %)							
(Dividend)							
Distributable Profit	114.1	181.0	165.0	544.5	588.5	666.1	796.2
Dividend	35.6	35.8	35.7	48.6	53.3	56.6	53.8
Dividend per Share (yen)	6.0	6.0	6.0	6.0	7.0	8.0	8.0
Dividend Rate (Common Stock)	12.0	12.0	12.0	12.0	14.0	16.0	16.0
Dividend Rate (Preferred Stock <Public funds>)	1.37	1.37	1.37	---	---	---	---
Dividend Rate (Preferred Stock <Others>)	0.75	---	0.75	---	---	---	---
Payout Ratio	53.42	24.81	34.72	17.44	16.48	13.63	11.05
(%)							
(Financial Indicator)							
Yield on interest earning assets (A)	3.34	3.79	2.50	2.59	2.74	2.93	3.13
Interest Earned on Loans (B)	2.25	2.59	2.35	2.50	2.68	2.89	3.10
Interest Earned on Securities	1.65	1.88	1.74	1.64	1.65	1.74	1.81
Total Cost of Funding (including Expenses) (C)	2.92	3.38	2.00	2.17	2.29	2.40	2.55
Interest paid on Deposits (Including NCD) (D)	0.49	0.88	0.72	0.85	0.93	1.09	1.21
Expense Ratio (E)	1.16	1.14	1.12	1.09	1.07	1.03	1.02
Personnel	0.47	0.45	0.46	0.44	0.42	0.41	0.40
Non-personnel	0.63	0.61	0.60	0.60	0.59	0.57	0.56
Overall Interest Spread (A) - (C)	0.42	0.41	0.50	0.42	0.45	0.53	0.58
Interest Spread (B) - (D) - (E)	0.60	0.57	0.50	0.56	0.68	0.77	0.87
Non-interest Income Ratio	14.33	12.72	18.03	10.99	11.91	12.82	13.86
ROE (Banking Profit excluding (a) / Stockholders' Equity<average balance>)	14.00	15.95	15.67	15.60	16.29	18.13	19.28
ROA (Banking Profit excluding (a) / Total Assets<average balance>)	0.67	0.71	0.75	0.72	0.80	0.91	1.01

*1 Plan after FY01 are quoted from "The Plan for the Strengthening of the Financial Base of the Bank" of Sumitomo Mitsui Banking Corporation.

*2 Effect of introduction of enterprise taxes to banking industry by Tokyo Metropolitan Government: 35.8 billion yen

*3 Effect of introduction of enterprise taxes to banking industry by Osaka Prefectural Government: 5.6 billion yen

(Sakura Bank)

(Table 1-2) Trend of Income (Consolidated)

	FY99 Result	FY00 Projection	FY00 Result	FY01 Projection
(Scale)<term-end balance> (Billions of yen)				
Total Assets	48,495.6		51,849.7	
Loans and Bills Discounted	32,333.2		32,906.7	
Securities	6,928.7		10,466.5	
Trading Assets	1,425.0		577.6	
Deferred Tax Assets	611.6		558.2	
Minority Interests	319.2		383.9	
Total Liabilities	45,967.8		49,290.0	
Deposits, NCD	33,738.6		36,625.0	
Bonds	---		---	
Trading Liabilities	360.7		201.4	
Deferred Tax Liabilities	0.2		0.4	
Deferred Tax Liabilities for Land Revaluation	45.4		40.7	
Total Stockholders' Equity	2,208.5		2,175.8	
Capital Stock	1,042.7		1,042.7	
Capital Surplus	899.5		899.5	
Land Revaluation Excess	69.3		63.1	
Evaluation Excess of "Other Securities"	---		---	
Retained Earnings	198.1		196.1	
Treasury Stock	(1.1)		(4.6)	

	(Income) (Billions of yen)			
Operating Income	2,147.4	1,700.0	1,723.2	
Interest Income	1,398.9		1,107.8	
Fees and Commissions	186.2		209.3	
Trading Profits	17.4		26.8	
Other Operating Income	99.2		97.6	
Other Income	445.5		281.7	
Operating Expenses	2,010.9		1,539.3	
Interest Expenses	745.5		437.8	
Fees and Commissions	66.4		61.9	
Trading Losses	0.9		---	
Other Operating Expenses	67.8		55.5	
General and Administrative Expenses	487.4		490.6	
Other Expenses	642.6		493.5	
Write-off of Loans	146.3		257.8	
Transfer to Reserve for Possible Loan Losses	224.0		16.9	
Transfer to General Reserve for Possible Loan Losses	(11.6)		(70.8)	
Transfer to Specific Reserve	238.4		83.7	
Operating Profit	136.4	225.0	183.9	410.0
Extraordinary Profit	9.6		50.4	
Extraordinary Loss	19.9		102.3	
Income before Income Taxes	126.1		132.0	
Income Taxes (Current)	7.8		8.1	
Income Taxes (Deferred)	74.2		69.9	
Minority Interests in Net Income	(18.5)		5.1	
Net Income	62.5	72.0	48.9	180.0

(Table 2) Capital Ratio (BIS Guidelines)

<Non-consolidated>

(billions of yen)

	Mar 31, 00 Result	Mar 31, 01 Initial Plan	Mar 31, 01 Result	Mar 31, 02 Plan	Mar 31, 03 Plan	Mar 31, 04 Plan	Mar 31, 05 Plan
Capital Stock	1,042.6	---	1,042.6	1,326.6	1,326.6	1,326.6	1,326.6
Common Stock	639.9	---	640.0	676.1	751.1	851.1	951.1
Preferred Stock (Non-accumulative)	402.7	---	402.6	650.5	575.5	475.5	375.5
Preferred Securities	283.7	---	283.7	823.5	823.5	823.5	823.5
Capital Surplus	899.5	---	899.5	2,111.5	2,111.5	2,111.5	2,111.5
Earned Surplus Reserve	127.6	---	131.2	251.1	261.8	273.1	283.8
Evaluation Losses on "Other Securities"	---	---	---	---	---	---	---
Voluntary reserves	56.0	---	56.0	221.6	221.6	221.6	221.6
Profit brought forward to next year	59.5	---	109.0	400.6	450.7	542.0	699.7
Others (*3)	1.7	---	1.8	---	---	---	---
Total Tier I	2,470.9	---	2,524.0	5,134.9	5,195.7	5,298.3	5,466.7
<Tax Effect>	<583.5>	---	<524.1>	<890.0>	<730.0>	<560.0>	<450.0>
Preferred Stock (Accumulative)	---	---	---	---	---	---	---
Preferred Securities	---	---	---	---	---	---	---
Perpetual Subordinated Bonds	526.3	---	402.4	753.5	402.1	380.2	335.2
Perpetual Subordinated Loans	120.0	---	135.0				
Unrealized Gains on Securities	---	---	---	112.5	112.5	112.5	112.5
Unrealized Appreciation of Land	36.4	---	31.5	153.0	146.2	135.5	133.8
Reserve for Possible Loan Losses	198.8	---	142.8	396.4	396.4	396.4	396.4
Others	---	---	---	---	---	---	---
Total Upper Tier II	881.5	---	711.8	1,415.4	1,057.2	1,024.6	977.9
Subordinated Bonds	331.6	---	323.2	1,663.0	1,590.8	1,474.1	1,331.3
Subordinated Loans	308.8	---	250.2				
Others	---	---	---				
Total Lower Tier II	640.4	---	573.5	1,663.0	1,590.8	1,474.1	1,331.3
Total Tier II	1,522.0	---	1,285.4	3,078.4	2,648.0	2,498.7	2,309.2
Tier III	---	---	---	---	---	---	---
Subtraction Item	0.9	---	16.9	66.8	66.8	66.8	66.8
Total Capital	3,992.0	---	3,792.5	8,146.5	7,776.9	7,730.2	7,709.1

(billions of yen)

Risk-Adjusted Assets	31,917.3	---	31,840.6	65,800.0	64,800.0	63,800.0	62,800.0
On-Balance-Sheet Items	29,627.5	---	29,547.5	60,600.0	59,600.0	58,600.0	57,600.0
Off-Balance-Sheet Items	2,151.8	---	2,157.6	4,950.0	4,950.0	4,950.0	4,950.0
Others (*2)	137.9	---	135.4	250.0	250.0	250.0	250.0

(%)

Capital Ratio	12.50	---	11.91	12.38	12.00	12.11	12.27
Tier I Ratio	7.74	---	7.92	7.80	8.01	8.30	8.70

(*1) Plans after Mar. 31, 2002 are based on the assumption that yen/dollar exchange rate stays at \$1 = 110.00 yen.

(*2) Market Risk Equivalent Assets divided by 8%.

(*3) Minority interest excluding preferred securities.

(Table 2) Capital Ratio (BIS Guidelines)

<Consolidated>		(billions of yen)						
	Mar 31, 00	Mar 31, 01	Mar 31, 01	Mar 31, 02	Mar 31, 03	Mar 31, 04	Mar 31, 05	
	Result	Initial Plan	Result	Plan *4	Plan	Plan	Plan	
Capital Stock	1,041.5	1,042.5	1,038.1	1,312.2	1,312.2	1,312.2	1,312.2	
Common Stock	638.7	642.5	635.5	661.7	736.7	836.7	936.7	
Preferred Stock (Non-accumulative)	402.7	400.0	402.6	650.5	575.5	475.5	375.5	
Preferred Securities	283.7	258.8	283.7	821.7	821.7	821.7	821.7	
Capital Surplus	899.5	899.5	899.5	2,111.5	2,111.5	2,111.5	2,111.5	
Evaluation Losses on "Other Securities"	---	---	---	---	---	---	---	
Foreign Currency Translation Adjustments	---	---	(20.9)	(92.0)	(92.0)	(92.0)	(92.0)	
Retained Earnings	180.3	283.9	196.0	773.5	889.3	1,066.9	1,320.4	
Others (*3)	35.4	0.7	99.9	146.3	167.3	194.3	228.3	
Total Tier I	2,440.6	2,485.5	2,496.4	5,073.2	5,210.0	5,414.6	5,702.1	
<Tax Effect>	<611.6>	---	<558.2>	<970.0>	<800.0>	<640.0>	<530.0>	
Preferred Stock (Accumulative)	---	---	---	---	---	---	---	
Preferred Securities	---	---	---	---	---	---	---	
Perpetual Subordinated Bonds	526.3	602.5	402.4	753.5	402.1	380.2	335.2	
Perpetual Subordinated Loans	120.0	120.0	135.0					
Unrealized Gains on Securities	---	---	---	189.0	189.0	189.0	189.0	
Unrealized Appreciation of Land	51.6	67.1	46.6	169.2	162.3	151.7	150.0	
Reserve for Possible Loan Losses	227.3	208.2	163.1	420.6	420.6	420.6	420.6	
Others	---	---	---	---	---	---	---	
Total Upper Tier II	925.3	997.8	747.2	1,532.3	1,174.0	1,141.5	1,094.8	
Subordinated Bonds	333.7	407.8	323.2	1,723.6	1,580.9	1,393.7	1,227.8	
Subordinated Loans	402.1	306.7	281.0					
Others	---	---	---	---	---	---	---	
Total Lower Tier II	735.9	714.5	604.3	1,723.6	1,580.9	1,393.7	1,227.8	
Total Tier II	1,661.2	1,712.3	1,351.6	3,255.9	2,754.9	2,535.2	2,322.6	
Tier III	---	---	---	---	---	---	---	
Subtraction Item	0.9	---	13.7	181.1	263.8	288.8	316.0	
Total Capital	4,100.8	4,197.8	3,834.3	8,148.0	7,701.1	7,661.0	7,708.7	

(billions of yen)

Risk-Adjusted Assets	32,721.5	34,000.0	33,891.4	71,000.0	70,000.0	69,000.0	68,000.0
On-Balance-Sheet Items	30,676.7	30,700.0	31,812.5	66,200.0	65,200.0	64,200.0	63,200.0
Off-Balance-Sheet Items	1,824.2	3,000.0	1,924.7	4,350.0	4,350.0	4,350.0	4,350.0
Others (*2)	220.6	300.0	154.0	450.0	450.0	450.0	450.0

(%)

Capital Ratio	12.53	12.34	11.31	11.47	11.00	11.10	11.33
Tier I Ratio	7.45	7.31	7.36	7.14	7.44	7.84	8.38

(*1) Assumptions on yen/dollar exchange rate for above plans:

Mar. 31, 01(Initial Plan): \$1=135.35yen After Mar. 31, 02: \$1=110.00yen

(*2) Market Risk Equivalent Assets divided by 8%.

(*3) Goodwill and Minority Interests in Consolidated Subsidiaries minus Preferred Securities

(*4) Plans after FY01 are quoted from "The Plan for the Strengthening of the Financial Base of the Bank" of Sumitomo Mitsui Banking Corporation.

(Table 5-2) Earnings by Division (Consolidated)

(Billions of yen)

Consolidated subsidiaries only	FY98 Result	FY99 Result	FY00 Result
Domestic			
Gross Banking Profit	147.4	116.4	154.4
General and Administrative Expenses	121.2	105.5	141.5
Other	(55.4)	(89.3)	(14.5)
Operating Profit	(29.2)	(78.4)	(1.6)
Overseas			
Gross Banking Profit	14.5	9.5	13.2
General and Administrative Expenses	7.2	5.3	5.9
Other	(4.0)	(0.9)	(2.6)
Operating Profit	3.3	3.3	4.7
Investment Banking			
Gross Banking Profit	16.5	29.0	34.5
General and Administrative Expenses	15.3	20.6	34.1
Other	0.5	(0.5)	(0.4)
Operating Profit	1.7	7.9	0.0
Total			
Gross Banking Profit	178.4	154.9	202.1
General and Administrative Expenses	143.7	131.4	181.5
Other	(58.9)	(90.7)	(17.5)
Operating Profit	(24.2)	(67.2)	3.1

	FY98 Result	FY99 Result	FY00 Result
Parent Company			
Gross Banking Profit	695.1	709.6	730.2
General and Administrative Expenses	446.5	430.5	380.5
Other	(1,002.8)	(119.1)	(159.0)
Operating Profit	(754.1)	159.9	190.7
Internal Elimination			
Gross Banking Profit	(67.5)	(43.5)	(46.0)
General and Administrative Expenses	(73.0)	(74.5)	(71.4)
Other	(3.3)	12.8	(35.3)
Operating Profit	2.2	43.8	(9.9)
Consolidated			
Gross Banking Profit	806.0	821.0	886.3
General and Administrative Expenses	517.2	487.4	490.6
Other	(1,065.0)	(197.0)	(211.8)
Operating Profit	(776.1)	136.5	183.9

(Reference) Consolidated subsidiaries

Domestic: 33 companies including Sakura Leasing, Sakura Guarantee and Sakura Card.

Overseas: 12 companies including Manufacturers Bank.

Investment Banking: 11 companies including Sakura Friend Securities, Sakura Securities and Sakura Trust & Banking.

(Table 6) Restructuring Plan

	Mar 31,00 Result	Mar 31,01 Initial Plan	Mar 31,01 Result	Mar 31,02 Plan*2	Mar 31,03 Plan	Mar 31,04 Plan	Mar 31,05 Plan
(Number of Employees and Directors)							
Directors	19	Approx. 21	18	38	38	36	36
Board of Directors *3	---	---	14(2)	29(4)	29(4)	28(3)	28(3)
Auditors *3	---	---	4(2)	9(4)	9(4)	8(3)	8(3)
Employees *1	14,930	14,400	13,632	26,200	24,800	23,200	23,200

*1 Registered base. Excluding contract employees and temporary recruited.

*2 Plans after Mar. 31, 02 are quoted from "The Plan for the Strengthening of the Financial Base of the Bank" of Sumitomo Mitsui Banking Corporation (same for all of the tables in this page)

*3 Number in the brackets are the number of those who are not full-time attendants.

(Number of Offices)

Domestic Branches *1	376	352	316	573	513	470	470
Overseas Branches *2	18	13	16	23	22	22	22
(Ref.) Overseas Subsidiaries *3	19	19	17	30	28	27	27

*1 Domestic Branches = Excluding sub-branches, agencies, in-store branches and virtual branches

*2 Overseas Branches = Excluding sub-branches and representative offices

*3 Overseas Subsidiaries = Excluding those with ownership of less than 50%

	FY99 Result	FY00 Initial Plan	FY00 Result	FY01 Plan	FY02 Plan	FY03 Plan	FY04 Plan
(Personnel Expenses) millions of yen							
Personnel Expenses	161,738	154,000	155,646	294,000	285,000	274,000	268,000
Salary and Remuneration	99,731	92,400	91,790	244,000	240,000	231,000	226,000
Average Salary (thousands of yen)	502	509	515	502	502	502	502

*1 Average age of the employee is 38.7 years old (as of Mar. 31, 2001)

(Remuneration and Bonus of Directors)

millions of yen

Remuneration and Bonus of Directors *1	614	546	463	920	920	900	900
Remuneration	603	546	463	920	920	900	900
Bonus	11	0	0	0	0	0	0
Average Remuneration and Bonus of Directors*2	24	27	25	31	31	31	31
Average Retirement Allowances of Directors*3	28	40	87	87	87	87	87

*1 Sum of those included in personnel expenses and appropriated profit.

*2 Of the full-time attendants.

*3 Retirement benefit to be paid by pension is excluded using a formula with certain assumption.

(Non-personnel Expenses)

millions of yen

Non-personnel Expenses	216,134	209,700	201,010	399,000	395,000	381,000	377,000
System related cost *1	26,816	29,100	23,012	104,500	103,900	96,900	93,500
Excluding System related cost	189,318	180,600	177,998	294,500	291,100	284,100	283,500

*1 Including leasing expenses and other related costs. Composed of depreciation cost, rental fee, maintenance fee, programming cost, network cost.

(Numbers before FY00 includes depreciation cost, rental fee and maintenance cost only.)

(Table 10-1) Loans and Bills Discounted

(Balance)		billions of yen			
		Mar 31,00 Result *4	Mar 31,01 Plan *4	Mar 31,01 Result (A)	Ratio *2
Domestic	including Impact Loans	30,343.6	30,493.6	28,863.1	100.2%
	excluding Impact Loans	28,809.7	28,959.7	27,565.3	100.2%
Small and Medium-sized enterprises *1	including Impact Loans	14,756.1	14,686.1	14,403.0	101.6%
	excluding Impact Loans	14,326.7	14,256.7	14,012.4	101.7%
	Loans with guarantee of Credit Guarantee Corporation	1,867.5	1,867.5	1,614.0	---
	Individuals (excluding business loans)	6,704.3	7,079.3	6,580.5	105.9%
	Housing Loans	5,502.5	5,877.5	5,551.4	---
	Others	8,883.2	8,728.2	7,879.6	93.7%
Overseas *3		1,596.3	1,691.3	1,712.4	99.6%
Total		31,939.9	32,184.9	30,575.5	100.2%

(Adjusted basis <excluded factors shown below>)

		Mar 31,00 Result *4	Mar 31,01 Plan *4	Mar 31,01 Result (A)+(B)
Domestic	including Impact Loans	30,343.6	30,793.6	29,566.2
	excluding Impact Loans	28,809.7	29,259.7	28,268.4
Small and Medium-sized enterprises *1	including Impact Loans	14,756.1	14,856.1	14,854.5
	excluding Impact Loans	14,326.7	14,426.7	14,463.9

*1 Small and Medium-sized enterprises = Loans to following enterprises.

- Wholesaling enterprise whose capital is Y100 mil. or less or number of employees is 100 or less
- Services enterprise whose capital is Y50 mil. or less or number of employees is 100 or less
- Retailing enterprise whose capital is Y 50mil. or less or number of employees is 50 or less
- Other enterprise whose capital is Y300 mil. or less or number of employees is 300 or less
- Unincorporated enterprise

*2 Ratio = Balance as of the end of the month / average balance of the month

*3 Based on the exchange rate on the balance sheet day.

*4 Source: Report on Status of Performance for FY1999

(Factors for reduction in loans)

(billions of yen)

	FY00 Plan *5		FY00 Result (B)	
		Small and Medium-sized enterprises		Small and Medium-sized enterprises
Direct Write-offs *1			118.7	22.5
Secondary losses on loans sold to CCPC *2			81.9	81.9
Sales and securitization of loans *3			(87.8)	(58.5)
Partial direct write-offs *4	300.0	170.0	299.7	248.9
Losses on sales of loans to RCC			0.1	0.1
Losses on Bulk-sales and others			290.5	156.6
Total	300.0	170.0	703.1	451.5

*1 Direct write-offs which are tax deductible.

*2 Losses due to the disposition of collaterals of loans sold to CCPC, etc.

*3 Mainly sales and securitization of normal loans. Figures are net of actual sales and securitization (increase), and cash inflows due to redemption (decrease).

*4 Of those written-off in this fiscal year.

*5 Source: Report on Status of Performance for FY1999

(Table 10-2) Loans and Bills Discounted (Sakura and Sumitomo combined)

(Balance)		billions of yen	
		Mar 31,01 Result (A)	Mar 31,02 Plan (B)
Domestic	including Impact Loans	56,847.9	56,397.9
	excluding Impact Loans	54,803.4	54,503.4
Small and Medium-sized enterprises *1	including Impact Loans	28,164.8	27,654.8
	excluding Impact Loans	27,555.2	27,145.2
	Loans with guarantee of Credit Guarantee Corporation	2,793.9	2,743.9
	Individuals	12,535.0	12,835.0
	Housing Loans	10,647.2	10,947.2
	Others	16,148.1	15,908.1
Overseas *2		4,900.0	4,500.0
Total		61,747.9	60,897.9

(Adjusted basis <excluded factors shown below>)

		Mar 31,01 Result (A) + (C)	Mar 31,02 Plan (B) + (C) + (D)
Domestic	including Impact Loans	58,226.3	58,326.3
	excluding Impact Loans	56,181.8	56,431.8
Small and Medium-sized enterprises *1	including Impact Loans	29,068.3	29,018.3
	excluding Impact Loans	28,458.7	28,508.7

*1 Small and Medium-sized enterprises = Loans to following enterprises.

- Wholesaling enterprise whose capital is Y100 mil. or less or number of employees is 100 or less
- Services enterprise whose capital is Y50 mil. or less or number of employees is 100 or less
- Retailing enterprise whose capital is Y 50mil. or less or number of employees is 50 or less
- Other enterprise whose capital is Y300 mil. or less or number of employees is 300 or less
- Unincorporated enterprise

*2 Based on the exchange rate on the balance sheet day.

(Factors for reduction in loans)

(billions of yen)

	FY00 Result (C)		FY01 Plan (D)	
		Small and Medium-sized enterprises		Small and Medium-sized enterprises
Direct Write-offs *1	767.6	360.2		
Secondary losses on loans sold to CCPC *2	146.1	146.1		
Sales and securitization of loans *3	(218.3)	(58.5)		
Partial direct write-offs *4	251.6	178.2	550.0	460.0
Losses on sales of loans to RCC	3.9	3.9		
Losses on Bulk-sales and others	427.5	273.6		
Total	1,378.4	903.5	550.0	460.0

*1 Direct write-offs which are tax deductible.

*2 Losses due to the disposition of collaterals of loans sold to CCPC, etc.

*3 Mainly sales and securitization of normal loans. Figures are net of actual sales and securitization (increase), and cash inflows due to redemption (decrease).

*4 Of those written-off in this fiscal year.

(Table 13) The Results of Asset Audits in compliance with Article 3.2 of the Financial Revitalization Law

(billions of yen)

	Mar 31, 00 Non-consolidated	Mar 31, 00 Consolidated	Mar. 31, 01 Non-consolidated	Mar. 31, 01 Consolidated
Bankrupt and Quasi-Bankrupt Assets	394.7		390.9	489.6
Doubtful Assets	880.8		679.7	803.2
Substandard Assets	448.0		190.3	227.3
Normal Assets	33,184.9		32,302.5	34,704.2

Reserve for Possible Loan Losses

(billions of yen)

	Mar 31, 00 Non-consolidated	Mar 31, 00 Consolidated	Mar. 31, 01 Non-consolidated	Mar. 31, 01 Consolidated
General Reserve	198.8	227.3	142.8	163.2
Specific Reserve	454.0	446.4	270.4	337.2
Loan Loss Reserve for Specific Overseas Countries	7.6	8.3	11.6	11.6
Sub-total	660.4	682.1	424.8	512.0
Reserve for Possible Losses on Loans Sold	94.8	95.9	67.2	70.7
Reserve for Supporting Specific Borrowers	---	---	---	---
Total	755.3	778.1	492.0	582.7

(Table 14) Risk-Monitored Loans*

(billions of yen,%)

	Mar 31, 00 Non-consolidated	Mar 31, 00 Consolidated	Mar 31, 01 Non-consolidated	Mar 31, 01 Consolidated
Bankrupt Loans (A)	156.6	176.3	174.8	197.4
Partial Direct Write-offs	360.5	467.1	418.9	481.5
Non-Accrual Loans (B)	1,067.7	1,274.6	849.9	1,042.0
Partial Direct Write-offs	441.8	602.9	459.0	603.0
Past Due Loans (3 Months or More) (C)	35.2	39.7	65.8	75.8
Restructured Loans (D)	412.7	170.7	124.6	151.4
(1)Cut-down of the original interest rate	103.2	103.4	88.0	88.0
(2)Forbearance of interest payments	0.0	0.0	0.0	0.0
(3)Loans to supported companies	282.7	34.4	0.3	0.3
(4)Forbearance of principal repayments	26.7	32.8	30.3	57.1
(5)Others	0.0	0.0	6.0	6.0
Total (E)=(A)+(B)+(C)+(D)	1,672.3	1,661.4	1,215.1	1,466.6
Ratio (E)/ Total Loans	5.24	5.14	3.97	4.46

*As of the definition of Japanese Bankers Association. Restructured loan which falls under more than two categories are included in the category which fits the most.

(Table 15) Disposition of Problem Loans

<Non-consolidated>

(billions of yen)

	FY99 Result	FY00 Projection	FY00 Result	FY01 Projection *2
Total Credit Cost (A)	464.5	250.0	317.1	
Transfer to Specific Reserves	194.7		9.8	
Write-off of loans and other related losses	216.9		269.4	
Write-off of loans (C)	113.4		152.6	
Losses on Loans Sold to CCPC	37.1		20.4	
Losses on Loans Sold to RCC*1	0.2		0.1	
Losses on Bulk-Sales	13.9		8.4	
Losses on Debt Forgiveness, etc.	52.3		87.9	
Transfer to Reserves for Possible Losses on Loans Sold	55.5		33.9	
Loan Loss Reserve for Specific Overseas Countries	(2.6)		4.0	
Transfer to General Reserves for Possible Loan Losses (B)	(14.6)	(30.0)	(56.0)	
Total Credit Cost (A)+(B)	449.9	220.0	261.1	400.0

<Reference>

Direct Write-off of loans, etc. by reversal from specific reserve (D)	252.6	---	193.5	---
Gross Direct Write-off (C) + (D)	469.5	---	462.9	---

*1 Losses on loans sold to the Resolution and Collection Corporation, based on Financial Revitalization Law Article 53.

*2 Projection as the new bank, Sumitomo Mitsui Banking Corporation.

<Consolidated>

(billions of yen)

	FY99 Result	FY00 Projection	FY00 Result	FY01 Projection
Total Credit Cost (A)	538.3		417.4	
Transfer to Specific Reserves	256.7		83.7	
Write-off of loans and other related losses	228.4		294.7	
Write-off of loans (C)	122.3		169.8	
Losses on Loans Sold to CCPC	37.1		20.5	
Losses on Loans Sold to RCC*1	0.5		0.4	
Losses on Bulk-Sales	51.4		16.1	
Losses on Debt Forgiveness, etc.	17.1		87.9	
Transfer to Reserves for Possible Losses on Loans Sold	55.9		35.0	
Loan Loss Reserve for Specific Overseas Countries	(2.7)		4.0	
Transfer to General Reserves for Possible Loan Losses (B)	(11.6)		(70.8)	
Total Credit Cost (A)+(B)	526.7		346.6	

<Reference>

Direct Write-off of loans, etc. by reversal from specific reserve (D)	223.2	---	192.9	---
Gross Direct Write-off (C) + (D)	451.6	---	487.6	---

*1 Losses on loans sold to the Resolution and Collection Corporation, based on Financial Revitalization Law Article 53.

(Table 16) Resources for disposition of problem loans

<Non-consolidated> (billions of yen)

	FY99 Result	FY00 Projection	FY00 Result	FY01 Projection *1
Banking Profit (excluding transfer to General Reserve for Possible Loan Losses)	313.4	310.0	355.4	710.0
Net Gains on Bonds	2.4	---	7.9	---
Net Gains on Stocks	341.7	---	51.5	---
Net Gains on Disposition of Premises and Equipment	(6.1)	---	(16.1)	---
Retained Earnings	---	---	---	---
Others	---	---	---	---
Total	649.0	310.0	390.8	710.0

*1 Projection as the new bank, Sumitomo Mitsui Banking Corporation.

<Consolidated> (billions of yen)

	FY99 Result	FY00 Projection	FY00 Result	FY01 Projection *2
Banking Profit (excluding transfer to General Reserve for Possible Loan Losses)*1	313.4		355.4	710.0
Net Gains on Bonds	3.6		9.0	---
Net Gains on Stocks	342.9		73.5	---
Net Gains on Disposition of Premises and Equipment	(12.2)		(18.8)	---
Retained Earnings	---		---	---
Others	---		---	---
Total	644.1		410.1	710.0

*1 For expediency, Banking Profit = Non-consolidated Banking Profit

*2 Projection as the new bank, Sumitomo Mitsui Banking Corporation.

(Table 17) Bankruptcies in FY2000

(Billions of yen)

Internal Grading	Internal Grading One Year Before the Bankruptcy		Internal Grading Six Months Before the Bankruptcy	
	Number of Bankruptcies	Exposure	Number of Bankruptcies	Exposure
1	0	-	0	-
1-II	0	-	0	-
2	0	-	0	-
3	0	-	0	-
4a	1	0.2	1	0.2
4b	0	-	0	-
4c	4	2.9	0	-
5a	2	5.1	0	-
5b	6	2.1	3	0.3
5c	5	0.8	6	1.0
6a	15	2.1	10	1.2
6b	9	1.2	9	0.9
6c	10	0.9	8	0.9
7	5	0.4	5	0.4
Other Normal Borrowers*2	9	0.9	1	0.1
8a	28	47.9	18	41.6
8b	81	84.3	63	40.5
8z	1	0.2	0	-
9	47	117.5	79	80.4
10-I	22	22.2	42	121.0
Total	245	288.5	245	288.5

*1 Small items (credit less than Y50 mil.) are excluded.

*2 "Other Normal Borrowers" include individuals.

(Reference) The Results of Asset Audits in Compliance with Article 3.2 of the Financial Revitalization Law

	Mar. 31, 01
Bankrupt and Quasi-Bankrupt Assets	394.7
Doubtful Assets	880.8
Substandard Assets	448.0
Normal Assets	33,184.9
Total	34,908.4

(Table 18) Evaluation Gains and Losses (Mar. 31, 01, Non-consolidated)

Securities		Outstanding Balance	Net Gains/Losses		
					Gains
Trading Purpose	Securities *1,*2	422.3	0.1	0.1	0.0
	Bond	2.1	0.0	0.0	0.0
	Stock	-	-	-	-
	Other	420.2	0.1	0.1	0.0
	Money Held in Trust *1	-	-	-	-
Held-to- maturity purpose	Securities *1,*2	7.0	-	-	-
	Bond	-	-	-	-
	Stock	-	-	-	-
	Other	7.0	-	-	-
	Money Held in Trust *1	-	-	-	-
Subsidiaries, etc.	Securities *1,*2	330.7	4.2	5.7	1.5
	Bond	-	-	-	-
	Stock	222.9	4.2	5.7	1.5
	Other	107.8	-	-	-
	Money Held in Trust *1	-	-	-	-
Other Securities	Securities *1,*2	9,885.6	(346.6)	157.8	504.4
	Bond	5,132.4	21.4	24.0	2.6
	Stock	3,771.9	(355.7)	130.3	486.0
	Other	981.3	(12.3)	3.5	15.8
	Money Held in Trust *1	22.2	0.4	0.4	0.0

Others

	Book Value	Market Value	Net Gains/Losses		
					Gains
Premises used in Business *3	106.9	77.8	(29.1)	0.0	29.1
Other Premises	-	-	-	-	-
Other Assets *4	-	-	(66.2)	-	-

*1 Market value was calculated as follows;

Securities and Money Held in Trust with market value: Market prices as of balance sheet date

But for the stocks in the "Other Securities", market value was based on the average market prices of March 2001.

*2 Securities include following items, which are not categorized as "Securities" in the balance sheet.

Trading securities, Negotiable money deposited and CP included in item "Trading assets"

Negotiable money deposited included in item "Cash and Due from Banks"

CP included in item "Debt purchased"

*3 Based on revaluation of land at fair value at Mar 31, 1998 under the Revaluation Act of Land Properties.

Book Value: Book value after the revaluation

Market Value: Market value as at March 31, 2001.

*4 We indicated Evaluation Gains / Losses for Currency swaps to which reckoning of periodic profit-and-loss method was applied under the "Treatment for the Time Being in an Audit When the 'New Principle of Accounting for Foreign Exchange' is Continuously Applied in the Banking Business (Japanese Institute of Certified Public Accountants, Apr 10, 2000)."

(Table 18) Evaluation Gains and Losses (Mar. 31, 01, Consolidated)

Securities		Outstanding Balance	Net Gains/Losses		
					Gains
Trading Purpose	Securities *1,*2	469.2	0.2	0.2	0.0
	Bond	10.9	0.1	0.1	0.0
	Stock	0.3	0.0	0.0	0.0
	Other	458.0	0.1	0.1	0.0
	Money Held in Trust *1	-	-	-	-
Held-to- maturity purpose	Securities *1,*2	21.4	0.0	0.0	0.0
	Bond	14.3	0.0	0.0	0.0
	Stock	-	-	-	-
	Other	7.1	-	-	-
	Money Held in Trust *1	-	-	-	-
Subsidiaries, etc.	Securities *1,*2	10.5	-	-	-
	Bond	-	-	-	-
	Stock	9.7	-	-	-
	Other	0.8	-	-	-
	Money Held in Trust *1	-	-	-	-
Other Securities	Securities *1,*2	10,495.2	(352.8)	170.5	523.3
	Bond	5,498.5	24.7	27.7	3.0
	Stock	3,899.2	(361.2)	139.2	500.4
	Other	1,097.5	(16.3)	3.6	19.9
	Money Held in Trust *1	22.2	0.4	0.4	0.0

Others

	Book Value	Market Value	Net Gains/Losses		
					Gains
Premises used in Business *3	483.3	449.3	(35.9)	1.2	37.2
Other Premises	-	-	-	-	-
Other Assets *4	-	-	(69.2)	-	-

*1 Market value was calculated as follows;

Securities and Money Held in Trust with market value: Market prices as of balance sheet date

But for the stocks in the "Other Securities", market value was based on the average market prices of March 2001.

*2 Securities include following items, which are not categorized as "Securities" in the balance sheet.

Trading securities, Negotiable money deposited and CP included in item "Trading assets"

Negotiable money deposited included in item "Cash and Due from Banks"

CP and Beneficiary certificates in loans trusts included in item "Debt purchased"

*3 Based on revaluation of land at fair value at Mar 31, 1998 under the Revaluation Act of Land Properties.

Book Value: Book value after the revaluation

Market Value: Market value as at March 31, 2001.

*4 We indicated Evaluation Gains / Losses for Currency swaps to which reckoning of periodic profit-and-loss method was applied under the "Treatment for the Time Being in an Audit When the 'New Principle of Accounting for Foreign Exchange' is Continuously Applied in the Banking Business (Japanese Institute of Certified Public Accountants, Apr 10, 2000)."

(Table 19) Derivatives and Foreign Forward Contracts

Billions of Yen

	Contract Value or Nominal Principal Amount			Credit Risk Equivalent Amount		
	Mar 31,00	Sep 30,00	Mar 31,01	Mar 31,00	Sep 30,00	Mar 31,01
Financial Futures Contracts	37,903.3	22,412.8	11,310.7	---	---	---
Interest Rate Swap	76,193.3	64,200.2	62,324.2	1,047.0	916.2	991.1
Currency Swap	3,641.9	3,411.3	3,793.1	434.9	363.6	345.2
Foreign Exchange Forward Contracts	7,301.5	10,371.9	9,363.8	133.0	210.1	572.5
Interest Rate Options (Buy)	14,114.7	4,299.1	9,862.2	45.8	42.5	36.9
Currency Options (Buy)	334.8	420.9	689.0	8.6	14.2	29.2
Other Derivative Instruments	31,041.9	9,638.9	14,075.8	60.5	10.7	1.4
Effect of Master Netting Agreements	---	---	---	(574.4)	(532.1)	(923.0)
Total	170,531.8	114,755.1	111,419.1	1,155.7	1,025.3	1,053.6

Note: Figures given above were computed according to capital adequacy guidelines set by the BIS. Followings were also added.

- Listed transactions
- Transactions for which the original contract has a maturity of 14 days or less

(Table 20) Credit Portfolio (as of Mar. 31, 01)

Billions of Yen

	Borrower with rating equivalent to BBB/Baa or higher	Borrower with rating equivalent to BB/Ba or lower	Others	Total
Credit Risk Equivalent	698.9	108.2	60.8	867.9
Credit Cost	0.2	0.1	0.1	0.4
Amount of Credit Risk	11.8	7.1	3.3	22.2

* Derivative transactions with financial institutions (domestic).

(Table 1-1) Trend and Plan of Income

	FY99 Result	FY00 Initial Plan	FY00 Result	FY01 Plan*1	FY02 Plan	FY03 Plan	FY04 Plan
(billions of yen)							
(Scale) <Average balance for Assets and Liabilities, term-end balance for Stockholders' Equity>							
Total Assets	51,116.1	52,100.0	55,768.5	96,200.0	95,500.0	94,800.0	94,000.0
Loans and Bills Discounted	32,985.0	34,600.0	31,783.5	62,800.0	62,800.0	62,800.0	62,600.0
Securities	8,366.6	6,900.0	12,183.6	16,100.0	15,600.0	15,100.0	14,600.0
Trading Assets	1,095.4	800.0	1,068.4	2,250.0	2,250.0	2,250.0	2,250.0
Deferred Tax Assets <term-end balance>	624.6	---	550.5	890.0	730.0	560.0	450.0
Total Liabilities	49,259.3	50,200.0	53,885.3	92,200.0	91,200.0	90,400.0	89,500.0
Deposits, NCD	34,320.1	36,800.0	35,109.6	65,800.0	66,000.0	66,200.0	66,400.0
Bonds	---	---	---	---	---	---	---
Trading Liabilities	304.8	300.0	166.6	400.0	400.0	400.0	400.0
Deferred Tax Liabilities	---	---	---	---	---	---	---
Deferred Tax Liabilities for Land Revaluation <term-end balance>	110.8	---	102.5	132.0	126.3	117.5	116.1
Total Stockholders' Equity	1,880.6	1,807.8	1,918.7	4,698.4	4,752.4	4,842.5	5,007.2
Capital Stock	752.8	752.8	752.8	1,326.6	1,326.6	1,326.6	1,326.6
Capital Surplus	643.1	643.1	643.1	2,111.5	2,111.5	2,111.5	2,111.5
Earned Surplus Reserve	103.3	108.4	107.9	246.1	256.3	267.3	278.3
Land Revaluation Excess	167.4	---	166.9	210.9	201.8	187.7	185.4
Evaluation Excess of "Other Securities"	---	---	---	150.0	150.0	150.0	150.0
Retained Earnings	214.0	303.5	248.0	653.3	706.2	799.4	955.4
(Income)							
Gross Banking Profit	722.5	673.0	772.8	1,428.0	1,485.0	1,560.0	1,630.0
Interest Income	1,416.6	---	1,259.1	2,187.0	2,300.0	2,444.0	2,583.0
Interest Expenses	811.9	---	617.1	1,017.0	1,103.0	1,203.0	1,306.0
Net Fees and Commissions	69.3	77.0	81.4	157.0	177.0	200.0	226.0
Net Trading Profit	33.2	21.0	74.6	53.0	57.0	59.0	61.0
Other Operating Income(Loss)	15.3	15.0	(25.2)	48.0	54.0	60.0	66.0
Gains/Losses on Bonds	(4.0)	0.0	0.8	---	---	---	---
Banking Profit excluding (a)	389.4	330.0	447.7	700.0	770.0	870.0	950.0
Banking Profit	350.6	330.0	580.3	700.0	770.0	870.0	950.0
Transfer to General Reserve for Possible Loan Losses ... (a)	38.8	0.0	(132.6)	---	---	---	---
Expenses	329.8	343.0	325.1	728.0	715.0	690.0	680.0
Personnel	142.0	148.0	138.4	294.0	285.0	274.0	268.0
Non-personnel	170.2	174.0	169.6	399.0	395.0	381.0	377.0
Total Credit Cost	641.9	110.0	690.6	200.0	200.0	150.0	150.0
Gains and Losses on Stocks	486.7	---	259.9	---	---	---	---
Losses on Devaluation of Stocks	(29.4)	---	(37.8)	---	---	---	---
Operating Profit	176.5	210.0	168.4	445.0	540.0	690.0	770.0
Extraordinary Profit	2.0	---	1.2	---	---	---	---
Extraordinary Loss	30.0	31.0	35.6	71.0	95.0	90.0	67.0
Income Taxes (Current)	6.6	---	7.7	164.0	190.0	255.0	283.0
Income Taxes (Deferred)	*2 93.1	---	*3 70.6	---	---	---	---
Net Income	48.8	100.0	55.7	210.0	255.0	345.0	420.0
(Dividend)							
(billions of yen, %)							
Distributable Profit	178.3	252.9	206.7	544.5	588.5	666.1	796.2
Dividend	18.8	18.8	18.8	48.6	53.3	56.6	53.8
Dividend per Share (yen)	6.0	6.0	6.0	6.0	7.0	8.0	8.0
Dividend Rate (Common Stock)	12.0	12.0	12.0	12.0	14.0	16.0	16.0
Dividend Rate (Preferred Stock <Public funds>)	0.7	---	0.7	---	---	---	---
Dividend Rate (Preferred Stock <Others>)	---	---	---	---	---	---	---
Payout Ratio	41.63	19.79	36.15	17.44	16.48	13.63	11.05
(Financial Indicator)							
(%)							
Yield on interest earning assets (A)	3.21	3.44	2.57	2.59	2.74	2.93	3.13
Interest Earned on Loans (B)	2.30	2.73	2.43	2.50	2.68	2.89	3.10
Interest Earned on Securities	1.70	2.86	1.79	1.64	1.65	1.74	1.81
Total Cost of Funding (including Expenses) (C)	2.77	3.05	2.06	2.17	2.29	2.40	2.55
Interest paid on Deposits (Including NCD) (D)	0.82	1.42	1.13	0.85	0.93	1.09	1.21
Expense Ratio (E)	0.95	0.93	0.92	1.09	1.07	1.03	1.02
Personnel	0.41	0.40	0.39	0.44	0.42	0.41	0.40
Non-personnel	0.49	0.47	0.48	0.60	0.59	0.57	0.56
Overall Interest Spread (A) - (C)	0.44	0.39	0.51	0.42	0.45	0.53	0.58
Interest Spread (B) - (D) - (E)	0.52	0.38	0.38	0.56	0.68	0.77	0.87
Non-interest Income Ratio	9.59	11.44	10.53	10.99	11.91	12.82	13.86
ROE (Banking Profit excluding (a) / Stockholders' Equity<average balance>)	20.89	18.65	23.56	15.60	16.29	18.13	19.28
ROA (Banking Profit excluding (a) / Total Assets<average balance>)	0.76	0.63	0.80	0.72	0.80	0.91	1.01

*1 Plan after FY01 are quoted from "The Plan for the Strengthening of the Financial Base of the Bank" of Sumitomo Mitsui Banking Corporation.

*2 Effect of introduction of enterprise taxes to banking industry by Tokyo Metropolitan Government: 34.3 billion yen

*3 Effect of introduction of enterprise taxes to banking industry by Osaka Prefectural Government: 26.4 billion yen

(Sumitomo Bank)

(Table 1-2) Trend of Income (Consolidated)

	FY99 Result	FY00 Projection	FY00 Result	FY01 Projection
(Scale)<term-end balance> (Billions of yen)				
Total Assets	53,767.5		67,393.0	
Loans and Bills Discounted	32,940.9		32,630.4	
Securities	8,968.9		16,846.0	
Trading Assets	1,745.4		1,913.4	
Deferred Tax Assets	704.9		598.3	
Minority Interests	579.3		606.7	
Total Liabilities	51,383.8		64,949.1	
Deposits, NCD	35,231.3		38,071.0	
Bonds	---		---	
Trading Liabilities	952.6		1,068.6	
Deferred Tax Liabilities	3.6		24.3	
Deferred Tax Liabilities for Land Revaluation	111.7		103.4	
Total Stockholders' Equity	1,804.4		1,837.2	
Capital Stock	752.8		752.8	
Capital Surplus	643.1		643.1	
Land Revaluation Excess	168.1		167.6	
Evaluation Excess of "Other Securities"	---		---	
Retained Earnings	253.6		319.9	
Foreign Currency Translation Adjustments	---		(32.1)	
Treasury Stock *1	(13.3)		(14.1)	

*1 Includes parent bank stock held by subsidiaries.

	(Income) (Billions of yen)			
Operating Income	3,002.9	2,400.0	2,726.0	
Interest Income	1,528.0		1,328.1	
Fees and Commissions	182.6		202.8	
Trading Profits	69.8		84.4	
Other Operating Income	589.6		552.1	
Other Income	632.9		558.7	
Operating Expenses	2,765.6	2,110.0	2,415.3	
Interest Expenses	874.3		674.5	
Fees and Commissions	36.8		33.9	
Trading Losses	22.9		2.1	
Other Operating Expenses	510.4		505.2	
General and Administrative Expenses	466.1		450.3	
Other Expenses	855.1		749.2	
Write-off of Loans	439.1		556.7	
Transfer to Reserve for Possible Loan Losses	245.2		32.1	
Transfer to General Reserve for Possible Loan Losses	29.2		(138.7)	
Transfer to Specific Reserve	216.0		170.8	
Operating Profit	237.3	290.0	310.7	410.0
Extraordinary Profit	10.7		1.6	
Extraordinary Loss	31.5		38.9	
Income before Income Taxes	216.5		273.5	
Income Taxes (Current)	50.8		57.4	
Income Taxes (Deferred)	96.4		128.3	
Minority Interests in Net Income	7.4		4.2	
Net Income	61.9	105.0	83.5	180.0

(Table 2) Capital Ratio (BIS Guidelines)

<Non-consolidated>		(billions of yen)					
	Mar 31, 00 Result	Mar 31, 01 Initial Plan	Mar 31, 01 Result	Mar 31, 02 Plan	Mar 31, 03 Plan	Mar 31, 04 Plan	Mar 31, 05 Plan
Capital Stock	752.8	---	752.8	1,326.6	1,326.6	1,326.6	1,326.6
Common Stock (*2)	502.3	---	502.3	676.1	751.1	851.1	951.1
Preferred Stock (Non-accumulative)	250.5	---	250.5	650.5	575.5	475.5	375.5
Preferred Securities	531.1	---	563.0	823.5	823.5	823.5	823.5
Capital Surplus	643.1	---	643.1	2,111.5	2,111.5	2,111.5	2,111.5
Earned Surplus Reserve (*3)	105.6	---	110.2	251.1	261.8	273.1	283.8
Evaluation Losses on "Other Securities"	---	---	---	---	---	---	---
Voluntary reserves	165.5	---	165.5	221.6	221.6	221.6	221.6
Profit brought forward to next year	33.0	---	67.3	400.6	450.7	542.0	699.7
Others (*4)	---	---	4.0	---	---	---	---
Total Tier I	2,231.1	---	2,306.0	5,134.9	5,195.7	5,298.3	5,466.7
<Tax Effect>	<624.5>	---	<550.4>	<890.0>	<730.0>	<560.0>	<450.0>
Preferred Stock (Accumulative)	---	---	---	---	---	---	---
Preferred Securities	---	---	---	---	---	---	---
Perpetual Subordinated Bonds	501.5	---	441.3	753.5	402.1	380.2	335.2
Perpetual Subordinated Loans	85.0	---	70.0	---	---	---	---
Unrealized Gains on Securities	---	---	---	112.5	112.5	112.5	112.5
Unrealized Appreciation of Land	125.2	---	121.2	153.0	146.2	135.5	133.8
Reserve for Possible Loan Losses	357.6	---	225.0	396.4	396.4	396.4	396.4
Others	---	---	---	---	---	---	---
Total Upper Tier II	1,069.2	---	857.5	1,415.4	1,057.2	1,024.6	977.9
Subordinated Bonds	1,064.7	---	1,140.5	1,663.0	1,590.8	1,474.1	1,331.3
Subordinated Loans	---	---	---	---	---	---	---
Others	---	---	---	---	---	---	---
Total Lower Tier II	1,064.7	---	1,140.5	1,663.0	1,590.8	1,474.1	1,331.3
Total Tier II	2,133.9	---	1,998.0	3,078.4	2,648.0	2,498.7	2,309.2
Tier III	---	---	---	---	---	---	---
Subtraction Item	53.8	---	58.8	66.8	66.8	66.8	66.8
Total Capital	4,311.3	---	4,245.2	8,146.5	7,776.9	7,730.2	7,709.1

		(billions of yen)					
Risk-Adjusted Assets	34,579.9	---	35,946.2	65,800.0	64,800.0	63,800.0	62,800.0
On-Balance-Sheet Items	31,682.5	---	32,166.3	60,600.0	59,600.0	58,600.0	57,600.0
Off-Balance-Sheet Items	2,787.0	---	3,654.5	4,950.0	4,950.0	4,950.0	4,950.0
Others (*5)	110.4	---	125.4	250.0	250.0	250.0	250.0

		(%)					
Capital Ratio	12.46	---	11.80	12.38	12.00	12.11	12.27
Tier I Ratio	6.45	---	6.41	7.80	8.01	8.30	8.70

(*1) Plans after Mar. 31, 2002 are based on the assumption that yen/dollar exchange rate stays at \$1 = 110.00 yen.

(*2) After deduction of treasury stocks.

(*3) Excluding profit to be appropriated.

(*4) Amount of Foreign Currency Translation Adjustments

(*5) Market Risk Equivalent Assets divided by 8%.

(Table 2) Capital Ratio (BIS Guidelines)

<Consolidated>

(billions of yen)

	Mar 31, 00 Result	Mar 31, 01 Initial Plan	Mar 31, 01 Result	Mar 31, 02 Plan *6	Mar 31, 03 Plan	Mar 31, 04 Plan	Mar 31, 05 Plan
Capital Stock	739.6	739.6	738.7	1,312.2	1,312.2	1,312.2	1,312.2
Common Stock (*2)	489.1	489.1	488.2	661.7	736.7	836.7	936.7
Preferred Stock (Non-accumulative)	250.5	250.5	250.5	650.5	575.5	475.5	375.5
Preferred Securities	531.1	556.0	563.0	821.7	821.7	821.7	821.7
Capital Surplus	643.1	643.1	643.1	2,111.5	2,111.5	2,111.5	2,111.5
Evaluation Losses on "Other Securities"	---	---	---	---	---	---	---
Foreign Currency Translation Adjustments	---	---	(32.2)	(92.0)	(92.0)	(92.0)	(92.0)
Retained Earnings (*3)	242.4	330.3	308.7	773.5	889.3	1,066.9	1,320.4
Others (*4)	47.7	64.6	36.9	146.3	167.3	194.3	228.3
Total Tier I	2,203.9	2,333.6	2,258.3	5,073.2	5,210.0	5,414.6	5,702.1
<Tax Effect>	<701.3>		<574.0>	<970.0>	<800.0>	<640.0>	<530.0>
Preferred Stock (Accumulative)	---	---	---	---	---	---	---
Preferred Securities	---	---	---	---	---	---	---
Perpetual Subordinated Bonds	501.5	477.0	441.3	753.5	402.1	380.2	335.2
Perpetual Subordinated Loans	85.0	102.0	70.0				
Unrealized Gains on Securities	---	---	---	189.0	189.0	189.0	189.0
Unrealized Appreciation of Land	126.1	126.5	122.2	169.2	162.3	151.7	150.0
Reserve for Possible Loan Losses	365.4	334.0	232.7	420.6	420.6	420.6	420.6
Others	---	---	---	---	---	---	---
Total Upper Tier II	1,078.0	1,039.5	866.2	1,532.3	1,174.0	1,141.5	1,094.8
Subordinated Bonds	1,066.4	1,015.0	1,129.1	1,723.6	1,580.9	1,393.7	1,227.8
Subordinated Loans							
Others	---	---	---	---	---	---	---
Total Lower Tier II	1,066.4	1,015.0	1,129.1	1,723.6	1,580.9	1,393.7	1,227.8
Total Tier II	2,144.4	2,054.5	1,995.4	3,255.9	2,754.9	2,535.2	2,322.6
Tier III	---	---	---	---	---	---	---
Subtraction Item	---	---	103.6	181.1	263.8	288.8	316.0
Total Capital	4,348.3	4,388.1	4,150.0	8,148.0	7,701.1	7,661.0	7,708.7

(billions of yen)

Risk-Adjusted Assets	37,476.7	39,200.0	37,925.2	71,000.0	70,000.0	69,000.0	68,000.0
On-Balance-Sheet Items	34,744.7	35,000.0	34,609.0	66,200.0	65,200.0	64,200.0	63,200.0
Off-Balance-Sheet Items	2,510.9	3,700.0	3,096.3	4,350.0	4,350.0	4,350.0	4,350.0
Others (*5)	221.1	500.0	219.9	450.0	450.0	450.0	450.0

(%)

Capital Ratio	11.60	11.19	10.94	11.47	11.00	11.10	11.33
Tier I Ratio	5.88	5.95	5.95	7.14	7.44	7.84	8.38

(*1) Assumptions on yen/dollar exchange rate for above plans:

Mar. 31, 01(Initial Plan): \$1=120.00yen

After Mar. 31, 02: \$1=110.00yen

(*2) After deduction of treasury stock and parent bank stock held by subsidiaries.

(*3) Consolidated Earned Reserve Surplus minus Expected Outflows.

(*4) Minority Interests in Consolidated Subsidiaries minus Preferred Securities.

(*5) Market Risk Equivalent Assets divided by 8%.

(*6) Plans after FY01 are quoted from "The Plan for the Strengthening of the Financial Base of the Bank" of Sumitomo Mitsui Banking Corporation.

(Table 5) Earnings by Group

(Billion Yen)

	FY99 Result	After changes(*1) FY99 Result	FY00 Plan	FY00 Result
Net Interest Income	132.0	125.6	119.4	118.8
Fees and Commissions + Foreign Exchange	20.3	12.5	18.4	15.0
Consumer Banking Group	2.3	(3.8)	0.7	(1.4)
Net Interest Income	170.0	206.0	207.9	205.2
Fees and Commissions + Foreign Exchange	43.6	51.7	60.1	62.1
Middle Market Banking Group	125.7	161.5	174.5	175.4
Net Interest Income	50.6	52.4	53.3	55.4
Fees and Commissions + Foreign Exchange	21.3	21.5	23.1	24.7
Corporate Banking Group	61.5	63.5	66.1	70.0
Marketing	51.3	51.3	53.7	57.6
Treasury	4.5	4.5	3.4	3.9
International Banking Group	22.8	22.8	23.8	24.6
Banking	173.1	173.1	98.2	132.6
Trading	20.4	20.4	25.4	32.3
Treasury Group	176.6	176.6	105.6	147.2
Other	0.5	(31.2)	(10.7)	31.9
Gross Banking Profit	719.2	719.2	692.0	772.8
Expenses	(329.8)	(329.8)	(332.0)	(325.1)
Banking Profit (excluding transfer to general reserve)	389.4	389.4	360.0	447.7
Excluding gains/losses on bonds	393.4	393.4	360.0	446.8

(*1) From FY00, following changes have been made:

- (a) change of internal transfer price between each group.
- (b) transfer of customers between groups based on customer attribution.

(Table 6) Restructuring Plan

	Mar 31,00 Result	Mar 31,01 Initial Plan	Mar 31,01 Result	Mar 31,02 Plan*2	Mar 31,03 Plan	Mar 31,04 Plan	Mar 31,05 Plan
(Number of Employees and Directors)							
Directors	23	38	20	38	38	36	36
Board of Directors *3	---	---	15(3)	29(4)	29(4)	28(3)	28(3)
Auditors *3	---	---	5(2)	9(4)	9(4)	8(3)	8(3)
Employees *1	14,394	13,600	13,526	26,200	24,800	23,200	23,200

*1 Registered base. Excluding executive officers, contract employees and temporary recruited.

*2 Plans after Mar. 31, 02 are quoted from "The Plan for the Strengthening of the Financial Base of the Bank" of Sumitomo Mitsui Banking Corporation (same for all of the tables in this page)

*3 Number in the brackets are the number of those who are not full-time attendants.

(Number of Offices)

Domestic Branches *1	277	270	262	573	513	470	470
Overseas Branches *2	18	15	17	23	22	22	22
(Ref.) Overseas Subsidiaries *3	23	21	17	30	28	27	27

*1 Domestic Branches = Excluding sub-branches, agencies, in-store branches and virtual branches

*2 Overseas Branches = Excluding sub-branches and representative offices

*3 Overseas Subsidiaries = Excluding those with ownership of less than 50%

	FY99 Result	FY00 Initial Plan	FY00 Result	FY01 Plan	FY02 Plan	FY03 Plan	FY04 Plan
(Personnel Expenses) millions of yen							
Personnel Expenses	141,959	148,100	138,358	294,000	285,000	274,000	268,000
Salary and Remuneration	117,345	123,900	113,829	244,000	240,000	231,000	226,000
Average Salary (thousands of yen)	493	502	504	502	502	502	502

*1 Average age of the employee is 37.4 years old (as of Mar. 31, 2001)

(Remuneration and Bonus of Directors)

	millions of yen						
Remuneration and Bonus of Directors *1	638	1,000	570	920	920	900	900
Remuneration	638	960	570	920	920	900	900
Bonus	0	40	0	0	0	0	0
Average Remuneration and Bonus of Directors*2	28	29	32	31	31	31	31
Average Retirement Allowances of Directors*3	49	90	141	87	87	87	87

*1 Sum of those included in personnel expenses and appropriated profit.

*2 Of the full-time attendants.

*3 Retirement benefit to be paid by pension is excluded using a formula with certain assumption.

(Non-personnel Expenses)

	millions of yen						
Non-personnel Expenses	170,178	175,200	169,583	399,000	395,000	381,000	377,000
System related cost *1	43,795	44,400	43,382	104,500	103,900	96,900	93,500
Excluding System related cost	126,383	130,800	126,201	294,500	291,100	284,100	283,500

*1 Including leasing expenses and other related costs. Composed of depreciation cost, rental fee, maintenance fee, programming cost, network cost.

(Table 10-1) Loans and Bills Discounted

(Balance)		billions of yen			
		Mar 31,00 Result *4	Mar 31,01 Plan *4	Mar 31,01 Result (A)	Ratio *2
Domestic	including Impact Loans	28,712.4	28,362.4	27,984.8	97.4%
	excluding Impact Loans	27,445.1	27,245.1	27,238.1	97.5%
Small and Medium-sized enterprises *1	including Impact Loans	14,269.5	14,029.5	13,761.8	/
	excluding Impact Loans	13,756.2	13,606.2	13,542.8	
	Loans with guarantee of Credit Guarantee Corporation	1,289.9	1,339.9	1,179.9	
	Individuals	6,180.2	6,230.2	5,954.5	
	Housing Loans	5,216.8	5,316.8	5,095.8	
	Others	8,262.7	8,102.7	8,268.5	
Overseas *3		2,646.2	2,896.2	3,187.6	99.6%
Total		31,358.6	31,258.6	31,172.4	97.6%

(Adjusted basis <excluded factors shown below>)

		Mar 31,00 Result *4	Mar 31,01 Plan *4	Mar 31,01 Result (A)+(B)
Domestic	including Impact Loans	28,712.4	28,612.4	28,660.1
	excluding Impact Loans	27,445.1	27,495.1	27,913.4
Small and Medium-sized enterprises *1	including Impact Loans	14,269.5	14,279.5	14,213.8
	excluding Impact Loans	13,756.2	13,856.2	13,994.8

*1 Small and Medium-sized enterprises = Loans to following enterprises.

- Wholesaling enterprise whose capital is Y100 mil. or less or number of employees is 100 or less
- Services enterprise whose capital is Y50 mil. or less or number of employees is 100 or less
- Retailing enterprise whose capital is Y 50mil. or less or number of employees is 50 or less
- Other enterprise whose capital is Y300 mil. or less or number of employees is 300 or less
- Unincorporated enterprise

*2 Ratio = Balance as of the end of the month / average balance of the month

*3 Includes foreign currency denominated domestic lending and offshore lending. Based on the exchange rate on the balance sheet day.

*4 Source: Report on Status of Performance for FY1999

(Factors for reduction in loans)

(billions of yen)

	FY00 Plan *5		FY00 Result (B)	
		Small and Medium-sized enterprises		Small and Medium-sized enterprises
Direct Write-offs *1			648.9	337.7
Secondary losses on loans sold to CCPC *2			64.2	64.2
Sales and securitization of loans *3	250.0	250.0	(130.5)	0.0
Partial direct write-offs *4			(48.1)	(70.7)
Losses on sales of loans to RCC			3.8	3.8
Losses on Bulk-sales and others			137.0	117.0
Total	250.0	250.0	675.3	452.0

*1 Direct write-offs which are tax deductible.

*2 Losses due to the disposition of collaterals of loans sold to CCPC, etc.

*3 Mainly sales and securitization of normal loans. Figures are net of actual sales and securitization (increase), and cash inflows due to redemption (decrease).

*4 Of those written-off in this fiscal year.

*5 Source: Report on Status of Performance for FY1999

(Table 10-2) Loans and Bills Discounted (Sakura and Sumitomo combined)

(Balance)		billions of yen	
		Mar 31,01 Result (A)	Mar 31,02 Plan (B)
Domestic	including Impact Loans	56,847.9	56,397.9
	excluding Impact Loans	54,803.4	54,503.4
Small and Medium-sized enterprises *1	including Impact Loans	28,164.8	27,654.8
	excluding Impact Loans	27,555.2	27,145.2
	Loans with guarantee of Credit Guarantee Corporation	2,793.9	2,743.9
	Individuals	12,535.0	12,835.0
	Housing Loans	10,647.2	10,947.2
	Others	16,148.1	15,908.1
Overseas *2		4,900.0	4,500.0
Total		61,747.9	60,897.9

(Adjusted basis <excluded factors shown below>)

		Mar 31,01 Result (A) + (C)	Mar 31,02 Plan (B) + (C) + (D)
Domestic	including Impact Loans	58,226.3	58,326.3
	excluding Impact Loans	56,181.8	56,431.8
Small and Medium-sized enterprises *1	including Impact Loans	29,068.3	29,018.3
	excluding Impact Loans	28,458.7	28,508.7

*1 Small and Medium-sized enterprises = Loans to following enterprises.

- Wholesaling enterprise whose capital is Y100 mil. or less or number of employees is 100 or less
- Services enterprise whose capital is Y50 mil. or less or number of employees is 100 or less
- Retailing enterprise whose capital is Y 50mil. or less or number of employees is 50 or less
- Other enterprise whose capital is Y300 mil. or less or number of employees is 300 or less
- Unincorporated enterprise

*2 Based on the exchange rate on the balance sheet day.

(Factors for reduction in loans)

(billions of yen)

	FY00 Result (C)		FY01 Plan (D)	
		Small and Medium-sized enterprises		Small and Medium-sized enterprises
Direct Write-offs *1	767.6	360.2		
Secondary losses on loans sold to CCPC *2	146.1	146.1		
Sales and securitization of loans *3	(218.3)	(58.5)		
Partial direct write-offs *4	251.6	178.2	550.0	460.0
Losses on sales of loans to RCC	3.9	3.9		
Losses on Bulk-sales and others	427.5	273.6		
Total	1,378.4	903.5	550.0	460.0

*1 Direct write-offs which are tax deductible.

*2 Losses due to the disposition of collaterals of loans sold to CCPC, etc.

*3 Mainly sales and securitization of normal loans. Figures are net of actual sales and securitization (increase), and cash inflows due to redemption (decrease).

*4 Of those written-off in this fiscal year.

(Table 13) The Results of Asset Audits in compliance with Article 3.2 of the Financial Revitalization Law

(billions of yen)

	Mar 31, 00 Non-consolidated	Mar 31, 00 Consolidated	Mar. 31, 01 Non-consolidated	Mar. 31, 01 Consolidated
Bankrupt and Quasi-Bankrupt Assets	190.8		199.0	287.8
Doubtful Assets	1,351.2		1,263.5	1,363.2
Substandard Assets	375.0		99.1	184.0
Normal Assets	32,849.8		33,855.3	33,586.3

Reserve for Possible Loan Losses

(billions of yen)

	Mar 31, 00 Non-consolidated	Mar 31, 00 Consolidated	Mar. 31, 01 Non-consolidated	Mar. 31, 01 Consolidated
General Reserve	357.6	365.4	225.0	232.7
Specific Reserve	539.1	572.7	437.6	515.7
Loan Loss Reserve for Specific Overseas Countries	12.3	12.4	8.4	8.4
Sub-total	909.0	950.5	671.0	756.8
Reserve for Possible Losses on Loans Sold	111.6	116.2	70.8	74.6
Reserve for Supporting Specific Borrowers	---	---	---	---
Total	1,020.6	1,066.7	741.8	831.4

(Table 14) Risk-Monitored Loans*

	(billions of yen,%)			
	Mar 31, 00 Non-consolidated	Mar 31, 00 Consolidated	Mar 31, 01 Non-consolidated	Mar 31, 01 Consolidated
Bankrupt Loans (A)	73.0	87.3	60.8	75.7
Partial Direct Write-offs	161.2	214.5	146.6	192.3
Non-Accrual Loans (B)	1,436.1	1,661.9	1,357.6	1,535.6
Partial Direct Write-offs	544.6	713.1	515.8	659.8
Past Due Loans (3 Months or More) (C)	40.3	79.2	37.5	49.9
Partial Direct Write-offs	---	3.5	---	---
Restructured Loans (D)	334.7	374.9	61.6	128.6
(1)Cut-down of the original interest rate	180.2	217.9	5.5	32.8
(2)Forbearance of interest payments	---	0.9	---	0.5
(3)Loans to supported companies	6.3	6.3	5.5	5.5
(4)Forbearance of principal repayments	148.2	149.8	42.6	76.8
(5)Others	---	---	8.0	13.0
Total (E)=(A)+(B)+(C)+(D)	1,884.1	2,203.3	1,517.5	1,789.8
Ratio (E)/ Total Loans	6.01	6.69	4.87	5.49

*As of the definition of Japanese Bankers Association. Restructured loan which falls under more than two categories are included in the category which fits the most.

(Table 15) Disposition of Problem Loans

<Non-consolidated>

(billions of yen)

	FY99 Result	FY00 Projection	FY00 Result	FY01 Projection*2
Total Credit Cost (A)	641.9		690.6	
Transfer to Specific Reserves	253.0		146.7	
Write-off of loans and other related losses	374.7		528.8	
Write-off of loans (C)	325.8		215.1	
Losses on Loans Sold to CCPC	7.7		11.4	
Losses on Loans Sold to RCC*1	0.8		0.2	
Losses on Bulk-Sales	18.8		16.3	
Losses on Debt Forgiveness, etc.	21.6		285.8	
Transfer to Reserves for Possible Losses on Loans Sold	17.3		19.1	
Loan Loss Reserve for Specific Overseas Countries	---		---	
Transfer to Loan Loss Reserve for Specific Overseas Countries	(3.1)		(4.0)	
Transfer to General Reserves for Possible Loan Losses (B)	38.8		(132.6)	
Total Credit Cost (A)+(B)	680.7	350.0	558.0	400.0

<Reference>

Direct Write-off of loans, etc. by reversal from specific reserve (D)	515.7	---	382.0	---
Gross Direct Write-off (C) + (D)	890.4	---	910.8	---

*1 Losses on loans sold to the Resolution and Collection Corporation, based on Financial Revitalization Law Article 53.

*2 Projection as the new bank, Sumitomo Mitsui Banking Corporation.

<Consolidated>

(billions of yen)

	FY99 Result	FY00 Projection	FY00 Result	FY01 Projection
Total Credit Cost (A)	704.3		785.0	
Transfer to Specific Reserves	219.1		174.8	
Write-off of loans and other related losses	469.9		594.8	
Write-off of loans	417.5		264.1	
Losses on Loans Sold to CCPC	7.7		11.4	
Losses on Loans Sold to RCC*1	0.8		0.2	
Losses on Bulk-Sales	22.3		26.6	
Losses on Debt Forgiveness, etc.	21.6		292.5	
Transfer to Reserves for Possible Losses on Loans Sold	18.4		19.4	
Loan Loss Reserve for Specific Overseas Countries	---		---	
Transfer to Loan Loss Reserve for Specific Overseas Countries	(3.1)		(4.0)	
Transfer to General Reserves for Possible Loan Losses (B)	29.2		(138.7)	
Total Credit Cost (A)+(B)	733.5		646.3	

<Reference>

Direct Write-off of loans, etc. by reversal from specific reserve	---	---	455.6	---
Gross Direct Write-off	---	---	1,000.0	---

*1 Losses on loans sold to the Resolution and Collection Corporation, based on Financial Revitalization Law Article 53.

(Table 16) Resources for disposition of problem loans

<Non-consolidated> (billions of yen)

	FY99 Result	FY00 Projection	FY00 Result	FY01 Projection *1
Banking Profit (excluding transfer to General Reserve for Possible Loan Losses)	389.4	360.0	447.7	710.0
Net Gains on Bonds	(4.0)	(5.0)	0.8	
Net Gains on Stocks	486.7	135.0	259.9	
Net Gains on Disposition of Premises and Equipment	(6.9)		(14.5)	
Retained Earnings	---	---	---	
Others	---	---	---	
Total	869.2	495.0	693.1	710.0

*1 Projection as the new bank, Sumitomo Mitsui Banking Corporation.

<Consolidated> (billions of yen)

	FY99 Result	FY00 Projection	FY00 Result	FY01 Projection *3
Banking Profit (excluding transfer to General Reserve for Possible Loan Losses)*1	389.4		447.7	710.0
Net Gains on Bonds	(4.0)		0.8	
Net Gains on Stocks	515.6		395.0	
Net Gains on Disposition of Premises and Equipment	(8.3)		(15.1)	
Retained Earnings	---		---	
Others*2	89.9		60.5	
Total	986.6		888.1	710.0

*1 For expediency, Banking Profit = Non-consolidated Banking Profit

*2 Includes operating profit of subsidiaries.

*3 Projection as the new bank, Sumitomo Mitsui Banking Corporation.

(Table 17) Bankruptcies in FY2000

(Billions of yen)

Internal Grading	Internal Grading One Year Before the Bankruptcy		Internal Grading Six Months Before the Bankruptcy	
	Number of Bankruptcies	Exposure	Number of Bankruptcies	Exposure
A	0	0.0	0	0.0
B+	0	0.0	0	0.0
B	1	0.1	0	0.0
B-	3	0.9	2	0.4
C	15	5.6	4	1.4
C-	61	26.8	49	25.2
D	100	38.4	101	31.4
E	76	57.4	100	70.8
No Grading*2	26	3.6	26	3.6
Total	282	132.8	282	132.8

*1 Small items (credit less than Y50 mil.) are excluded.

*2 "No Grading" includes individuals.

(Reference) The Results of Asset Audits in Compliance with Article 3.2 of the Financial Revitalization Law

	Mar. 31, 01
Bankrupt and Quasi-Bankrupt Assets	190.8
Doubtful Assets	1,351.2
Substandard Assets	375.0
Normal Assets	32,849.8
Total	34,766.8

(Table 18) Evaluation Gains and Losses (Mar. 31, 01, Non-consolidated)

Securities		Outstanding Balance	Net Gains/Losses		
					Gains
Trading Purpose	Securities *1,*2	896.7	1.9	1.9	0.0
	Bond	145.1	1.3	1.3	-
	Stock	-	-	-	-
	Other	751.6	0.6	0.6	0.0
	Money Held in Trust *1	2.5	-	-	-
Held-to- maturity purpose	Securities *1,*2	33.6	(0.1)	0.0	0.1
	Bond	-	-	-	-
	Stock	-	-	-	-
	Other	33.6	(0.1)	0.0	0.1
	Money Held in Trust *1	-	-	-	-
Subsidiaries, etc.	Securities *1,*2	881.5	(6.3)	0.5	6.8
	Bond	-	-	-	-
	Stock	396.8	(6.3)	0.5	6.8
	Other	484.7	-	-	-
	Money Held in Trust *1	-	-	-	-
Other Securities	Securities *1,*2	16,073.7	(83.2)	244.6	327.8
	Bond	11,457.3	80.9	83.5	2.6
	Stock	2,776.0	(162.3)	154.7	317.0
	Other	1,840.4	(1.8)	6.4	8.2
	Money Held in Trust *1	50.4	(4.1)	0.3	4.4

Others

	Book Value	Market Value	Net Gains/Losses		
					Gains
Premises used in Business *3	364.0	292.6	(71.4)	0.7	72.1
Other Premises	-	-	-	-	-
Other Assets	-	-	-	-	-

*1 Market value was calculated as follows;

Securities and Money Held in Trust with market value: Market prices as of balance sheet date

But for the stocks in the "Other Securities", market value was based on the average market prices of March 2001.

*2 Securities include following items, which are not categorized as "Securities" in the balance sheet.

Trading securities, Negotiable money deposited and CP included in item "Trading assets"

Negotiable money deposited included in item "Cash and Due from Banks"

CP and Beneficiary certificates in loans trusts included in item "Debt purchased"

*3 Based on revaluation of land at fair value at Mar 31, 1998 under the Revaluation Act of Land Properties.

Book Value: Book value after the revaluation

Market Value: Market value as at March 31, 2001.

(Table 18) Evaluation Gains and Losses (Mar. 31, 01, Consolidated)

Securities		Outstanding Balance	Net Gains/Losses		
					Gains
Trading Purpose	Securities *1,*2	999.0	0.7	5.4	4.7
	Bond	231.9	3.1	4.7	1.6
	Stock	-	-	-	-
	Other	767.1	(2.4)	0.7	3.1
	Money Held in Trust *1	2.5	-	-	-
Held-to- maturity purpose	Securities *1,*2	54.8	(0.1)	0.0	0.1
	Bond	0.1	0.0	0.0	0.0
	Stock	-	-	-	-
	Other	54.7	(0.1)	0.0	0.1
	Money Held in Trust *1	-	-	-	-
Subsidiaries, etc.	Securities *1,*2	197.8	(3.4)	-	3.4
	Bond	-	-	-	-
	Stock	191.4	(3.4)	-	3.4
	Other	6.4	-	-	-
	Money Held in Trust *1	-	-	-	-
Other Securities	Securities *1,*2	16,822.6	51.7	387.7	336.0
	Bond	11,679.6	83.1	85.9	2.8
	Stock	2,851.0	(156.5)	166.7	323.2
	Other	2,292.1	125.1	135.1	10.0
	Money Held in Trust *1	50.4	(4.1)	0.3	4.4

Others

	Book Value	Market Value	Net Gains/Losses		
				Gains	Losses
Premises used in Business *3	368.5	296.4	(72.1)	0.7	72.8
Other Premises	-	-	-	-	-
Other Assets	-	-	-	-	-

*1 Market value was calculated as follows;

Securities and Money Held in Trust with market value: Market prices as of balance sheet date

But for the stocks in the "Other Securities", market value was based on the average market prices of March 2001.

*2 Securities include following items, which are not categorized as "Securities" in the balance sheet.

Trading securities, Negotiable money deposited and CP included in item "Trading assets"

Negotiable money deposited included in item "Cash and Due from Banks"

CP and Beneficiary certificates in loans trusts included in item "Debt purchased"

*3 Based on revaluation of land at fair value at Mar 31, 1998 under the Revaluation Act of Land Properties.

Book Value: Book value after the revaluation

Market Value: Market value as at March 31, 2001.

(Table 19) Derivatives and Foreign Forward Contracts

Billions of Yen

	Contract Value or Nominal Principal Amount			Credit Risk Equivalent Amount		
	Mar 31,00	Sep 30,00	Mar 31,01	Mar 31,00	Sep 30,00	Mar 31,01
Financial Futures Contracts	110,742.7	101,295.5	79,061.8	---	---	---
Interest Rate Swap	92,294.6	91,274.7	112,223.0	1,395.3	1,230.8	2,089.9
Currency Swap	6,939.8	6,838.6	6,777.2	528.5	475.4	498.3
Foreign Exchange Forward Contracts	41,977.9	48,520.6	48,479.9	1,174.1	1,228.2	2,663.2
Interest Rate Options (Buy)	2,003.5	2,354.2	2,309.6	24.8	25.0	23.7
Currency Options (Buy)	964.6	1,397.5	1,629.3	27.3	28.6	62.0
Other Derivative Instruments	5,850.6	10,805.3	21,115.1	25.0	56.2	29.3
Interest Rate Options (Sell)	2,855.4	3,101.0	2,628.3	---	---	---
Currency Options (Sell)	1,184.8	1,380.9	1,849.2	---	---	---
Effect of Master Netting Agreements	---	---	---	(1,301.1)	(1,267.7)	(2,612.4)
Total	264,813.9	266,968.3	276,073.4	1,873.9	1,776.5	2,754.0

Note: Figures given above were computed according to capital adequacy guidelines set by the BIS. Followings were also added.

- Listed transactions
- Options (sell)
- Transactions for which the original contract has a maturity of 14 days or less

(Table 20) Credit Portfolio (as of Mar. 31, 01)

Billions of Yen

	Borrower with rating equivalent to BBB/Baa or higher	Borrower with rating equivalent to BB/Ba or lower	Others	Total
Credit Risk Equivalent	1,014.5	2.4	16.4	1,033.3
Credit Cost	0.3	0.0	0.2	0.5
Amount of Credit Risk	1.3	0.0	0.3	1.6

* Derivative transactions with financial institutions in the Treasury Group (including currency options)