

consolidated financial highlights

the sumitomo bank, limited and subsidiaries

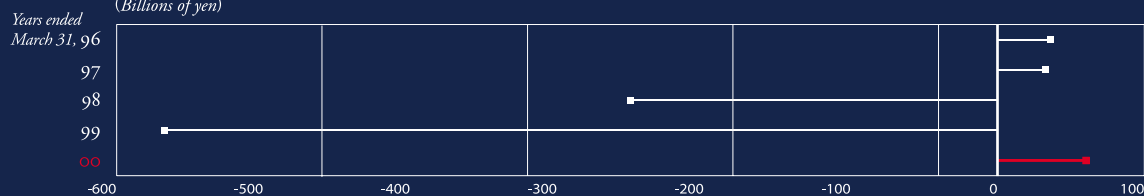
Years ended March 31, 2000, 1999 and 1998

	2000	1999	1998	2000
for the fiscal year (Millions)				
Net interest income	¥ 653,715	¥ 656,243	¥ 669,184	\$ 6,158
Net fees and commissions	145,861	178,456	91,499	1,374
Net trading income (loss)	46,907	25,555	(16,819)	442
Net other operating income	79,204	149,506	14,594	746
Net income (loss)	61,875	(568,889)	(251,296)	583
at the fiscal year-end (Billions)				
Total assets	¥ 53,767	¥ 54,973	¥ 64,369	\$ 506
Deposits	35,231	33,908	38,506	332
Loans and bills discounted	32,940	35,589	36,928	310
Securities	8,968	6,642	7,096	84
Total shareholders' equity	1,804	1,757	1,671	17
per share (Yen and U.S. Dollars)				
Net income (loss)	¥ 18.61	¥ (181.48)	¥ (80.00)	\$ 0.18
Shareholders' equity	415.77	400.71	532.18	3.92
Declared dividend	6.00	6.00	8.50	0.06
capital ratios (Percent)				
Tier I risk-based capital ratio	5.88	5.57	4.76	-
Total risk-based capital ratio	11.60	10.95	9.23	-

Note: All dollar figures herein refer to U.S. currency. Dollar amounts are translated from Japanese yen, for convenience only, at ¥106.15 = US\$1, the exchange rate prevailing at March 31, 2000

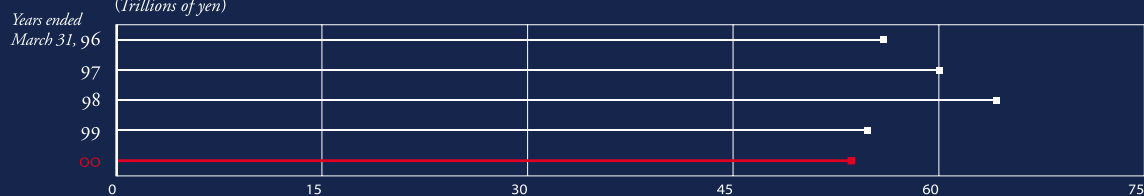
Net Income (loss)

(Billions of yen)



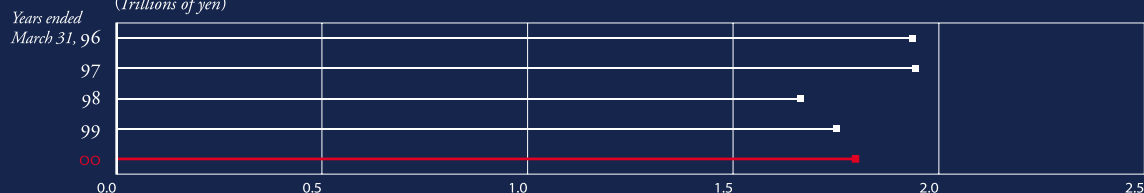
Total Assets

(Trillions of yen)



Total Shareholder's Equity

(Trillions of yen)



Total Risk-Based Capital Ratio and Tier 1 Risk-Based Capital Ratio

(Percent)

