

consolidated balance sheets

the sumitomo bank, limited and subsidiaries

As of March 31, 2000 and 1999

	Millions of Yen		Millions of U.S. Dollars (Note 1)
	2000	1999	2000
assets:			
Cash and due from banks (Note 9)	¥ 1,323,157	¥ 846,201	\$ 12,465
Deposits with banks (Note 9)	2,642,560	866,144	24,895
Call loans	252,075	521,777	2,375
Commercial paper and other debt purchased (Note 9)	178,331	146,649	1,680
Trading assets (Note 3)	1,745,425	2,677,442	16,443
Money held in trust	109,039	85,942	1,027
Securities (Note 4, 9)	8,968,853	6,642,890	84,492
Loans and bills discounted (Note 5, 9)	32,940,880	35,589,779	310,324
Foreign exchanges	362,889	404,760	3,419
Other assets (Note 6, 9)	2,425,278	2,919,089	22,848
Premises and equipment (Note 7, 9)	680,334	686,079	6,409
Lease assets (Note 8)	823,859	834,401	7,761
Deferred tax assets	704,881	804,870	6,640
Customers' liabilities for acceptances and guarantees (Note 16)	1,560,437	1,947,843	14,700
Reserve for possible loan losses	(950,499)	–	(8,954)
total assets	¥53,767,504	¥54,973,872	\$ 506,524
liabilities:			
Deposits (Note 9, 10)	¥35,231,324	¥33,908,797	\$ 331,901
Call money (Note 9)	2,745,132	3,362,578	25,861
Commercial paper	192,507	528,229	1,814
Trading liabilities (Note 9, 11)	952,649	1,379,903	8,975
Borrowed money (Note 9, 12)	2,518,700	2,817,809	23,728
Foreign exchanges	163,951	155,485	1,545
Bonds (Note 13)	1,566,242	1,049,102	14,755
Convertible bonds (Note 14)	101,106	101,106	952
Other liabilities (Note 15)	6,070,477	5,782,119	57,188
Reserve for possible loan losses	–	1,267,935	–
Reserve for retirement allowances	49,715	52,433	468
Reserve for loss on loans sold	116,240	139,785	1,095
Other reserves	8	14	0
Deferred tax liabilities	3,585	5,322	34
Deferred tax liabilities for revaluation reserve for land (Note 17)	111,692	119,954	1,052
Acceptances and guarantees (Note 9, 16)	1,560,437	1,947,843	14,700
total liabilities	¥51,383,774	¥52,618,423	\$ 484,068
minority interests (Note 18)	¥ 579,371	¥ 598,324	\$ 5,458
shareholders' Equity (Note 19):			
Preferred stock, no par value; Authorized 500,000 thousand shares and issued 167,000 thousand shares in 2000 and 1999	¥ 250,500	¥ 250,500	\$ 2,360
Common stock, par value ¥50; Authorized 7,500,000 thousand shares and issued 3,141,062 thousand shares in 2000 and 1999	502,348	502,348	4,732
Capital surplus	643,080	643,080	6,058
Revaluation reserve for land, net of tax (Note 17)	168,119	165,289	1,584
Retained earnings	253,573	209,178	2,389
Common stock in treasury	(16)	(25)	(0)
Parent bank's stock held by subsidiaries	(13,247)	(13,247)	(125)
total shareholders' equity	¥ 1,804,358	¥ 1,757,123	\$ 16,998
total liabilities, minority interests and shareholders' equity	¥53,767,504	¥54,973,872	\$ 506,524

See accompanying notes.