

## supplemental data (nonconsolidated)

the sumitomo bank, limited

Years ended March 31

### INCOME ANALYSIS

#### gross operation profits, classified by domestic and international operations

Years ended March 31	Millions of Yen					
	Domestic Operations		International Operation		Total	
	2000	1999	2000	1999	2000	1999
Interest income	¥ 757,299	¥ 874,148	¥ 659,318	¥ 772,528	¥1,416,579	¥1,645,910
Interest expenses	242,028	361,638	569,889	678,014	811,878	1,038,886
Net interest income	515,271	512,509	89,429	94,514	604,700	607,023
Fees and commissions (income)	¥ 75,810	¥ 66,584	¥ 30,755	¥ 37,754	¥ 106,565	¥ 104,338
Fees and commissions (expenses)	27,700	28,142	9,605	15,016	37,306	43,159
Net fees and commissions	48,109	38,441	21,149	22,738	69,259	61,179
Trading profits	¥ 4,174	¥ 5,770	¥ 30,052	¥ 31,386	¥ 34,227	¥ 37,156
Trading losses	–	542	944	–	944	542
Net trading income	4,174	5,227	29,108	31,386	33,282	36,613
Other operating income	¥ 24,948	¥ 101,616	¥ 36,124	¥ 13,647	¥ 61,072	¥ 115,264
Other operating expenses	27,330	51,563	18,420	18,165	45,750	69,729
Net other operating income	(2,381)	50,053	17,703	(4,518)	15,321	45,534
Gross operating profit	¥ 565,173	¥ 606,231	¥ 157,391	¥ 144,119	¥ 722,565	¥ 750,351
Gross operating profit rate (%)	1.59%	1.74%	1.80%	1.26%	1.63%	1.62%

- Notes: 1. Domestic operations include yen-denominated transactions by domestic branches, while international operations include foreign-currency-denominated transactions by domestic branches and operations by overseas branches. Yen-denominated nonresident transactions and Japan offshore banking accounts are included in international operations.  
2. Interest expenses are shown after deduction of an amount equivalent to interest expenses on money held in trust (2000, ¥1,222 million; 1999, ¥4,128 million).  
3. Gross operating profit rate = Gross operating profit/average balance of interest-earning assets x 100

#### the average balance of interest-earning assets and interest-bearing liabilities, interest and yields

##### Domestic Operations

Years ended March 31	Millions of Yen					
	Average Balance		Interest		Earnings Yield	
	2000	1999	2000	1999	2000	1999
Interest-earning assets	¥35,397,481	¥34,753,859	¥ 757,299	¥ 874,148	2.13%	2.51%
Loans and bills discounted	28,019,739	28,850,128	537,952	593,964	1.91	2.05
Securities	7,199,331	5,788,368	89,385	109,196	1.24	1.88
Call loans	391	252	37	9	9.55	3.85
Bills bought	170,746	107,517	82	765	0.04	0.71
Deposits with banks	3,311	7,360	2	53	0.09	0.73
Interest-bearing liabilities	¥32,504,927	¥31,344,796	¥242,028	¥361,638	0.74%	1.15%
	[15,641]	[145,457]	[38]	[766]		
Deposits	21,958,363	20,354,221	44,183	75,156	0.20	0.36
Certificates of deposit	5,651,266	5,780,958	8,782	33,314	0.15	0.57
Call money	3,297,640	3,790,084	3,595	17,189	0.10	0.45
Bills sold	200,921	216,927	118	814	0.05	0.37
Commercial paper	267,406	189,034	515	940	0.19	0.49
Borrowed money	820,000	908,890	24,275	26,569	2.96	2.92
Bonds	242,329	116,397	5,038	1,820	2.07	1.56

- Notes: 1. Interest-earning assets are shown after deduction of the average balance of money held in trust (2000, ¥100,294 million; 1999, ¥307,915 million). Interest-bearing liabilities are shown after deduction of an amount equivalent to the average balance of money held in trust (2000, ¥100,294 million; 1999, ¥307,915 million) and interest (2000, ¥746 million; 1999, ¥3,552 million).  
2. Figures in brackets indicate the average balances of loans and borrowings or interest payments made between domestic and international operations.  
3. Bond interest includes amortization of discounts of bonds.

**International Operations**

Years ended March 31	Millions of Yen					
	Average Balance		Interest		Earnings Yield	
	2000	1999	2000	1999	2000	1999
Interest-earning assets	<b>¥8,713,177</b>	¥11,435,455	<b>¥ 659,318</b>	¥ 772,528	<b>7.56%</b>	6.75%
	<b>[15,641]</b>	[145,457]	<b>[38]</b>	[766]		
Loans and bills discounted	<b>4,965,293</b>	7,358,478	<b>223,218</b>	365,292	<b>4.49</b>	4.96
Securities	<b>1,167,250</b>	1,401,334	<b>53,359</b>	66,026	<b>4.57</b>	4.71
Call loans	<b>100,758</b>	202,493	<b>4,995</b>	11,112	<b>4.95</b>	5.48
Bills bought	–	–	–	–	–	–
Deposits with banks	<b>1,915,905</b>	1,524,592	<b>84,452</b>	77,567	<b>4.40</b>	5.08
Interest-bearing liabilities	<b>¥8,687,325</b>	¥11,546,559	<b>¥ 569,889</b>	¥ 678,014	<b>6.56%</b>	5.87%
Deposits	<b>6,536,656</b>	9,504,543	<b>220,241</b>	370,647	<b>3.36</b>	3.89
Certificates of deposit	<b>173,795</b>	446,289	<b>8,952</b>	27,119	<b>5.15</b>	6.07
Call money	<b>106,601</b>	134,773	<b>4,779</b>	6,837	<b>4.48</b>	5.07
Bills sold	<b>910</b>	182	<b>27</b>	13	<b>2.99</b>	7.18
Commercial paper	–	–	–	–	–	–
Borrowed money	<b>1,712,602</b>	1,331,824	<b>76,988</b>	70,496	<b>4.49</b>	5.29
Bonds	–	–	–	–	–	–

- Notes:** 1. Interest-earning assets are shown after deduction of the average balance of money held in trust (2000, ¥7,255 million; 1999, ¥9,811 million). Interest-bearing liabilities are shown after deduction of an amount equivalent to the average balance of money held in trust (2000, ¥7,255 million; 1999, ¥9,811 million) and interest (2000, ¥576 million; 1999, ¥1,062 million).
2. Figures in brackets indicate the average balances of loans and borrowings or interest payments made between domestic and international operations.
3. The average balance of foreign currency denominated transactions by domestic branches in international operations is calculated by the monthly current method (under which the TT middle rate at the end of the previous month is applied to non-exchange transactions of the month concerned).

**Total of Domestic and International Operations**

Years ended March 31	Millions of Yen					
	Average Balance		Interest		Earnings Yield	
	2000	1999	2000	1999	2000	1999
Interest-earning assets	<b>¥44,095,017</b>	¥46,043,856	<b>¥1,416,579</b>	¥ 1,645,910	<b>3.21%</b>	3.57%
Loans and bills discounted	<b>32,985,032</b>	36,208,607	<b>761,170</b>	959,257	<b>2.30</b>	2.64
Securities	<b>8,366,581</b>	7,189,703	<b>142,745</b>	175,223	<b>1.70</b>	2.43
Call loans	<b>101,150</b>	202,745	<b>5,032</b>	11,121	<b>4.97</b>	5.48
Bills bought	<b>170,746</b>	107,517	<b>82</b>	765	<b>0.04</b>	0.71
Deposits with banks	<b>1,919,216</b>	1,531,953	<b>84,455</b>	77,620	<b>4.40</b>	5.06
Interest-bearing liabilities	<b>¥41,176,612</b>	¥42,745,898	<b>¥ 811,878</b>	¥ 1,038,886	<b>1.97%</b>	2.43%
Deposits	<b>28,495,019</b>	29,858,765	<b>264,425</b>	445,803	<b>0.92</b>	1.49
Certificates of deposit	<b>5,825,062</b>	6,227,248	<b>17,735</b>	60,433	<b>0.30</b>	0.97
Call money	<b>3,404,242</b>	3,924,858	<b>8,375</b>	24,026	<b>0.24</b>	0.61
Bills sold	<b>201,832</b>	217,110	<b>145</b>	827	<b>0.07</b>	0.38
Commercial paper	<b>267,406</b>	189,034	<b>515</b>	940	<b>0.19</b>	0.49
Borrowed money	<b>2,532,603</b>	2,240,715	<b>101,263</b>	97,065	<b>3.99</b>	4.33
Bonds	<b>242,329</b>	116,397	<b>5,038</b>	1,820	<b>2.07</b>	1.56

- Notes:** 1. Interest-earning assets are shown after deduction of the average balance of money held in trust (2000, ¥107,550 million; 1999, ¥317,727 million). Interest-bearing liabilities are shown after deduction of an amount equivalent to the average balance of money held in trust (2000, ¥107,550 million; 1999, ¥317,727 million) and interest (2000, ¥1,222 million; 1999, ¥4,128 million).
2. The average balances of loans and borrowings or interest payments made between domestic and international operations are offset.
3. Bond interest includes amortization of discounts of bonds.

## breakdown of interest income and interest expenses

**Domestic Operations**

Years ended March 31	Millions of Yen					
	Volume-related Increase/Decrease		Rate-related Increase/Decrease		Net Increase/Decrease	
	2000	1999	2000	1999	2000	1999
Interest income	¥ 16,531	¥ 39,011	¥(133,379)	¥ (69,332)	¥(116,848)	¥ (30,320)
Loans and bills discounted	(16,751)	26,563	(39,260)	(18,109)	(56,011)	8,454
Securities	49,228	4,272	(69,039)	(12,685)	(19,811)	(8,412)
Call loans	7	(205)	20	100	27	(105)
Bills bought	1,166	342	(1,849)	(324)	(683)	17
Deposits with banks	(19)	(508)	(31)	(468)	(50)	(977)
Interest expenses	¥ 13,938	¥ 10,917	¥(133,548)	¥ (75,272)	¥(119,610)	¥ (64,355)
Deposits	6,487	5,422	(37,460)	(17,810)	(30,972)	(12,387)
Certificates of deposit	(731)	2,291	(23,800)	(2,889)	(24,531)	(597)
Call money	(1,985)	(438)	(11,607)	(2,210)	(13,593)	(2,649)
Bills sold	(56)	(422)	(640)	(533)	(696)	(956)
Commercial paper	889	470	(1,315)	470	(425)	940
Borrowed money	(2,636)	(22,707)	342	15,006	(2,294)	(7,701)
Bonds	2,466	1,728	751	39	3,218	1,767

Note: Rate/Volume variance is allocated based on the percentage relationship of changes in volume and changes.

**International Operations**

Years ended March 31	Millions of Yen					
	Volume-related Increase/Decrease		Rate-related Increase/Decrease		Net Increase/Decrease	
	2000	1999	2000	1999	2000	1999
Interest income	¥(228,482)	¥ (404,639)	¥ 115,272	¥ 113,172	¥(113,209)	¥ (291,466)
Loans and bills discounted	(110,110)	(132,461)	(31,964)	21,543	(142,074)	(110,918)
Securities	(10,750)	19,372	(1,916)	(10,171)	(12,667)	9,201
Call loans	(5,130)	(8,871)	(986)	(490)	(6,116)	(9,362)
Bills bought	-	-	-	-	-	-
Deposits with banks	14,361	(188,324)	(7,475)	11,745	6,885	(176,578)
Interest expenses	¥(205,233)	¥ (349,257)	¥ 97,108	¥ 74,523	¥(108,125)	¥ (274,734)
Deposits	(104,773)	(200,248)	(45,632)	(32,512)	(150,406)	(232,761)
Certificates of deposit	(14,539)	(64,080)	(3,626)	3,245	(18,166)	(60,834)
Call money	(1,322)	(10,115)	(735)	666	(2,058)	(9,449)
Bills sold	16	-	(2)	13	14	13
Commercial paper	-	-	-	-	-	-
Borrowed money	13,730	16,053	(7,238)	3,309	6,492	19,363
Bonds	-	-	-	-	-	-

Note: Rate/Volume variance is allocated based on the percentage relationship of changes in volume and changes.

**Total of Domestic and International Operations**

Years ended March 31	Millions of Yen					
	Volume-related Increase/Decrease		Rate-related Increase/Decrease		Net Increase/Decrease	
	2000	1999	2000	1999	2000	1999
Interest income	¥ (67,584)	¥ (177,908)	¥(161,746)	¥ (144,516)	¥(229,330)	¥ (322,424)
Loans and bills discounted	(80,902)	(38,921)	(117,183)	(63,541)	(198,086)	(102,463)
Securities	39,017	15,147	(71,495)	(14,358)	(32,478)	788
Call loans	(5,136)	(9,781)	(953)	314	(6,089)	(9,467)
Bills bought	1,166	342	(1,849)	(324)	(683)	17
Deposits with banks	14,244	(189,070)	(7,409)	11,514	6,835	(177,555)
Interest expenses	¥ (39,967)	¥ (143,806)	¥(190,040)	¥ (195,920)	¥(227,007)	¥ (339,727)
Deposits	(19,531)	(72,538)	(161,847)	(172,610)	(181,378)	(245,148)
Certificates of deposit	(3,672)	(10,990)	(39,025)	(50,441)	(42,698)	(61,432)
Call money	(2,841)	(2,328)	(12,810)	(9,770)	(15,651)	(12,098)
Bills sold	(54)	(423)	(628)	(520)	(682)	(943)
Commercial paper	889	470	(1,315)	470	(425)	940
Borrowed money	10,264	(22,700)	(6,066)	34,362	4,197	11,662
Bonds	¥ 2,466	¥ 1,728	¥ 751	¥ 39	¥ 3,218	¥ 1,767

Note: Rate/Volume variance is allocated based on the percentage relationship of changes in volume and changes.

**fees and commissions**

Years ended March 31	Millions of Yen					
	Domestic Operations		International Operations		Total	
	2000	1999	2000	1999	2000	1999
Fees and commissions (income)	¥ 75,810	¥ 66,584	¥ 30,755	¥ 37,754	¥ 106,565	¥ 104,338
Deposits and loans	4,380	4,371	15,014	18,650	19,394	23,021
Remittances and transfers	35,337	33,280	11,480	11,885	46,818	45,165
Securities-related business	6,162	6,926	153	56	6,315	6,982
Agency	6,782	6,898	1,200	798	7,982	7,696
Safe deposits	2,774	2,791	-	-	2,774	2,791
Guarantees	806	737	2,276	5,011	3,082	5,748
Fees and commissions (expenses)	¥ 27,700	¥ 28,142	¥ 9,605	¥ 15,016	¥ 37,306	¥ 43,159
Remittances and transfers	7,651	7,041	4,176	7,222	11,827	14,264

**trading income**

Years ended March 31	Millions of Yen					
	Domestic Operations		International Operations		Total	
	2000	1999	2000	1999	2000	1999
Trading profits	¥ 4,174	¥ 5,770	¥ 30,052	¥ 31,386	¥ 34,227	¥ 37,156
Gains on trading securities	2,776	-	-	-	2,776	-
Gains on securities related to trading transactions	-	-	-	847	-	847
Gains on trading-related financial derivatives	-	-	30,052	30,538	30,052	30,538
Other	1,398	5,770	-	-	1,398	5,770
Trading losses	¥ -	¥ 542	¥ 944	¥ -	¥ 944	¥ 542
Losses on trading account securities	-	542	-	-	-	542
Losses on securities related to trading transactions	-	-	944	-	944	-
Losses on trading-related financial derivatives	-	-	-	-	-	-
Other	-	-	-	-	-	-

Note: Gains and losses are netted against each other.

**net other operating income**

<i>Years ended March 31</i>	Millions of Yen				
	2000	1999	1998	1997	1996
<b>domestic operations</b>					
Gains on trading securities	¥ -	¥ -	¥ -	¥ 12,320	¥ 4,554
Gains on sale of bonds	(2,889)	49,387	34,652	24,446	60,082
Other	507	665	507	693	417
Subtotal	¥ (2,381)	¥ 50,053	¥ 35,160	¥ 37,460	¥ 65,054
<b>international operations</b>					
Gains on foreign exchange transactions	¥ 18,919	¥ (2,418)	¥ 2,414	¥ 12,174	¥ 17,385
Gains on sale of bonds	(1,060)	42	25	(2,411)	6,750
Other	(155)	(2,142)	170	1	3
Subtotal	¥ 17,703	¥ (4,518)	¥ 2,610	¥ 9,764	¥ 24,138
<b>grand total</b>	¥ 15,321	¥ 45,534	¥ 37,770	¥ 47,224	¥ 89,192

**general and administrative expenses**

<i>Years ended March 31</i>	Millions of Yen				
	2000	1999	1998	1997	1996
Salaries and related expenses	¥ 117,345	¥ 127,237	¥ 138,294	¥ 139,007	¥ 142,017
Retirement allowance	12,180	6,424	6,853	4,906	3,754
Transfer to reserve for retirement allowance	3,373	3,449	3,534	3,289	3,471
Welfare expenses	30,350	32,392	30,967	27,901	28,357
Depreciation	15,873	16,759	22,598	29,993	36,184
Rent and lease expenses	39,099	40,556	41,310	39,288	37,006
Building and maintenance expenses	1,099	1,484	1,755	1,896	2,045
Supplies expenses	5,441	5,857	6,142	5,936	5,947
Water, lighting and heating expenses	4,554	4,927	5,597	5,536	5,718
Traveling expenses	1,962	2,341	2,967	2,826	2,220
Communication expenses	6,767	7,261	7,354	7,002	7,373
Publicity and advertising expenses	2,300	3,590	5,110	4,800	5,656
Taxes, other than income taxes	17,647	20,545	21,909	19,747	21,277
Other	92,796	93,541	93,225	86,134	67,693
<b>total</b>	¥ 350,791	¥ 366,369	¥ 387,623	¥ 378,269	¥ 368,722