

CONSOLIDATED INTERIM BALANCE SHEETS (UNAUDITED)

The Sumitomo Bank, Limited, and Subsidiaries
As of September 30, 2000, March 31, 2000, and September 30, 1999

	Millions of Yen			Millions of U.S. Dollars
	Sept. 30, 2000	Mar. 31, 2000	Sept. 30, 1999	Sept. 30, 2000
Assets				
Cash and due from banks	¥ 846,235	¥ 1,323,157	¥ 869,209	\$ 7,836
Deposits with banks	2,834,533	2,642,560	1,737,162	26,246
Call loans and bills bought	153,636	252,075	143,472	1,422
Receivables under resale agreements	297,740	—	—	2,757
Commercial papers and other debt purchased	134,986	178,331	120,367	1,250
Trading assets	1,607,749	1,745,425	1,717,871	14,887
Money held in trust	61,275	109,039	122,929	567
Securities	11,451,236	8,968,853	8,839,256	106,030
Loans and bills discounted	33,332,087	32,940,880	34,266,197	308,630
Foreign exchanges	424,368	362,889	398,094	3,929
Other assets	2,802,689	2,425,278	3,099,810	25,951
Premises and equipment	677,060	680,334	691,961	6,269
Lease assets	816,923	823,859	809,675	7,564
Deferred tax assets	613,010	704,881	783,223	5,676
Customers' liabilities for acceptances and guarantees	1,570,111	1,560,437	1,636,228	14,538
Reserve for possible loan losses	(1,013,591)	(950,499)	—	(9,385)
Total assets	¥56,610,052	¥53,767,504	¥55,235,461	\$524,167
Liabilities				
Deposits	¥34,451,626	¥35,231,324	¥34,463,308	\$318,996
Call money and bills sold	4,428,021	2,745,132	4,544,255	41,000
Payables under repurchase agreements	3,388,459	—	—	31,375
Commercial papers	190,592	192,507	364,045	1,765
Trading liabilities	623,888	952,649	1,129,700	5,777
Borrowed money	2,447,303	2,518,700	2,584,988	22,660
Foreign exchanges	110,837	163,951	153,541	1,026
Bonds	1,724,353	1,566,242	1,306,502	15,966
Convertible bonds	101,106	101,106	101,106	936
Other liabilities	4,937,064	6,070,477	5,119,037	45,714
Reserve for possible loan losses	—	—	1,159,926	—
Reserve for retirement allowances	—	49,715	50,439	—
Reserve for employee retirement benefit	51,808	—	—	480
Reserve for loss on loans sold	69,252	116,240	118,159	641
Other reserves	8	8	8	0
Deferred tax liabilities	8,712	3,585	5,882	81
Deferred tax liabilities for revaluation reserve for land	105,650	111,692	118,119	978
Acceptances and guarantees	1,570,111	1,560,437	1,636,228	14,538
Total liabilities	¥54,208,797	¥51,383,774	¥52,855,251	\$501,933
Minority interests	¥ 588,064	¥ 579,371	¥ 579,031	\$ 5,445
Shareholders' equity				
Preferred stock	¥ 250,500	¥ 250,500	¥ 250,500	\$ 2,319
Common stock	502,348	502,348	502,348	4,651
Capital surplus	643,080	643,080	643,080	5,955
Revaluation reserve for land, net of taxes	171,293	168,119	162,752	1,586
Retained earnings	319,979	253,573	255,758	2,963
Foreign currency translation adjustments, net of taxes	(60,746)	—	—	(562)
Subtotal	¥ 1,826,455	¥ 1,817,622	¥ 1,814,440	\$ 16,912
Common stock in treasury	¥ (17)	¥ (16)	¥ (12)	\$ (0)
Parent bank's stock held by subsidiaries	(13,247)	(13,247)	(13,247)	(123)
Total shareholders' equity	¥ 1,813,189	¥ 1,804,358	¥ 1,801,179	\$ 16,789
Total liabilities, minority interests and shareholders' equity	¥56,610,052	¥53,767,504	¥55,235,461	\$524,167

See accompanying notes.